

RSF quarterly

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Photo courtesy of McLean Photography

「Can food create
community?」

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 FOOD & AGRICULTURE  EDUCATION & THE ARTS  ECOLOGICAL STEWARDSHIP



LETTER FROM DON

The Changing Ground of Social Finance

Dear Friends,

I urge you to check out Kiva Zip, a website facilitating interest-free loans to small businesses that are “doing good” in the U.S. and Kenya. It’s in the initial test phase, but the site has already connected 32,000 individual lenders with 4,500 social entrepreneurs, and enabled over \$4.3 million in loans.

As a lender, you can provide as little as \$5 towards loans that will ultimately be from \$2,000 to \$20,000 depending on the project. 90% of the loans have been re-paid.

Kiva has been a pioneer in the field of crowdfunding for many years already; this is their most recent innovation. I love it for several reasons:

1. These loans are as direct as it gets. Kiva, the non-profit parent organization, supports the overhead of Kiva Zip, and PayPal is contributing their payment processing services for free. So, at least in the U.S., every dollar you lend goes to the borrower.

2. It seems that many of the loans are extraordinarily catalytic, enabling projects that would not happen otherwise.

3. The community-building features are great, and will continue to develop. Kiva Zip requires U.S. borrowers to invite at least 15 people from their “trust network” to participate in the loan, thereby keeping the borrower more accountable to re-paying it. And the Kiva Zip Conversations option is particularly intriguing: it allows the lenders and borrowers to connect and learn more about each other.

Of course there is also the Maimonides factor. The 12th century Jewish scholar Maimonides (my-MON-i-deez) declared that the highest form of charity is providing an interest-free loan to a person in need, so long as that loan creates more freedom for the person. I feel strongly that we’ll see a lot more pay-it-forward, interest-free lending in the near future. As a staff, we have been studying the spirit of gift this year at RSF—it’s been a very fruitful journey so far, and I am curious to see where it leads us.

Relevant to our topic this quarter, I’ve learned that the fastest-growing category on Kiva Zip is agriculture;

particularly loans to young farmers for equipment and other needs where there is a big gap in the market. I have witnessed for many years that wherever there is emphasis on Place and Community, social entrepreneurs in the Food & Agriculture sector are the first to show up.

Another brilliant crowdfunding site called Community Sourced Capital was launched recently, based on a single question: What if financial systems were designed to strengthen communities?

Then there’s all the good work happening at Cutting Edge Capital, helping community-based businesses conduct Direct Public Offerings.

At RSF, as many of you know, we believe trust is derived from financial transactions that are direct, transparent, and personal, based on long-term relationships; and we want to celebrate all the efforts being made right now “to bring money back down to earth”, as my friend Woody Tasch from Slow Money is fond of saying. The field of social finance, as we imagine it, is growing.

All the best in this harvest season!

Don Shaffer,
President & CEO

www.zip.kiva.org

www.communitysourcedcapital.com

www.cuttingedgecapital.com



RSF Local Initiatives Fund

By Catherine Covington, Manager, Client Development

Earlier this year, I was encouraged to take on the challenge of conducting RSF's first-ever feasibility study. The study took place in the spring and focused on laying the groundwork necessary to expand and deepen the potential of the RSF Local Initiatives Fund [LIF]. More than 10 staff members pitched in to help plan for and conduct 35 external interviews during which we solicited feedback about the LIF and sought advice on the prospect of a capital raise. Now that the study has concluded and we are in the midst of fundraising, I am excited to share an update on the fund with the entire RSF community.

In 2012, in collaboration with a generous donor, RSF launched the Local Initiatives Fund pilot program to meet the growing need we have seen for an alternative approach to financing regional food systems. Throughout our history, RSF has had to turn away many impactful organizations that could not yet benefit from a loan, but instead, could use grants or equity-like capital to spur their growth. We have learned that without more flexible capital available, particularly in the early stages of their enterprises, it is extremely difficult for entrepreneurs to build food systems that generate positive social, environmental, and economic change.

LIF is a first-of-its-kind philanthropic fund that employs an integrated capital approach—one that focuses on the coordinated use of investments, loans, and grants to provide much-needed, flexible capital for entrepreneurs who are building regional food systems and resilient local economies. In the first two years of the pilot, we have been able to deploy \$2 million to 40 early-stage sustainable food and agriculture enterprises with a focus on technical assistance grants, loan guarantees, and place-based Shared Gifting circles; those funds have leveraged \$8.3 million in additional financing to date.

