

WORK GROUP

# COLLABORATIVE APPROACHES TO FINANCING A BETTER FOOD SYSTEM

NESAWG It Takes A Region Conference

Moderated by **Derek Denckla**

Saratoga Hilton, Saratoga Springs NY

November 13-14, 2015



# AGENDA

- **Session 1—Discussion + Case Studies** 11/13 11:30-1:00 pm
  - *Define Investing in Local Food Systems – Shared Values*
  - *Define Collaborative Investing – Shared Risks*
  - *Discuss challenges to investing in local food systems*
  - *Case Studies: programs or investments that successfully address these challenges.*
  
- **Session 2—Analysis + Action** 11/14 8:30-11:30 am
  - *Tally and evaluate best practices from the previous session*
  - *Discuss potential solutions suggested by Case Studies*
  - *Discuss metrics that establish shared values as first step toward collaboration (shared risk)*

# Who are We?

## Looking Back, Looking Forward

- NESAWG Food System Investor Gathering
  - Sunday, February 10, 2012
  
- **Survey Results**

# Taking the Pulse

- What outcomes do you seek from this Work Group?

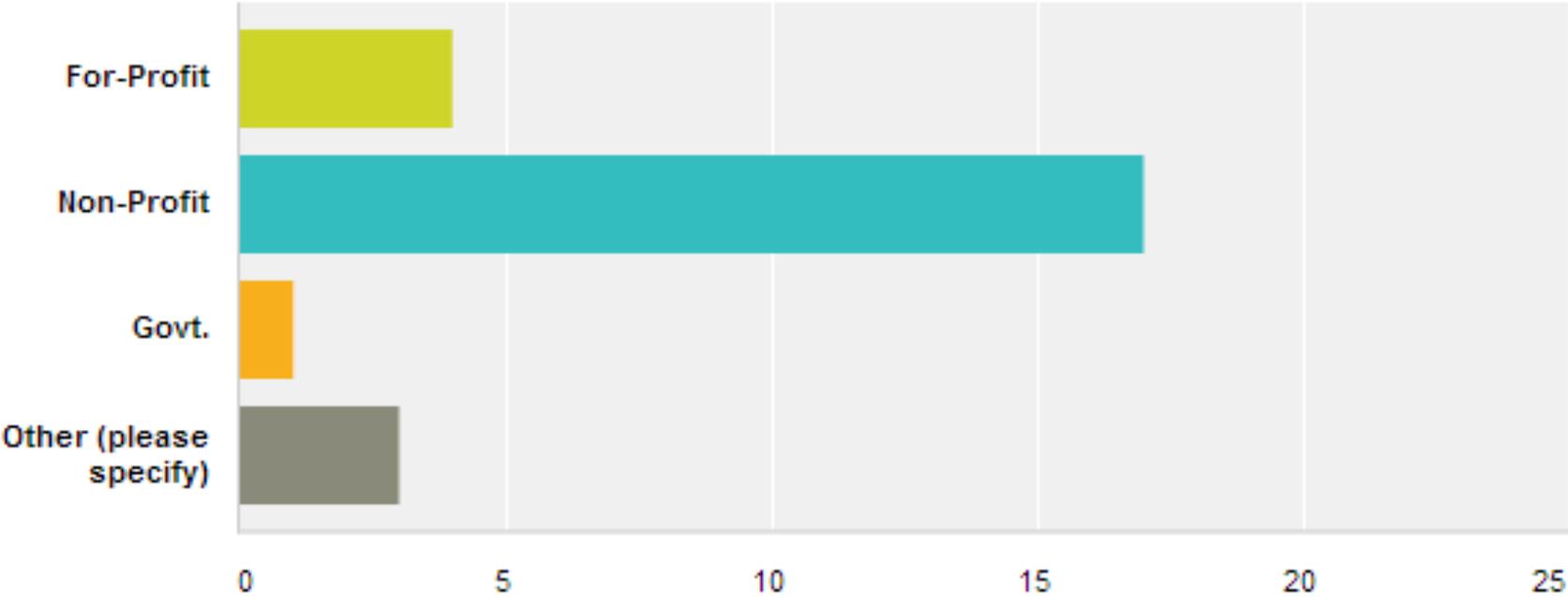
# Geography

Nationally	4	16%
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Vermont	13	52%
Massachusetts	12	48%
New York	8	32%
Maine	7	28%
New Hampshire	7	28%
Pennsylvania	5	20%
Rhode Island	4	16%
Connecticut	4	16%
New Jersey	3	12%
Delaware	2	8%
Maryland	2	8%
Virginia	1	4%

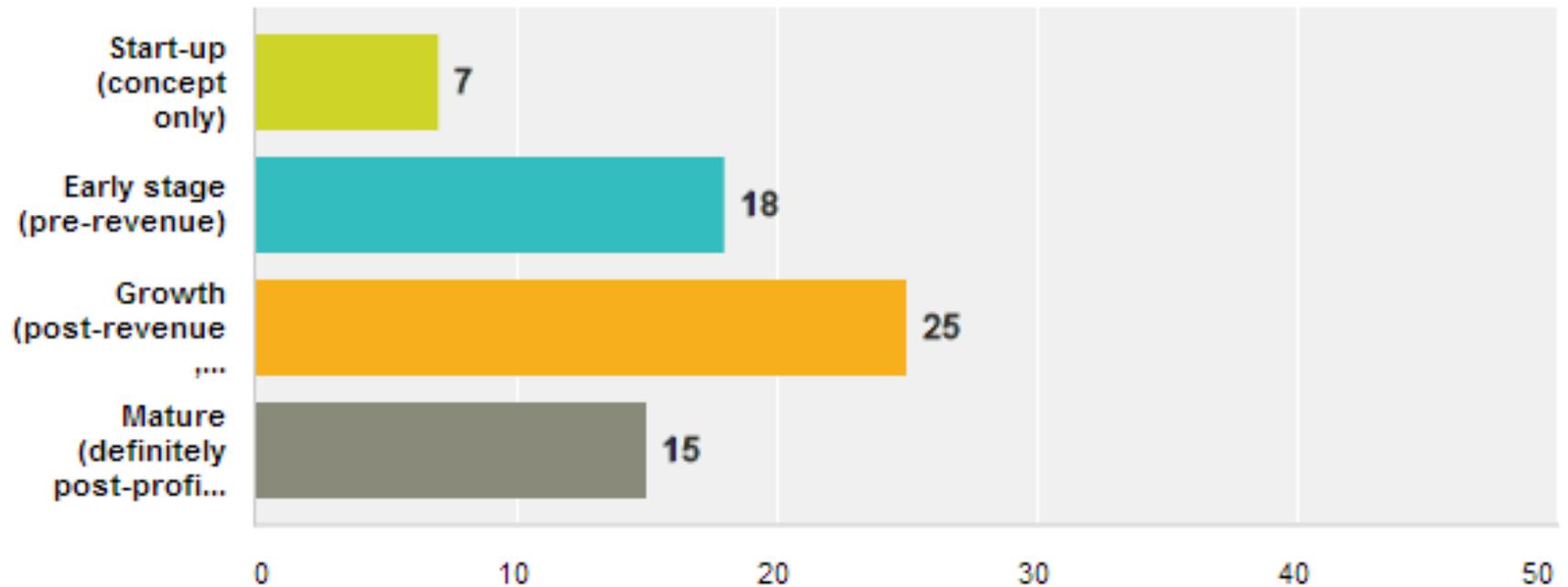
# What is your organization type?

