



For more information

Contact Beth Davis, President
PO Box 802
Sioux Falls, SD 57101-0802
Phone: 605-978-2804
Fax: 605-978-2805
E-mail: info@sdrei.org

www.sdrei.org

Need More Money for Economic Development?

An innovative economic
development financing resource
designed to leverage local capital
into millions of dollars.

SDICCF

**SOUTH DAKOTA COMMUNITY
CAPITAL FUND**

Activating Capital for your Community

a program of



This is neither an offer to sell nor solicitation of an offer to buy securities. Such offers will only be made by a Program Disclosure Statement.

SDCCF

SOUTH DAKOTA COMMUNITY CAPITAL FUND

Activating Capital for your Community

We can help.

The South Dakota Community Capital Fund (SDCCF) offers economic development organizations serving greater South Dakota the opportunity to participate in an innovative development financing resource.

SDCCF participants have the advantage of offering much larger loans than would be possible with limited existing local resources, greater lending flexibility for financing local development projects and significantly lower loan risk—all with the support of a professional fund manager who does all the work!

What makes it all possible is that loans are pre-sold, like mortgages, to the secondary market.

South Dakota Community Capital Fund at a glance:

Eligible participants

Participation is open to non-profit and for-profit economic development organizations and other organizations involved in development activities within the state of South Dakota.

Flexible participation levels

Simply choose the participation level that best fits your organizational needs. Your deposit makes available the incredible 10-to-1 leveraging of funds offered to participants at every participation level. Funds are deposited in and managed by a qualified escrow agent. The interest income is assigned to South Dakota Rural Enterprise to administer the fund. The minimum term of deposit is **three years**.

- That one time deposit gives the participant access to capital to fund an **unlimited number of loans**.
- **Maximum size of each loan is up to ten times** the amount of deposit with a minimum loan size.
- **GAP financing loan terms**
 - Subordinated debt
 - Fixed rate
 - Term typically coincides with bank loan, with a 20 year maximum on real estate
- **Eligible projects**
 - Must be in participant's service area
 - Financial institution must participate
 - For-profit OR not-for-profit organizations
 - Local governments or co-ops are eligible

South Dakota Rural Enterprise serves as the fund manager **packaging the loan and coordinating the closing**. Underwriting and approval is done by the loan purchaser.

Participant benefits

- More projects funded
- Leverage existing capital
- Finance unlimited projects

Learn more about SDCCF

For more information about becoming a participant of this unique and innovative development financing resource, check out our website or call us and request a complete Program Disclosure Statement.

www.sdrei.org

E-mail: info@sdrei.org

Phone: 605-978-2804

responsive

flexible