

A black and white photograph of a diverse group of women sitting around a dining table. They are all smiling and looking towards the camera. The table is set with plates of food, glasses, and a smartphone. The background is slightly blurred, showing an indoor setting with some plants and lights.

SEED COMMONS

A COMMUNITY WEALTH COOPERATIVE

The power of scaled capital for community-based actors

Seed Commons is a financial platform that gives the power of scaled capital to community-based actors.

Seed Commons (SC) provides technology-enabled business assistance, central back office, and shared funds to a cooperative network of community loan funds who can access capital like market players yet deploy it by leveraging their local relationships for the maximization of community benefit.

SC is built on the bedrock of The Working World, which since 2004 has made over 1,000 placements in over 350 worker- and community-owned cooperatives. SC replicates this successful model to dramatically scale its impact. Since we have grown this network to train 40 organizations and establish 30 loan funds.

SC channels desperately needed investment to marginalized communities around the US, making community-controlled finance available to cooperatively-owned businesses that create jobs, build wealth, and challenge inequality.

AT A GLANCE

\$20M+

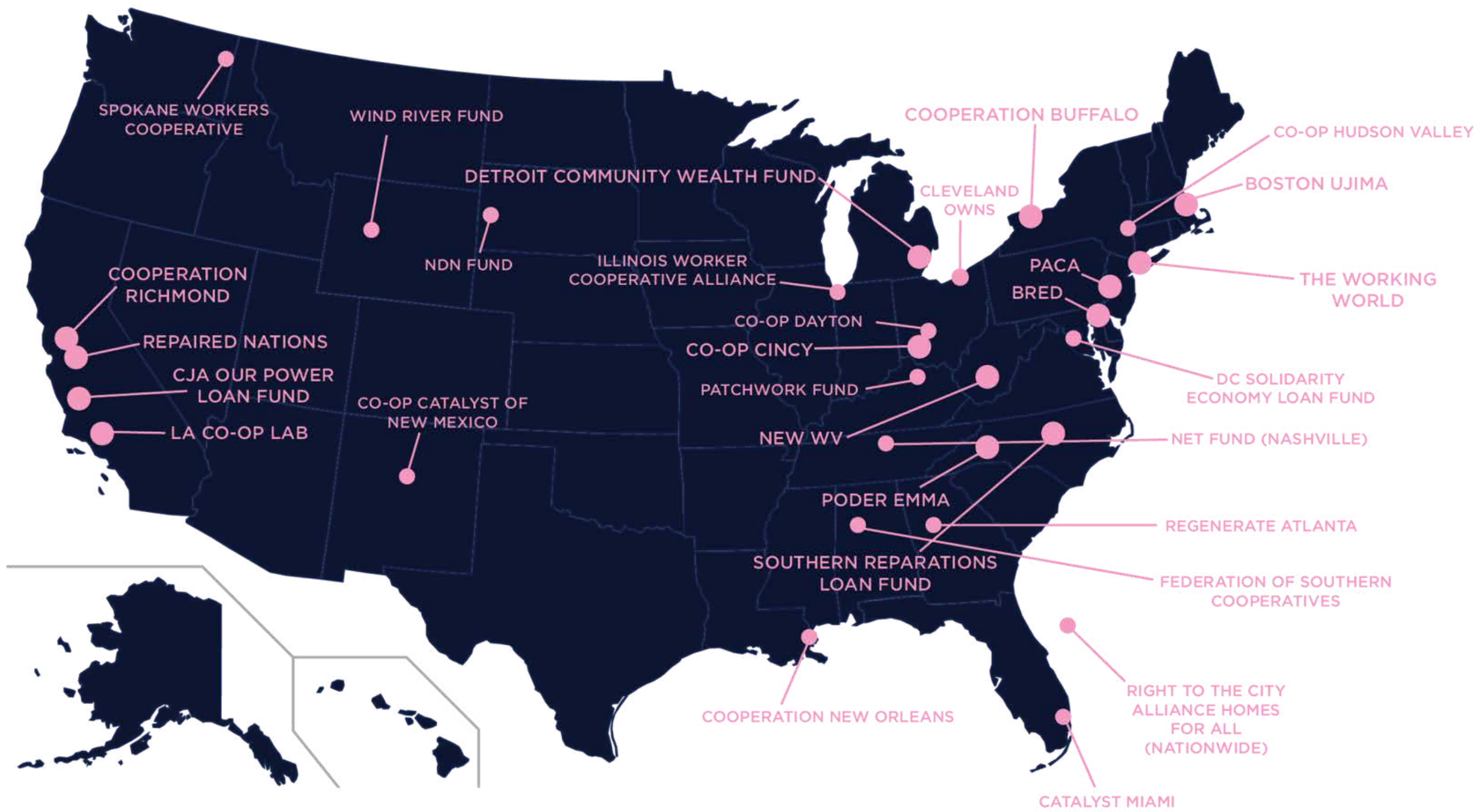
currently deployed to
cooperatives

14,400

workers impacted by our
loans

30

peer members across the
country ... and growing



OUR PEER MEMBERS

Seed Commons is composed of members training together in our peer network, learning how to make cooperative loans, and deploying shared capital across the country.



SEED COMMONS

FUND OVERVIEW

A diverse portfolio built on the bedrock of The Working World

OUR FUND GOALS

Invest in local worker- and community-owned businesses

Build local capacity for local deployment of capital

Create national capacity for shared learning, services, and capital

Diversify portfolio with each individual placement at a maximum of 15% of the fund

Maintain 20% leverage ratio for high investor protection

Use TWW's battle-tested due-diligence and follow through

Strive for 3%+ return for investors and for the fund

US fund size target of \$50M by 2023

AT A GLANCE

92%

of our portfolio is invested
in Black- and BIPOC-
owned businesses

63%

of our portfolio is invested
in women- and LGBTQ-
owned businesses

\$45M

in total assets controlled
by Seed Commons

TARGET SECTORS

Four key sectors with high potential for strong investment returns and high impact

CARING INDUSTRIES



FOOD VALUE CHAIN



CUSTOM & LOCAL MANUFACTURING



ENERGY

A man wearing a dark hoodie and a beanie is leaning over a wooden garden bed. He appears to be working with soil or plants. The background shows a rural setting with trees, a fence, and various garden supplies like a large black container and a pile of sticks.