Answered: 25 Skipped: 0



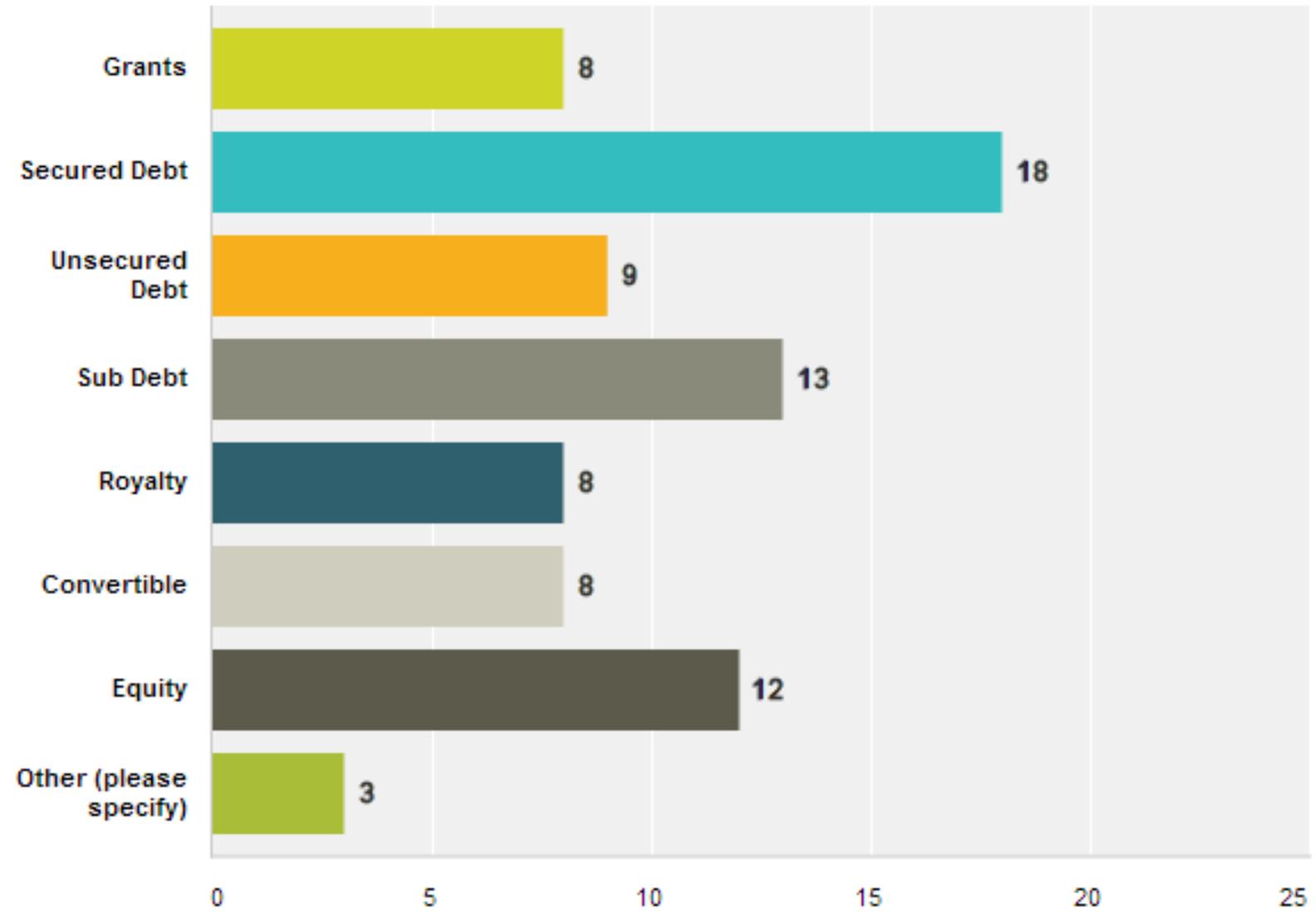
## What stages do you primarily invest in?

Answered: 25 Skipped: 0



# What type of capital do you have?

Answered: 25 Skipped: 0



Issues in Defining

# Food Systems Investing

Theory of Change

Mission

Guiding Principles

Negative Screens

Impact Focus

Investment Philosophy

Portfolio Companies

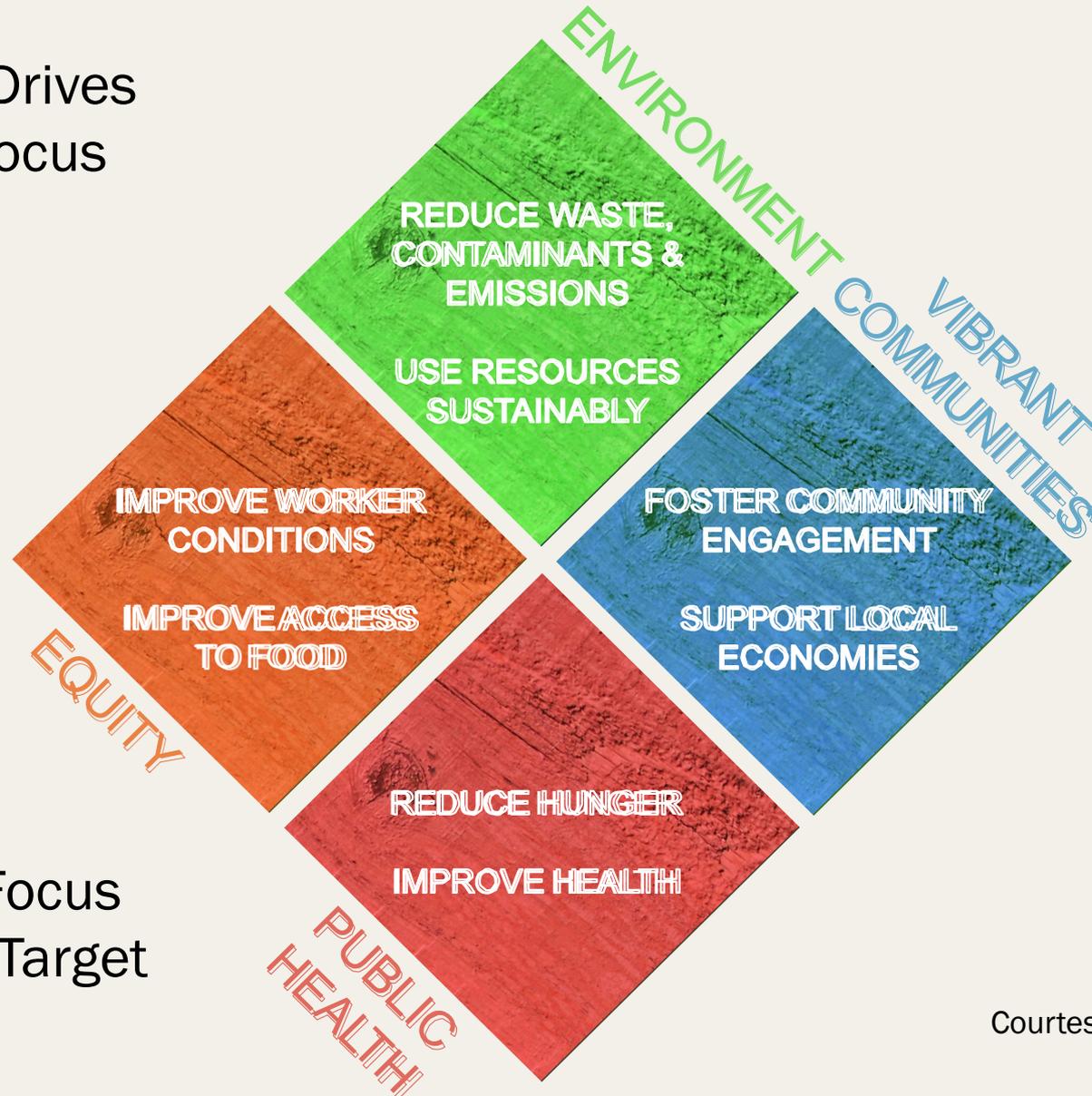
Portfolio Projects

Success Measures

Impact Measures

# IMPACT INVESTING FOOD SYSTEMS FUNDING

Mission Drives  
Impact Focus



Impact Focus  
Defines Target

Courtesy of

# Mission

## Impact Focus

	 PUBLIC HEALTH	 ENVIRONMENT	 VIBRANT COMMUNITIES	 EQUITY
Deliver emergency food more effectively through tactics such as: providing “waste not, want not” and client choice; mobile food pantries; ensure school-aged children, who are eligible for free or reduced lunch, have access to food during the summer				
Help schools produce and serve healthier food				
Provide incentives for healthier food choices under SNAP (formerly Food Stamps)				
Improve nutrition education programs to change eating behaviors and support active lifestyles				
Promote healthy, productive soils and waters through conservation and rehabilitation efforts				
Map priority farmland that must be saved from commercial development.				
Extend “cleaning and greening” impact with organic, urban gardening				
Support organic farming and other related practices for sustainably produced food				
Advocate for reduced levels of pesticides, toxins, and antimicrobials				
Provide assistance and tools to farmers and ranchers to optimize management practices, including utilization of more clean, efficient energy sources				

# Work Group Issue:

- What information do you need in order to make an impact investment or funding decision in food systems?
- What theory of change that drives your investment of funding priorities?

