Our mission is to grow rural prosperity and build the resilience of farming families around the world.
Since 1999, we have loaned $1.85 billion to 768 agricultural enterprises and trained 1,836 enterprises—together reaching 2.4 million rural families.
2021 Board of Directors

Ana Zacapa, Chair
Philanthropy and Nonprofit Advisor

Ken Bartels
Founder and Former President, Paxton Properties Inc.

Mary Barton-Dock
Former Director of Climate Policy and Finance, The World Bank

Lindsey Bolger
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Managing Partner, Coppermine Capital

Jan-Maarten Mulder
Founder, Summer Capital

Hans Muzoora
Agriculture Finance Advisor, USAID Bureau for Resilience and Food Security (RFS)

Sophie Romana
Consultant, Althaë Strategy

Macani Toungara
Director of Social and Environmental Responsibility, Dell Technologies

Marissa Wesely
Chair, Global Advisory Council, Women Win
Dear Root Capital community,

In 2021, we launched a new five-year strategy to reimagine rural resilience. At the halfway mark of that strategy, as I reflect back, I’m deeply proud of what we’ve achieved so far and profoundly grateful for the community that made it possible. This Biennial Report is a testament to your transformative commitment and collective impact.

Two years ago, we were still in the acute stages of a pandemic that threatened lives and livelihoods across the globe. Despite this and other challenges, Root Capital’s global staff provided critical support to our client businesses over the course of 2021-2022—supplying financing and advisory services to more than 750 agricultural enterprises across Africa, Latin America, and Indonesia. These collective efforts reached more than 1.1 million smallholder farmers, providing them with much-needed income and opportunities.

We also made significant progress on the most pressing challenges identified by our clients: access to finance, climate action, gender equity, and next-generation jobs. In 2021 and 2022, we piloted our first climate finance loans to help businesses invest in resilient practices and infrastructure, with the first loans focused on soil regeneration and solar energy. We also celebrated 10 years of advancing gender equity through our Women in Agriculture Initiative, which has invested $545 million in gender-inclusive enterprises reaching more than half a million women farmers and employees. And we launched 109 year-long internships, known as “Talent Partnerships,” with Root Capital clients in 2021 and 2022.

As we celebrate these achievements, we must remain vigilant in the face of the challenges that lie ahead. Climate change is an existential crisis for farming families, and I’m proud to say that Root Capital has invested nearly $240 million since 2020 to help our clients take urgent climate action. Our highest priority moving forward is to do our part in closing the enormous climate financing gap and mobilize others to do the same.

In 2024, Root Capital will celebrate 25 years of partnership and solidarity with rural communities. Twenty-five years of working with innovative entrepreneurs who are creating jobs and stable incomes, learning from cooperatives that are leveraging collective power to earn higher prices, and venturing down dirt roads to share food or a song with hardworking farmers. The journey has been an honor and privilege, and I extend my deepest gratitude to each member of our remarkable Root Capital community for walking it with me.

Willy Foote
Founder & CEO
Dear friends,

Over the past two years, Root Capital has undergone a period of rapid transformation. We are now close to halfway through our five-year Strategic Plan, which outlines our priority initiatives from 2021 to 2025. This plan has proven highly effective in guiding our work and enabling us to present our vision to key stakeholders. With our achievements to date, we are well positioned to meet, and in many cases, exceed our five-year goals.

2022 in particular was a banner year for Root Capital. Our catalytic financing continued to fill critical market gaps—in 2022, 94% of the loans we made filled a commercial financing gap, and for 55% of our clients, we were their primary source of financing. Root Capital began 2022 with a generous donation from philanthropist MacKenzie Scott. This gift, coupled with new and existing investments and grants, as well as a strong annual fundraising campaign, has allowed us to focus on sustainable growth and enabled us to further advance our ambitious agenda of building prosperous, inclusive, and resilient rural communities.

This strong financial health will prove critical as we near the end of the COVID-19 pandemic. The pandemic laid bare many inequalities faced by our most remote clients, including barriers to health care access, supply chain disruptions, and resulting economic instability. As we enter the post-pandemic recovery period, we’re reaffirming our commitment to supporting the most vulnerable rural communities and ecosystems.

Of note, in 2022:

• All of our lending clients operated in areas where individuals live below the international poverty line;

• 46% operated in areas where individuals live below the international extreme poverty line; and

• 85% of our lending clients were located in endangered ecosystems.

