



STRONG ROOTS. SMART BUSINESS.

Chartered as a 501(c)3 nonprofit, Three Roots Capital [3Roots] is an innovative finance company that provides loans and equity investments to businesses and real estate projects in East Tennessee and Appalachia. 3Roots is certified by the United States Department of the Treasury as a Community Development Financial Institution [CDFI] and as a Community Development Entity [CDE].

STATISTICS

[as of September 2024]



\$163M

CAPITAL DEPLOYED



3,563

JOBS CREATED/RETAINED



3,671,909

SQUARE FEET DEVELOPED



\$95M

NEW MARKETS TAX CREDITS

PRODUCTS AND SERVICES

- Loans
- Investments
- New Markets Tax Credits and Other Tax Credit Transactions
- Opportunity Zone Projects
- Technical Assistance, Mentoring, Business Coaching
- Networking and Connections to Supplemental Resources

BANK PARTNERS



3ROOTS RECEIVES \$50M NEW MARKETS TAX CREDITS ALLOCATION

The U.S. Department of the Treasury's CDFI Fund recently awarded 3Roots \$50 million in New Markets Tax Credits, marking its second allocation in back-to-back award cycles. Between Q3 of 2023 and Q1 of 2024, 3Roots received and deployed \$45 million of New Markets Tax Credits in two transactions, supporting the creation of 370 new jobs in Appalachia and the Delta Region.

3ROOTS RAISES OVER \$85.2M OF NEW CAPITAL FROM EIGHT BANK PARTNERS

From the beginning of 2022 through September 2024, 3Roots raised over \$85 million from bank partners and closed 41 transactions, deploying \$87,480,999 in 34 loans and seven equity investments. These projects created or retained 1,750 jobs and developed or rehabbed 1,855,206 square feet of commercial real estate and affordable housing. 100% of the capital was deployed to small businesses in Appalachia.

\$87.5M

CAPITAL DEPLOYED

41

CLOSED TRANSACTIONS



SUPPORT OF SMALL BUSINESSES AND ENTREPRENEURS

3Roots enthusiastically supports small businesses by deploying high-impact equity and equity-like capital and providing high-value technical assistance.

14
STARTUPS
SUPPORTED

30%
OF LOANS
originated have been
\$50,000 or less

5,847
HOURS
Invested in operational
and technical assistance



Eonix - Knoxville, TN



Innovation South Dedication Ceremony



UT Research Park

\$25.5M INVESTED IN DEVELOPMENT OF UT RESEARCH PARK

Since 2019, 3Roots has financed four innovation-based companies affiliated with the University of Tennessee or UT Research Park. In addition, 3Roots has partnered with multiple banks and has provided more than \$25.5 million of direct financing for real estate development projects valued at more than \$55 million in aggregate at the Park, including the new Innovation South building and the Nursing Scholars Program Facility in the Innovation North building.

"The science and collaboration happening at Cherokee Farm is shaping the future of Tennessee's economy. We are at a time of incredible momentum and productivity at the UT Research Park, and none of it would be possible without partners like 3Roots, who share our mission to make life and lives better for all Tennesseans."

UTK Chancellor Donde Plowman



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