# Opportunities: Data Check

NYS 2007-2012

- All farms in NYS DOWN by 2%
- Micro farms (<\$10K in sales) DOWN by 9%
- Small-income farms (\$10–\$99K) UP by 7%
- Medium-income farms (\$100–\$249K) EVEN
- Large income farms (\$250–\$499K) UP by 4%
- Very large farms (\$500K+) UP by 12%
- Direct marketing farms (#) UP by 19%
- Average direct marketing farm sales UP by 9% (unadjusted)
- Organic sales (\$) UP by 79%
- Organic farms (#) DOWN by 16%
- Organic farms sales % of all farm sales? 1.8%
- On-farm processing (# farms) UP by 18%
- CSAs (#) UP by 59%
- Small-scale food processors UP by 7%
- Wholesalers UP by 1%
- Grocery stores UP by 21%

# common market



Your Trusted Source  
for Local Farm Food



# Slow Money “State of Sector” Report 2014

*investor data base plus 42 survey respondents*

## RESPONDENTS

Beartooth Capital Partners

Castanea Foundation

Coastal Enterprises, Inc.

Cienega Capital

Colorado Food Investments

Fair Food Fund

FarmWorks Investment  
Co-operative Limited

Gateway HarVest, LLC

Incredible Edibles Investment  
Club

Investeco Capital

Investors' Circle

Iroquois Valley Farms, LLC

J.W. McConnell Family  
Foundation

Level 3 Capital Advisors, LLC

Local Economies Project,  
New World Foundation

Local Food Shift

Local Investments Fund

Local Loans for Local Foods

Localization Partners

New Resource Bank

New Spirit Farmland

Partnerships

No Small Potatoes Investment  
Club

Renewal Funds

RSF Social Finance

Slow Food St. Louis

Solidago Foundation/Frances  
Fund

Sonen Capital

Sprout Lenders, LLC

Sustainable Agriculture &  
Food Systems Funders

Sustainable America

Sustainable Local Food  
Investment Group (SLoFIG)

The Carrot Project

Thread Fund

Vatheuer Family Foundation

VSJF Flexible Capital Fund,  
L3C

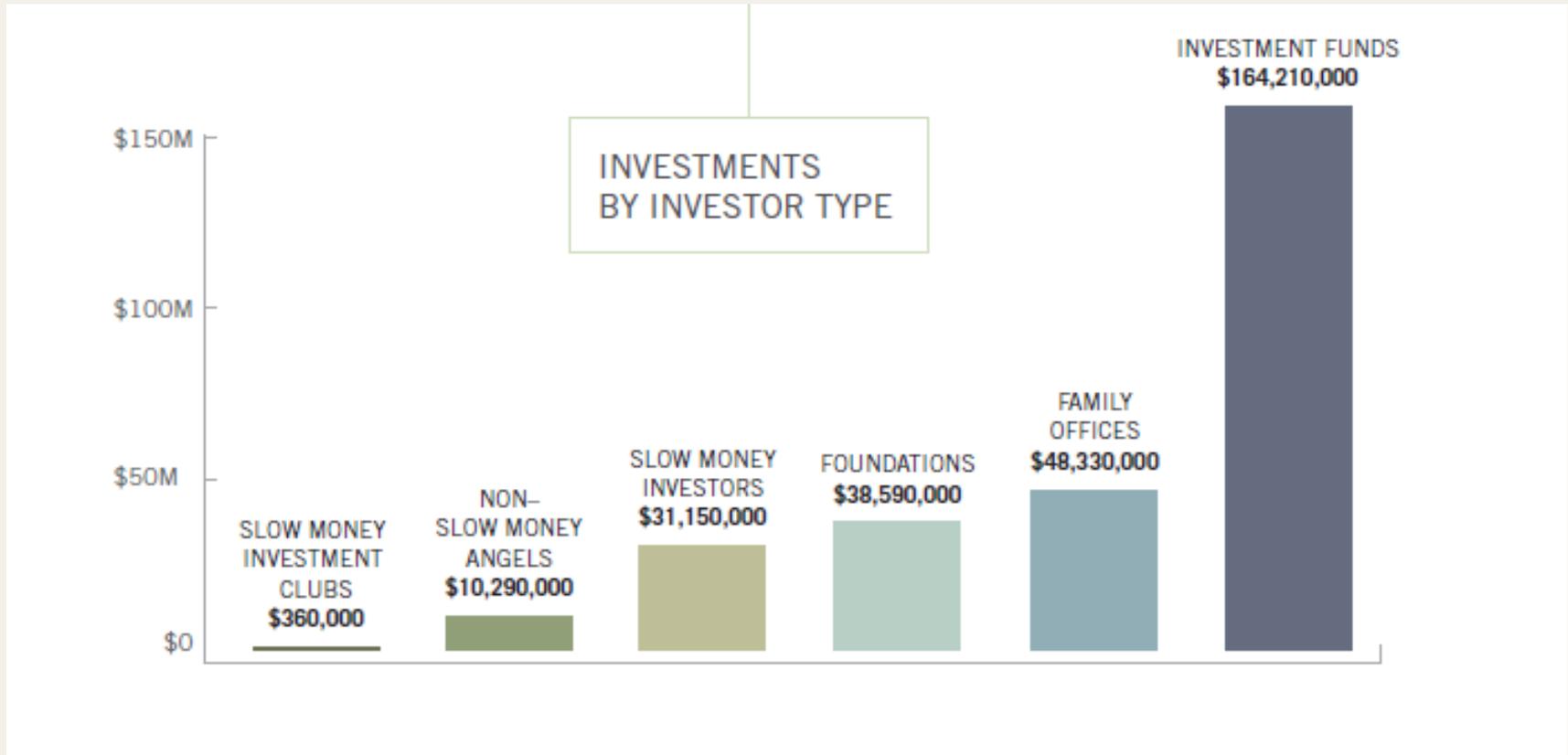
Wallace Center at Winrock  
International