In the last two years, we loaned $315.8M to 386 clients and trained 745 clients, reaching more than 1.1 million smallholder farmers. This has contributed to thriving rural communities that are building resilience to climate change, where women and men are included. We couldn’t have achieved this level of impact without your generous support. I’d like to thank our generous donors and investors, our $1,000+ per year Prosperity Partners, and our monthly donor Harvest Champions, who sustain our work. We ended 2022 in a strong position with respect to our impact, fundraising, lending, and risk performance—and these successes would not have been possible without you!

Thank you for your commitment,

Ana Zacapa
Board Chair
As the world began to emerge from the worst of a global pandemic, Root Capital made significant progress over the past two years on the most pressing challenges identified by our clients: access to finance, climate action, gender equity, and next-generation jobs. Even as rural communities faced supply chain challenges, volatile commodity prices, and the accelerating impacts of climate change, Root Capital stepped up our support for these vulnerable communities by providing our clients with a mix of financing, customized training, and resilience grants designed to help with the initial implementation costs of new projects and services. Here are the highlights from the past two years, beginning with each of our four impact pathways: gender equity, climate action, access to finance, and next-generation jobs.
Women in Agriculture Celebrates 10 Years!

Root Capital launched the Women in Agriculture Initiative (WAI) in 2012 to identify and address the systemic inequities that rural women face, including accessing capital, a lack of networks and visibility, challenging social and cultural norms, and legal and structural barriers. Since then, the WAI has grown to an organization-wide strategy reaching more than 550,000 women farmers and employees across the globe.
We have loaned more than $1 billion to small and medium agricultural enterprises (SMEs) founded, owned, or led by women, or that meet a critical level of women’s participation as managers, employees, and producers, connecting women to markets and increasing their economic opportunities.

We also provide advisory services, including training tailored to rural women’s roles and preferences, to strengthen the capacity of women working in agricultural enterprises. We advise and finance agricultural enterprises’ design and implementation of new strategies and actions to benefit women and their communities.

2022 marked a decade of powerful impact for rural women. Our 10th anniversary celebration included the launch of Inclusion Pays: The Returns on Investing in Women in Agriculture (also available in Spanish). This analysis shows that women are economic powerhouses—despite long-standing educational, economic, and social barriers to economic success in the traditionally male-dominated agricultural sector. We found that agricultural enterprises with higher levels of women’s leadership and participation are more stable, grow faster, acquire more funding after their first loan from Root Capital, default less frequently, and yield higher profits on their loans compared to less inclusive enterprises and those led by men.

By the end of 2022, more than 85% of our clients had gender inclusion policies or programs in place. These include policies prohibiting gender discrimination on salaries and in the hiring process, protocols to protect employees from sexual harassment, gender equality training, programs that provide or sponsor childcare, and initiatives to support the talent mobility of women employees.

Across emerging markets, the total gender finance gap for SMEs is estimated to be $1.5 trillion. Although women-owned SMEs comprise about 28% of formal businesses in emerging markets, they account for 33% of the global SME finance gap, with 65% either financially unserved or underserved.

Increasing women entrepreneurs’ access to finance strengthens their decision-making power at work and at home, improves their incomes, increases their investment in their families’ health and education, and generates economic opportunity. Increasing women entrepreneurs’ access to finance strengthens their decision-making power at work and at home, improves their incomes, increases their investment in their families’ health and education, and generates economic opportunity.

We hope that these findings not only demonstrate the financial benefits of investing in more gender-inclusive agri-SMEs, but that they also catalyze greater investment in these enterprises so that together we—investors, donors, technical assistance providers, and others—can close the gender finance gap in agriculture.
In 2020, Root Capital launched our Climate Resilience Roadmap, a six-year strategy to support urgent climate action in rural communities by building the resilience of agricultural enterprises serving smallholder farmers.
From historic droughts in Kenya to catastrophic rains and landslides in Peru and the Democratic Republic of Congo (DRC), extreme weather, unstable precipitation patterns, and rising temperatures are devastating harvests and incomes. Without stable earnings, it’s difficult for farmers to invest in practices and infrastructure that would help them better withstand climate impacts.

Despite these barriers, rural communities that are most vulnerable to climate impacts are often the most innovative and driven to find climate solutions.

