FINAPOP – Financing healthy food production through popular investment

FINAPOP is a Brazilian initiative created in 2020 by cooperatives and associations affiliated with the Landless Rural Workers' Movement (MST), in response to difficulties in accessing credit and the inadequacy of traditional financing mechanisms for food production.We develop tailored financial solutions for cooperatives and associations that produce healthy food, promote agroecology, and strengthen the economies of rural communities.

170 financings

74 cooperatives financed

USD 20 million

25,000 families reached

A strong production network, facing financial barriers to producing agroecological food

For decades, the MST (Landless Workers' Movement) has been building a broad network of cooperatives, associations, and agro-industries linked to family farming and agrarian reform, producing food, generating jobs and income, and boosting local economies.

Despite this productive and organizational capacity, many of these organizations face barriers to accessing credit that meets their needs. The cost of capital in Brazil is incompatible with food producti family farming.

Interest rates charged by the banking system can exceed 25% per year for family farming organizations, making traditional credit incompatible with the economic reality of many cooperatives.



The connection between investors and producers: ensuring that money reaches those who produce food strengthens local communities and promotes the agroecological transition

WHO PRODUCES FOOD

They need capital, but face barriers to accessing it

- Insufficient and hard-to-access credit.
- High interest rates, which jeopardize the viability of production.
- Collateral requirements that are incompatible with the reality of cooperatives.
- Financing that fails to take into account production cycles and the timeline for agroecological transition.

WHO INVESTS

Has capital but finds few opportunities to align it with a purpose

- Few accessible options for purpose-driven investing.
- A disconnect between financial capital and the organizations driving social change in local communities.
- Difficulty tracking where the money goes and understanding its social, environmental, and economic impacts.

How FINAPOP Works: Connecting Investors and Cooperatives

Arquitetura Financeira

Análise – Governança – Acompanhamento

INVESTORS

- Investors – starting at R$1,00
- Impact Investment Funds
- FOUNDATIONS
- Institution & financial

Patient Capital

FINAPOP

ANALYSIS

economic, financial, social, environmental, and technical evaluation of projects

GOVERNANCE

A collaborative process involving local authorities and the participation of cooperatives.

FOLLOW-UP

Monitoring the use of resources and the resulting impacts.

Risk management and monitoring

Analysis and monitoring of operations, promoting transparency for investors and favorable conditions that are appropriate for cooperatives.

COOPERATIVES

- family farming cooperatives
- Fair-trade
- Sustainable production projects
- Job and Income Creation
- Territorial development

IMPACT

- Agroecology | Transition
- Income and Development
- Environmental Conservation

Transparency and accountability

Positive impacts on people, communities, and the Planet

FINAPOP Platform: An innovative financing model, rooted in the history of the MST and powered by a crowdfunding platform

Individual investors

People who want to invest with a purpose

R$ 100.00 ≈ USD 18.41

Initial investment amount

FINAPOP Platform

Connection, structuring, transparency, and monitoring (CVM – Resolution 88/2022)

Cooperatives and associations

Family Farming and Agrarian Reform Organizations

Capital to produce, process, and market healthy agroecological foods or foods in transition

Results in the territories

Food production · Employment and income · Agroecological transition · Territorial development

Our Crowdfunding Platform: A platform that connects fair finance, people, and communities to strengthen agroecology

A tool for connection, communication, and social mobilization:



01. CONNECTION
We connect investors with cooperatives and producers of healthy foods

02. VISIBILITY
We bring visibility to the stories, products, and achievements of Agrarian Reform organizations

03. MOBILIZATION
We are broadening the public debate on agroecology, food sovereignty, and the protection of territories in the face of the climate emergency

Our investors are workers, consumers, and agents of change
By getting to know these organizations, investing in their production, and consuming their food, they are part of a relationship that strengthens financial justice, brings society closer to local communities, and fosters the agroecological transition

An integrated funding model, from identifying needs to monitoring results.

