



PHILANTHROPY WITH EXPONENTIAL POWER

The Catalyst Fund



“I was at a point where, in order to sustain the level of growth that we were seeing, I needed some form of financing. I felt like RSF would be the perfect partner.” - Sana Javeri Kadra, Diaspora Spice Co.

When most banks turned her away, visionary young entrepreneur Sana Javeri Kadri turned to RSF. With RSF’s affordable, flexible, and relational financing, Sana (pictured above) scaled Diaspora Spice Co. and its mission to transform the global spice trade. That financing helps Diaspora guarantee living wages to farmers, restore depleted soil, and deliver vibrant, ethically sourced spices to kitchens around the world.

Stories like Sana’s aren’t isolated wins. They prove that when capital flows differently, systems shift.

At the root of this work is **the Catalyst Fund**—the soil that nourishes all of RSF’s impact. It is the foundational capital that allows us to meet the rising demand, seed new loans, help grow resilient enterprises, and enable the lasting change our world urgently needs. The soil of the Catalyst Fund allows bold ideas and restorative visions to take root. Entrepreneurs like Sana flourish and the communities and ecosystems around them thrive. [Click here to read more about RSF and Sana’s work together.](#)



How It Works

-  **Build a vital foundation.** All lenders must maintain a cash reserve to guarantee their loans. RSF’s reserve is 2.5%. Without this fund, we can’t make the high-impact loans that power social enterprises like Diaspora.
-  **Catalyze an exponential impact.** When you donate to the Catalyst Fund, you bolster this reserve and increase the amount we’re able to lend. Since our reserve holds steady at 2.5% of our loan fund, every dollar donated means we can loan \$40 more.
-  **Harvest transformation.** As the Catalyst Fund grows, so does our loan fund — and our collective impact. RSF’s loans finance clean energy, regenerative farms, fair trade, living wages, thriving economies, and so much more.

The Power of the Catalyst Fund

Your \$100,000 gift unlocks...

\$4 million in lending power.

A \$750,000 gift this year unlocks...

\$30 million in new loans next year.

A \$1 million gift over three years unlocks...

\$1 billion in impact lending.

Help Changemakers Take Root

Capital support is rapidly eroding for entrepreneurs on the frontlines of social change. The Catalyst Fund helps RSF meet the growing need created by this gap—to say yes, where others say no. To say yes to farmers regenerating the earth, to social entrepreneurs creating well-paying jobs, helping to mitigate our climate crisis, and to communities building resilient local economies. The Catalyst Fund transforms your philanthropy into fertile ground for exponential impact through capital that circulates, opportunities that multiply, and change that endures season after season.

Join us. Plant the seed. Nurture the soil. Help the next generation of entrepreneurs grow a more just, regenerative economy, and a world that works for us all. **If you'd like to support the Catalyst Fund, contact Kathleen Paylor: kathleen.paylor@rsfsocialfinance.org.**

About RSF

For four decades, RSF, Regenerative Social Finance, has stood at the intersection of finance and social change, demonstrating that capital can heal rather than extract. Since 1984, we've innovated finance tools and invested in healthier food systems, whole-child education, cleaner climates, stronger communities, and more.

RSF envisions a world where all people have the power to use their money to regenerate people, communities, and the planet. We nurture a living system of investors, donors, and social enterprise leaders who use capital differently. By offering investment notes, donor-advised funds, and loans to mission-driven organizations, and now the Catalyst Fund, we mobilize money toward positive change that can be felt today, tomorrow, and on the horizon.