Many of our feasibility study participants confirmed that there is an urgent need for the next stage of our

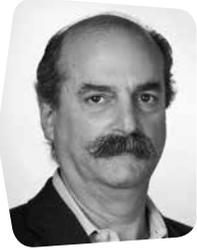
integrated capital approach which includes a mix of tools such as loans backed by guarantees, direct equity investments, and philanthropic risk capital for smaller scale financing, all to support regional food systems infrastructure. For example, Viva Farms, a farm incubator program in Washington State, received an equipment loan from RSF backed by a guarantee from a foundation partner which was further supported by a capacity building grant from the LIF! There was also consensus that our deep and extensive lending experience combined with philanthropic capital would help us accomplish a range and degree of financing for

LIF is a first-of-its-kind philanthropic fund that employs an integrated capital approach.

this burgeoning field—funding that we simply cannot do through our current lending and grantmaking programs. Our experience and perspective make us uniquely suited to work in this innovative and much-needed way.

In our view, the opportunity is great, and, *not moving capital in this innovative way*—while the need for food access and the opportunity to meet that need grows—will have long-term adverse social consequences. We invite philanthropic funders who share an interest in transforming food systems to join us in this challenge of embracing an integrated financing approach that will push boundaries, revise how philanthropy can truly support regenerative economic work, and have a lasting impact on people, communities, and food systems. Since June, we have added eight new donors to the fund (totaling over \$600,000 in gifts) and are eager to add more as we take the LIF beyond the pilot phase. 🌀

Please contact Catherine at catherine.covington@rsfsocialfinance.org or 415-561-6151 for more information.



 PERSPECTIVES

Between Land and Money: An Economic Consideration

By John Bloom, Senior Director, Organizational Culture

At the newly created Paterson Great Falls National Historic Park on the Passaic River in northern New Jersey, there stands a sign inscribed: “Alexander Hamilton envisioned the great potential power of these scenic falls for industrial development.” This is nature at the service of money and the economy.

Looking around brought with it a chilling reminder of fallen industry in a town that the poetry of William Carlos Williams celebrated and economic history left behind.

Hamilton was an economic visionary. He saw nature as an underutilized economic resource and perceived the opportunities of young untapped markets. For Hamilton, fixing the major structural debt problem in post-revolutionary America’s finances by stimulating industrial manufacturing was both motivator and strategy. In 1791, Paterson became the first industrial park.

The history of Paterson’s Great Falls was about new industries including textiles (especially silk), handguns, rope, continuous sheet paper, submarines, locomotives and, later, airplane engines. With the application of capital and ingenuity, energy was extracted from the water and transformed into power, power into manufacture, manufacture into markets, markets into capital, capital into wealth, and wealth into power.

In the story of how natural resources are used for profit, between land [representing all natural resources] and money, is an economic paradigm in need of reassessment and intervention. In Paterson, what all that industry returned to the water by way of manufacturing and toxic waste was an insult to the living water and eco-system.

The polluted de-natured Passaic flows on as a man-made emblem of what happens when capital or money is extracted from nature without regard for nature’s regeneration; in essence, nature is left to die. Capital moves freely about the world, across space and time; land and natural resources are rooted in place and geologic time. In a materialistic economy, time is money, and money used in this way sadly has no patience for the evolutionary pace of nature.

In the story of how natural resources are used for profit is an economic paradigm in need of intervention.

Hamilton knew the need for natural resources of all kinds would increase continually to support economic and national development. He could see no limits to economic growth, and along the way contributed to what would become the industrialization and commodification of everything, including agriculture. With the emergence of property rights granted to individuals and corporations by the government, the mutuality of “ownership” in common gave way to the self-interest characterized so ably by Adam Smith in *The Wealth of Nations*, first published in 1776, the same year as the Declaration of Independence was signed. The drive of self-interest is deeply connected to accumulations of wealth.

