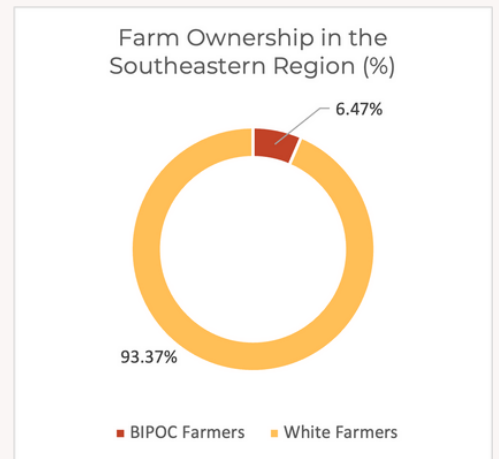


# The Financial Health Investment Project

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)



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

## 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

## Participants

- Must identify as Black, Indigenous, Latinx, or person of color
- Preference: Referred by an existing network partner

**SAVE THE DATE:**

**KICKOFF: APRIL 4 & 5, 2024  
10:00AM-11:00AM ET - VIRTUAL**

### Thursday Workshop Meetings:

April 4  
May 16  
June 13  
July 18  
August 15  
September 19

### Friday Workshop Meetings:

April 5  
May 17  
June 14  
July 19  
August 16  
September 20

**REGISTER**

**LEARN MORE**

To contact, email: [reefs@croataninstitute.org](mailto:reefs@croataninstitute.org)

