



Valley Coalition for Business Development

Creating improved access to capital

The Valley Coalition is a public-private partnership between TVA and Valley financial institutions.

This partnership promotes the growth and expansion of minority-owned, women-owned, and socially and economically disadvantaged businesses. Through this strategic partnership, Coalition members work to support new and expanding Valley businesses by creating improved access to capital and other business resources.

An Innovative Partnership

The Valley Coalition was organized in mid-2001 by TVA and supporting private lenders who recognized that access to capital is often a major hurdle for the start-up and expansion of minority and disadvantaged businesses. The Coalition members developed a strategy for partnering in the capitalization of loans to provide innovative financing opportunities for qualifying business applicants.

By working together and sharing the risks, TVA and participating lenders are able to make more total loan dollars available, provide broader access to capital, and build the capacity of technical resource providers to help ensure the success of Coalition business participants.

Coalition Services

To better position Valley businesses for economic growth and success, TVA and participating lenders offer a comprehensive array of services, including:

- Financial services
- Technical/managerial assistance
- Enterprise development
- Customized business counseling
- Credit analysis
- Online banking
- Underwriting services.

These lending partners serve as the primary contact for anyone wishing more information about loans or resources available through the Valley Coalition program.

Since the creation of the partnership, TVA has invested more than \$4.2 million to support 18 Valley Coalition projects. TVA's investment has leveraged an additional \$16.5 million from Coalition lenders and helped to create more than 693 new jobs.



Program Participation

Eligible businesses include established, early-stage, and certain start-up businesses with high growth potential. Loan requests are made through participating Coalition lenders and are evaluated based on a project's financial viability, management quality, community impact, job creation, and investment funds leveraged.

Coalition Membership

Membership in the Coalition is open to any Valley financial institution. Lenders join by entering into a memorandum of understanding with TVA. For additional information about Coalition membership, call your local TVA Economic Development office.

Current members of the coalition are listed here:

AmSouth Bank

Phone: 615-748-2185

Fax: 615-748-2755

BancorpSouth

Phone: 662-680-2205

Fax: 662-680-2001

Bank of Nashville

Phone: 615-271-2050

Fax: 615-271-2034

Citizens Savings Bank and Trust Company

Phone: 615-327-9787, ext. 218

Fax: 615-320-5023

Cocke County Bank

Phone: 423-625-0436

Fax: 423-625-3158

First Farmers and Merchants National Bank

Phone: 800-882-8378

Fax: 931-380-8359

First National Bank of Oneida

Phone: 423-569-8586

Fax: 423-569-9826

First Tennessee Bank

Knoxville branch

Phone: 865-971-2465

Fax: 865-971-2356

Memphis branch

Phone: 901-523-4341

Fax: 901-523-4574

Nashville branch

Phone: 615-734-6225

Fax: 615-734-6148

National Bank of Tennessee

Phone: 423-623-3025

Fax: 423-625-6259

Newport Federal Bank

Phone: 423-623-6088

Fax: 423-625-0301

Regions Bank

Phone: 615-687-4998

Fax: 615-254-3550

SouthTrust Bank

Phone: 256-429-1212

Fax: 256-429-1219

SunTrust Bank

Phone: 615-748-5706

Fax: 615-748-5161

Union Planters Bank

Phone: 615-726-4239

Fax: 615-726-4274

U.S. Bank

Phone: 423-613-1580

Fax: 423-625-8372

Contact Information

TVA Economic Development

P.O. Box 292409

OCP 2A

Nashville, TN 37229-2409

www.tva.com/econdev

615-232-6225