

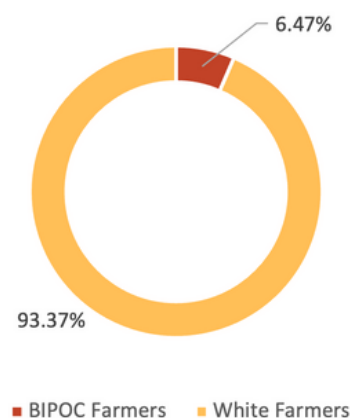


The Financial Health Investment Project

Today, Black, Indigenous, and other people of color (BIPOC) who farm continue to struggle with access to resources and capital that would allow them to build soil health and financial wealth by optimizing the economic and ecological benefits associated with land stewardship. BIPOC farmers are often challenged by:

- Discrimination in finance
- Lower credit scores
- Less assets
- Inadequate revenues
- General risk of farming (climate challenges)

Farm Ownership in the Southeastern Region (%)



Source: 2017 Census of Agriculture

The Solution: Financial Health Investment

The Financial Health Investment project involves a place-based approach to addressing the financial resilience and long-term success of Black and other minority farmers and landowners. By offering online financial coaching workshops supplemented by one-to-one coaching, we aim to increase financial health, assisting each participant to build strong financial systems that lead to greater resilience and improved access to wealth-building opportunities.

Project Goals

- Increase in financial knowledge and skills
- Develop a working budget
- Strengthen confidence regarding money management
- Establish an emergency fund (personal/business)
- Begin to utilize at least two wealth-building tools or have an expanded business plan

Participants

- Must identify as Black, Indigenous, Latinx, or person of color
- Must be farming for at least 1 year
- Preference: Referred by an existing network partner

Cohort Structure

- Cohort structure
- 6 participants
- Monthly meetings
- 15 hrs of coaching support
- 1 incentive prize of \$200 drawn at each meeting
- Final incentive prize of \$250

Save the Dates!

Thursday Cohort

Kick-off Meeting:

Sept 14 2023 @ 10am ET

Workshop Meetings:

October 6th

November 2nd

December 7th

January 11th

February 6th

Register:

<https://forms.gle/gPYmGvSBph79XGgh7>

To contact, email:

reefs@croataninstitute.org



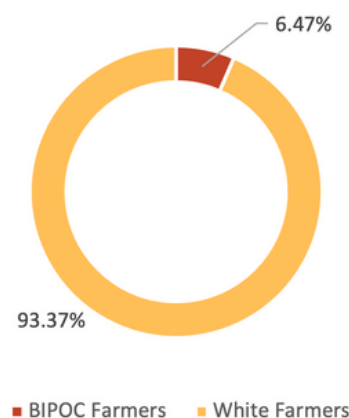


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December 8th

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