Halfway through our strategy, we have made significant progress against our goals and generated valuable insights about how best to support small and growing agricultural enterprises to ramp up climate action.

While we have seen encouraging progress to date, climate change is an existential crisis for smallholder farmers across the world and will require the collective efforts of us all to solve it. Thank you to our growing community of dedicated climate funders for making this work possible and for funding our climate action plans in the years to come!

To learn more about our climate action work, read the full report in English and Spanish.
When small and growing agricultural enterprises can access affordable financing, they boost their resilience and generate a larger impact on rural communities. Financing catalyzes enterprise growth, which results in better incomes, services, and other support for farming families.
In 2021, 90% of Root Capital loans filled financing needs that would not have been met by commercial lenders. In 2022, that number increased to 93%. In addition, in 2022 our Business Management Advisory services helped 75% of businesses improve their business management performance. This data shows that Root Capital continues to close critical gaps in access to finance for our borrowers and equip them with the skills they need to access other sources of financing.

Root Capital also continued our work of building the agricultural finance field, most notably as an active member of the Council on Smallholder Agricultural Finance (CSAF). Root Capital incubated CSAF until 2018 and has since remained an active participant in this consortium of 17 lenders financing agricultural enterprises. Root Capital continues to be one of the main generators of new borrowers entering the CSAF portfolio. In 2021, Root Capital brought in 36% of the new borrowers to the CSAF portfolio; we continue to lead our peers in reaching borrowers who didn’t previously have access to social lenders.
Visionary young people can have a significant impact in rural communities if they are given a chance to succeed. Root Capital believes that rural agricultural businesses are key partners in preparing young people to lead successful, dignified, and prosperous lives, and that the future of rural communities depends on young individuals who are poised to meet tomorrow’s challenges.
Rural youth need profitable, meaningful employment and the assurance that there are rewarding livelihood opportunities in agriculture. Rural agricultural businesses need a strong local talent pool to thrive—today and in the future.

From 2021-2022, Root Capital doubled down on our Next Generation Jobs strategy. We scaled our Talent Partnership program to enable promising un- or under-employed young people to gain greater professional experience and prepare for careers with agricultural businesses across all of Root Capital’s regions. In addition, Root Capital’s Advisory Services reached an average of 1,500 young staff each year with on-the-job training relevant to their work at agricultural businesses, unlocking their professional potential and setting them up for future growth.

1,500

Number of young staff reached by Root Capital’s Advisory Services each year
“Root Capital is an amazing organization with gifted, dedicated leaders and staff that execute its inspiring mission. Serving on the board is very rewarding as we advise Root Capital in its current exciting growth period, helping to build an organization that can scale in order to bring its mission to more and more communities.”

—Scott Amero, Root Capital Board Member
AMPROCAL: An All-Women’s Coffee Cooperative in Rural Honduras

Since 2007, the all-women AMPROCAL coffee cooperative in Ocotepeque, Honduras has worked hard to connect farmers with higher prices for their coffee on the international market. Starting with just eight members, they’ve grown to over 170 today. That means they’re able to improve livelihoods and grow inclusion for more farmers across the region.
The cooperative produces and markets its own coffee brand, D’La Reserva Coffee, which is sold in local and national markets, and has obtained multiple coffee certifications.

Since 2018, Root Capital has been a proud partner in AMPROCAL’s growth, providing $750,000 in cumulative financing to the cooperative. We’ve complemented this financial support with an array of advisory services to strengthen the cooperative’s overall infrastructure. Paired with training on accounting systems and leadership, we’re supporting AMPROCAL’s staff as they grow a healthy, sustainable business. Through our Talent Partnerships program, we’ve placed two yearlong paid interns at AMPROCAL to assist in the areas of business management and climate resilience.

Thanks to a mix of flexible funding and tailored advisory services, we’re helping AMPROCAL adapt to climate change and sustain post-pandemic recovery.

Climate change disproportionately impacts rural women. In the case of AMPROCAL’s farmers, living in a vulnerable ecosystem heightens their risk. The temperature in Ocotpeque has risen by 0.7 °C (1-2 °F) over the last 30 years. The impacts of this shift are already being felt by women farmers in the lowlands where higher temperatures and extreme weather events threaten to make coffee an unsustainable crop. In November 2020, Honduras was hit by back-to-back hurricanes, which brought damaging rains and winds that devastated the country’s coffee farms.

