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## 2024 Impact report

FAIR FOOD NETWORK BELIEVES FOOD HAS THE POWER TO CHANGE THE FUTURE.

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Photo by Andi Nank, produce sold at Kalua Kalihi Valley Comprehensive Family Services community market Ropple Daikan \$3.75/16

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## A LETTER FROM OUR CEO

## Fair Food Network believes food has

the power to change the future. The work we do every day as a national nonprofit and investor strengthens the food system by putting food at the heart of local economies. By investing in food and farming in ways that keep resources flowing locally, we can help communities build health, wealth, and the resilience needed to confront the future — and all its uncertainties with dignity and hope.

Despite the challenges our communities face, we continue to see what's possible when we come together to create solutions that help everyone win. Food is a powerful tool — not only for immediate impact but also for long-term systems change that keeps communities strong, from the ground up.

Healthy people, thriving economies, and resilient local food and agriculture are the foundation of our impact and vision for the future. Over the past year, we have made significant strides in advancing these priorities, reaching families, farmers, and food businesses from coast to coast. We continue expanding our Double Up Food Bucks program, bringing healthy food to more people in more places in our home state of Michigan. To promote community-owned grocery stores, we've paired impact investing and innovative retail models to bring fresh food options where they are needed most — all while supporting local growers. At the national level, we advocated for and provided technical assistance to programs across the US that are helping to increase food security while driving local economic growth.

These are just some of the investments that Fair Food Network made in our food system in 2024, creating real opportunities for communities to connect and thrive — whether in rural America, suburban neighborhoods, or urban centers. We invite you to read on and explore the impact of our work and the positive ripple effects reaching communities across the country.

Thank you for being part of this journey. Together, we are proving that food is a force for good.

With gratitude,

Kate Krauss CEO at Fair Food Network





## FURTHERING OUR IMPACT: Healthy People,

## Thriving Economies, Resilient Communities

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Real change is happening where food, health, and local economies intersect and we're proud to be part of it. This year's report shares stories about our work on the ground, alongside farmers, food businesses, and community leaders driving progress. Together, we're expanding healthy food access and building resilient food systems. When those who grow, sell, and share our food thrive, we all thrive.

Photo by Ali Lapetina, Fresh Choice Marketplace, Detroit, Michigan

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FAIR FOOD NETWORK | 2024 Annual Report

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# ADVANCING COMMUNITY HEALTH

with nutrition incentives and produce prescriptions

> Access to healthy food is well documented to reduce people's risk of chronic health conditions and contribute to better health and well-being. While the Supplemental Nutrition

Assistance Program (SNAP) aims to alleviate food insecurity, the primary focus of the Double Up Food Bucks nutrition incentive program has always been ensuring that children and families not only have access to enough food, but the vital nutrients that are the foundation of a healthy, active life and healthy communities.

> Double Up Food Bucks was launched at five Detroit-area farmers markets in 2009 and has since become a model for nutrition incentive programs across the US. Nutrition incentive programs like Double Up Food Bucks are designed to improve overall individual and community

health by incentivizing the purchase and consumption of fruits and vegetables by consumers participating in the SNAP program. Similarly, produce prescriptions are a nutrition incentive that increases household food security while reducing healthcare usage and associated costs. "Rather than stigmatize or limit what food people can access, nutrition incentive programs help people choose the healthy foods they want to eat, while also stimulating the local economy," says Holly Parker, Chief Strategy and Program Officer at Fair Food Network.

To ensure that nutrition incentives are available across the US, Fair Food Network supports produce prescription and nutrition incentive projects as a partner <u>Nutrition Incentive Hub</u> alongside <u>University of California San Francisco</u> and led by <u>Center for</u> <u>Nutrition & Health Impact</u>. The partnership supports training, technical assistance, reporting, and evaluation to strengthen programs all across the country.

In addition to providing technical assistance, Fair Food Network aims to amplify a unified voice in support of nutrition incentive programs and a strong SNAP program. As part of these efforts, the organization actively advocates for the continuation of federal funding for produce prescription and nutrition incentive programs like Double Up Food Bucks. In the past year, Fair Food Network coordinated advocacy efforts supporting the advancement of nutrition incentive programs, working with legislators and their staffs to educate them on the importance of nutrition incentives in providing families nutrient-dense fruits and vegetables.