Whole Foods Market Local  
Producer Loan Program

Wholesome Wave

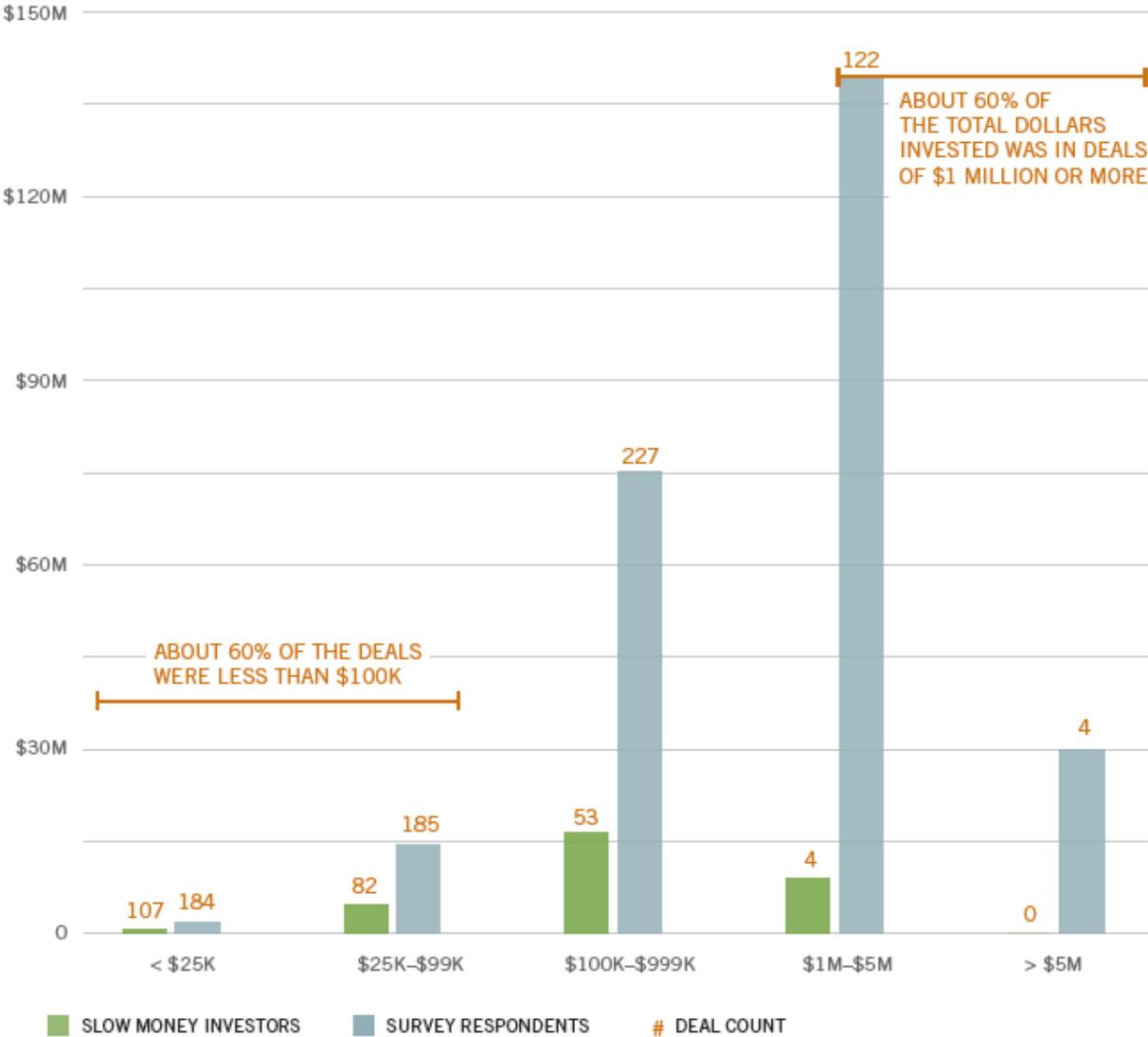
Four anonymous respondents

# Majority of the dollars captured are from investment funds



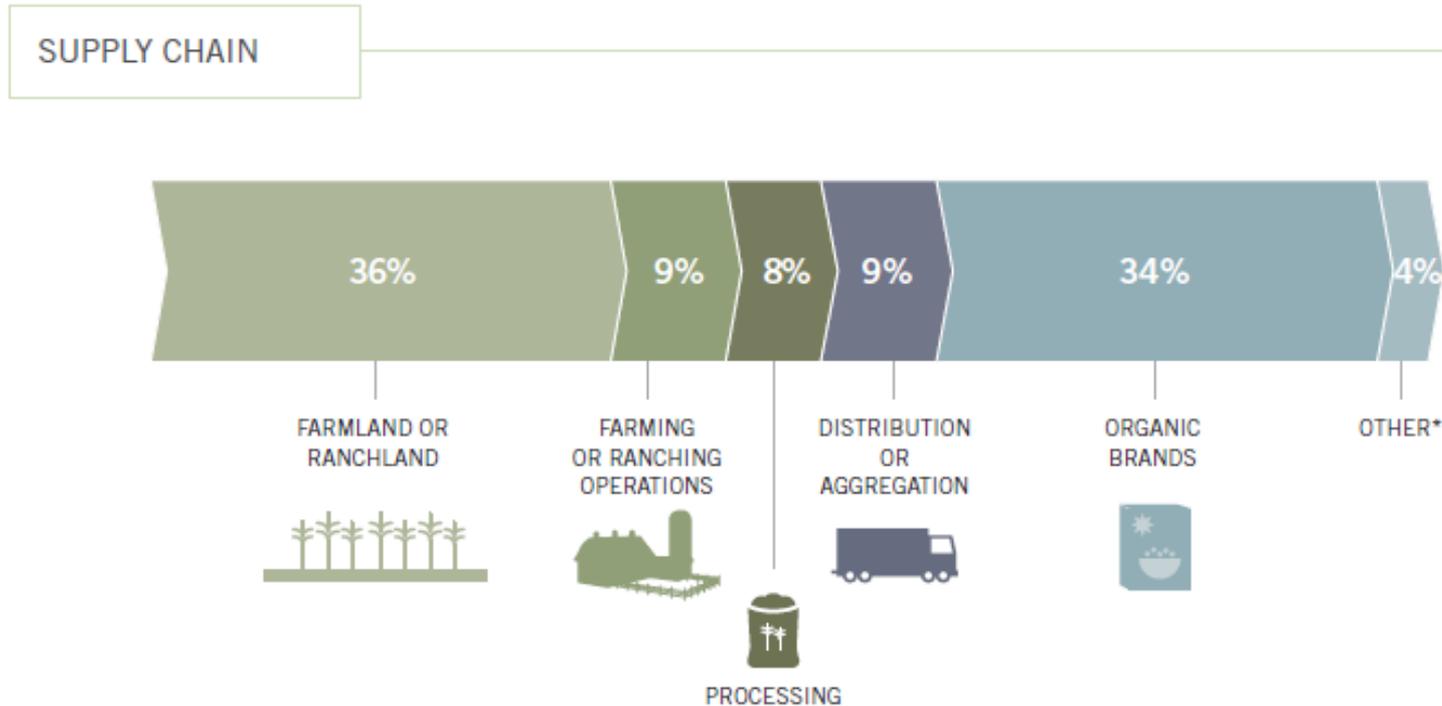
# Deal Size By Dollars

DEAL SIZE BY DOLLARS



# Supply Chain:

Majority of the dollars are going to farmland or ranchland and organic brands



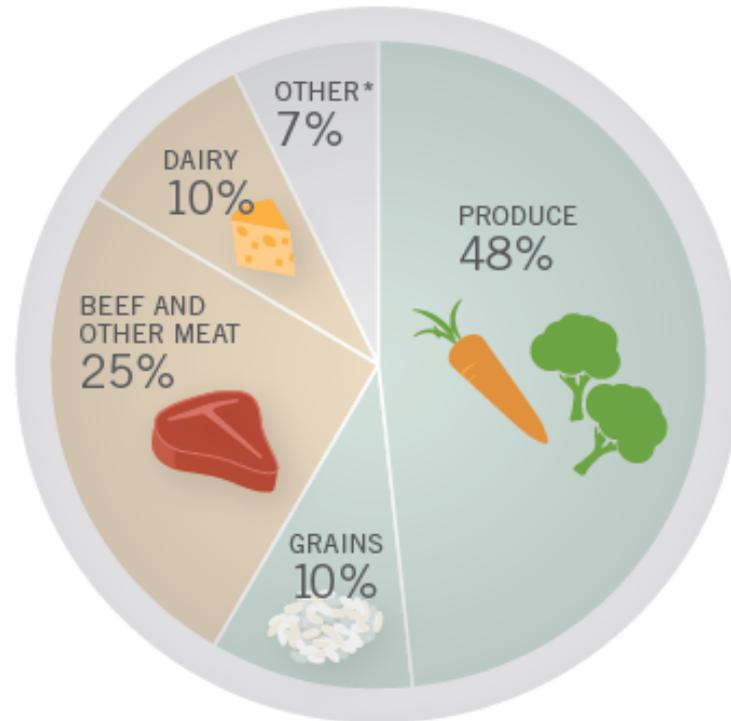
\* Farm suppliers, retail markets, urban ag, restaurants or eateries, food service/catering, co-ops, and CSAs. There is some overlap in categories (e.g., some of the farming operations may also be CSAs).

