



IMPACT AND GEOGRAPHY THEMES

Financial Services	Food & Agriculture	Microfinance
Global	Latin America	Africa

SUSTAINABLE DEVELOPMENT GOALS ALIGNMENT



IMPACT THESIS

Promote prosperity, resilience, and economic development in rural communities by empowering small farming families through providing capital and technical assistance to small and growing agricultural enterprises.

BACKGROUND AND CONTEXT

Nearly 2.5 billion people depend on small-scale farming for their livelihoods. However, these farmers often cannot set fair prices nor access critical technical assistance on their own. Small and growing agricultural enterprises can connect these farmers to better markets, higher incomes, and farm inputs and training — but these enterprises typically have financing needs that aren't a fit for traditional lenders. By providing credit and targeted capacity building to these agricultural enterprises, Root Capital can help them transform rural communities.

Progress Update

As of December 31, 2021



KEY UPDATES

- Mobilized **\$148.3 million in financing to 184 businesses** reaching 591,000 small-holder farmers and employees.
- **\$80.5 million disbursed** to **gender-inclusive** and women-led businesses
- Root Capital's advisory services **equipped leaders and employees at 361 businesses**

KEY IMPACT METRICS

- Number of jobs created:
22,000
- Number of served individuals:
2.4 million farmers and employees reached
- Percentage of small and medium enterprises that are gender inclusive:
58%
- Percentage of small and medium enterprises that are climate action leaders:
53%
- Average loan size:
\$500,000
- Land under current sustainable cultivation:
526,000 hectares

UCCEI, a woman-led cooperative in Nicaragua, helps farmers improve their livelihoods by connecting them to more competitive prices and by providing access to technical trainings and an internal credit fund. The recent political crisis in Nicaragua has ground funding to UCCEI to a halt — with Root Capital remaining as UCCEI's only source of financing. Despite these challenges, Root Capital grew the cooperative's line of credit to \$2.5M from its \$300K initial loan in 2013. Pairing this credit with training on business skills, Root Capital's credit-plus-capacity model ensures UCCEI can make market fluctuations work for their farmers and grow sustainably over the long term.



Further Reading

- ▶ [Root Capital: Home Page](#)
- ▶ [Root Capital: Financial Information Page](#)
- ▶ [Root Capital: Women in Agriculture Initiative 2021 Annual Report](#)

About CapShift

CapShift is an impact investing platform that empowers philanthropic and financial institutions, along with their clients, to mobilize capital for social and environmental change. Learn more about CapShift by visiting [this page](#) or by reaching out to us at hello@capshift.com.

Disclosure

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