

*Our mission is to pioneer finance for grassroots businesses that build sustainable livelihoods and transform rural communities in poor, environmentally vulnerable places.*



**Root Capital is pioneering finance** for grassroots businesses in rural areas of developing countries. We provide capital, financial training, and market connections to small and growing businesses – such as farmer and artisan associations – that are caught in the gap between microfinance and traditional banking. Our loans typically range from \$25,000 to \$1 million for working capital and investment in equipment and infrastructure.

**We bridge that gap** by providing not just capital but also the expertise on how to use it. We build local talent and business skills so that people with little or no formal education can compete in the global marketplace: connecting their business to buyers and banks, and dramatically improving livelihoods for entire rural communities.

Ultimately, financial markets will see their success – but we're not there yet, so we engage and encourage the finance industry to recognize market opportunities and adopt and enhance Root Capital's work.

**What does success look like?** We envision thriving rural communities and growing grassroots businesses that create viable alternatives to short-term survival tactics like slash-and-burn agriculture and illegal logging, which contribute to massive deforestation, soil erosion, and climate change.

#### *Since 1999, we have*

loaned more than **\$175 million** to **265** grassroots businesses worldwide

supported **1.4 million** acres of sustainably managed land

served **385,000** farmers and artisans

provided financial education and training to **more than 6,000** workshop participants representing 74 grassroots businesses.

worked in **30** countries in Latin America and Africa

The majority of the 2.6 billion people living on less than \$2 a day are in rural areas

More than 25 million acres of tropical forests worldwide are destroyed annually

*That's why we started Root Capital*

**The good news** is consumers are looking for sustainably grown, ethically sourced products like shade-grown coffee and organic cotton. We see Fair Trade, Rainforest Alliance, and a host of other green seals and social labels in every supermarket. Global demand is booming for products that help the planet and people in places like Guatemala and Uganda.

But because these grassroots businesses are stuck in the “missing middle” between microfinance and traditional banking, they cannot access capital to grow operations, invest in infrastructure, or manage the cashless gap between harvest time and receipt of payment from buyers many months later. So they miss out on good business opportunities and rising demand for their products.

**This is where we come in**, providing capital, financial training, and connections to global value chains so that rural communities can build sustainable livelihoods. But we can only do so much ourselves. So, we're collaborating with many partners to build the field of rural finance in developing countries.