## Food Type:

Majority of the dollars captured are from investment funds

### INVESTMENTS BY FOOD TYPE

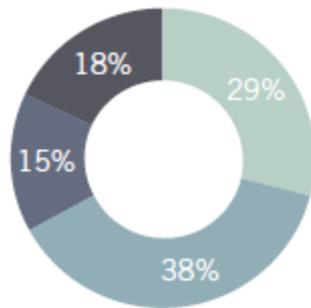
\*Specialty foods, nuts, beans and legumes, and multiple food types



## Holding Period:

Majority of the investments are looking for a return within six years

### HOLDING PERIOD



#### SLOW MONEY INVESTMENT CLUBS



#### INVESTMENT FUNDS



#### FAMILY OFFICES



#### FOUNDATIONS



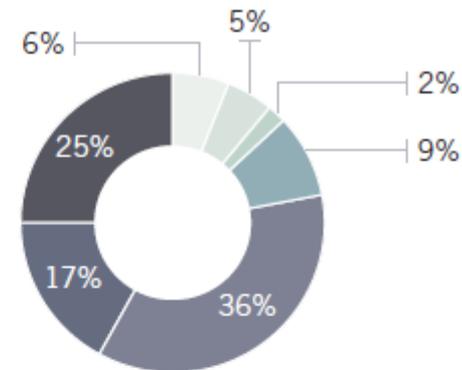
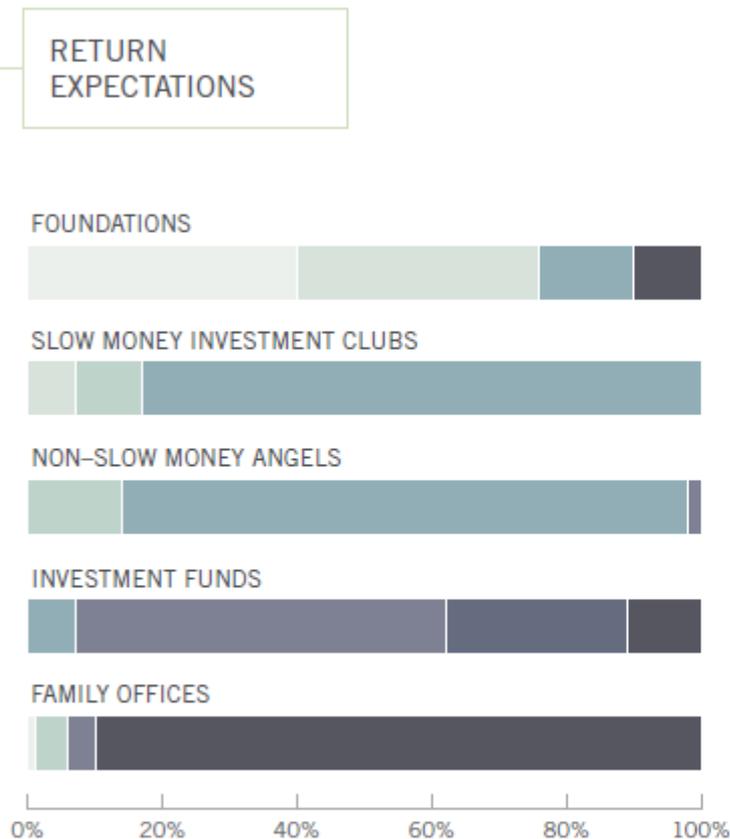
#### NON-SLOW MONEY ANGELS



0% 20% 40% 60% 80% 100%

# Return Expectations:

About 21% of dollars invested might generally be considered “below market”



21% of total dollars invested might generally be considered “below market.”

- WE MAKE GRANTS AND THEREFORE EXPECT A NEGATIVE 100% RETURN
- WE MAKE INVESTMENTS FOR WHICH WE EXPECT A NEGATIVE FINANCIAL RETURN
- WE EXPECT RETURN OF CAPITAL
- 1%-5%
- 6%-10%
- GREATER THAN 10%
- WE EXPECT RISK-ADJUSTED RETURN APPROPRIATE FOR THE ASSET CLASS OF THE INVESTMENT

## Impact Objectives:

Social and economic impacts are a higher priority for most than environmental impacts



# Work Group Issue:

- Who's missing from the investors in food system change?
- What gaps or opportunities strike you related to the current profiles of food system funders?

# Financing A Better Food System

## A Study of Infrastructure Needs and Available Financing in the Hudson Valley

A White Paper  
For  
The Local Economies Project of The New World Foundation

Prepared by  
Sarah Brannen and Karen Hiniker Simons, CFA

Hudson Varick  
Resources Ltd. 

# Investor Type: Who is Investing in Local Food Systems

- Pooled Capital Funds
  - *RSF Social Finance*
  - *Fair Food Fund*
  - *Carrot Project (Non Profit Lender)*
- Impact Investment Advisors (Family Offices)
- Investment Clubs (Slow Money)
- Foundations
- Individuals (Angel Investors, Major Donors)
- Specialized Lenders (Farm Credit East)
- Government (FSA, USDA, etc.)
- Banks, Credit Unions, Community Banks, CDFIs
- Online Crowdfund Loans and Donations (Kiva, Kickstarter)



# Challenges to Investment Activity in Local Food System

1. Investors and Businesses Lack Information to Identify and Develop Deals
2. Businesses are not “Investment Ready.”
3. Local Food System Projects Carry Perceived Higher Risk and Uncertain Returns
4. Lack of Investor Collaboration

# How Challenges Are Getting Addressed

- Funds Have Dedicated Portfolio Managers
- Provide Business Assistance
  - Pre and Post Closing
- Employ Risk Mitigation and Return Enhancement Strategies
  - Relationship Based Investing
  - Credit Enhancements
  - Grants to Cover Underwriting Costs and Business Assistance

# Status of Local Food System Investing

- Some Research Available
- Sector and Businesses More Mature
- Better Understanding of Markets and Consumer Demand
- Some Providers of Business Assistance
- Investors Are More Knowledgeable
- Capital Mismatch

# What's Needed for Future Investment

- Financial Support For:
  - Research
  - Business Assistance
  - Underwriting Costs
- Take a Systems Approach
- Collaborate
- Provide Catalytic Capital

# Work Group Issue:

- What opportunities identified above do you see as most promising? Low hanging fruit?

# Work Group DAY 2

# Issues in Defining Collaborative Investing

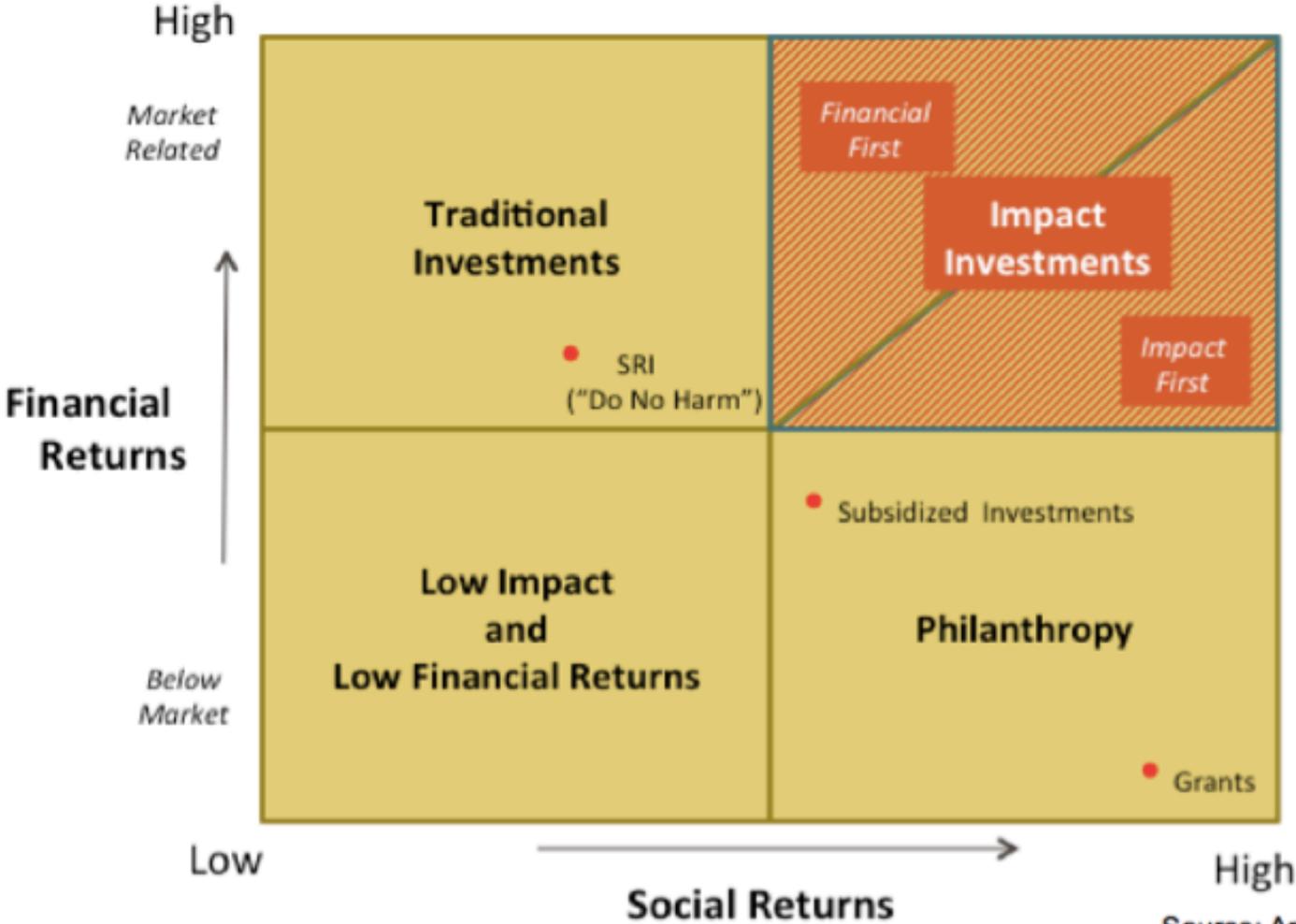
# Collaborative Capitalism

- “An economic model, policy, approach or development strategy by which an individual’s, investor’s corporation’s, or country’s economic interests are best served through a proactive strategy that seeks to improve the well-being, economic purchasing power, and capabilities of other individuals, corporations or countries.”
- I-DEV International, 2009

