***Slow Money Funding Streams***

These seven investment modes get increasingly more complex, in the order listed. Slow Money investing is best done as a team sport. You’re invited to join like-minded investors at our meetings. Here is a (grossly simplified) overview about the seven main “modes”, followed by a summary chart :

**Purchase- Support a business one purchase at a time.** (no up-front funding, though)
Best for: any retail business. *“I like your product. I buy it”* One-off example: any shop or restaurant (we all do it all the time)
Aggregation example: [Good Eggs](https://www.goodeggs.com/)

**Subscribe (e.g. CSA)- Predictable revenues for the business, month by month**
Best for: customers with steady lifestyles. *I commit to buying your product on a regular basis.* One-off example: CSA for your favorite farm
Aggregation example: [Pastoral Plate](http://pastoralplate.com/)

**Pre-pay- Somewhat like a loan repaid in-kind with products**
Best for: businesses seeking to grow our upgrade. *“I pay for my purchases way in advance.”* One-off example: gift certificate
Aggregation tool: [Credibles](http://credibles.org/)

**Donation- Philanthropic and/or strategic grants**
Best for: enterprises and non-profits that are hard to fund otherwise. *“I give you money because I expect you to use it for a cause that is close to my heart.”* One-off tool: check
Aggregation example: Crowdfunding like [Indiegogo](http://indiegogo.com/), [Soil Trust](http://www.soiltrust.org/)

**Loan- Personal loan to entrepreneur or collateralized loan to business**
Best for: for businesses with reliable revenues. *“I give you money.  You pay me back according to schedule.”* One-off tool: Promissory Note
Aggregation example: [RSF Social Finance](http://rsfsocialfinance.org/), [Kiva](https://zip.kiva.org/)

**Royalty-based financing- Loan with pay-back rates depending on revenues**
Best for: for businesses with rapid but uncertain revenue growth. *“I give you money, you pay me back depending how you’re selling. (of course, I beat your drum.)”* One-off tool: Royalty Note

**Equity investment-Purchasing a share in the business**
Best for: startups. *“I give you money for a piece of your business. You pay me a dividend based on your profits. I could get an upside, if you happen to get acquired.”* One-off tool: angel investment, self-directed IRA
Aggregation tool: investment groups; watch for crowdfunding platforms in 2013

