The financing you need, the values you align with

Since 1984, RSF 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 enterprises’ needs, and commitment to direct, transparent and personal relationships.

When you receive a loan from RSF, you join a community of like-minded individuals and organizations. The 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.

**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**

<table>
<thead>
<tr>
<th>Committed to creating beneficial change</th>
<th>Incorporated in the U.S. or Canada</th>
<th>Needs range from $200,000 to $5 million</th>
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<tr>
<td>Annual revenue of at least $1 million</td>
<td>Strong collateral, which may include pledges or guarantees</td>
<td>Three or more years of operating history</td>
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<tr>
<td>Excellent history of repayment on debt</td>
<td>Profitable, or can demonstrate a path to profitability in 12 months</td>
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**LEARN MORE**

For more information, visit us at: rsfsocialfinance.org/get-funding/loans

Invest. Give. Get Funding. | Inspired by the work of Rudolf Steiner
Social Enterprise Highlights

**FOOD & AGRICULTURE**

**Eastern Carolina Organics**
 easterncarolinaorganics.com

Started in 2004 as a project of the Carolina Farm Stewardship Association, Eastern Carolina Organics (ECO) is a private, farmer/worker-owned for-profit company with a mission to support emerging organic farmers and organic tobacco farmers while improving the supply of local organic produce. ECO is a “Food Hub” that markets and distributes wholesale Carolina organic farm produce to retailers, restaurants and buying clubs.

**DC Central Kitchen**
 dccentralkitchen.org

DC Central Kitchen is America’s leader in reducing hunger with recycled food, training unemployed adults for culinary careers, serving healthy school meals, and rebuilding urban food systems through social enterprise. Since its founding in 1989, DC Central Kitchen has trained and employed at-risk adults to prepare and deliver over 25 million meals to underserved populations.

**EDUCATION & THE ARTS**

**Alabama Waldorf School**
 alabamawaldorf.org

Located in Birmingham, Alabama Waldorf School has a mission to cultivate healthy, confident, compassionate learners who excel academically, socially, and civically. The school serves pre-school through grade eight. It aims to be a beacon for the community, offering a vibrant future grounded in an engaged, compassionate, and insightful understanding of the world.

**Equinox Studios**
 equinoxstudios.org

Equinox Studios was founded in 2006 as an enclave for artists and artisans. Located in four adjacent factory buildings in Georgetown, Seattle, Equinox hosts 101 studios and shops. In them are over 125 tenants that do amazing work, from blacksmithing and metal sculpture to painting and ceramics.

**ECOLOGICAL STEWARDSHIP**

**Eureka Recycling**
 eurekarecycling.org

Based in Saint Paul, 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.

**Vermont Land Trust**
 vlt.org

Vermont Land Trust (VLT) is a non-profit environmental organization working to conserve the productive, recreational, and scenic lands that give the state its rural character. Since 1977, VLT has conserved more than a half-million acres, including hundreds of farms operated by innovative farmers committed to the future of local food.