

CASE STUDY

Unity Medical Center

\$21.25MM
USDA COMMUNITY FACILITIES

MANCHESTER, TENNESSEE



Unity Medical Center (UMC) is a nonprofit acute care hospital serving Coffee County and surrounding communities. The hospital operates a single-story, 49-bed facility with a helipad and provides emergency care, inpatient and outpatient services, diagnostic imaging, and behavioral health and addiction treatment.

USDA Community Facilities financing recapitalized the hospital to preserve essential rural access to care. Proceeds refinanced existing obligations, funded priority equipment and facility improvements, and established operating and capital reserves to strengthen resilience and support modernization.

THE OPPORTUNITY

UMC sought a comprehensive, mission aligned capital solution to stabilize operations and modernize diagnostics while preserving essential rural access to care. Legacy obligations, cost pressures, and the need for updated equipment strained liquidity. Traditional lenders were unwilling to provide flexible, long-term capital aligned with a rural nonprofit hospital's operating model and payer mix.

THE SOLUTION

X Caliber Rural Capital provided \$21.25 MM in long-term financing through the USDA Community Facilities Guaranteed Loan Program. The solution consolidated near-term obligations into a single, predictable facility that freed working capital for improvements to patient care, funded priority equipment and facility upgrades, and established operating and capital reserves.

For the borrower, this created stability and time to manage, reduced administrative friction from refinancing cycles, improved readiness for accreditation and quality initiatives, supported clinician recruitment with modern technology, and reduced referral leakage by keeping more diagnostics and procedures in house. These benefits translated into stronger service delivery, fewer interruptions to care, and a clear path to sustainable growth.

Reach out to your USDA loan officer or email info@xrcusda.com for more information.