

# The financing you need, the values you align with

Since 1984, RSF Social Finance has made over \$300 million in loans to social enterprises. We're the lender of choice for those seeking a values-aligned partner because of our expertise, ability to structure loans that truly meet business or nonprofit needs, and commitment to direct, transparent and personal relationships.

When you receive a loan from us, you join a community of like-minded individuals and organizations. Our loan fund is made possible by over 1600 investors who are aligning their money with their values.

## LOAN OPTIONS

We offer mortgage loans, construction loans, equipment loans, and working capital lines of credit.

## FOCUS ON ECOLOGICAL STEWARDSHIP

We support organizations and initiatives committed to regenerating and preserving the earth's ecosystems. Understanding that natural resources are the source of economic life, we seek those practicing integrated, systems-based, and culturally sensitive approaches to stewardship.

## WHO QUALIFIES

RSF reviews enterprise qualifications with a unique perspective. We want to support revolutionary, forward-thinking, and transformative enterprises. We're interested in organizations that put mission first.

We provide funding to social enterprises in North America that are working to create long-term social and ecological benefit. Our broad areas of expertise are food & agriculture, education & the arts, and ecological stewardship, and we're open to working in other related fields.

## GENERAL CRITERIA

Committed to creating beneficial change

Incorporated in the U.S. or Canada

Needs range from \$200,000 to \$5 million

Annual revenue of at least \$1 million

Strong collateral, which may include pledges or guarantees

Three or more years of operating history

Excellent history of repayment on debt

Profitable, or can demonstrate a path to profitability in 12 months



## LEARN MORE

Visit us at [rsfsocialfinance.org/get-funding/loans](https://rsfsocialfinance.org/get-funding/loans).

# Social Enterprise Highlights



## ECOLOGICAL STEWARDSHIP



### Commons Energy

[commonsenergy.com](http://commonsenergy.com)

Commons Energy improves the comfort, safety, and efficiency of public-purpose buildings—including schools, hospitals, and affordable multifamily housing—by providing building owners and managers with comprehensive energy and cost saving solutions. The Vermont-based social enterprise offers technical assistance, installation, and access to financing for energy efficiency projects, and prioritizes serving low-income communities.



### Eureka Recycling

[eureka-recycling.org](http://eureka-recycling.org)

Eureka Recycling is one of the largest non-profit recyclers in the United States and the only organization in Minnesota that specializes in zero waste. Eureka Recycling provides curbside recycling services to Saint Paul's homes and apartments with a mission to demonstrate that waste is preventable, not inevitable. In addition, Eureka Recycling is a leader in waste reduction education, programs, and advocacy.



### PACT

[wearpact.com](http://wearpact.com)

Started in 2009, PACT Apparel manufactures and sells organic cotton underwear, socks and t-shirts for men, women, and babies. PACT is changing the conventional fast fashion model through a concept it developed called "Seed-to- Shelf", essentially a fair/sustainable trade model for sourcing, producing and marketing fashionable basic apparel. PACT is obsessed with a big idea: clothes that make the world a better place.



### BlocPower

[blocpower.org](http://blocpower.org)

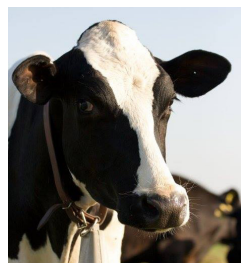
BlocPower's online marketplace connects capital to investment grade green building projects in financially underserved communities. Together with community leaders, BlockPower assembles a "bloc" of 4 or more non-profits, small businesses, houses of worship, or multi-family units that would benefit from energy-saving retrofits. By forming into a bloc, BlockPower customers reduce default risk and access discounts on large purchases.



### RecycleForce

[recycleforce.org](http://recycleforce.org)

RecycleForce offers comprehensive, innovative and responsible recycling services while providing life-changing workforce training to formerly incarcerated individuals. Taking the electronic waste and other recyclables provided by residents and corporate partners, RecycleForce deconstructs these items, recycles the materials and disposes of the waste safely and cleanly.



### Malibu Compost

[malibucompost.com](http://malibucompost.com)

Malibu Compost is the first producer and distributor of Biodynamic-certified compost and compost tea in the country. The company is led by a team of people passionate about three things: stewardship of this Earth, respect for its people, plants and animals; and utilizing business as a force for social change. Malibu Compost strives to enhance the health of the community and planet.