One notable aspect of practitioners that implement nutrition incentive programs is their ability to innovate and adapt programming to local needs. In our national policy and technical assistance efforts, we've had the privilege to work with, support, and learn from organizations all across the country. "Nutrition incentive programs have successfully adapted to serve the unique needs of their communities and can vary a great deal regionally and culturally," added Parker. Fair Food Network has adapted technical assistance and capacity building offerings through the Nutrition Incentive Hub to be responsive to these varying needs.

In remote locations such as Bethel, Alaska, for instance, the <u>Bethel</u> <u>Community Services Foundation (BCSF</u>) is leveraging a capacity building grant from the Nutrition Incentive Hub to begin testing shipping materials used to send produce to small villages in Alaska. BCSF serves the largely Yup'ik community of Bethel and the surrounding subarctic region, dotted with remote settlements not easily accessible except by plane. With just over 6,000 inhabitants, Bethel is the largest population center in western Alaska. The Community Center is responsible for, among many

7

other things, running the produce prescription program that serves the area. Their goal is to improve the quality and increase the quantity of fresh produce shipped to participants who have limited fresh options in their local stores.

"Produce prescriptions allow health care providers to prescribe fresh fruits and vegetables to patients, just like they'd prescribe medication," says Parker. To be effective in addressing diet-related conditions like diabetes, heart disease, and obesity, participants need consistent access to the healthy foods the program provides. The ability for BCSF to customize its program to reach Alaska's far-flung rural communities is an advantage of the flexible nature of nutrition incentive programs and the capacity building grants that make local innovations possible. And those advantages ripple throughout the nutrition incentive field when programs test innovations that can be scaled to support community resilience elsewhere. "Innovations like BCSF's program help them reach particularly vulnerable populations while serving as models for what programs in remote areas can do," said Parker.

Fair Food Network's own <u>Double Up Michigan</u> team aims to help families bring home healthy fruits and vegetables while supporting Michigan farmers, in this case by working with grocers and food distribution networks to create more connections between what's being grown locally and what's available on store shelves.

"Independent stores want to offer more fresh, local options, but they often don't have the infrastructure, sourcing connections, or volume needed to access Michigan-grown produce consistently," says Charles Walker, retail specialist. "They need support to bridge that gap so they can be part of the solution in bringing healthy food closer to home."

Double Up Michigan aims to ensure the nearly 30 food retail locations in the city buy 20% or more locally grown produce during peak growing season in Michigan as a key requirement of being a part of the program. This helps build the market for Michigan farmers by driving demand for locally grown fruits and vegetables as part of the program model. Double Up Food Bucks in Michigan not only helps people using SNAP benefits but also supports farmer viability and keeps dollars circulating in local economies.

"Nutrition incentive programs, including produce prescriptions, have proven to be very flexible in meeting local needs," says Fair Food Network's Parker. "That's one of the reasons they're so effective, and the main reason we're seeing these programs gain traction all across the country."



Photo by Lily Venable, Downtown Marquette Farmers Market

The popularity of nutrition incentive programs like Double Up does not, however, guarantee their future success. More work is needed to ensure the impact of these programs continues. "Nutrition incentive and produce prescription programs have become part of the fabric of their communities, and these programs are absolutely dependent on federal funding," says Alex Canepa, Policy Director at Fair Food Network. It will be essential in the coming year to work with the USDA and policymakers to ensure that nutrition incentives — supported by Republicans, Democrats, farmers, and families — are faithfully implemented in communities across the country. "What we know, and what participants in nutrition incentive programs know," says Canepa, "is that there's power in choosing the foods your family eats."



# A COMMUNITY-OWNED GROCERY STORE

growing resilience for local farmers and families Ask Jeremy Andrews what "self-reliance" means and you're likely to hear a passionate history of farmers markets, CSAs, shared commercial kitchens, community gardens, incubator farms all initiatives he helped to generate through his community-based nonprofit, <u>Sprout Urban Farms</u>, in Battle Creek, Michigan.

"Our focus is on connection, communication, and cooperation. If you want to promote local self-reliance, you've got to have buy-in from the people in your community," says Andrews.

"This is a product of the people in the Battle Creek community."

This is Uproot Market & Eatery, a full-service food cooperative launching in spring 2025 that is the next step in Sprout's community-driven journey toward building a thriving and selfreliant local food economy. "Uproot [Market] is a way for us to weave together a lot of what we've been building over the past 10 years or so," says Andrews. "Our focus is on the wellbeing of the community because, as a not-for-profit and a co-op, the market is owned by the community."

Ownership matters. Ask Joel Moyer, Director of Investments at Fair Food Network.