# Collaborative Investing Challenges

- Intra Sector Collaboration (Network or Association)
- Multi-Sector Collaboration
- Aligning Diverse Sectors
  - *Investment Return Expectations*
  - *Mission or Impact*
  - *Capital Type*
  - *Investor Type (Deploying Capital)*
  - *Differences of Capital Means (Hi/Mid/Lo)*
  - *Geographic Limits*
  - *Governance (Decision Making)*
  - *Regulations (Securities, Charities, etc.)*
  - *Increased Time Requirements*
  - *Outside of Expertise Area (Comfort Zone)*
  - *Diverse Approaches to Diligence*
  - *Business Stage Preference*

# Align Different Expectations: Investment Return Matrix

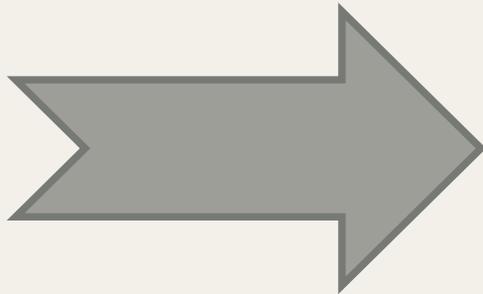


Source: Arabella Advisors, 2013

# Spectrum of Impact Investment Returns & Philosophies

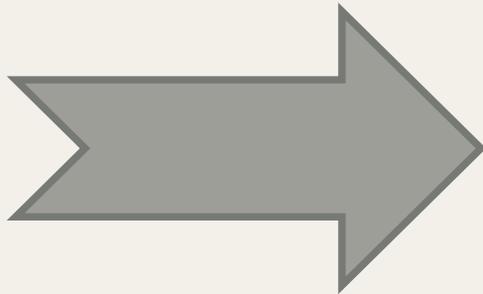
	Donor/ Investor Type	Screening	Impact Intent	Returns
Philanthropy	Charitable Donor	Compliance, mission	Full	None
	Strategic Philanthropy	Impact, effectiveness	Full with leverage	None - Low
	Venture Philanthropy	Impact, scalability	Full with leverage	None - Low
Impact Investing	Direct Impact	Impact first, then financial	Significant	Moderate
	Indirect Impact	Financial first, then impact	Some	High
Investing	Sustainable Investor	Financial + positive ESG screen	Modest	High
	Socially Responsible Investor	Financial + negative ESG screen	Neutral	Maximized
	Financial Investor	Financial	None	Maximized

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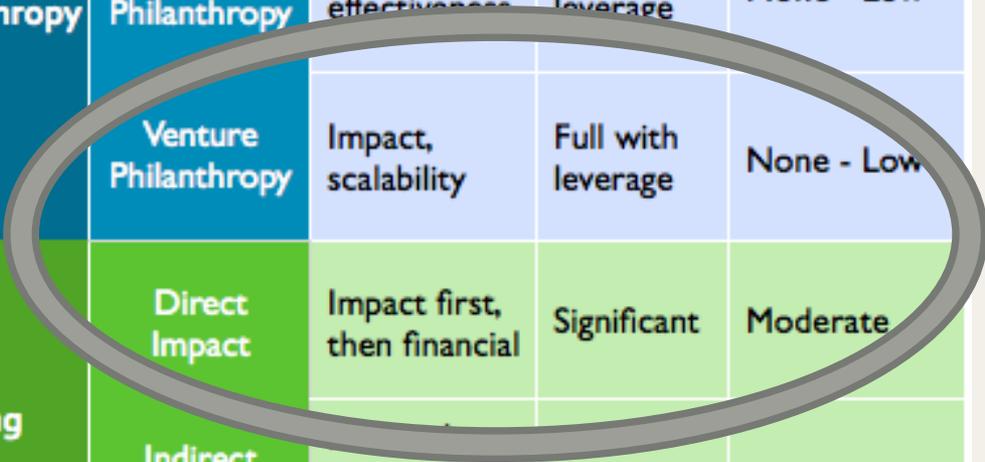


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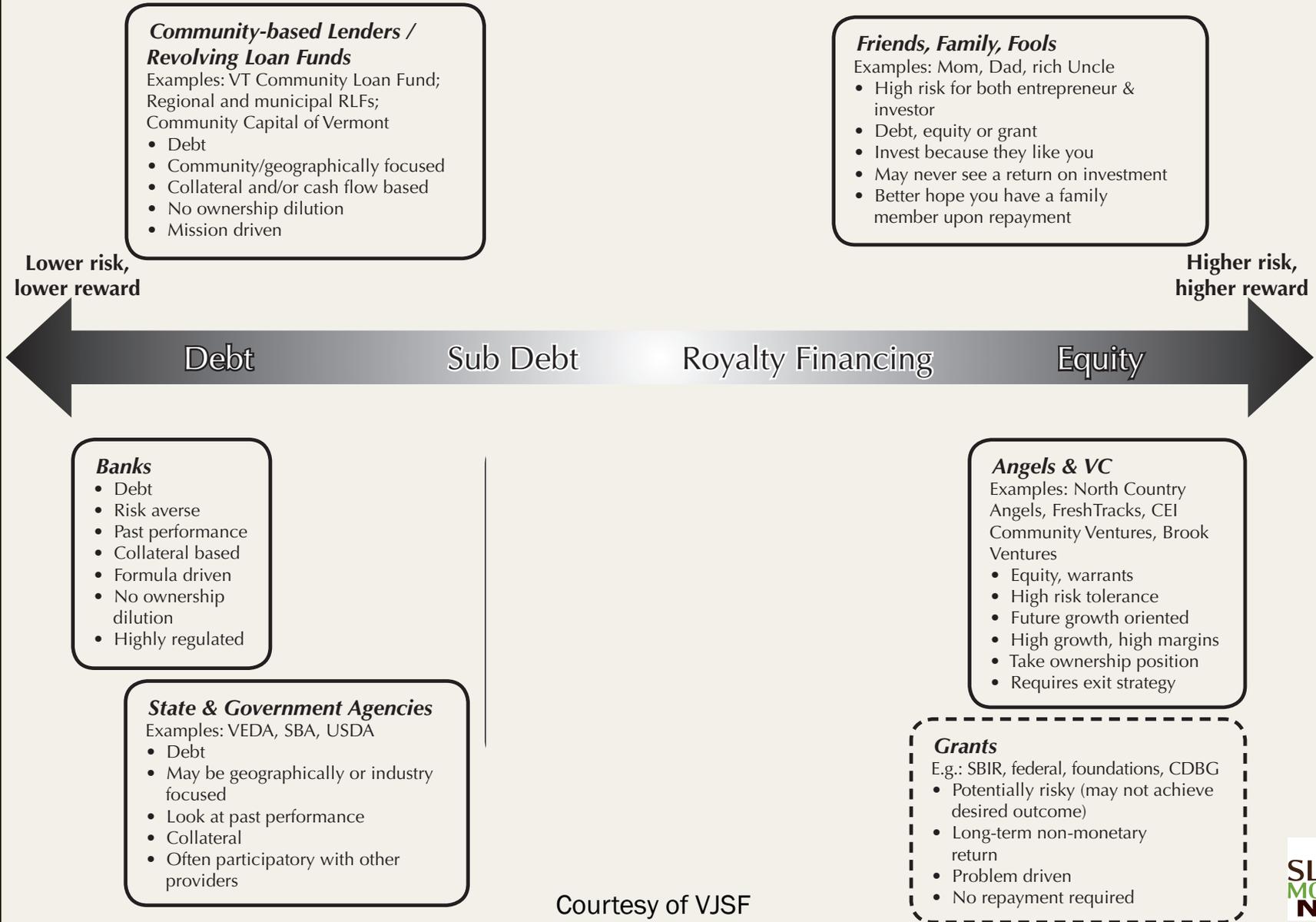
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# Capital Continuum



Courtesy of VJSF



POSSIBLE PAUSE...