At that time, the community was already reeling from the COVID-19 pandemic. In response, we stepped up our support, providing AMPROCAL with non-refundable resilience grants so that the cooperative could rebuild and recover after the two powerful storms. In addition to providing equipment and other supplies, we also gave AMPROCAL technical assistance to activate a climate resilience plan designed to help women in particular adapt to climate challenges.

AMPROCAL President Yeny Yamilet Salazar Brenes is passionate about how the world of coffee opens doors for women in the region. In fact, she founded AMPROCAL, alongside Karen Rocivel Baca Regalado, on the premise of the coffee cooperative’s immense potential for women’s empowerment in rural Honduras.

“Back when I joined, it was very rare for a woman to lead in any agricultural field in the area. All the cooperatives around us are dominated by men, and the boards of directors are exclusively men. People thought we would fail. We have been in the market for 15 years now. In these 15 years, we have earned their respect. Initially, we were only seen as a group that roasted coffee. Today, AMPROCAL is seen as a company, as an economic engine of the community. Commercial banks now approach us to offer loans, we can negotiate rates, we are in a very different position. We are no longer the same AMPROCAL; we have grown and strengthened.”

—Yeny Yamilet Salazar Brenes, President of AMPROCAL
“Microcredit has been the driving force behind many women-led ventures. AMPROCAL was brave to open doors for women in the village.”

—Yeny Yamiel Salazar Brenes, President of AMPROCAL

However, she also acknowledges that having women at the center of their business model poses a threat. Due to the cultural and economic barriers women face in Central America, an all-women cooperative can present problems when it comes to growing and scaling the business.

From day one, AMPROCAL has always been committed to involving women, even expanding to offer roasting services in order to expressly include women. However, the AMPROCAL management team soon realized that roasting alone was not productive enough to support women.

So, in 2014, they started a microfinance venture to support women entrepreneurs. AMPROCAL began by offering microcredit and the certification of high-quality coffee-producing farms to women-led farms.

Offering microcredit to women completely transformed the dominant economic system in the Ocotepeque community. Before AMPROCAL, women were not given credit without first being landowners, and since most women didn’t own land, they had no options. AMPROCAL’s microfinance program has fewer requirements and is much more accessible than traditional banking. It supports coffee plots and other ventures, such as selling clothes, bread, paying for a vegetable stall at the market, and more. The average loan is about $750 USD. This microfinance service has been the most impactful service AMPROCAL has been able to offer women farmers to date.

Commercial banks, once reluctant to collaborate, now approach AMPROCAL to offer loans, a testament to their transformation. Root Capital is proud to assist AMPROCAL in becoming the engine of impact it is today, both for the Ocotepeque community and for women in particular. As the cooperative grows and expands its services, AMPROCAL stands poised to continue driving impact well into the future.

“Women have their own plots of land, but they don’t have legal ownership. One of our main concerns is obtaining long-term financing so that women can buy their own plots of land. Many have inherited land, but they need financing to legalize their land ownership or purchase their own land. If land tenure is not formalized, it becomes difficult to work exclusively with women.”

—Yeny Yamiel Salazar Brenes, President of AMPROCAL
“I’ve supported Root Capital as a donor, investor, board member, or adviser since 1999 when the concept of Root Capital was just a twinkle in Willy Foote’s eye…and he was singing for every dollar! My engagement with Root Capital has been one of the greatest experiences and privileges of my life. It’s provided me (and continues to provide me!) with the highest philanthropic and spiritual return on any investment I’ve ever made, helping to support the well-being of countless farmers, their families and communities who thoughtfully steward some of the most ecologically-critical regions of our planet. What could be more important?”

—Jack Taylor, Root Capital Board Member, Donor, and Investor
### 2021 Program Services Spending

- **46%** Advisory Services
- **50%** Operating Expenses
- **45%** Lending

### 2022 Program Services Spending

- **46%** Advisory Services
- **50%** Operating Expenses
- **49%** Lending

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**Operating Expenses by Region**

- **22%** South America
- **23%** South America
- **29%** Mexico & Central America
- **5%** Field Building

- **46%** Africa
- **53%** Africa
- **3%** Southeast Asia
- **4%** Southeast Asia

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**Program Services Spending by Region**

- **20%** Mexico & Central America
- **5%** Field Building

- **23%** Mexico & Central America
- **5%** Field Building

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Asociación de Productores de Santa Rosa de Chiriari, Peru

Credit: Root Capital

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Root Capital 2021–2022 Biennial Report

21
A Closer Look at Our Clients

Root Capital supports high-impact agricultural enterprises that generate rural prosperity. Our clients are engines of impact for vulnerable rural communities and ecosystems.

