

# Change finance, finance change



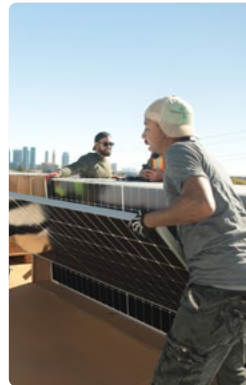
Since 1984, RSF has innovated finance tools and invested in healthier food systems, cleaner climates, whole-child education, community impact, and more. We've proudly channeled over \$1 billion towards social enterprises addressing the world's most urgent issues.

RSF envisions a world where all people have the power to use their money to regenerate people, communities, and the planet. We hope you'll join us in making that vision a reality.



## FOOD AND AGRICULTURE

The food and agriculture enterprises we support are planting the seeds of a regenerative future. They support biodiversity, pay farmers fairly, reduce food waste, and more.



## CLIMATE AND ENERGY

The climate and energy enterprises we support prove that our planet offers enough for everyone. They advance sustainable solutions and regenerate the planet.



## EDUCATION

For forty years, we have been a key financial partner for Waldorf schools across the country. We help innovative education institutions invest in better facilities and thriving students.



## COMMUNITY IMPACT

We want communities everywhere to thrive. We finance community-level impact by supporting social enterprises in the arts, healthcare, housing, and more.



## Social Investment Fund

RSF's Social Investment Fund (SIF) provides financing that helps social enterprises address the world's greatest challenges. This fund is made possible by a community of more than 1,300 impact investors.



Social Investment Fund notes are offered at the following levels:

- 90-day note: \$1,000 minimum investment, 1% interest
- 1-year note: \$25,000 minimum investment, 3% interest
- 3-year note: \$25,000 minimum investment, 4% interest

RSF's Social Investment Fund has a 100% repayment rate since its inception.\* To learn more about investing in the SIF, [click here](#).

## Donor-Advised Funds

A [donor advised fund \(DAF\)](#) allows a donor to make a charitable contribution, receive an immediate tax deduction, and then contribute to or recommend grants from the fund as frequently as they like.

DAF clients can also invest in Social Investment Fund (SIF) notes, enabling them to have a “double impact” with their resources. It's easy to set up a DAF at RSF online; to start your DAF with as little as \$5,000, [click here](#).



RSF's investment will help us scale our operations, acquire a new fulfillment center, and continue to expand our work. The challenges of food waste and food insecurity continue to be urgent, and RSF's support means we will remain equipped to respond.

**JASMINE CROWE-HOUSTON**, GOODR, RSF BORROWER

*\*Past performance does not indicate future results.*

## Stories of impact: Mad Capital



Mad Capital offers flexible funding to farmers as they transition from conventional to regenerative agriculture. They are using financing from RSF to extend millions in much-needed credit to farmers across the Midwest who are leading a regenerative agriculture revolution.

**RSF investment: \$7.2 million in working capital**

## Stories of impact: Sunwealth



Sunwealth partners with investors, skilled local solar installers, community organizations, and local businesses to pursue a better energy future. RSF financing is supporting Sunwealth solar developments that will reduce over 74,000 metric tons of carbon emissions.

**RSF investment: \$13 million in term loans**

## Stories of impact: Diaspora Co.



Diaspora Co. is growing a better spice trade by sourcing the highest quality spices from smallholder farmers in India – and making sure those farmers get paid three to five times the commodity price. RSF working capital is making sure Diaspora has access to the money it needs to fuel it through a period of exceptional growth.

**RSF investment: \$1 million in working capital**

# What sets RSF apart



## Our 40-year history

We have a proven track record of activating money to create positive social and environmental change.

## Our strong relationships with borrowers

This minimizes losses in a portfolio mainstream lenders might consider too complex or bespoke.



## Our high-touch approach

We regularly share impact stories with the RSF community, survey investors and borrowers about their goals and needs, and host gatherings where investors can connect with borrowers and hear about their impact firsthand.

Thank you for considering RSF as your impact investing partner. **We hope you'll join us.**

### GET IN TOUCH WITH RSF TODAY

**Kathleen Paylor**  
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### QUICK LINKS

[SIF homepage](#) | [SIF investment portal](#)

[SIF prospectus](#) | [DAF homepage](#)

[Set up a DAF online](#)

This is not an offer to sell, nor a solicitation of an offer to buy, securities. Such offering is made solely by the Prospectus, and only in states where authorized. Rates subject to change. The Notes are unsecured debt securities subject to terms, conditions and risks described in our Prospectus, including risk of possible loss of the amount invested. Payment is dependent on RSF Social Investment Fund's financial condition at the time payment is due.