

Seed Commons

Seed Commons - Recoverable Grant

Overview

Nonprofit providing technology-enabled business assistance, central back office, and shared funds to a cooperative network of community loan funds who deploy it by leveraging their local relationships for the maximization of community benefit.

Impact Thesis

Build people-centered cooperative economies and inclusive ownership for marginalized communities.

Impact in Practice

When Hurricane Helene devastated Western North Carolina, the low-income immigrant communities supported by PODER Emma—a member of Seed Commons—were hit hard. Years of grassroots organizing laid the foundation for a resilient, community-led recovery. The Chispas worker cooperative quickly mobilized into a chainsaw brigade to clear debris, and PODER Emma's newly acquired economic hub became a vital emergency center for distributing supplies and coordinating aid. This response exemplifies the Seed Commons model: not just access to capital, but empowering communities to steward resources and lead their own recovery.



Impact Themes

Financial Services, Economic Development

Geographic Theme

United States of America

Sustainable Development Goals





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 **On Track**

As of 08/31/2025

[CapShift's assessment has been redacted. Access this report through our platform for the full version.]

Key Updates

- Seed Commons supported The Patchwork Cooperative Loan Fund, a community wealth fund to successfully completed its first business conversion, helping the workers of Broomwagon Bikes become worker-owners of Lexington's first cooperative bike shop.
- 97% of the workers Seed invests in qualify as low-income before becoming borrowers, 93% of the workers employed by Seed partners are BIPOC and 65% loans are made to majority women and BIPOC-owned businesses
- In Puerto Rico, Seed Commons helped Centro para la Reconstrucción del Hábitat advance their comprehensive program to restore vacant and abandoned properties to community use and ownership.

[Learn more about amplifying your impact.](#)

Key Impact Metrics

11,668 jobs and internships directly created¹

7,584 jobs and internships directly created for women²

9,159 jobs and internships directly created for people of color³

10,501 jobs and internships directly created for low-income individuals⁴

3,034 jobs and internships directly created for immigrants, refugees, and forcibly displaced individuals⁵

51 loans extended to small and medium enterprises or nonprofits⁶

36 loans extended to women-owned small and medium enterprises or nonprofits⁷

33 loans extended to small and medium enterprises or nonprofits owned by people of color⁸

_____ That's equivalent to _____

Enough jobs created to staff 1,372 small businesses in a rural community⁹

Enough low-income workers reached to fill 59 standard commercial 2-class Boeing 737 planes¹⁰



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Disclosures

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Sources

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2. CapShift Annual Impact Survey, 2025, Reporting Period, 01/01/2024 - 12/31/2024
3. CapShift Annual Impact Survey, 2025, Reporting Period, 01/01/2024 - 12/31/2024
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8. CapShift Annual Impact Survey, 2025, Reporting Period, 01/01/2024 - 12/31/2024
9. US Small Business Administration
10. Boeing, Delta