

# The Idaho Business Cultivation Fund



**One Line Pitch:** The IBCF offers business loans to facilitate the growth of emerging Idaho companies while returning value to all stakeholders of the fund.

**Business Summary:** Unlike business loans from traditional financial institutions, the IBCF makes early investment loans to those growing businesses with strong market opportunity and business plans aligned to the core resources within Idaho. Our goal is to grow companies and jobs in the form of micro-economic clusters that can achieve long term sustainability and return increased wealth to the communities they reside.

**Management:** The IBCF leadership team is a high performing executive group that has been involved in fortune 50/500 leadership positions, business startups, and consulting for a combined total of over 50 years. The fund committee is composed of bankers, business leaders, and former executives that act as a mentoring resource pool to our funded clients for long term success.

**Customer Problem:** Working capital is still the most valuable asset for a company besides its people. Businesses are having a harder time acquiring capital while both angel investors and venture capital firms in Idaho have reduced operations. This has created an opportunity for a new capitalization model that is more valuable for the customer. *Business partner loan programs do not dilute ownership or incentive for the business owners, they increase it.*

**Opportunity:** Investors of the IBCF have four opportunities to consider: 1) **Business development pipeline** of young companies that will grow strong and require commercial bank support. 2) **A return on investment** for putting capital to work through a vehicle that works for you. 3) **Join an executive advisory council** that our business clients can draw from for engaged mentoring toward the business success. 4) **Investing in the development of local Idaho companies** for Idaho's long term economic prosperity and independence.

**Risk:** Risk is mitigated by three principles: 1) an advisory group's mentoring commitment. 2) The loan fund management teams business analysis process. 3) The diversity of the fund composition & clients

**IBCF Profile:**

[URL:economics.idahocog.com/new-fund](http://economics.idahocog.com/new-fund)

Industry: Financial Resources & Business Development Services

Loans Currently Managed: 1.2M

Fund Goal: \$1 Million

Capital Seeking: Partner Investments of \$50K-\$250K

Fund Focus: Healthy Foods, Organics, Hi-Tech, Bio-Ag

Mentor Team Includes:  
Legal, Accounting, Business, Branding & Marketing, Technology & Entrepreneurs

Fund Portfolio:



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