

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 FOOD & AGRICULTURE

RSF is dedicated to the development of healthy food systems as a foundation for more vibrant and resilient regional economies. With a commitment to biodynamic and high integrity organic farming, we also see agriculture as critical to restoring the earth and environment, and supporting human health.

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

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

Social Enterprise Highlights



FOOD & AGRICULTURE



Veritable Vegetable

veritablevegetable.com

Founded in the early 1970s, Veritable Vegetable (VV) is a women-owned business that distributes organic produce by purchasing, transporting and supplying the highest quality organic fruits and vegetables on the market. The company is unique in its commitment to making every business decision based on their values. They focus on high integrity relationships, quality produce, environmental sustainability, and active community involvement.



Sea to Table

sea2table.com

Sea to Table is a seafood distribution company that partners with small-scale sustainable American fisheries and connects them with restaurants, institutions and consumers nationwide. The company procures wild, domestic fish that is sustainably harvested and traceable directly to the dock. In bypassing the opaque traditional distribution chain, Sea to Table develops long-term relationships with fishermen and finds better markets for their catch.



Common Market

commonmarketphila.org

Common Market is a mission-driven distributor of local foods to the Mid-Atlantic and Greater Atlanta, GA regions. Their mission is to connect communities with good food from sustainable family farms while striving to improve food security, farm viability, and community and ecological health. Common Market provides the infrastructure to connect public and private schools, hospitals, universities, grocery stores, and workplaces to good food grown by their region's sustainable farmers.



Guayaki

guayaki.com

Guayaki is a social enterprise that imports certified organic, rainforest-grown yerba mate from South America and has a bold mission to steward and restore 200,000 acres of South American Atlantic rainforest and create over 1,000 living wage jobs by 2020. Their innovative business model directly links customer purchases to their partner farming communities in the rainforest.



Equal Exchange

equalexchange.coop

A pioneer and U.S. market leader in Fair Trade since 1986, Equal Exchange is a full service provider of high quality, organic coffee, chocolate, cocoa, and other products. Customers include grocery stores, restaurants, cafes, schools and places of worship nationwide. 100% of Equal Exchange products are fairly traded, benefiting more than 40 small farmer co-operatives in 25 countries around the world.



Photo credit: VLT/Caleb Kenna

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. VLT has also worked with families, towns, and businesses to protect more than 380,000 acres of forestland from fragmentation and development.