Numerous economists have observed the cyclical patterns of boom and bust, the disparity of wealth and poverty that seem an endemic part of the industrialized and global economy. But, none has addressed it as directly as Henry

George with the publication of *Progress and Poverty* in 1880. George argued that land and natural resources should be owned in the commons, and that private ownership and the control of rents was one of the major contributing causes of impoverishment of the many at the hands of the few. As a remedy, he proposed a single tax on the value of land. This tax would return to the public the monetary resources that in some senses were sequestered in the land and in private hands. What George was trying to do was find a monetary equivalent for decommunitizing the land, to make it in the community’s interest to make sure that the land was rightfully used and stewarded for future generations. George’s was a land-based economy in which the community benefited from the wealth generated by the productive use of land.

Henry George’s approach to economics represents a view that land and all natural resources are not economic unto themselves. That is, they do not enter the economic stream until someone works on that resource; the product of that work is economic. Rudolf Steiner in his lectures on economics given in 1922 put forth a similar concept and

elaborated further that this work on the land generates one kind of value. He also identified a second kind of value stream: that which emerges when intelligence is applied to labor. These dynamically related principles lie at the heart of economic life. However, the land-based stream has been devalued as it tends toward place, and stands against the imperative of capital and global markets.

Jane Jacobs, in her study of economics in an urban environment in the late 20th century, developed a vision of self-sustaining regional economies based upon what she called import replacement. Hers was a vision of small-to-medium-scale entrepreneurs and manufacturers who would find ways to make things based upon regional natural resources. She indicated that this approach would also reduce the environmental degradation that results from extensive transportation of goods. Her vision also includes that which Hamilton missed—a mindfulness of organic systems that finds innovative ways to transform waste into new value.

Each of these visionary economic thinkers saw the economy as a whole system, and brought a new perspective based upon the reality of their respective times. The purpose of narrating these various views of land and money is to tease out of them some sense of how we can actually live in a healthy, dynamic tension between the two, and to resurrect the shared reality and importance of land and natural resources, not as economic in and of themselves, but as part of a livable economic future—and before it is too late to do so.

The money economy is global. It allows for trade and the movement of manufactured goods across political boundaries, and money can move around the world at electronic speed. It supports scale and efficiency and has made the accumulation of wealth a bedfellow of unparalleled poverty. It has, unfortunately, pervaded all aspects of economic life to the exclusion of other ways of being economic.

The scale and consequences of recent events indicate an unhealthy disconnect between money and land to the



Paterson Great Falls Photo courtesy of John Bloom

To change our economic being will require a radical reconsideration of ownership—how we own, why we own—and a major disruption of the myth of self-interest.

extent that land itself has become a treasury measured in ever-rising prices, which, in turn, have presented barriers to access, especially for farmers. In the land economy, people are connected to what is made from it, and to the soil and to stewarding the resources themselves.

We need both facets of the economy, but with a renewed awareness of land. By and large the land economy has been adumbrated by the money economy. Everything, it seems, has been monetized. What numerous contemporary movements are doing is trying to reawaken the local-regional land-based economy consciousness. In essence they are encouraging communities and individuals to

take back authority for the development of economic life out of a sense of interdependence.

We need an economy that raises the land-based on equal ground with the global, recognizes the value and role each play, and manages capital in a way that supports the interplay between them. To change our economic being will require a radical reconsideration of ownership—how we own, why we own—and a major disruption of the myth of self-interest. The reality of our interdependence in economic life will celebrate the importance of community-interest, both local and global. But nothing will happen in this direction unless each of us steps out of self-interested consumer-owner consciousness—one endgame of the money economy—and finds a way to really reconnect with land, not as real estate, but as the source of life. ♻️



IMPACT STORY

Uncle Matt's Organic Revolutionizes Florida's Citrus Groves

By Melinda Cheel, Senior Manager, Marketing & Communications

With its subtropical climate and rich pest population, Florida has been slow to embrace the organic movement: fewer than 8,000 of its 541,328 acres of citrus groves are organic. Matt McLean has made it his mission to change that. As the founder and CEO of Uncle Matt's Organic—the largest and oldest organic orange juice company in the U.S.—McLean not only sells delicious juices, he's making it easy for other small Florida citrus growers to transition to organic.