# Work Group Issue:

- What resonates with you, thinking about your work, concerning challenges for collaborative investing or funding?

# Collaborative Investing Opportunities

WICKED PROBLEMS

REQUIRE DIVERSE SOLUTIONS

**wicked problem** is one that is difficult or impossible to solve because of incomplete, contradictory, and changing requirements that are often difficult to recognize

# Collaborative Investing Opportunities

- STRENGTH IN NUMBERS
- Increase total capital deployed
- Leverage diverse expertise of partners
- Include diverse perspectives
- From “sector silo” to movement building
- Supportive network
- Shared diligence duties
- Newsworthy
- Mitigate and manage certain risks
- Identify overlooked yet overlapping impact focus
- Creates common language and possible unified value system
- Recalibrate expectations by incorporating different views, values and approaches to investing

# Work Group Issue:

What opportunities or added value do you see arising from collaboration on food system finance?

What are good Case Studies for us to research in order to move towards a systematic approach to collaboration?

# Case Studies

## ■ INTRA SECTOR – UNIFORM CAPITAL & INVESTOR TYPE

- *Foodshed Investors NY – Angel Network of loans and equity funded individually*
- *No Small Potatoes Investment Club (Maine) – Concensus Vote Fund*
- *Loan Consortium (North Carolina) – Club Review of Loans made individually*
- *Partnership for NY\* - Lender funded and run by CEOs of Major NYC Corps*
- *New York Business Development Corp – Bank Partners*

## ■ MULTI SECTOR

- *Non Profit Finance Fund – Foundations, Banks and Corporations*
- *Social Impact Bonds (None Yet Related to Food & Ag)*
- *Roxbury Farm*
- *Farm to Table Co-Packers*
- *Evergreen Conservation Partners*
- **The Native Green Loan Fund** is a public-private partnership between the New Mexico Indian Affairs Department (IAD), Native Home Capital, Confluence Philanthropy, and philanthropic entities based in the United States.

The Partnership for New York City is a nonprofit membership organization comprised of a select group of CEOs whose companies collectively employ 1.5 million New Yorkers.

# Roxbury Farm



- Non Profit Fund: Equity Trust purchased the property for a market price.
- Foundation Partner: Development value of the land was removed through conservation easements acquired by [Open Space Institute](#) (OSI).
- Crowdfunding: After development rights were removed, the estate value of the property remained greater than its agricultural land value, so the “campaign for Roxbury Farm” was launched by CSA members and Equity Trust, raising money to cover this higher market value,
- Jean-Paul Courtens and Jody Bolluyt, at agricultural value, and lease the land to them through an affordable 99-year ground lease.

# Farm to Table Copackers



- New York State Consolidating Funding grant
- Imprint Capital – Convertible Debt
- Novo Foundation - Loan

**Providing full service co-packing for you.**

**Whether it's glass or plastic, packaging or labeling services, we have the industry experience needed to get your business where you want it to be.**



# Evergreen Conservation Partners



- Castanea Foundation forms Evergreen Conservation Partners, L3C, a Vermont low-profit limited liability company to purchase prime agricultural land for Ayers Brook Goat Dairy (of Vermont Creamery)
- The partnership led by Castanea also includes the High Meadow Fund, a supporting organization of the Vermont Community Foundation, and Boston-based John Merck Fund.



sustainability | future land conservation | education | opportunities | agri-tourism

# SOLUTIONS

## HOW WE COLLABORATE

- How can facilitate collaboration?
- What tools and info might help you engage in collaboration (overcome challenges and tap into opportunities?)
- What are the strategies?
- What are the tactics? Tools?

# Where to begin collaboration? Chicken/Egg Problem

- Articulate a shared Theory of Change, Share Values → Seeking Profile Projects
  - *Negative screen?*
  - *Guiding General Principles?*
- Identify Key Leverage Investments → Extrapolate Theory of Change

# Collaborative Investing Opportunities

## **“KEY LEVERAGE INVESTMENTS” (KLIs)**

An investment into highly networked businesses and organizational infrastructure that can effect change in a broad segment of a regional food system.

## Key Leverage Investment Examples for SMNYC

Duncan Hilchey, New Leaf Associates | Presentation to Slow Money NYC Retreat | August 29, 2015

LEVEL/DOMAIN	PRODUCTION	DISTRIBUTION	CONSUMPTION
<b>HYPERLOCAL</b>	<ul style="list-style-type: none"> <li>• Appropriate-scale farm equipment manufacturer and distributor</li> <li>• Equipment for beginning farmer programs and cooperative extension</li> <li>• Season-extension technology companies</li> <li>• Vermicomposting systems</li> <li>• Inverse land flipping</li> <li>• Farm incubators</li> <li>• Intentional community farms</li> </ul>	<ul style="list-style-type: none"> <li>• Expanded capacity of co-packers and shared-use kitchens</li> <li>• Investments such as walk-in coolers, blast freezers, cold storage that build capacity of food co-ops, IGAs, and small buyers to purchase more hyperlocal products</li> <li>• 5-A slaughter licenses</li> </ul>	<ul style="list-style-type: none"> <li>• Farm-to-table restaurants, bakeries, pastry shops, and butcher shops that commit to sourcing local ingredients</li> <li>• Farmer-owned cooperative grocery stores</li> <li>• Canning CSA</li> </ul>
<b>REGIONAL</b>	<ul style="list-style-type: none"> <li>• Climate change adaptation technology</li> <li>• NYC estuary, Hudson River aquaculture</li> <li>• Specialty crop consulting firms</li> <li>• Methane digesters; waste recycling and composting</li> <li>• Micro-distilling, hard cider</li> <li>• Blue Island Oysters (only one producer left)</li> <li>• Long Island Duck (only a handful left)</li> <li>• Black Dirt onions (needs a brand)</li> <li>• Subsidize family farms' transition to organic production</li> </ul>	<ul style="list-style-type: none"> <li>• Branding consultants</li> <li>• Aggregators such as cooperatives, LLCs, packer-shippers, and food hubs, especially for pork and poultry products</li> <li>• NYC Metropolitan Food Hub Network               <ul style="list-style-type: none"> <li>○ Capital District Famers Market (food hub)</li> <li>○ Riverhead Food Hub</li> <li>○ South Jersey?</li> <li>○ Lehigh Valley?</li> <li>○ Rondout Valley Growers Association</li> </ul> </li> <li>• Produce auction houses</li> <li>• “New generation” (value-adding) co-ops and LLCs (e.g., NYC Watershed Milk?)</li> <li>• Underwriting stocking fees</li> <li>• Regional wholesalers (e.g., Hudson Valley Harvest, Inc.)</li> <li>• Regional food brokers/foragers: A matchmaker who links isolated farms with buyers)</li> <li>• Custom bottle and container makers</li> <li>• USDA packing houses, slaughterhouses</li> </ul>	<ul style="list-style-type: none"> <li>• Manufacturers of portable or built-in root cellars</li> <li>• Small-scale, high-efficiency meat lockers, cheese caves, cold storage warehousing</li> <li>• Relocalization of bodegas</li> </ul>
<b>GLOBAL</b>	<ul style="list-style-type: none"> <li>• Bioseed coatings</li> <li>• Organic transition consulting firms</li> </ul>	<ul style="list-style-type: none"> <li>• Organic bioplastic packaging</li> </ul>	