#### "Uproot is a member-based co-op," says Moyer. "The local community wanted this and now its members collectively own it — and when you own a vital, thriving food business, you'll work hard to keep it that way."

Fair Food Network has worked closely and extensively with Andrews and Sprout since 2019, brokering capital investments and coordinating technical assistance to support the evolution of the consumer-owned food cooperative. Most recently, Fair Food Fund provided a guaranty on a loan from Local Initiatives Support Corporation (LISC) for property improvements and buildout of the new storefront.

When Uproot Market & Eatery opens this summer, Andrews and the lenders who provided the capital know it will be successful because more than 300 Battle Creek residents own a share of it. "Owners are invested in their business, and our owners are our customers," says Andrews. "Without local farmers, we don't exist. Without our members, we don't exist. And because of Uproot's robust and growing membership, we're pooling resources to create economic impacts that are unobtainable by any one person alone."

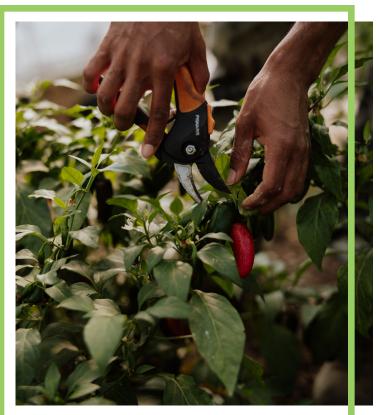




Photo Top by Ali Lapetina, Sanctuary Farms Photo Bottom: Uproot Market & Eatery



## SCALING Solutions That work

## through capacity and innovation awards

When Fair Food Network launched a special fund on behalf of the <u>Nutrition Incentive Hub</u> to help deepen the impact of nutrition incentive programs at the height of the pandemic, it was a creative way to "meet the moment" during an unprecedented crisis. What the fund emphasized is that, for families struggling to put healthy food on the table, and for farmers, food retailers, and fledgling nutrition incentive programs coalescing to form a more resilient local food system, the moment is always now.

> In the ensuing years, the Capacity Building and Innovation Fund has grown as a vital resource for nutrition incentive and produce prescription programs tackling challenges, dismantling barriers to program usage, and enhancing the nutrition incentive user experience. In the

latest round of funding in December, the Hub awarded more than \$1.2 million to 39 organizations to increase local food system resilience across 19 states, Guam, Puerto Rico, The US Virgin Islands, and Washington, DC.

The Hub's capacity building awards are one way that Fair Food Network is supporting partners who are scaling innovations that contend with nutrition insecurity. As program partners demonstrate the value of these innovations, they are shared with others in the field. "One of the reasons we started the program during the pandemic is because so many federally funded programs were experiencing the same challenges like how to pay for PPE or pivot operations to meet COVID protocols," says Fair Food Network's Senior Director of Nutrition Incentives, Erica Christensen Raml. "Since then, the focus of the fund has evolved to continue meeting the changing times. We have found that certain barriers to program usage — like transportation issues or language access — are common program-wide."

In 2024, for example, the Hub provided an award to Mid-America Regional Council in Kansas City, MO to address language and transportation barriers to patients eligible but unable to access the local produce prescription program, <u>KC Fresh Rx</u>. With CBIF funds, the Regional Council is now able to provide KC Fresh Rx materials in three additional languages in high demand. Transportation will also be provided to nutrition education classes and grocery stores where participants can purchase fruits and vegetables with their KC Fresh Rx cards. Similarly, Montefiore, a teaching hospital in New York City, is leveraging its 2024 CBIF grant to make transportation to and from its produce prescription pickup point at the <u>Bronx Health Collective</u> available to all participants in the local produce prescription program, FreshTakes.

While these programs are encouraged to share their challenges, successes, and strategies for remaining resilient, each community has its own unique histories and food systems.

"What makes these capacity building grants so impactful is how adaptable this funding is to localized needs," says Raml. "With the CBIF and technical assistance provided by the Hub, we've created a powerful mechanism to help communities create more resilient local food and agriculture systems."

Take the CBIF grant to the <u>Northeast Organic Farming</u> <u>Association of Vermont (NOFA-VT)</u>. NOFA-VT and <u>Good</u> <u>Shepherd Food Bank</u> have been working to expand equitable



Photo: Guahan Sustainable Culture in Guam

access to two regional SNAP incentive programs serving the Northeast. Responding to calls from multilingual community members, farmers market managers, and direct service providers who work with immigrant, refugee, and New American communities, NOFA-VT and Good Shepherd have translated the Crop Cash and Farm Fresh Reward webpages and outreach materials into multiple languages, coordinated with partner organizations to inform their communities about the two programs, and conducted in-person outreach events with interpreters. The Hub's capacity building funds will build on this foundation, focusing efforts on feedback from community partners and program participants to advance program accessibility and enroll more community members in the programs.

