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# THE ECONOMIC & COMMUNITY DEVELOPMENT INSTITUTE

## Financial and Social Impact

- Participant savings matches: More than \$84,000 of participant savings matched with \$100,000 in grant funds in FY2010
- Participant savings used to: purchase an asset for a business; put a down payment on a first home; or pay for post-secondary educational expenses
- Small business loans disbursed: More than \$8 million to more than 500 businesses
- Unsafe homes repaired: 363 low-income seniors and disabled persons, with more than \$600,000 in repairs

## Contact

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The Economic and Community Development Institute (ECDI) is a 501(c)3 non-profit economic development organization located in Columbus, Ohio whose mission is to invest in people to create measurable and enduring social and economic change. Since its inception in 2004, ECDI's programs and services have grown into a comprehensive suite of programming designed to lead low-income Ohioans out of poverty. ECDI provides foundational financial literacy training, innovative microenterprise development training and capitalization programs, business incubation services that provide clients access markets, educational access grants, down payment assistance to first time homebuyers, and home repair programs for senior citizens and disabled individuals. ECDI's other products and services include small business loans, post-loan technical assistance, small business training courses, and its Growing Entrepreneurs Initiative.

## Success Story: A&M Trucking, Columbus, OH

Michael Roland wanted to expand his trucking business, but was turned down for a loan from his credit union. ECDI's microenterprise development program fills a gap in the credit industry by providing training, technical assistance, and loans ranging from \$500 to \$100,000 to underserved entrepreneurs. After Michael completed the microenterprise development program, he applied for and was approved for a loan which helped him to refinance his truck. "Growing our business took a lot of personal hard work and discipline, but we could not have accomplished it without a loan from ECDI," Michael said.

