

STEP 1: Start with identifying the opportunities for the three most pressing problems you are trying to solve from your position and budget.

- 1.
- 2.
- 3.

STEP 2: How much money is needed to solve these problems?

1. \$ _____ @ _____ rate _____ term
2. \$ _____ @ _____ rate _____ term
3. \$ _____ @ _____ rate _____ term

STEP 3: What sources of capital are available?

Internal Sources of Capital

1. \$ _____ @ _____ rate _____ term
2. \$ _____ @ _____ rate _____ term
3. \$ _____ @ _____ rate _____ term

External Sources of Capital

1. \$ _____ @ _____ rate _____ term
2. \$ _____ @ _____ rate _____ term
3. \$ _____ @ _____ rate _____ term

STEP 4: Uses of Capital Practice - Architect a financial product – Internally or Externally (i.e. Loan, Revenue Based Financing, and Equity)

Example: Loan Product

Origination costs _____ %

Servicing costs _____ %

Safety net cost _____ %

Step 5: Reverse Engineer a Full Spectrum Capital Stack

Use the Impact Finance Center ©Full Spectrum Capital Calculator

<https://impactfinctr.co/greenbiz2022>

1. \$ _____ @ _____ rate _____ term +

2. \$ _____ @ _____ rate _____ term =

3. \$ _____ @ _____ rate _____ term

Philanthropic Opportunity Scan

Think about your grantees. Identify one you know best from the perspective of the grantee needs. List examples of the following for this grantee:

Existing debt and how much?

Inefficient assets

Social enterprises

Interventions that can save someone else resources

Shared Due Diligence Model

Paraphrase your organization's current Diversity, Equity and Inclusion commitment:

Identify who makes decisions about where money is managed.

List (3) people you know in departments of your organization that are managing money.

How might you start a conversation about Full Spectrum Capital?

Identify a community development financial institution (CDFI) near you.

Action Plan

A-HA's - Describe the concept(s) that resonated with you most. What are you most likely to apply after this session?

Next Steps: What immediate steps will you take a result of this session?

Step 1.

Step 2.

Step 3.

Philanthropic Opportunity Scan Next Steps:

Think about your other grantees. Apply the same questions based on their needs to identify opportunities to apply Full Spectrum Capital.

Shared Due Diligence Next Steps:

Think about your areas of focus. How can you apply the Shared Due Diligence model for any community of place, interest or identity? Use the questions to work through other examples.