Together with our partners, Fair Food Network is supporting growing demand and helping nascent programs — from <u>Esperanza Community Farms</u> in Watsonville, CA, to



Photo by Samantha Cruz, Esperanza Community Farms

Knowledge Quest in Memphis, to Guahan Sustainable Culture in Guam — to explore innovative methods for service delivery and build organizational capacity to apply for and implement the large federal awards that make the impacts of nutrition incentive and produce prescription projects possible. And while each community's program has the freedom to adapt to local needs, all — whether new or already established — are finding innovative ways to provide healthy food options for families who need it most, increase sales and expand the customer base for participating businesses, and produce more income for local farmers. "Capacity building grants give us a chance to provide additional support to communities that are innovating in scalable ways and can serve as models of resilience for the nutrition incentive field," says Raml. "And they're also a way to fund some really great ideas."



# A SEEDING MICHIGAN'S FOOD AND FARM FUTURE

Michigan Good Food Fund, administered by Fair Food Network alongside a statewide lending network and 20-member stakeholder board, awarded 18 Michigan food and farm businesses a total of nearly \$250,000 in 2024 as part of its annual Seed Awards program. Seed Awards are given to food entrepreneurs aligned with Michigan Good Food Fund's Stakeholder Board investing performance targets. Awardees are located across the state, and these grants aim to help them prepare for financing or take their business to the next level. These grants represent not just financial investment, but an acknowledgment of the vital role farms and food distributors play in strengthening Michigan's food value chain.

One of the dedicated entrepreneurs who received seed funding in 2024 is <u>Danu Hof Family Farm</u>. Danu Hof Family Farm is a beacon of sustainable farming and culinary commitment located just north of Mancelona in northern Michigan. Founded in 2017 by a couple with deep roots in hospitality and culinary arts, Caitlin McSweeney-Steffes and her husband, Lawrence McSweeney-Steffes Danu Hof has revitalized a piece of rural Michigan and contributed pigs, chickens, a wide array of vegetables, and culinary services like catering and cooking classes to the local food economy.

"We are both chefs originally and deeply rooted in our food system," says McSweeney-Steffes. "We originally started because, being a part of the food system, we experienced how broken it can be." She emphasizes the positive changes that the seed funding supports as the farm aims to expand its fresh produce offerings and broaden access to local, healthy foods. "We can send more local food to the schools in our community," she says. "And we can allow greater access for those who participate in WIC, Senior Project Fresh, SNAP, and Double Up Food Bucks systems at our farm store and local farmers markets."

While Danu Hof Family Farm is expanding its operations to meet growing demand, other awardees, such as <u>Detroit Hives</u>, are creating awareness and educating their communities about improving physical and mental health through food. Detroit Hives co-founder, Tim Jackson, was dealing with a persistent health problem and turned to raw honey as a remedy. He and fellow co-founder, Nicole Lindsey, became intrigued by honey's healing qualities and were convinced that bees and honey could not only be a key to improved health but also play a significant role in revitalizing Detroit's decimated neighborhoods. Launching Detroit Hives in 2016, Jackson and Lindsey sought to educate their community about the importance of pollinators and local raw honey, and their impact within our local ecosystems. "Detroit Hives is addressing disparities within marginalized communities



Photo: Danu Hof Family Farm

by using pollinator habitats to reactivate vacant properties and facilitate food security, positive health outcomes, and environmental justice," says Jackson.

"With support from the Michigan Good Food Fund, Detroit Hives is poised to continue its ongoing mission to improve underserved communities for both people and pollinators by transforming blighted vacant lots into thriving green spaces, while also working to address food insecurity, food safety, and economic mobility."

Danu Hof Family Farm and Detroit Hives were just two of the 18 Seed Award winners in 2024. The widespread interest in our Seed Awards program is a testament to the incredible talent and innovation within Michigan's food and farm sector, as well as the need for such microgrants in the state's food entrepreneurial community. "These businesses truly embody the mission of Michigan Good Food Fund, and we are excited to see the positive impact they will have on their communities in the coming years," shared Aaron Jackson, Director of Michigan Good Food Fund at Fair Food Network.



