The values-aligned financing you’ve been seeking

Since 1984, RSF has made over $800 million in loans and grants to social enterprises. We’re the lender of choice for those seeking a values-aligned partner because of our expertise and ability to structure loans that truly meet enterprises’ needs. We support social enterprises with our integrated capital approach—the coordinated use of different forms of financial capital and non-financial resources.

The loan fund is made possible by over 1600 investors who are aligning their money with their values.

LOAN OPTIONS

COMMERCIAL REAL ESTATE LOANS

- Refinance and acquisition/rehab
- Construction and term loans for renewable energy (primarily solar photovoltaic; ground mount and rooftop)
- Construction for schools
- Owner occupied construction

LINES OF CREDIT

- Working capital for accounts receivable and inventory
- Working capital for contracts or grants receivable to nonprofits
- Non-revolving line of credit

TERM LOANS

- Equipment and other capital expenditures
- Tenant improvements
- Business expansion
- New business acquisitions or ownership transitions
- Vehicles

GENERAL CRITERIA

Committed to creating long-term beneficial change

Nonprofits & for-profits incorporated in the U.S. or Canada

Needs range from $200,000 to $5 million

Annual revenue of $750,000 or more

Strong collateral, which may include pledges or guarantees

Two or more years of operating history

Excellent history of repayment on debt

Operating cash flow positive or can demonstrate a path to an operating cash flow surplus in 12-24 months

RSF’s areas of expertise are food & agriculture, education & the arts, and climate & environment. We are open to working in other related fields.

RSF IS COMMITTED to incorporating justice, equity, diversity, and inclusion principles and practices in all our work including the enterprises we support.

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

Social Enterprise Highlights

**FOOD SYSTEMS**

**Equal Exchange**
[Equal Exchange](https://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 cooperatives in 25 countries around the world.

**Organically Grown Co.**
[Organically Grown Co.](https://organicgrown.com)
Organically Grown Company (OGC) buys, aggregates, and distributes fresh, organically grown produce to retailers and eaters across the Pacific Northwest region. For over 40 years, it has been an industry leader, promoting health through organic agriculture and corporate responsibility. In 2018, OGC transitioned ownership to the Sustainable Food and Agriculture Perpetual Purpose Trust, embedding the organization’s mission into its governance and bylaws.

**EDUCATION & THE ARTS**

**Alabama Waldorf School**
[Alabama Waldorf School](https://alabamawaldorf.org)
Alabama Waldorf School has a mission to cultivate healthy, confident, compassionate learners who excel academically, socially, and civically. Located in Birmingham, 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.

**Urban Teachers**
[Urban Teachers](https://urbanteachers.org)
Urban Teachers strives to reduce frequent teacher turnover, which negatively impacts both schools and children. Its comprehensive training programs are designed to improve the educational and life outcomes of children in urban schools by preparing culturally competent, effective career teachers who accelerate student achievement and disrupt systems of racial and socioeconomic inequity.

**CLIMATE & THE ENVIRONMENT**

**Eureka Recycling**
[Eureka Recycling](https://eukarecycling.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 recycling services to the Twin Cities with a mission to demonstrate that waste is preventable, not inevitable.

**Rocky Mountain Institute**
[Rocky Mountain Institute](https://rmi.org)
The Rocky Mountain Institute transforms global energy use to create a clean, prosperous, and secure low-carbon future. RMI employs research and analysis to develop insights and then collaborates with businesses, institutions, and entrepreneurs to accelerate the adoption of market-based solutions that cost-effectively shift from fossil fuels to efficiency and renewables.