Uncle Matt's sells a huge quantity of organic orange and apple juices, lemonade and whole fruits to retailers such as Whole Foods and Publix each year. But its most innovative initiative is its agricultural management company. Uncle Matt's Ag provides “one-stop shopping” for grove owners who want to go organic. The company actively recruits conventional farmers, handles all the paperwork for them throughout the transition and certification process, creates a full farm plan and oversees every aspect of caretaking, from riding the tractor to tamping down the weeds. Uncle Matt's then markets all the grower's fruit at top dollar, ensuring that organic farming is economically viable.

It's a model that—with the help of a credit line from RSF—has fueled both consistent sales growth and positive changes in Florida agriculture.

INSPIRATION

McLean didn't set out to be an organic grower. A fourth-generation Florida citrus grower, he grew up working in the groves, and escaped to college as soon as he could to get away from “manual labor in Florida's summer heat.” After earning a business degree from the University of Florida, he started an import-export company, selling juice to companies in Europe. When one of his clients asked for biologic white grapefruit juice, he consulted his father and grandfather.

His grandfather, who had used organic methods in the

past, insisted that “not only could we grow that way, we should be growing that way,” McLean says. “We are too focused on single-factor analysis—if you have a pest, then you're told to find a pesticide. Instead, we should think holistically: why is that pest attracted and how can we help the trees' immune systems defend against it through better soil and plant health? This is an organic farmer's way of thinking.”

“When I talked to my grandfather about going organic, he insisted that not only could we grow that way, we should be growing that way.”

— MATT MCLEAN,
UNCLE MATT'S ORGANIC

INNOVATION

McLean started Uncle Matt's Organic in 1999 with just five acres. As the company grew, it needed more fruit, which meant it also needed more organic farms. But farmers were hesitant, even afraid, to go organic—despite the fact that prices for organic fruit are consistently higher—and McLean knew he had to make the process as easy as possible. Thus, Uncle Matt's Ag was born in 2002.

One of the biggest challenges in persuading grove owners to grow organically was—and is—the

threat of citrus greening disease, or Huanglongbing (HLB), a bacterial infection spread by gnat-size psyllids that can wipe out groves. It hit Florida in 2005 and has killed millions of citrus plants in the southeastern U.S. While Uncle Matt's groves have not fully escaped the disease, several groves have proved 100 percent resistant—an anomaly the University of Florida is studying. Uncle Matt's Ag is experimenting with nourishing root and soil health to keep disease at bay, and unleashing parasitic wasps into groves to keep the psyllids' population under control.

With its innovative approaches to grove management and increasing consumer demand for organics, Uncle Matt's has grown continually. But like many food and beverage companies, Uncle Matt's faces a cash flow gap between the time when it pays farmers for the harvest and when the juice hits grocery stores and starts generating income. By 2011, McLean needed more financing.



The McLean Family Photo courtesy of McLean Photography

“RSF understood our business right away, and they really had a passion for our space and our mission.”

The company had a line of credit with a local community bank, “but it was post real-estate bubble in Florida, and the banks were very risk-averse,” he says. So Uncle Matt’s hired McLean’s friend Aubrey Hornsby, a manager of the Conscious Capital Fund, to help it find additional funding. “Aubrey introduced us to RSF in September 2011,” says McLean, “and at that point a lot of things came together.”

Several members of the RSF lending team visited Florida, where they toured the groves, packinghouse and storage facility, and closely examined Uncle Matt’s business model. “They understood our business right away,” says McLean, “and they really had a passion for our space and our mission.”

Based on this, RSF provided a \$1.2 million line of credit that Uncle Matt’s uses to finance the juice inventory from season to season—and keep growing.

IMPACT

For the past three years, Uncle Matt’s sales have grown 20 to 30 percent annually. The company has also introduced two new juice blends, orange-mango and orange-tangerine, and has expanded to new retailers including Safeway, Kroger, Fred Meyer, and Walmart Neighborhood Markets.

But the greatest proof of success is in the groves: In the last 12 years, Uncle Matt’s has converted more than 1,500 acres in Florida’s Lake, Highlands and Polk counties to organic cultivation.

“I started Uncle Matt’s as a business challenge,” says McLean. “But my grandfather’s passion just kept me thinking, ‘Hey, this is a better way to farm and we need to be a leader.’”

