



Request for Proposals (RFP)

Lending Opportunity – Concord Community Kitchen Project

Community Action Program Belknap-Merrimack Counties, Inc. (CAPBM)

1. Overview

Community Action Program Belknap-Merrimack Counties, Inc. (CAPBM) is a 501(c)(3) nonprofit organization serving central New Hampshire and administering more than 70 programs and services that support individuals and families of all age groups. CAPBM provides critical services, including early childhood education, housing stabilization, transportation, energy assistance, and senior nutrition and support programs.

CAPBM is seeking lending proposals to support a capital investment in its Concord-based kitchen facility, which serves as a central hub for senior nutrition programming, including Meals on Wheels and community dining.

2. Project Description

CAPBM is undertaking a kitchen infrastructure improvement project at its Concord location to increase efficiency, expand meal production capacity, and reduce long-term operating costs associated with outsourced food services.

The project will strengthen CAPBM's ability to:

- Produce meals in-house for Meals on Wheels and senior dining programs
- Improve food safety, storage, and distribution capabilities
- Enhance operational efficiency and reduce reliance on contracted meal providers
- Support aging in place for vulnerable older adults across the region

3. Financing Request

CAPBM is seeking \$95,000 in financing.

Lenders are invited to propose terms for:

- Term loan, line of credit, or other appropriate lending structure
- Flexible repayment options aligned with nonprofit cash flow (reimbursement-based funding)
- Competitive interest rates and favorable terms for a mission-driven organization

4. Organizational Financial Context

CAPBM operates with an annual budget exceeding \$30 million, funded through a mix of federal, state, local, and private sources. As a Community Action Agency, a significant portion of funding is reimbursement-based and restricted to program services, which limits the availability of capital investments.

CAPBM maintains:

- Strong financial oversight and internal controls
- Established fiscal and administrative infrastructure
- A clean audit history with no material weaknesses
- Proven ability to manage and deploy large-scale federal and state funding grants

5. Project Impact

This investment is expected to:

- Increase meal production capacity across multiple senior service sites
- Reduce annual food procurement and contracting costs
- Improve service delivery reliability and quality
- Expand access to nutritious meals for older adults

CAPBM currently serves thousands of seniors annually through home-delivered and congregate meal programs, and this project will strengthen the long-term sustainability of these services.

6. Proposal Requirements

Interested lenders should include:

- Loan structure and terms (amount, rate, term, repayment schedule)
- Any collateral or security requirements
- Fees and closing costs
- Experience working with nonprofit organizations (preferred)
- Timeline for underwriting and closing

7. Evaluation Criteria

Proposals will be evaluated based on:

- Alignment with CAPBM's nonprofit funding structure
- Flexibility of repayment terms
- Overall cost of financing
- Lender experience with community-based or nonprofit borrowers
- Responsiveness and timeline

8. Submission Information

Proposals should be submitted electronically to:

Jeanne Agri, CEO
Community Action Program Belknap-Merrimack Counties, Inc.
jagri@capbm.org

Submission Deadline: May 8, 2026

9. Additional Information

CAPBM welcomes the opportunity to discuss this project further and provide supplemental financial documentation upon request, including audited financial statements and program data.