Capital Achievement

Firm Surpasses $1 Billion in Financing



Jean Wojtowicz

For more than four decades, Cambridge Capital Management Corporation has quietly helped shape Indiana's economic landscape – not through headlines, but through the businesses, entrepreneurs and communities we have helped finance.

In 1983, we made our first investment in an Indiana small business.

At the time, it was one loan – one opportunity to help an entrepreneur secure the financing needed to grow. No one knew that first transaction would become part of something much larger.

More than four decades later, Cambridge Capital has surpassed $1 billion in financing provided to Indiana small businesses, helping more than 2,000 companies invest in their futures while leveraging more than $2.5 billion in total project investment across the state.

For most organizations, a billion dollars is a financial milestone.

For us, it is measured differently.

It is measured in manufacturing facilities that expanded production instead of relocating. In physicians who opened medical practices to serve growing communities. In family-owned businesses that purchased their first commercial buildings. In farmers who modernized operations for the next generation. In entrepreneurs who transformed ideas into thriving companies.

Every financing project tells a story.

Opening doors

Access to capital has always been one of the greatest challenges facing growing businesses.

Many entrepreneurs have strong business plans, experienced management teams and viable markets, yet still struggle to assemble financing that fits their growth strategy.

That is where Cambridge Capital has spent more than 40 years creating opportunity.

Rather than replacing conventional financing, our programs are designed to work alongside Indiana's banking community – providing flexible financing structures that allow businesses to invest in commercial real estate, equipment, expansion and long-term growth.

The result has been a partnership model designed to benefit businesses, lenders and communities.

Business owners gain access to affordable, long-term financing.

Participating banks can serve additional customers while preserving liquidity and building relationships.

The projects can bring new investment and jobs to local communities.

The model brings together participants around a shared objective: helping Indiana businesses succeed.

Partnerships that multiply impact

One of the most remarkable aspects of Cambridge Capital's first billion dollars is what it represents beyond our own lending.

Working with community banks, regional lenders, economic development organizations, municipalities and public-sector partners, our financing has helped generate more than $2.5 billion in total project investment throughout Indiana.

Collectively, Cambridge Capital's financing has helped leverage additional private investment.

Those partnerships have helped businesses construct new facilities, renovate aging buildings, purchase advanced



In June, Cambridge Capital Management, on behalf of the Indiana Statewide CDC, recognized Citizens State Bank lenders for their support of small businesses.

manufacturing equipment, expand healthcare services, invest in technology and support projects in downtown business districts, rural communities and Indiana's largest cities.

Our mission has always extended beyond financing individual projects. Cambridge Capital exists to expand opportunity for Indiana businesses. Reaching $1 billion is an important milestone, but its greatest significance is the lasting impact those investments have had on businesses, employees, families and communities throughout the state.

Family of financing solutions

While many know Cambridge Capital through Indiana Statewide Certified Development Corporation (CDC) and the SBA 504 Loan Program, we have evolved into a family of financing programs that meet businesses wherever they are in their growth journey.

Today, Cambridge Capital manages:

- Indiana Statewide CDC, providing SBA 504 financing for owner-occupied commercial real estate and major equipment.
- Indiana Community Business Credit Corporation (ICBCC), offering growth capital that complements traditional bank financing.
- Lynx Capital Corporation, supporting minority-owned businesses with financing and technical assistance.
- Community Investment Fund of Indiana (CIFI), expanding access to capital in underserved communities through partnerships with local organizations.
- Cambridge Ventures, providing venture debt to promising companies with strong growth potential.
- New Markets Tax Credit initiatives, supporting transformative economic development projects in distressed census tracts.

Together, these programs enable us to support established manufacturers planning expansions as well as emerging companies pursuing innovation and growth.

Looking toward the next billion

While surpassing $1 billion marks a defining chapter in Cambridge Capital's history, we see it as a beginning rather than a conclusion.

Indiana's economy continues to evolve. Advanced manufacturing, life sciences, logistics, technology, agriculture, and healthcare are creating new opportunities for entrepreneurs across the state. At the same time, access to flexible, patient capital remains essential for businesses seeking to grow.

The businesses we have financed over the past 40 years demonstrate what is possible when entrepreneurs have access to the right resources at the right time. Countless Indiana businesses still have ideas worth investing in, and we remain committed to helping them grow, create jobs and strengthen their communities.

One billion dollars is an extraordinary milestone.

But perhaps its greatest significance lies not in the number itself.

It lies in the thousands of business owners who chose to invest in Indiana – and in a financing partner committed to helping them succeed.

As Cambridge Capital begins its next chapter, our mission remains unchanged: expanding access to capital, strengthening partnerships, and helping Indiana's entrepreneurs build the future – one business at a time.

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