



# Media Kit

A social finance fund for Ontario's  
local food and farm sector



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## Press Inquiries

If you are interested in helping us tell our story. Get in touch! We always enjoy connecting with people who have a passion for local food and local food systems. We are happy to answer any of your questions.

## Media Contact

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## The Fair Finance Fund

### About Us

The Fair Finance Fund ("Fund") is a non-profit social finance fund dedicated to providing loans and mentorship services to local food and farm enterprises that value strong local food systems, local economies, and a healthy planet.

Building on seed capital, the Fair Finance Fund implements an ongoing investment opportunity for community-minded investors, that is, individuals, and institutions who want to invest their capital to build local food systems in Ontario and support food that is grown, raised, and processed in their backyards.

### Our Mission

The Fair Finance Fund's mission is to mobilize equitable and accessible capital for Ontario's food and farm enterprises that create social, environmental, and economic benefits.



## Our Team



**Sally Miller,  
Project Manager**

Sally Miller (MA/ PhD; MES), is the Project Manager for the Fair Finance Fund. She has worked in sustainable food and agriculture and co-ops for over twenty-five years, including the Local Food and Farm Co-ops, Ontario Natural Food Co-op, Organic Meadow, Fourth Pig Worker Co-op, West End Food Co-op in Canada, and Finger Lakes Organic Growers' Co-op in the U.S. She sits on various Boards, including the board of the Ontario Co-operative Association. Publications include *Edible Action: Food Activism and Alternative Economics* (Fernwood 2008); and *Belongings: The Fight for Land and Food* (Fernwood 2016) and numerous research reports.



**Chelsie Hunt,  
Social Finance Specialist**

Chelsie Hunt is the social finance specialist for the Fair Finance Fund. Her background is within the financial sector, working first as a quant then transitioning into environmental finance. She has worked with experts researching the financialization of the agricultural sector, at Mennonite Economic Development Associates on blended finance projects in countries around the world, and many consultancies in the impact investing sector.



**Jessica Cherry,  
Communications Coordinator**

Jessica Cherry is the Communications Coordinator for the Fair Finance Fund. A native of Halifax, Nova Scotia, moving to Sault Ste. Marie in April 2019. She has over nine years of experience in the food and beverage industry; working in food service, food and beverage management, and food processing. Through her experiences in Nova Scotia's rural communities and recent work at the Rural Agri-Innovation Network, she has developed a passion for local food and building meaningful connections across the agri-food and food sectors.

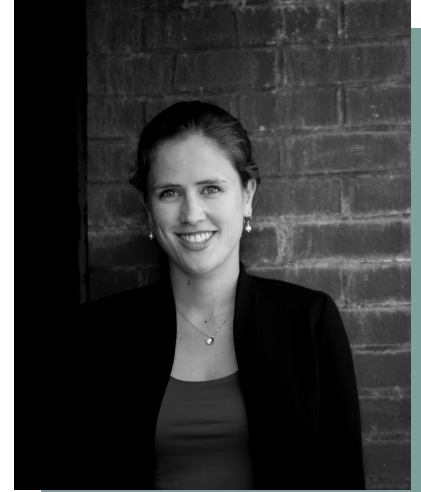
## Board of Directors



**Sarah Bakker,  
Board Member**



**Glenn Valliere,  
Board Member**



**Sophie Duncan,  
Board Member**



**Courtney Miller,  
Board Member**



**Lynn Moreau,  
Board Member**

## Loans

The Fair Finance Fund provides loans that benefit the sector as well as your business—providing equitable, accessible capital for Ontario’s local food and farm enterprises that create social, environmental, and economic benefits.

### What We Offer

- Fair terms mean the benefits feed the success your business and others
- Interest rates that go back into the local food and farm sector
- Affordable loans from \$20,000 up to \$200,000
- Social, environmental and economic benefits into Ontario

**Loans that benefit the sector as well as your business.**



### Who We Fund

Funding is provided to local food and farm social enterprises across the supply chain; farms, fisheries, markets, restaurants, bakeries, breweries, wineries, suppliers, distributors, and more. Our loan clients are a group of agri-food and food businesses with a social purpose, making a difference in communities across Ontario.

### Testimonial

“Until we heard about the Fair Finance Fund our permaculture greenhouse was a ten year pipe dream. Our search for a fair and ethical land ownership model has put us in a situation where we have little for the banks to leverage their support against. We often dreamt of a system that valued our environmental impacts as much as our financial forecasts and we found it with the Fair Finance Fund.”

Mike DeGagne, Black River Co-operative

## Invest

### Investing

Our investors are community-minded and want to support regional food systems, Ontario communities, and thriving social enterprises and entrepreneurs. Community bonds are offered to non-accredited, accredited, and institutional investors that want to align their investments with their values and keep investment capital within Ontario. Your funds go directly into local food and farm enterprises across Ontario that have a social purpose in growing local products and regional markets.

### Make an investment that makes a difference.

## Your Impact

Semi-annual reports are developed on the impact that has been created because of your investment. Impact reports are issued to both investors and the public. Every loan recipient reports on impact measurements, standard indicators, and two custom indicators showing social and environmental benefits.

## Testimonial

“I’m so pleased that my investment in the Fair Finance Fund is supporting local food producers in these challenging times. It is important that we support local sustainable food producers who are playing an important role in building resilient food systems that provide local livelihoods and feed our communities.”

Jennifer Clapp, Professor and Canada Research Chair in Global Food Security and Sustainability at University of Waterloo.



## Mentorship

### The REAL Assist Program

The REAL Assist program provides reliable, expert assistance to the local food and farm sector. Access a network of experts in food and farming, from field to fork. Support and time allocated are explicitly designed to meet the needs of the client. Receive hands-on support, encouragement, and advice throughout the process.

Loan clients access these services as part of the loans package, helping them succeed during the loan period and also grow and thrive as a business. You don't have to be a loan client to access these services. If you are a social enterprise or entrepreneur, you can also receive support, assistance, or guidance through the program.

### Program Benefits

- Hands-on support for your business
- Decades of experience in local food and farm enterprises, social enterprises, and mission-driven businesses
- Support tailored to your needs
- Advisors that share your values
- Experts in food, from field to fork





## Areas of Support

- Business development
- Financial management
- Marketing and branding
- Co-operative development
- Governance and policy development
- Agriculture and food sector expertise

## Areas of Expertise

- Fruit and vegetables
- Livestock
- Aquaculture
- Greenhouse production
- Supply management
- Processing
- Retail



## Testimonial

"We have engaged the services of the Fair Finance Fund's mentorship program, and they have provided ample support in a variety of ways. They have led us in a visioning session - taking the time to listen to our management and staff, understand the business's operations, and provide individualized coaching to develop different strategies. Overall, the team has brought great business sense to our operations that will benefit us for many years to come."

**Split Rail Brewing Co., Manitoulin Island**

## The Fair Finance Fund's Impact

The Fair Finance Fund brings new social and environmental benefits into Ontario:

**10 - 15**  
LOANS ANNUALLY

**850,000**  
ADDITIONAL REVENUES IN  
ONTARIO

**1 New Job**  
PER 20,000 IN LOANS

**\$4 Impact**  
PER \$1 INVESTED