100%
In 2021 and 2022, 100% of our borrowers operated in areas where individuals live below the international poverty line.

46%
In 2022, 46% of our borrowers operated in areas where individuals live below the international extreme poverty line (vs. 45% in 2021).

85%
In 2022, 85% of these clients were located in threatened ecosystems (vs. 91% in 2021).

How Root Capital’s Credit-Plus-Capacity Model Unlocks Our Clients’ Potential

The impact of Root Capital’s catalytic financing is clearest when our loans fill market gaps.

94%
94% of the loans Root Capital made in 2022 filled a commercial financing gap (vs. 90% in 2021).

51%
51% of our loans made in 2022 filled credit needs unmet by any other financier (vs. 54% in 2021).

>50%
We were the primary source of financing for more than 50% of our clients in 2021 and 2022.
Maraba: Rebuilding Lives and Livelihoods After Genocide in Rwanda

After the Rwandan genocide devastated the country, smallholder coffee farmers banded together to help their community recover and prosper.

When genocide broke out in Rwanda in early April 1994, coffee farmers around the small town of Maraba had just begun the harvest. Early pickings were underway, and the coffee cherries were in their final weeks of maturation.
Three months later the genocide had run its course, leaving almost a million dead and many more displaced. Thousands of smallholder farmers returned from refugee camps to find their farms in ruins. War had devastated the country’s agricultural sector, and in the years that followed, producers struggled to rebuild. The majority of farming families had little income and were often unable to afford even basic necessities like clothing, medicine, or housing.

**Uniting a Community**

In Kinyarwanda, Abahuzamugambi means “people united in purpose.” In 1999, as the community continued to recover and rebuild, 70 smallholder coffee farmers united to form the Abahuzamugambi cooperative, also known as Maraba. Like most coffee cooperatives, Maraba grappled with liquidity challenges: the main coffee harvest is from April to June, yet most expenses occur between January and April when there is typically very little money remaining from the previous harvest. As a result:

“There was not enough money left to pay producers up front for the new harvest,” says Shema Jean de Dieu, an accountant at Maraba. The disastrous timing of the 2001 international coffee crisis and the ensuing volatility in prices, she notes, “made it very difficult to compete with the middlemen.”

Root Capital disbursed its first loan to Maraba in 2005, enabling the cooperative to pay farmers competitive prices for their coffee. “**Without the loan, we simply could not compete in the local market,**” says Jean de Dieu.

**Continuing Growth**

Since then, business has improved every year. Maraba has continued to receive financing from Root Capital for other projects, like the purchase of a new hulling machine for their dry mill, which has improved coffee quality. Enhancements like these have allowed farmers to access the high-end specialty coffee market for the first time and generate the highest revenue for smallholder farmers in Rwandan history.

With this increase in revenue, the cooperative has grown to more than 1,300 registered members. Almost 40 percent of them are women, many widowed by the genocide. The cooperative has also achieved fair trade certification, which opens it to additional markets and higher prices.

Root Capital has paired financial support (in the form of loans and resilience grants) to Maraba with an array of advisory services to assist with overall business management and resilience, climate adaptation planning, and data management and integration. Thanks to Root Capital’s credit and capacity building support, Maraba has strengthened internal operations and adopted new climate-forward agronomic techniques, such as intercropping and the use of organic manure.

“Take a look at Maraba today,” says Maraba’s president Rurangwa Juvenal. “We have our own cars, dry-mill and washing station, and the children are going to school. Now we are all able to cultivate more coffee and earn more money. I am very happy with the way the cooperative has developed. Day by day things are improving.”

“Even before the genocide, we didn't have a market for the coffee and our coffee wasn’t valuable. But now, thanks to the financing the cooperative has been able to get, we have strengthened and unified the production and our coffee is bought at a better price.”