BORROWER AT A GLANCE: UNCLE MATT’S ORGANIC

HQ: CLERMONT, FLORIDA

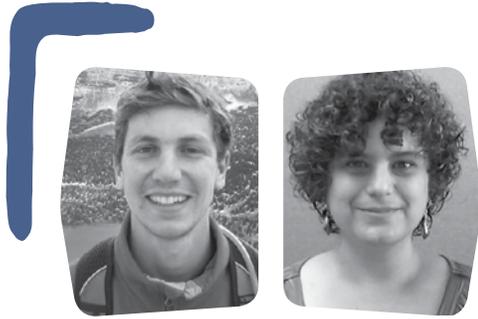
REVENUE: \$15M (2014)

U.S. EMPLOYEES: 15

RSF RELATIONSHIP: LINE OF CREDIT

COMMUNITIES SERVED: U.S.





CLIENTS IN CONVERSATION

Building Community Through Shared Gifting

Interview with Ellie Lanphier, Program Associate, Philanthropic Services

Shared Gifting is a collaborative funding model that gives ownership, distribution, and allocation authority for gift money to grantees. Here, Ethan Schaffer of Viva Farms and Rita Ordóñez of Community Action of Skagit County discuss their experience as participants of the Shared Gifting circle held by RSF in Skagit County, Washington and how their organizations are building a sustainable, local food system.

Ellie: What were your key takeaways from the Shared Gifting experience? How did your participation change how you're working with related organizations in your region?

Rita: One thing that was really powerful for me was just the sharing aspect—who we are as people and how we came to this event. I don't think about that often in any meeting or experience. It was great to get the chance to actually know who we were sitting with. It was also interesting to be at the table with folks that we had not worked with previously. We were able to create some relationships that weren't present before.

Ethan: For me, the community aspect was really powerful—having the opportunity to see all of these programs within our region, and to think about how we can spread the resources that we have amongst our peers. It was a very different way of thinking about our organizations, how they relate to each other, and how we are all funded. It made us think more about what our priorities are as a community.

Rita: Yes, suddenly we had these new people to be able to reach out to, and from that we have been able to explore new opportunities together. The experience made a different sort of work available, one that is shared among several organizations.

Ethan: We've been partnering with Rita and Community Action on a number of things like Fresh Fridays Farm Stand. The purpose of that collaboration was to prototype something in which we could help local low-income residents understand where they can get access to healthy, fresh local food, and learn about resources to pay for it. And then also, to learn how to prepare some of these foods, some of the odd varieties and different things that people haven't tried before, and pull that all into this event—basically

kind of a mini-farmers market, hosted right at Skagit Community Action.

Community Action is really the main provider of social services in Skagit County. They do services from A to Z. They issue WIC checks, and provide mobile food bank services. Really, they have the deepest access and reach into communities of need in the county.

It's a great collaboration with Viva and other farmers markets to be able to go right where people are already used to going. So, on the days when WIC checks are being issued we set up a Fresh Friday resource fair, to connect with people who had maybe never been to a farmers market and didn't realize they could get a bundle of checks to use exclusively for local products.

Rita: One of the interesting things I heard at the end of last week was from a farmer who was there. He thought the event was great and really important to get word about it out to the Latino community. Even as a farmer, he had never eaten kale before. He learned three ways to prepare it at the fair and was really excited to take that home to his family.

Some of the positive things that happened were things that we didn't even expect. These lessons just come from bringing people together in this way around healthy, locally-grown food—there's just so much information that passes between people.

Ethan: At Viva, we're in an exciting place. We have a few years under our belt now. We've had four growing seasons, and we're starting to see some of our farmers get more established. I think they are ready to expand, and so we're starting to try to figure out what will it take to help them grow to mid-sized businesses that can be sustainable on their own.

It's especially great right now, because there have been a lot of issues within the farm worker community up here. To have a few success stories, of farm workers who've made the

transition to farm ownership, is particularly inspiring for other farm workers right now.

Rita: That's great, Ethan. We just did a purchase yesterday from Sal [Viva Farms farmer], and he had almost 300 pounds of these beautiful green beans that he harvested. He and I talked about his own personal health journey and his own eating habits changing. Again, I think it's these things that you don't expect to come from some of the work that you've done or the information you've provided that changes their lives. He's a great success story.

"To have a few success stories, of farm workers who've made the transition to farm ownership, is particularly inspiring for other farm workers right now."

