



Regenerative Harvest Portfolio

Supporting agricultural processors,
producers, and packagers for more
healthy & resilient communities

@MDFinanceSD

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Photo by Los Muertos Crew
on Pexels

IA 50[®]
2022
MANAGER





Housekeeping

- If your computer audio is not working, try dialing in using your phone.
- Your microphones will be muted to ensure the best audio quality for everyone.
- To ask a question, use the **raise hand** function or type it into the **chat box** at any time. Questions will be addressed after the program overview.
- **This session is being recorded.** The slides and recording will be available on the Harvest financing page of the Mission Driven Finance website. An email will follow with further instructions.
- **Don't worry if you can't stay the whole time.** This information will be publicly available after the session and we'll make sure to get your questions answered.



Mission Driven Finance is an impact investment firm dedicated to building a financial system that ensures good businesses have access to **sufficient, affordable capital**.

Mission Driven Finance was launched in 2016 in San Diego, California and is a **Certified B Corporation**. As of April 2022, our **intentionally diverse team** is 61% women, 61% people of color, and 43% first-or second-generation New Americans.

Mission Driven Finance has deployed more than **\$34M** into the community since our founding.

United States only at this time

Meet the team



Xitlali Ceballos
Community Finance Fellow



Lauren Grattan
Co-founder & Chief Community Officer



David Cooper
Senior Portfolio Advisor



Oralia Alvarez
Director of Business Development

Why we care about food systems



Community



Climate



Ecosystem



➤ Supporting the shift

Enable small businesses to afford to embrace regenerative practices

➤ Environmental justice

Embrace an environmental justice lens, including an emphasis on rural, women-led, or BIPOC-led organizations

➤ Regenerative

Increase the flow of regeneratively produced agricultural products

Building a regenerative supply chain



Producer

Farms, ranches, and land stewards cultivating with regenerative practices

Possible capital needs:

- Convert to or scale regenerative practices through the next harvest cycle to meet growing demand



Processor

Adding value to raw inputs by cutting, cooking, curing, combining, etc.

Possible capital needs:

- Make commitments to acquire from regen producers
- Update equipment to process efficiently



Packager

Brands and distribution channels connecting to buyers & consumers

Possible capital needs:

- Purchase inputs from producers/processors
- Update equipment to package and transport goods

Capital to bridge from harvest to market

➤ Regenerative & empowering

Financing for U.S.-based organizations that both

- Advance regenerative agriculture and food systems
- Support overlooked & underestimated communities

➤ Critical working capital

- \$200,000 to \$1,000,000
- 6-month to 3-year terms
- Loan rates up to 9%
- Low restrictions on uses of capital

➤ Inclusive & flexible

- No personal credit scores or personal guarantees
- Structures tailored to each business: **loans**, **revenue-based financing**, and **Islamic financing** available
- Support for Spanish, French, Vietnamese speakers





➤ Commercial loans for U.S. based businesses & nonprofits

Impact

- Advancing regenerative agriculture & food systems
- Growth from this financing will support overlooked & underestimated
- Opportunity to close a capital gap in the supply chain from harvest to market
- Intentional procurement from BIPOC, migrant, and/or women-led producers

Management

- Ownership/leadership have shared lived experiences with beneficiaries
- Team includes diversity of individuals
- Active in an engaged network



➤ Commercial loans for U.S. based businesses & nonprofits

Finance

- Bridge to forward-looking purchase agreement, order, or contract
- Seeking \$200,000–1,000,000
- Consistent or growing revenues
- Less than 30% of budget used for existing debt



NOT eligible:

- Individuals applying for personal financing
- Pre-revenue businesses
- Organizations based outside the U.S.
- Discriminatory or exploitative policies and practices
- Cannabis operations



Is Regenerative Harvest Portfolio financing right for my organization?

- Not a grant, not forgivable like the PPP
- What do you need this loan for?
- Where will revenue come from to repay within 3 years?

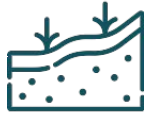


Is Regenerative Harvest Portfolio financing right for my organization?

$$\begin{array}{ccccc} \text{\textbf{\$250k}} & \text{\textbf{\times}} & \text{\textbf{9\%}} & \text{\textbf{=}} & \text{\textbf{\$7,909}} \\ \text{loan} & & \text{interest rate} & & \text{monthly} \\ & & & & \text{payments} \\ & & & & \text{for 3 years} \end{array}$$

Sample amortization & monthly payments for illustrative purposes only.

Following the lead of the Regenerative Organic Alliance



**Soil
health**



**Animal
welfare**



**Social
fairness**



Anticipated timeline



May 5

Info session



Q3

Approve + fund
5–10 loans



2022

Rolling
approvals

Meet portfolio company Cairnspring Mills

► Founded in 2015

By CEO Kevin Morse (pictured) and
COO Tim Hunton

► Specialty flour mill

Located in northwest Washington

► Enabling farmers to embrace regeneration

Processing and distributing fully traceable,
identity-preserved grains from a network of
small regional farmers they know and trust



Thank you! Questions?

LEARN MORE

missiondrivenfinance.com/financing

A man in a dark shirt and pants stands in a field of tall, spiky plants, holding a shovel upright. The background shows a line of trees and some distant buildings under a clear sky. The entire image has a blue tint.

Thank you!