

## What is FIN?

Economic resiliency and stability are paramount to a healthy community, and our small businesses are what drive our economics.

We know that one of the key barriers to starting or growing a small business is access to capital. That's why we created a Local Investment Network (LIN).

The Ferry Investment Network (FIN) connects investors who want to see their money work in a community they love by investing in local business owners who need capital to start up or grow.

Our members are residents and visitors who understand that keeping their funds local facilitates economic self-sufficiency and job growth in Ferry County. Business opportunities are distributed to members as they are received, and members come together for business profile and networking events 3-4 times per year.

# Ferry Investment Network



FERRY COUNTY SUNRISE  
AUTHENTIC. CLASSIC. WELCOMING.

147 North Clark Street, Suite 6 Republic, WA. 99166

Phone: 509 207 8250

E-mail: [info@ferrycountysunrise.com](mailto:info@ferrycountysunrise.com)

# INVESTORS

Anyone interested in investing their money in Ferry County-based businesses to help facilitate economic resiliency and growth is welcome to join FIN. The FIN is not a bank or loan fund and members do not make collective investment decisions. Ferry County Sunrise acts only as a matchmaker and members work directly with businesses on investment opportunities.

- **How much money do I have to be prepared to loan?**

There is not a maximum or minimum amount an investor needs to be prepared to loan. An investor can make as many or as few loans as they would like over any period of time.

- **How do I learn about investment opportunities?**

Businesses seeking loans submit an application to Ferry County Sunrise. We circulate these opportunities to our members as they are received. Additionally, members come together for business profile and networking events 3-4 times per year.

- **How are loans structured and made?**

The terms of loans are arranged directly between the investor and the borrowing business. Investor members understand they are making unsecured loans using whatever instrument they want.



# BORROWERS

Any business based in Ferry County is welcome to apply for a loan. You must be prepared to share information about your business, submit an application and present your idea to investor members.

- **What size loan can I apply for?**

There is no minimum or maximum amount you can apply for.

- **How long does the loan process take?**

There is not a set amount of time the process takes. Ferry County Sunrise, along with volunteer mentors, can help you with the application process and once complete, will circulate applications to investors. Businesses seeking a loan will be invited to an investor meeting to present their idea for funding. Not all loan requests are funded and so providing a compelling business case is important.

- **How are loans structured and made?**

The terms of loans are arranged directly between the investor and the borrowing business. Investor members will use an instrument of their choice — usually a promissory note.

## Interested?

*For more information for both potential investors and investees, go to [ferrycountysunrise.com/FIN](http://ferrycountysunrise.com/FIN)*

*The mission of Ferry County Sunrise is to promote and develop economic and social opportunity, stability, resiliency, and vitality in Ferry County, WA.*