## OUR IMPACT By the NUMBERS

We know that farmers and local food businesses are engines for positive change, so we support and invest in their success. Our work focuses on shifting how essential resources flow through the food economy, strengthening communities across the country.

## **1,900** Total hours

### of technical assistance provided to food businesses and organizations in 2024

"At the Marguerite Casey Foundation, we believe that it's not enough for communities to be meraely represented in our economy and democracy – they must be powerful enough to shape them. By investing in the mission and work of Fair Food Network, we support systems change and the effective flow and leveraging of power and resources to support the health, wealth, and resilience of communitybased food systems and economies."

- Daniel Gould, Marguerite Casey Foundation

## **\$7,182,983** Total dollars

invested into communities by Fair Food Network

## FRUIT & VEGETABLE INCENTIVES NATIONWIDE

**Impact overview** 

## 657

Organizations supported through our Nutrition Incentive Hub technical assistance and innovation work.

## 185

Gus Schumacher Nutrition Incentive Program grantees in 2024—up from just 23 in 2019 when the Nutrition Incentive Hub was launched to strengthen these programs, expand their reach, and maximize their impact.



# DOUBLE UP FOOD BUCKS

### **15 Years of Impact**

### \$97.5M+

Total produce bought through Double Up & SNAP benefits

### 54M

Estimated pounds of local produce bought with Double Up & SNAP benefits

## \$36.15M

USDA awards Fair Food Network has received to expand Double Up in Michigan and support its replication across the country since 2015



"I have trouble having enough for other things but not produce. I can afford to eat healthy foods – produce – mostly because of the Double Up program. Without it, it would be hard to get adequate nutrition."

- DOUBLE UP FOOD BUCKS PARTICIPANT, WAYNE COUNTY, MICH.



Photo by Lily Venable, Lakeshore Depot, Marquette, Michigan

## 2024 IMPACT NUMBERS



### Year in Review

## \$12.4M

Total produce bought through Double Up & SNAP benefits

START WITH FOOD

### **237 Double Up sites,**

including 115 grocery stores and 122 farmers markets

### 188,546

Estimated SNAP households reached

### **97**%

Of Michigan's population lives in a county with a Double Up site

### 1,083

Estimated Michigan farmers benefited

## \$6.6M

Amount of local produce purchased by independent grocers

## FAIR FOOD FUND Financial Overview

Financing Invested (through Dec. 31, 2024): \$7,027,081



Financing Outstanding: \$4,415,592

Investment Income: \$1,925,696

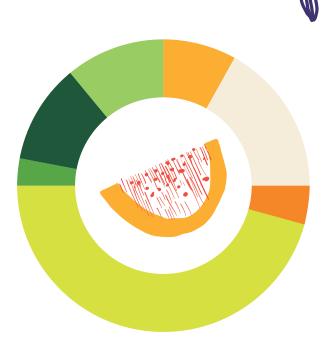
**Total Investments** (Since Inception):

77

Loss Rate (as of Dec. 31, 2024):

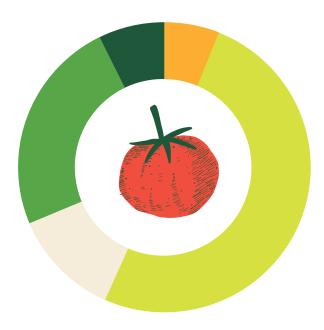
The annualized loss rate since the Fund's inception (2012) is .73%, or 9.2% cumulatively. This includes all realized write-offs on an investment capital pool of \$8.4 million.





### **TYPE OF BUSINESS**

- Product Maker / Value Added Producer: (46%)
- Grocery or Food Retail Outlet: (17%)
- Food Service: (11%)
- Farmer / Grower: (11%)
- Other: (8%)
- Food Rescue / Food Waste: (3%)
- Aggregator/Distributor: (4%)



### TYPE OF STRUCTURE

(since Fund's inception)

- Loans: \$3,537,311 (50%)
- Equity: \$1,702,998 (24%)
- Near Equity: \$837,000 (12%)
- Loan Guaranty: \$515,272 (7%)
- Microloan: \$434,500 (6%)
  - Total: \$7,027,081 (100%)

## FAIR FOOD NETWORK Consolidated Financials

### **Balance Sheet**

### **ASSETS**

- Cash: \$2,908,315
- Accounts & Grants Receivable: \$5,370,679
- Investments: \$10,337,093
- Other Assets: \$54,753
  - Total Assets: \$18,680,840

