



BANK REFERRAL GUIDE

Craft3 works alongside banks—not in competition with them—to help businesses and nonprofits access the capital they need. When traditional options fall short, we bring flexible, mission-driven financing to the table.

We're here to complement your services, protect your customer relationships, and expand access to capital across the Pacific Northwest.

This guide equips you with the resources to identify good referrals, and maintain strong relationships while helping your clients move forward.

WHAT WE NEED TO SEE

Like any lender, we want to make sure we get paid back. Is this a business or nonprofit that you believe can be successful? Is the owner experienced and the business plan sound? If so, let's talk.

TYPES OF DEALS WE CAN CONSIDER

- 1. Bridge Financing**
Clients mid-capital campaign or awaiting grants, contracts, or reimbursements. Need short-term capital to maintain momentum.
- 2. Construction and Improvement**
Clients financing ground-up construction, tenant improvements, or property upgrades. Often need more flexible terms or a lender experienced with complex project needs.
- 3. Growth or Stabilization Capital**
Organizations with expansion plans, evolving business models, or operational needs that require flexible, nontraditional financing.
- 4. Real Estate Acquisition**
For businesses or nonprofits seeking to purchase the space they currently lease or acquire commercial property. Often at much higher LTV than traditional lenders.
- 5. Shari'a-Compliant Financing**
Muslim-owned businesses or nonprofits seeking real estate or growth capital structured in alignment with Islamic principles prohibiting interest.
- 6. Tribal Loans**
Tribal governments, enterprises, or Native-owned businesses pursuing development, expansion, or stabilization.
- 7. Loans under \$250,000**
Businesses with a clear path to profitability that need capital to expand, purchase equipment, or acquire another business—but may lack collateral or conventional credit.

Loans start at \$50,000 and go up to \$4 million.



Obstacles We Can Navigate



Good business, bad credit

We can lend to entrepreneurs with credit scores under 600 if there's a strong business case, steady cash flow, and a reasonable explanation for past credit issues.

Incomplete or Nontraditional Financials

We can evaluate deals even when formal financial statements are lacking—especially if there's strong sales data, point-of-sale records, or projections supported by experience.

Limited or No Collateral

Craft3 regularly approves low- or no-collateral loans when the business model is viable and the borrower demonstrates repayment ability.

Complex Ownership or Business Structures

We can navigate layered ownership, co-ops, LLCs with multiple members, or businesses with evolving structures—especially if there is mission alignment.

Unbankable But Viable

If a deal falls just outside conventional bank parameters but still makes sense, we're often the right next step.

Let's help more business owners move forward—together.

HOW TO MAKE A REFERRAL

1. Connect with Craft3 As soon as you have an inkling that you can't make a loan, send us an email and share what you know.
 - If you know a Craft3 lender, please reach out directly.
 - If you don't know a Craft3 lender, please contact: e: referrals@craft3.org w: www.craft3.org/tools/bankers
2. Give us a brief overview of the deal. What is the business and the proposed financing? Why can't you say yes? Your client will appreciate the connection and you'll stay in the conversation.
3. We'll keep in touch. As your referral progresses, we'll do our best to keep you in the loop. If we can offer your client financing, we hope to be able to refer the business back to you.

LEARN MORE

Read more about how we partner with banks and bankers.



ABOUT CRAFT3

Craft3 is a nonprofit lender that makes loans in Oregon and Washington — often to those that don't qualify for traditional financing. We invest in people, businesses, and communities, and work towards a thriving and just Pacific Northwest.



CUSTOMER STORY

Burch Energy Services

When Burch Energy Services, an existing customer, came back to Craft3 to take out a loan to let them build out an office space, we looked again at their finances. They looked ready for traditional bank financing, so we referred the deal and the entire banking relationship to Summit Bank. Everyone wins!