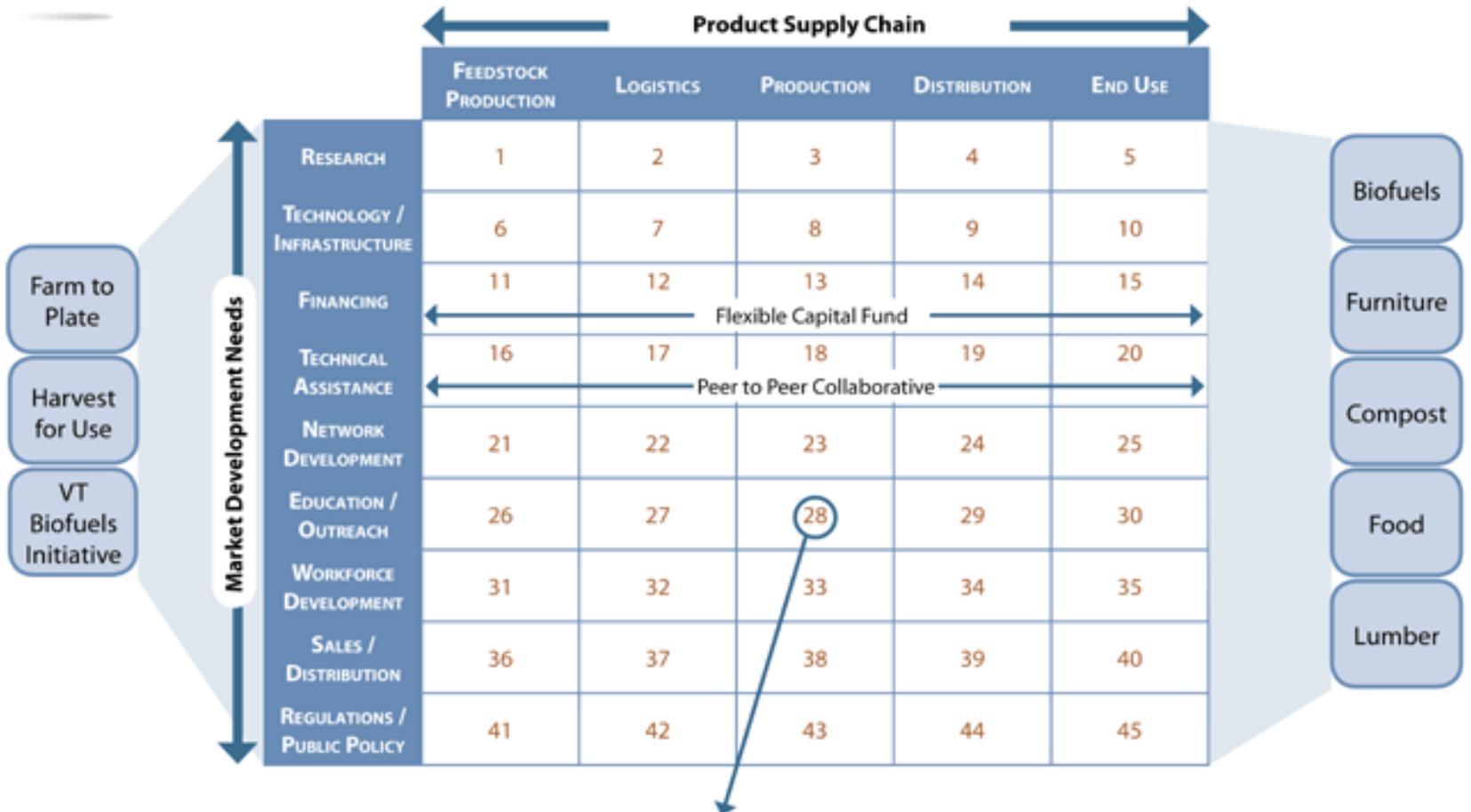


# KLI STRATEGIES

- Think REGIONAL (NY, NJ, PA, NE).
- Conduct an Network Analysis and a Business Retention and Expansion survey KLI.
- Concentrate KLIs in one sector for a period of time.
- Seek mainstream farmers who want to make a change.
- Invest in *progressive* agripreneurs and entrepreneurs, not ideologues.
- Convenience is a reality — deal with it.
- Think BIG (\$10s of millions?)
- Consider collaboration over competition: use your dollars to leverage public dollars and even greater private investment. It's all about strategic partnerships!



# Vermont Sustainable Jobs Fund: Market Development Approach



For example, what are the education needs for biomass conversion in Vermont? Who can provide proper training?

# Evaluating Sharing Values: Existing Impact Measurement

- Global Investment Impact Rating System (GIIRS)
  - *Impact Reporting and Investment Standards (IRIS) used by GIIRS*
- Finance Alliance for Sustainable Trade (FAST) Shared Impact Assessment and Measurement Toolbox (SIAMT)
- Framework for monitoring and measuring impact of investing in SMEs actively engaged in sustainable agriculture value chains. Uses some IRIS metrics
- Committee on Sustainable Assessment (COSA)
- B Impact Assessment and B Corp Certification
- USDA Organic Certification
- Ceres
- How Good (Consumer Product Rating System)
- Food Alliance Certification

## KEY PERFORMANCE INDICATORS

<b>Environmental</b>	
<b>Energy</b>	
	What is the business's total energy consumption?
	Are renewable energy sources utilized, and to what extent?
	% of farmers that obtain an amount of energy from renewable sources of energy
	% of energy from renewable, on-site energy production
<b>Climate Change</b>	
	Does the company have a climate change policy?
	Total emissions?
<b>Water</b>	
	Total water use?
	Water conservation policy?
	Discharges into water?
	Do producers use integrated pest management to minimize pesticide use and toxicity?
<b>Soil</b>	
	Use of Organic Fertilizers? (% of land where organic fertilizers and no chemical fertilizers are being used)
	Soil Conservation Policy?
	What are the types of soil conservation techniques that have been used?
<b>Waste</b>	
	Total waste generated?
	Does the business recycle?
	Does the business try to reduce waste production?
<b>Biodiversity</b>	
	Percent of farmers trained in ecosystem services and/or biodiversity conservation?
	Protect biodiversity and wildlife habitats?

# KEY PERFORMANCE INDICATORS

<b>Local</b>	
	What is the average distance between location of production and location of sale?
	Are suppliers located close to the business?
<b>Continually Improve Practices</b>	
	# and Value of Environmental Fines?
<b>Supply Chain Management</b>	
	Are all individual growers identifiable?
	Does the company have a direct relationship with growers?
<b>Natural Resource Managment</b>	
	Is there a trained or certified person who manages natural resources?
	what methods are used for natural resource managment?
	what policies are in place for natural resource managment?
	How many units of land are farmed under modern and/or sustainable cultivation techniques?
<b>Food Quality</b>	
	% of products that are organic
	"free from ingredients requiring intensive commercial processing present to preserve, stabilize, or color"
	free from genetically modified crops and livestock
	List of the modern and sustainable cultivation techniques used
	Percentage of the total production sold as certified (volume) per crop and per type of certification
	What is the degree of crop processing that takes place at the farm level?
	Indicate degree of on-farm processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation 4) Product with secondary transformation

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	List of the modern and sustainable cultivation techniques used
	Percentage of the total production sold as certified (volume) per crop and per type of certification
	What is the degree of crop processing that takes place at the farm level?
	Indicate degree of on-farm processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation 4) Product with secondary transformation

## KEY PERFORMANCE INDICATORS

<b>Social</b>	
<b>JOB CREATION</b>	
	How many people are working at the SME/coop/enterprise on a full-time (> 35 hours per week) basis?
	How many people are working on a part-time basis?
<b>Employee Relations</b>	
	Employee Turnover %
	# of days off per year
	% of company owned by full-time employees
	Percentage of women on the BOD or other leadership/ governance body
	are employees reimbursed for continuing ed. opportunities?
	Is there a worker health and safety committee? (for warehousing or manufacturing)
	% of workers who were at least "satisfied" on their satisfaction assessment
	what % of management are from underrepresented populations? (women & minorities)
<b>Community Engagement</b>	
	Do employees get time off for community service?
	Does the business impact or serve underrepresented populations? (such as people in food deserts)
	Does the business engage with local citizens, and local authority, police and health organizations?
<b>Local Economy</b>	
	Does the business use local suppliers?
	What % of consumers live within # of miles of business?
	what % of products are grown, manufactured, and sold locally?
<b>Food Security</b>	
	Does the farmer have access to portable water in house or at a close (less than 5 minutes) distance?
	% of farmer's households reporting problems meeting their food needs in past year