

Financial Tools for Slow Money Investors

Slow Money Alliance Founding/Sustaining Member Funds:

Organization Name	Eligibility	Minimum Investment	Minimum Term	Description
RSF Social Finance (RSF): Social Investment Fund*	Non-accredited investors	\$1,000	90 days	Offers the everyday investor a secure vehicle for financing social enterprises while earning returns similar to those of a bank CD (Nationwide) Link: http://rsfsocialfinance.org/services/investing/overview/
RSF Social Finance (RSF): Mezzanine Fund*	Accredited investors	\$500,000	7 years	Provides growth capital as a complement or alternative to pure equity financing, giving social enterprises the financial flexibility to stay mission-focused as they expand (Nationwide) Link: http://rsfsocialfinance.org/services/investing/overview/
RSF Social Finance (RSF): PRI Funds*	Accredited investors	\$100,000	5 years	Offers a streamlined means of recycling program payouts through low-interest loans to fully charitable projects (Nationwide) Link: http://rsfsocialfinance.org/services/investing/overview/
Vermont Sustainable Jobs Fund: Flexible Capital Fund*	Accredited investors	\$100,000 (Institutional) \$50,000 (Individual)	10 years	Providing “near equity” royalty financing to growth companies in Vermont’s natural resource sectors. Link: http://www.vsjf.org/what-we-do/flexible-capital-fund
Cape Cod Fisheries Trust	Accredited investors	\$250,000	3 years revolving (5-10 years preferred)	Protects depleted fisheries resources to reinvigorate fishing businesses and revitalize coastal fishing communities on Cape Cod Link: http://www.ccchfa.org/trust/
Ecotrust: Forests LLC	Accredited investors	\$500,000	7 years	Makes investments in key sectors, businesses and projects which significantly enhance the capacity for appropriate development and conservation in the coastal temperate rain forest region along the West Coast Link: http://www.ecotrust.org/ncf/
Farmland LP	Accredited investors	\$50,000	3 years	Provides investors with superior returns by acquiring conventional farmland and converting it to high-value organic farmland (Nationwide) Link: http://www.farmlandlp.com/ContactUs.html

*Provided sponsorship to Slow Money in addition to membership

Other Funds:

Organization Name	Eligibility	Minimum Investment	Minimum Term	Description
Coastal Enterprises, Inc. (CEI)	Accredited investors	\$5,000	3 years	Financing for micro, small and medium enterprises, natural resource-based ventures, affordable housing and community facilities that meet triple bottom line criteria, primarily rural regions of Maine. Link: http://www.ceimaine.org/content/view/58/99/
Conservation Fund: Natural Capital Investment Fund	Non-accredited investors	\$50,000	Varies	Provides debt and equity financing to small businesses in West Virginia, Virginia, North Carolina, and Tennessee Link: http://www.ncifund.org/
Equal Exchange CD	Non-accredited investors	\$1000	3 years	A hybrid CD/investment where you can tell the bank to put your savings to work directly for small farmers, Fair Trade, and worker and farmer co-ops. Link: http://www.equalexchange.coop/eecd
Equity Trust, Inc.	Non-accredited investors	\$1,000	1 year	Makes low-interest loans for community development, education or agricultural projects (Nationwide) Link: http://www.equitytrust.org/Invest.html
FORGE (Financing Ozarks Rural Growth and Economy)	Non-accredited investors	None (\$500 preferred)	None	Provides loans to sustain the rural communities in the Ozarks and preserve the Ozark environment of Northwest Arkansas Link: http://forgeonline.com/investors.htm
MOFGA: Organic Farmer Loan Fund	Non-accredited investors	Varies	Varies	Helps Maine farmers by providing loans for working capital or farm equipment Link: http://www.mofga.org/Programs/OrganicFarmerLoanFund/tabid/1058/Default.aspx
Montana CDC	Non-accredited investors	\$5,000	2 years	Partners with socially responsible investors who seek a modest financial return to deliver a significant community impact in Montana Link: http://www.mtcdc.org/howtoinvest.html
New Spirit Ventures, LLC	Accredited and Non-accredited investors	No Minimum	5 years	Helps Mid-Western farmers (Iowa, Kansas, Nebraska, Minnesota, N. Dakota, Wisconsin) committed to organic and sustainable agriculture start, maintain and grow their operations by linking them with socially motivated investors Email: robert.karp@newspiritventures.com
ShoreBank Enterprise Cascadia	Non-accredited investors	\$5,000	3 years	Relies on donations, grants and loans from religious, business, banking and philanthropic institutions to support community development in Oregon and Washington Link: http://www.sbpac.com/bins/site/templates/splash.asp
The Carrot Project	Non-accredited investors	Varies (Usually \$10,000 or \$25,000)	5 years	Collaborates with private investors, lenders and farm support organizations to meet needs of small and mid-sized farms in the Northeast region Link: http://www.thecarrotproject.org/for_investors
The Cooperative Loan Fund of New England	Non-accredited investors	\$1,000	1 year	35 years investing in New England's food systems, supporting cooperatives, worker ownership, and community nonprofits without one investor losing a penny Link: http://cooperativefund.org/
The Reinvestment Fund (TRF)	Non-accredited investors	\$1,000	3 years	Builds wealth and opportunity for low-income communities in the Mid Atlantic region (Pennsylvania, New Jersey, Delaware, Maryland and Washington, DC) through the promotion of socially and environmentally responsible development Link: http://www.trfund.com/investors/howtoinvest.html

Also, be sure to check your local community loan fund for additional investment opportunities!