EXAMPLE CDFI
3-Year Capitalization Projections

Operating Capital

	2020	2021	2022	
Operating Capital Needs*	**$125,000**	**$175,000**	**$200,000**	
Funding In Hand/Earned	**$40,000**	**$50,000**	**$65,000**	
Amount to Be Raised	**$85,000**	**$125,000**	**$135,000**	
Funding Sources				App Deadlines
Tribe	$75,000	$50,000		September
USDA RBDG		$50,000		Q1 (Feb/Mar)
Administration for Native Americans			$75,000	Q2 (Apr/May)
CDFI Fund			$25,000	Q1 (Jan-Feb)
Bank Grants	$10,000	$20,000	$20,000	Varies
Foundations	$20,000	$40,000	$50,000	Varies
Total Op Funding Applications	**$105,000**	**$160,000**	**$170,000**	
% of Funds Needed	*124%*	*128%*	*126%*	
% Federal	*0%*	*29%*	*50%*	

Loan Capital

	2020	2021	2022	
Equity Loan Capital Needs*	**$75,000**	**$40,000**	**$60,000**	
Debt Loan Capital Needs*		**$200,000**	**$300,000**	
				Current App Deadlines
Equity Capital - Grants				
Tribe	$50,000	$40,000	$25,000	
USDA RBEG	$50,000			Q1 (Feb/Mar)
Bank Grants	$10,000	$10,000	$10,000	Varies
Foundations	$15,000	$0	$50,000	Varies
Total Additions to Equity:	$125,000	$50,000	$85,000	
Debt Capital - Loans				
CDFI Fund	$0	$0	$300,000	Q4 (Oct-Dec)
Regional Banks	$0	$250,000	$0	Varies
Other	$0	$0	$75,000	Varies
Total Additions to Debt:	$0	$250,000	$375,000	
Total Loan Capital Applications	**$125,000**	**$300,000**	**$460,000**	
% of Funds Needed	*167%*	*125%*	*128%*	

Based on financial projections