Ellie: After the Shared Gifting experience, did you have any thoughts about how more direct, transparent funding could help your organization and your region be more successful?

Ethan: I would love for the USDA to start doing a transparent shared gifting process.

Rita: I think it would be amazing for anybody to offer it. Most of the time, we send these grant proposals to the "Great Oz". We have no real idea about what shakes out or what comes after. The thought of being together in a group and having that conversation—like Ethan said earlier, about setting priorities and looking at our community—would be such a powerful model that would really help. If we had a process in place across these different grants that we apply for, it really could help us to realize success and come up with some other ways of looking at how to fund what we're doing. Just having space where you can have those conversations is a huge step forward, and then having it tied to a funder being open to looking at what the community values adds an empowering dimension. How are we going to decide how they want to split this money? It's really transformative for the work that we're trying to do, and for the hope and the help that we're trying to give to people.

Ethan: You know, it was interesting—I felt kind of nervous going into the meeting a little bit. I just didn't know what the process would be like, and what the results would be—if everybody would play nicely, or even worse, if they weren't honest and open with each other. And even right

after the process, it took time to sink in before I started realizing really what was happening there. It was a very powerful experience, to feel accountable to our peers.

I realized that there are so many cool benefits that came out of this as sort of a one-time deal. But what would happen if we did this every year? What if we started delivering grant reports in different ways, and check-ins to our peer network and the other organizations that we're working with? How would that change how we work with each other?

I really think it could transform the social sector and community. I'd love to test it out—that if you really went for it and said, we're going to do this every year for ten years, you'd have a completely different result that could be totally transformative.

Ellie: As two groups working together, and having met with your peers, what does a perfectly coordinated, sustainable food system in Skagit look like for each of you? And, what would be involved in creating that system?

Ethan: I don't necessarily think of sustainability as an end point. If there's anything we learn from natural

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ETHAN SCHAFFER is the co-founder of Viva Farms, a 33-acre bilingual farm incubator program in the Skagit Valley. The program helps beginning and Latino farmers transition to farm ownership. Viva Farms won the Green Washington Award, placed first at the Seattle Social Innovation Fast Pitch, and has received coverage in national press, including in the *New York Times* and *Christian Science Monitor*. Ethan holds an MBA from the Bainbridge Graduate Institute.

RITA ORDÓÑEZ lives in the Skagit Valley with her husband, landscape painter, Ron Farrell, and their two children, Roland and Olivia. She has been a local food activist since 2004, working on healthy food access for low income families at food banks, farmers markets, and schools across the State of Washington. Rita is currently the Community Food Access Manager for Community Action of Skagit County. She has a BA in Geography from Western Washington University and a MA in Geography from the University of Washington.


 ANNOUNCEMENT

RSF Seeks Social Enterprise Stars

By Ted Levinson, Senior Director, Lending

We are looking to add 25 social enterprise stars to our loan portfolio over the next year—and we need your help to find them.

We know there are exciting enterprises across the U.S. and Canada that could grow with our help, but they may not know about us. That's why we're asking our investors, borrowers, advisors, partners and friends to be our eyes and ears and send compelling candidates our way. You'll be expanding your impact, and the enterprises you refer will benefit from working with a pioneering funder that has a true commitment to helping social enterprises succeed.

Our assets have grown 39 percent over the last three years, as more and more investors are putting their money to work for social benefit. That means we're able to lend to more social enterprises than ever. We're looking for established businesses or

non-profit organizations that are doing groundbreaking work in food and agriculture, education and the arts, or ecological stewardship—and could significantly

expand their impact with a loan of about \$200,000 to \$5 million. (Our average loan is \$800,000.)

Please send candidates that meet the criteria below to our Next 25 Social Enterprise Stars web page rsfsocialfinance.org/social-enterprise-stars. Look for blog posts, emails and social media posts updating you on our newest borrowers and our progress throughout this campaign. And please share news of our borrower search through the social media you use—we're using the hashtag #SoCentStars. 



#SoCentStars

Thank you for helping to build the next economy!

