



Rhode Island nonprofits, be our Neighbor

Our money and our mission can't be disconnected.

You do it all for your mission. No matter the sector, no matter the need, you fill the gaps.

You serve your clients and communities with care. You see firsthand their struggles.

Every year, you figure out how to make the budget work. You know that “the way we’ve always done things” is not the best way or the right way, and that often it even make things worse.

You innovate. Adapt. Learn. Respond. Persist. Creativity and resilience are in your DNA.

But what about the money you have invested? Is it going to work for your mission?

For the first time ever, Rhode Island nonprofit organizations can literally invest their savings in their backyard.

The Local Return DCIF is **Rhode Island’s first community-owned and community-focused investment fund**, open to every Rhode Islander.

We’re raising \$3.5 million to build community wealth in historically disinvested neighborhoods in Rhode Island.

Nonprofit 501(c)3 organizations can invest in the Local Return Diversified Community Investment Fund as a Series A investor. The funds you invest will be put to work to build ownership and wealth. And you become part of a circle of financial innovators and community wealth builders, people who are investing in change.

- ✓ **Invest in your neighborhood.** We fund small-scale real estate development and local business ownership in historically disinvested Rhode Island communities.
- ✓ **You own a piece of the Fund.** We’re a cooperative. Every investor gets one vote, regardless of how much they invest. Community ownership = community control.
- ✓ **Earn a real return.** Target: 2-4% annual dividend, likely beginning in year 4. Patient capital with real rewards.
- ✓ **You elect the Board.** Investors elect a board of directors, people who oversee the fund.
- ✓ **Neighbors vet every deal.** Our investment committee is made up primarily of residents from prioritized neighborhoods. Every applicant must demonstrate substantial support from their neighbors before receiving funding.
- ✓ **100% Rhode Island.** Every dollar invested flows to projects right here in our backyard.

Ownership = Wealth

When neighborhoods own their assets, they retain control, are able to respond to local needs, and reap the returns. That’s how community wealth gets built. It’s why we help neighborhood residents and businesses own and revitalize local real estate. Specifically, this fund will invest in:

Loans to help aspiring neighborhood-based real estate developers tackle their first project. Think of the triplexer or granny flat.



Revenue based financing to help proven main street businesses purchase their space, thus building equity and security for the long haul.

IMPACT THEMES

COMMUNITY & GENERATIONAL WEALTH · ECONOMIC MOBILITY · ANTI-PREDATORY ·
WORKER CO-OPS · BIPOC AND WOMEN-LED VENTURES

Series A investments are for neighbor investors: That’s a local 501(c)3 or any Rhode Islander who meets the definition of “low” (80% of Area Median Income) income.

	Neighbor (Series A)	Community (Series B)	Sponsor (Series C)
Who can invest	Low-income Rhode Islanders In-state 501(c)3 organizations	Any Rhode Island resident	Accredited investors
Minimum investment	\$500	\$2,500	\$5,000
Maximum investment	\$2,500	\$25,000	n/a
Projected annual dividend	2-4%	1.7-3.4%	1.4-2.8%
Dividend ratio	Base ++ (100%)	Base + (85%)	Base (70%)
First dividend expected	Year 4	Year 4	Year 4
Principal return expected	Year 7	Year 7	Year 7
Voting rights	1 vote	1 vote	1 vote

Joining takes minutes. Your investment builds community wealth for years.

- 1 Visit the offering at ricommunityinvestment.com.
- 2 Complete the subscription agreement, and choose Series A as your share class.
- 3 Become an official Cooperative owner-investor!