



# 2017 High Impact Loan Program

## Reduced Interest Rate Financing

**Vital Healthcare Capital (V-Cap)** is offering a limited pool of advantaged capital for high impact healthcare projects in low-income communities. This program helps providers move critical projects forward amid an uncertain healthcare policy environment, and a shifting interest rate environment.



### V-CAP PRIORITIZES INVESTMENTS THAT ADVANCE:

- ▲ Quality care in low-income communities
- ▲ Person-centered care for vulnerable populations
- ▲ Care models that create and enhance frontline healthcare jobs

### ABOUT VITAL HEALTHCARE CAPITAL

V-Cap is a new social impact loan fund supporting quality healthcare and good healthcare jobs in low-income communities.

V-Cap is an independent non-profit formed with financial support from leading foundations, banks, and impact investors.

2017 HIGH IMPACT LOAN PROGRAM	
<b>Loan Size</b>	\$500,000 – \$4,000,000
<b>Interest Rate</b>	Between 3.5% – 4.5% <i>(Rate based on duration, risk, and use of funds)</i>
<b>Term</b>	Loans up to 3 years, or for longer term loans with a rate reset at or before 3 years.
<b>Eligible Uses</b>	<ul style="list-style-type: none"> <li>▲ Pre-development</li> <li>▲ Facility construction or renovation</li> <li>▲ Bridge to permanent financing or government/donor grants</li> <li>▲ Business loan for expansion, revenue cycle, or new program</li> <li>▲ Infrastructure and equipment</li> </ul>
<b>Eligible Borrowers</b>	Healthcare providers serving low-income populations, including but not limited to: <ul style="list-style-type: none"> <li>▲ Community Health Centers</li> <li>▲ Behavioral Health Providers (e.g. mental health clinics, substance abuse disorder treatment providers)</li> <li>▲ Long term services and supports organizations</li> <li>▲ Specialty and supportive services for medically complex populations</li> <li>▲ Provider consortia (ACO, IPA, etc.)</li> </ul>
<b>Availability</b>	<ul style="list-style-type: none"> <li>▲ Limited pool of funds with rolling commitments</li> <li>▲ Priority to high impact organizations and projects</li> <li>▲ Loans must close before June 30, 2018</li> </ul>

*Terms depend on project particulars. All projects must meet V-Cap's credit standards and be approved by V-Cap's credit committee.*