

The 95 Partnership Loan Program by NCIC

“NCIC lifts constraints that others find overwhelming.”

Minty Conant, Caledonia Spirits, Inc.

Helping Proven Employers Preserve Cash Liquidity During Growth



With the 95 Partnership, NCIC helps the business maintain needed operating cash while expanding through the development and purchasing of real estate and capital equipment.

The following is an example of a \$1 million project:

<u>Conventional</u>		<u>95 Partnership</u>	
Loan from Bank	\$800,000	Loan from Bank	\$800,000
Business Equity	\$200,000	Business Equity	\$50,000
		NCIC	\$150,000

The business is able to preserve \$150,000 cash!

The 95 Partnership can benefit projects as large as \$3 million.

A Financial Solution Our Bank Partners Can Present and Manage:



The 95 Partnership benefits our banking partners as well as the borrower. Through the partnership arrangement, we ask the bank to share their servicing information so that we as the subordinate lender are not needing to ask the borrower to produce duplicate information nor do so through separate requests.

NCIC tailors our participation to best satisfy the borrower and the bank according to the bank's direction.

Supporting Employment Opportunities:



The 95 Partnership strongly supports NCIC's mission which is focused on job creation and retention. These loans typically support more employees per dollar than most other economic development lending solutions.

NCIC was named the NH Business Assistance Organization of the Year for 2016. We support employers with capital, expertise and tailored, innovative solutions for growth.

We look forward to assisting you.

For more information regarding the 95 Partnership and NCIC's other loan products, please contact Mark Butterfield at 802.748.5101 x 2022 or mbutterfield@ncic.org