To receive a loan from RSF, an enterprise should have these qualifications:

- A social benefit mission in one of RSF's three focus areas: Food & Agriculture, Education & the Arts, and Ecological Stewardship
- Incorporation in the U.S. or Canada
- Strong collateral (which may include pledge or guarantee communities)
- Funding needs ranging from \$200,000 to \$5 million (\$100,000+ for arts organizations)
- 3 or more years of operating history
- Operational profit, or a clear path to profitability in 12 months
- Annual revenue of \$1 million or more (\$500,000 for arts organizations)

> "Building Community Through Shared Gifting"
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systems, it's that they're always in flux and changing, and that's part of what we're doing.

It's also creating those connections, the connections between different people and different organizations that really create resilience. I think it starts from the community, really. It starts from process, like even the shared gifting process, where we're coming together and figuring out, what are the high priority needs in our community, and how can we address them? And those will change over time. So, having those processes of connecting with each other in place is how you get yourself prepared to address the different food systems issues.

And then I think really trying to make a space at the table for all of the different interests involved, and understanding the interdependence between them. For example, we're an agricultural community with just a lot of big farm businesses, family-owned businesses and corporate farm businesses as well, but we also have a huge farm worker population as well. We're in the second year of a labor strike and a boycott that's been going on with one of the big berry producers up here.

I think if we were able to find a way to get everybody at the table and talking about what the different needs are, we'd see that interdependence. The big farms really need a stable, good, reliable, well-skilled workforce. The workers really need businesses to be profitable, and they need the business model and the overall business environment to work for the businesses, so that they can make money. And we need a public policy infrastructure that makes that possible as well.

I think right now, immigration is the biggest thing that's causing problems in labor. Without a sane immigration system, both the big farms and the workers are having trouble. Somehow, bringing all of those entities to understand their interests, I think would be crucial for the sustainable food systems.

Rita: From our perspective, the distribution factor is huge—making sure that all folks have access at different places within the county or the community. How do we get food to the people, and how do we create a more coordinated system for doing that? Part of my vision of a more ideal, robust, sustainable agriculture system would involve more of the food that we grow within the county staying in the county.

The other piece that I think that we're trying to figure out is how to bring to the table the voice of the low-income consumer, and gleaning from them what they feel that they need, and what they would like to see. Having that voice represented when we're having these

conversations could radically change the way things look.

The youth voice is also increasingly important. We're seeing that the youth voice is very powerful, with solutions and ideas that, again, those of us that have been sitting around the table are not bringing. These are new and exciting ideas.

I'm excited by the prospect of continuing this work and trying things out, and seeing how we can make things better little by little. Viva is a strong partner for us in doing that, and I look forward to continuing these conversations and this work, to move the dial for our low-income community members.

I'm thankful that RSF was there to move us forward, from talking about it to actually doing something—doing something small, and trying it out.

Ethan: Rita, just getting to work more with Community Action and all of your work is going to be really valuable for me—understanding more in meetings and with clients, and the people within the low-income communities in Skagit. Realizing really how pervasive issues of hunger, malnutrition, or different health issues like diabetes are, and we've seen it in even our farm worker family community. That's been very eye-opening to me, and it just makes me realize how the connections between our different missions are so important.

Because being in such a rich agricultural valley, nobody should go hungry or be malnourished. It seems like that's a problem that can be solved.

Rita: Yes. And, I think it's just the marrying between providing the access, along with providing the conversation, the education, and the sharing of ideas. Because I think that's where small changes that make big impacts on people's health, happen. Making those opportunities available for that kind of exchange to go on is super powerful.

Ethan: Yeah, it's so much more than just handing out food.

Rita: It's great that we have the RSF process. It helped us move this into action. I'm just hopeful that we can figure out ways to continue to have action, without a dedicated funding source to prompt it or to move it forward. I hope that we can continue to have these conversations with the folks that were around the table and others. Because for me, that's what I think makes the most difference. That some opportunity for change or improvement happens.

Ethan: Absolutely.

Ellie: Thank you both for your participation and insights. 🌀

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ECONOMICS OF SUSTAINABILITY

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10/14/14
RSF Webinar

BIONEERS CONFERENCE

10/17/14-10/19/14
San Rafael, CA
conference.bioneers.org

SVN FALL CONFERENCE

10/23/14-10/26/14
Greenwich, CT
svn.org

INVESTORS' CIRCLE BEYOND THE PITCH

10/28/14
Boston, MA
investorscircle.net

MAKING MONEY MAKE CHANGE

11/6/14-11/9/14
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makingmoneymakechange.org

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