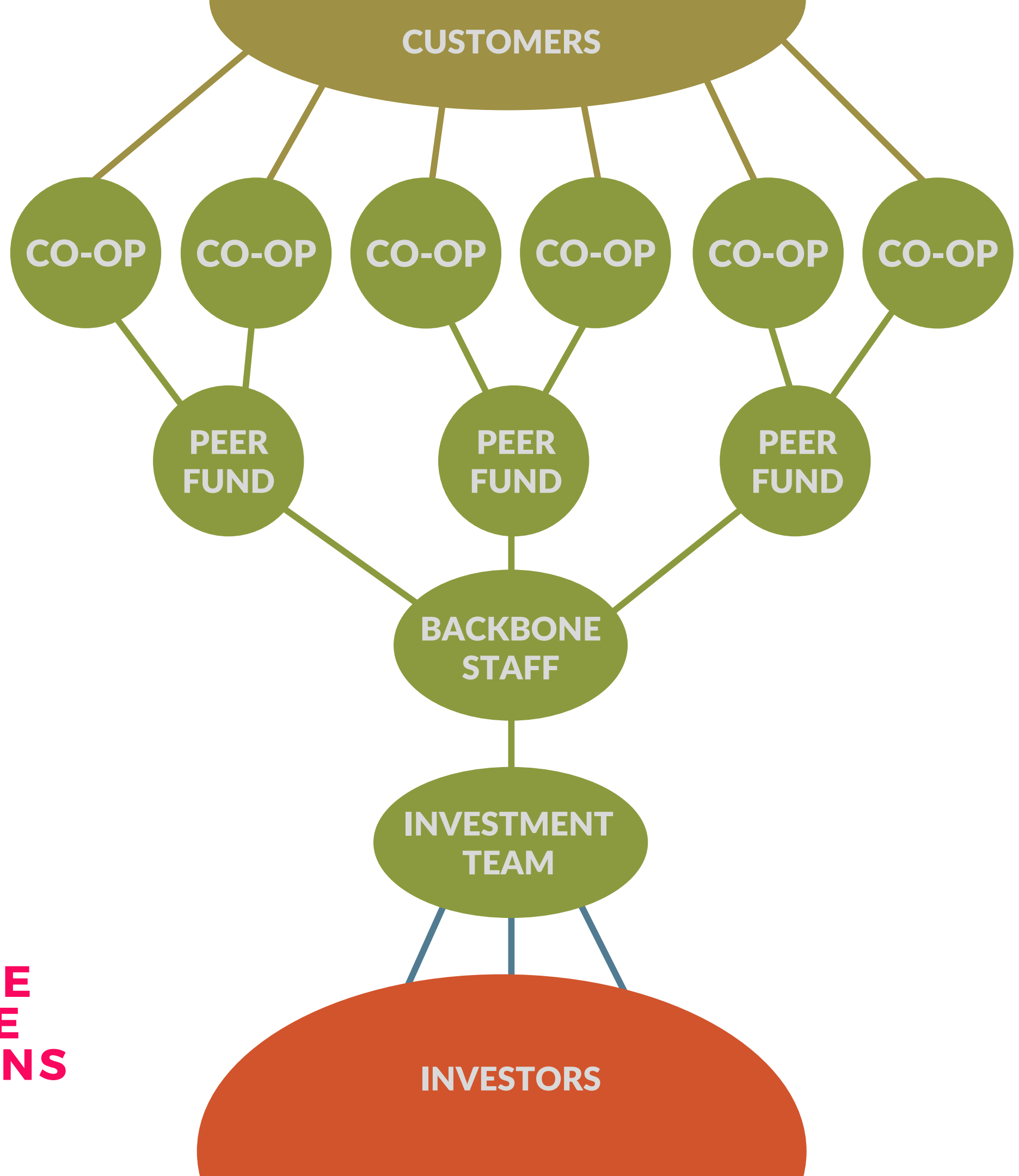
SEED COMMONS

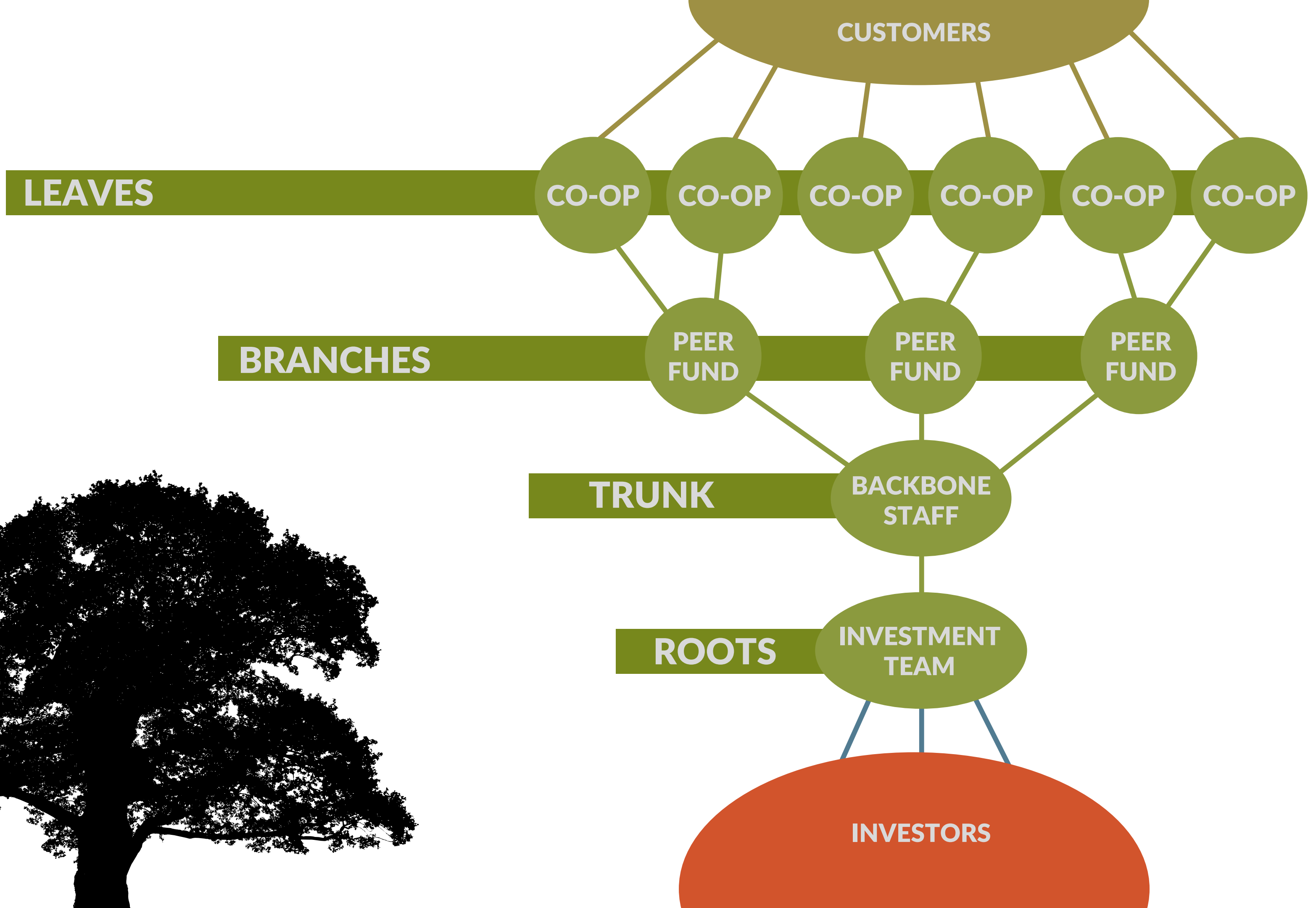
HOW IT WORKS IN PRACTICE

Maximizing productive capital that is controlled locally,
democratically, and inclusively

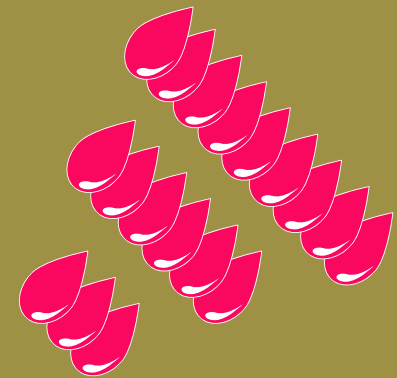


WE FREQUENTLY USE A TREE METAPHOR TO EXPLAIN THE STRUCTURE OF SEED COMMONS





HOW WE GOVERN OUR COOPERATIVE



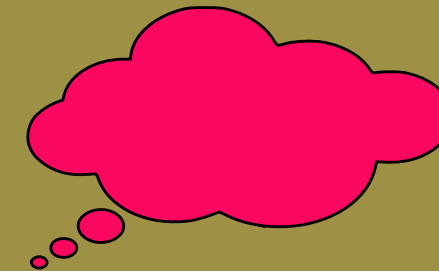
The General Assembly

The peer funds of Seed Commons. Meets annually to review progress and set priorities for the next year.



The Sustainability Committee

Responsible for overseeing the use of investment dollars, based on a rigorous evaluation of values alignment and productive capability. Workers / Board Members of Seed Commons peer funds are eligible to serve.



The Values Committee