### LIABILITIES AND NET ASSETS EXPENSES

- Accounts Payable: \$910,017
- Loans Payable: \$3,958,682
- Unrestricted net Assets: \$6,864,804
- Temporarily Restricted Net Assets: \$6,947,337 Total Liabilities and Net Assets: \$18,680,840

### **Income Statement**

### **INCOME**

- Government Grant Income: \$9,701,606
- Non-Government Grant Income: \$3,348,750
- Investment Income: \$788,376
- Other Income: \$287,264
  Total Income: \$14,125,996

### **EXPENSES**

- Program Operating Expenses: \$5,704,854
- Technical Assistance Expenses: \$350,348
- Grants to Others: \$7,304,990
- Investment Expenses: \$184,602
- Other Expense: \$540,674
  Total Expenses: \$14,085,468
  Net Income: \$40,528



Photo by Lily Venable, Downtown Marquette Farmers Market



Our enduring gratitude for our supporters who help make this impact possible. With your partnership, we're growing a future where everyone has access to healthy food, economic opportunity, and a resilient food and agriculture system.

#### **OUR BOARD**

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Michael Rozyne, Founder & Evangelist, Red Tomato

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### **EXECUTIVE TEAM**

Kate Krauss, CEO

Holly A. Parker, Chief Strategy and Program Officer Cassandra Fletcher-Martin, Vice President of Finance Kellie Boyd, Vice President of People & Culture

### **INSTITUTIONAL FUNDERS**

#### \$500,000 and above

Clif Family Foundation Marguerite Casey Foundation Michigan Department of Agriculture & Rural Development (MDARD) Ralph C. Wilson, Jr. Foundation Reinvestment Fund - Healthy Food Finance Initiative United States Department of Agriculture (USDA) W.K. Kellogg Foundation You Have Our Trust Fund of New Hampshire Charitable Foundation

#### \$250,000 to \$499,999

Charles Stewart Mott Foundation Max M. & Marjorie S. Fisher Foundation New York State Health Foundation

#### \$100,000 to \$249,999

Anonymous Community Foundation for Southeast Michigan-New Economy Initiative Ford Philanthropy Michigan Health Endowment Fund Oakland County Health & Human Services Surdna Foundation Swift Foundation The Indigo Revocable Trust

#### \$25,000 to \$99,999

Community Foundation of Greater Flint Dalio Philanthropies Mighty Arrow Family Foundation Oppenheim Family Charitable Fund Ruth Mott Foundation Donor Advised Fund of the Community Foundation of Greater Flint United Way for Southeastern Michigan



Photo by Lily Venable, Marquette Food Co-op

#### Up to \$24,999

Americana Foundation Anonymous Domino's Pizza Food and Nutrition Resources Foundation India Foundation Windward Fund

### Thank you to our Donor Advised & Investment Fund Platform Partners

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#### \$1000 to \$4999

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#### **\$100 to \$499**

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Photo: Detroit Hives

Timothy Donovan Eugene and Elaine Driker James Ellis Todd and Judith Endelman Cassandra Fletcher-Martin Kat Forsythe Noah Fulmer Tony and Judy Grego David and Gretchen Gruner James Ella James **Brian Jones** Janet Katz **Thomas Messengale** Andi Nank Gerald Oade Kwaku Osei Phillip and Sally Parker Lauren Ratz **Bonnie Reece** Victoria Rose Alessandro Sacilotto Lisa Sebesta Madeline Smith

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Photo: Guahan Sustainable Culture, Guam



## **JOIN US**

We believe that food is a powerful starting point for change—sparking collaboration, strengthening communities, and opening doors to new possibilities. Whether you're a food entrepreneur, donor, funder, investor, policymaker, frontline practitioner, or another changemaker, we're ready to partner with you to drive both immediate impact and lasting systems change.

### Together, we can grow community health, wealth, and resilience through food.

Sign up to get emails about our latest programs, opportunities and stories.

Thank you to contributors to this report: writer Adam Robson; designers at Loop: Design for Social Good and EmSi Branding Design. Photography is courtesy of Fair Food Network and/or subjects.

Photo: Visser Farms, Zeeland, Michigan



V

CARD?

BUCKS

Fair Food Network is a national nonprofit and investor that grows community health, wealth, and resiliency through food.

### **FairFoodNetwork.org**

#### **Connect with us:**

Photo: Fresh Choice Marketplace, Detroit, Michigan