—Christian Ruzigama, a Maraba producer
Sources of Funding

**2021**

- Individual: $15.53M
- Foundation: $26.9M
- Donor-Advised Fund: $1.85M
- Multilateral Entity: $10K

**2022**

- Individual: $9.43M
- Government Entity: $12.16M
- Donor-Advised Fund: $4.44M
- Multilateral Entity: $2.56M

Revenue and Expenses

**2021**

- Expenses: $17.9M
- Revenue: $20.1M

**2022**

- Expenses: $20.1M
- Revenue: $51.7M
Our 2021 Supporters

Root Capital honors its partners based on the total amount of pledges made or ongoing in 2021 and 2022. We are grateful for their generosity and partnership in transforming rural communities around the world.

$1M+
Anonymous (3)
Australian Department of Foreign Affairs and Trade
Cartier Philanthropy
Inter-American Development Bank (IDB) Lab
IKEA Foundation
United States Agency for International Development (USAID)
Visa Foundation
Wagner Foundation
Walmart Foundation

$10,000 to $99,000
Anonymous (1)
Dunn Family Charitable Foundation
Elizabeth Wallace Ellers and Edward S. Ellers
Franz and Anne Colloredo-Mansfeld
Gertler Clark Foundation
Greg Gottlieb
Ian Gazard
James and Fiona Benenson
Jane Condon and Ken Bartels
John H. & Penelope P. Biggs Charitable Trust
John T. and Felicia R. Hendrix
Judith Jordan
Maria M Johnson Fund
Marissa Wesely and Fred Hamerman
Morris Family Foundation
Mortenson Family Foundation
Nestlé Coffee Partners
Partners in Food Solutions
Peet’s Coffee
Ray and Tye Noorda Foundation
Sarah Baker and Tim Albright
Scott and Karen Amero
Susanna Badgley Place
The Shapiro Foundation
UNDP Peru

$100,000 to $999,999
Anonymous (5)
Ana Zacapa and Marcelo Camberos
Dovetail Impact Foundation
Equal Exchange
Livelihood Impact Fund
Lucille Foundation
Peery Foundation
Pilot House Philanthropy
Rippleworks, Inc.
Rising Tide Foundation
Swiss Re Foundation
Tableau Foundation
The Ezrah Charitable Trust
Trafigura Foundation
Vitol Foundation

In-Kind Donors
Tableau Foundation
Our 2022 Supporters

$1M+
Anonymous (2)
Australian Department of Foreign Affairs and Trade
Cartier Philanthropy
Inter-American Development Bank (IDB) Lab
MacKenzie Scott
The Ezrah Charitable Trust
United States Agency for International Development (USAID)
U.S. International Development Finance Corporation (DFC)
Vitol Foundation
Wagner Foundation
Walmart Foundation

$100,000 to $999,999
Anonymous (1)
Dovetail Impact Foundation
Equal Exchange
Katherine Borsecnik and Gene Weil
Louis Dreyfus Foundation
Lucille Foundation
Rising Tide Foundation
Shockwave Foundation
Tableau Foundation
The Patrick J. McGovern Foundation

$10,000 to $99,000
Anonymous (2)
Franz and Anne Colloredo-Mansfeld
Ian Gazard
Jane Condon and Ken Bartels
John H. & Penelope P. Biggs Charitable Trust
John T. and Felicia R. Hendrix
Maria M Johnson Fund
Marissa Wesely and Fred Hamerman
Morris Family Foundation
Mortenson Family Foundation
Sarah Baker and Tim Albright
Scott and Karen Amero
The Shapiro Foundation
UNDP Peru

In-Kind Donors
Tableau Foundation
Ways to Support Root Capital

MAKE A ONE-TIME CONTRIBUTION

BECOME A PROSPERITY PARTNER

JOIN OUR HARVEST CHAMPIONS

GIVE THROUGH YOUR WORKPLACE

HONOR FRIENDS, FAMILY, OR LOVED ONES WITH A GIFT IN THEIR NAME

GIVE THROUGH A DONOR-ADVISED FUND (DAF)

DONATE PUBLICLY TRADED OR PRIVATELY HELD STOCKS, BONDS, OR MUTUAL FUNDS

REMEMBER ROOT CAPITAL IN YOUR WILL OR LIVING TRUST

Root Capital welcomes your support

To learn more about various ways to give, please reach out to our team for assistance. You can contact us at giving@rootcapital.org.
Invest in agricultural businesses and **empower women.**
**fight climate change.**
**employ youth.**
**reduce poverty.**
**transform rural communities.**