Responsible for performing an annual oversight assessment of the FC's work, to make sure we stay on mission, and help make recommendations to the GA for the following year's priorities.



Backbone Staff

Responsible for day-to-day operations, including administrative work, new peer intake, loan coaching, organizational coaching, fundraising, and etc.

HOW WE APPROVE INVESTMENTS IN COOPERATIVES



Intake happens at the local level: peer funds have project officers who visit with worker-owners, assess the feasibility of the business & their local capacity, and make a recommendation to their local loan committee.



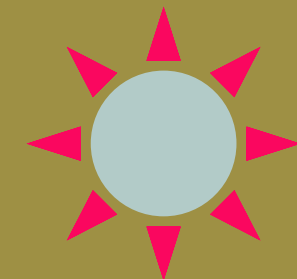
Each peer has their own local sustainability committee or loan assembly, responsible for making decisions on which projects meet their values and are ready for investment.

Peers are encouraged to find ways to have funded coops participate in their local decision-making bodies.



If a peer has funds that are locally held - either through direct local investments or from previously repaid loans - once their local SC signs off on the loan, it can go out.

Peers who need to access investment \$ in the national fund bring their loan to our Financial Cooperative Sustainability Committee for review, revision, and hopefully approval!



Local project officers work collaboratively with their funded coops to help them stay on plan, or pivot where necessary. They report regularly to their local SC, and submit bi-annual reports to the FC SC. The FC SC looks for any concerning patterns, asks questions, and offers guidance when problems appear.

GROWING TOGETHER SINCE 2015

SEED COMMONS



A COMMUNITY WEALTH COOPERATIVE

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