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.

**OUR FOCUS ON EDUCATION & THE ARTS**

We maintain a core commitment to education and the arts as central to the renewal of culture. The intellectual, emotional, aesthetic, and social needs of children and adults guide us in supporting learning opportunities from academic endeavors to practical expression in entrepreneurship.

**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>
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<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 ($500K for arts organizations)</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

**Belay Enterprises**

Founded in 1994 in Denver, CO, Belay Enterprises is a faith-based nonprofit organization that creates social enterprises to employ and job train individuals rebuilding their lives from addiction, homelessness, and prison. Belay employees participate in a one-year program, during which they undergo a life skills curriculum inclusive of topics such as healthy living, personal finance, and computer skills.

**Camphill Communities California**

Located near Santa Cruz, Camphill Communities California (CCC) is a supportive life-sharing community where volunteer caregivers and individuals with developmental disabilities live and work in a cooperative and rewarding environment. CCC is a model and inspiration for how to address the needs of the whole person: body, soul, and spirit.

**Playworks**

playworks.org

Playworks is the leading national nonprofit leveraging the power of play to transform children’s social and emotional health. Playworks serves more than 1,300 schools in 23 U.S. cities and reaches more than 700,000 students directly and through professional training services. By creating a place for every kid on the playground, Playworks helps kids feel included, be active, and build valuable social and emotional skills.

**18 Street Arts Center**

18thstreet.org

Founded in 1988, 18th Street Arts Center (IBSAC) is an artists’ residency program in Santa Monica, CA that provokes public dialogue through contemporary art-making. IBSAC’s residencies, exhibitions, public events, talks, and publications encourage, showcase, and support the creation of cutting-edge contemporary art and foster collaboration and interaction between artists locally, nationally, and internationally.

**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.

**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.

**EDUCATION & THE ARTS**

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