

Community Benefit Returns on Investment (CBROI): When every investment ensures that the commons on which our lives are based are based on economic systems that sustain the environmental, social, financial, cultural, spiritual, and governance systems upon which all living systems depend for many generations going forward. Returns on investment include:

Community Benefits Returns on Investment in [this Portfolio](#):

Environmental:

1. Agro-ecological practices
2. Locally sourced building materials
3. No toxic impact
4. Rainwater catchment
5. Increased tith
6. More money for full systems waste management
7. More land in production
8. Less wasted food
9. GHG (greenhouse gas) reduction=increased climate stability
10. Good quality animal husbandry practices

Social:

1. Access to local, healthy food
2. On-site residences—affordable housing
3. Agricultural land access
4. “No person left behind”: hires formerly incarcerated people
5. Lifts up their community
6. Publicly accessible park land
7. Disaster preparedness for community (water and food access)
8. Grows cultural and contextual systemic conversation around the role of local agro-ecological grown food as a critical vehicle that creates health, equity, and resilience in communities
9. Reduction in the disparity of income
10. Template for research kitchen
11. More people eating grass fed meat

Financial:

1. Royalty Investment
2. 2-4% ROI
3. Loan repayment begins in 3 years
4. Loan paid off in 7 years
5. Living wages for all workers (also social)
6. Paid with self-directed IRA?
7. More capital modalities available for investors to invest in food and farming — Direct Public Offering (DPO); Fund; good financial management<
8. Edible credits: a new food currency
9. More money for farmers and food entrepreneurs
10. Money remains in community

Governance:

1. Diverse ownership
2. Diverse coop ownership
3. Local ownership partnership and power
4. implementation of feedback based on outcomes sought

International:

1. Model for ag-ecovillages
2. Host for Multinational Exchange in Sustainable Agriculture Stewards
3. Great interest in community investing in food, farming, and finance

"A human being is part of a whole, called by us the Universe, a part limited in time and space. He experiences himself, his thoughts and feelings, as something separated from the rest—a kind of optical delusion of his consciousness. This delusion is a kind of prison for us, restricting us to our personal desires and to affection for a few persons nearest us. Our task must be to free ourselves from this prison by widening our circles of compassion to embrace all living creatures and the whole of nature in its beauty." ~ Albert Einstein