Self-care	Family Perception
01. Identification	Organizational Demands and Needs
02. Analysis	Economic, social, political, technical, and environmental feasibility
03. Structuring	Financing Tailored to the Realities of Production
04. Fundraising	Connecting investors (consumers) and cooperatives
05. Follow-up	Financial Health, Results, and Impacts

- Territory: knowledge and proximity
- Appropriateness: financing aligned with the productive realities of the agroecological transition

Results from the FINAPOP Platform: connecting grassroots investors with agroecological producers

R$ 7,18 MM ≈ USD 1,32 MM
Captured on the platform

7
Funded Cooperatives

1.096
Investors reached

2024
Start of platform operations



Investimento Com Propósito

Investimento Produtivo COOPAC

COOPAC
CASCAVEL/PR

Modalidade: Dívida: Investimento sem participação em empresas
Prazo: 18 meses
Remuneração: 11% a.a.
Alvo: **R$ 1.100.000,00**
Meta Mínima: R$ 733.333,33

225.5%

Já Reservado **R$ 2.480.800,00**

concluído



Investimento Com Propósito

Capital de Giro Terra Livre

Terra Livre
NOVA SANTA RITA / RS

Modalidade: Dívida: Investimento sem participação em empresas
Prazo: 18 meses
Remuneração: 11% a.a.
Alvo: **R$ 2.080.000,00**
Meta Mínima: R$ 1.386.666,67

96.2%

Já Reservado **R$ 2.001.500,00**

concluído



Investimento Com Propósito

Capital de Giro COOPALC

COOPALC
CHORozinho / CE

Modalidade: Dívida: Investimento sem participação em empresas
Prazo: 24 meses
Remuneração: 11% a.a.
Alvo: **R$ 500.000,00**
Meta Mínima: R$ 333.333,33

107%

Já Reservado **R$ 535.200,00**

concluído



Investimento Com Propósito

Investimento Produtivo e Capital de Giro COPAVI

Copavi
PARANACITY / PR

Modalidade: Dívida: Investimento sem participação em empresas
Prazo: 60 meses
Remuneração: 11% a.a.
Alvo: **R$ 2.600.000,00**
Meta Mínima: R$ 1.733.333,33

89.3%

Já Reservado **R$ 2.322.300,00**

concluído



Investimento Com Propósito

Capital de Giro COOPERCAMPRA

Coopercampra
UBERLÂNDIA / MG

Modalidade: Dívida: Investimento sem participação em empresas
Prazo: 18 meses
Remuneração: 11% a.a.
Alvo: **R$ 187.200,00**
Meta Mínima: R$ 124.800,00

117.9%

Já Reservado **R$ 220.700,00**

concluído



Investimento Com Propósito

Capital de Giro CAMPONESA

CAMPONESA
CAMPO DO MEIO / MG

Modalidade: Dívida: Investimento sem participação em empresas
Prazo: 9 meses
Remuneração: 11% a.a.
Alvo: **R$ 180.000,00**
Meta Mínima: R$ 120.000,00

101.7%

Já Reservado **R$ 183.000,00**

concluído



Investimento Com Propósito

Capital de Giro CONCENTRA

CONCENTRA
BELO HORIZONTE / MG

Modalidade: Dívida: Investimento sem participação em empresas
Prazo: 18 meses
Remuneração: 11% a.a
Alvo: **R$ 530.000,00**
Meta Mínima: R$ 353.333,33

106.9%

Já Reservado **R$ 566.400,00**

concluído

1. Alignment with the National Strategy

FINAPOP addresses a key challenge in the MST's strategy to scale up agroecology: ensuring that the transformation of production systems in agrarian reform territories is supported by the financial resources needed to expand at scale. The platform connects civil society investors with Agrarian Reform organizations, building a bridge between capital and a collective development project. In doing so, it helps expand financing opportunities for family farming and strengthen the economic autonomy of these territories.

2. Investor Profile and Motivation

FINAPOP's approximately 1,000 investors come from diverse backgrounds in terms of age, geographic location, and financial capacity, but they share a common purpose: supporting Agrarian Reform territories and strengthening family farming. They are individuals who seek to combine financial returns with social and environmental impact, directing their resources toward initiatives that promote agroecology, healthy food production, territorial development, and social transformation.

To finance the agroecological transition:

- We need to create the economic conditions that will make this type of production viable and allow it to expand.
- We need to develop financial instruments that take into account the realities of these organizations and do not shift incompatible risks and costs onto them.
- We need to bring society closer to those who produce its food and show that agroecology is a concrete response to the climate crisis.



Our proposal is to put finance at the service of healthy food production, agroecology, social justice, and the strengthening of local communities.

We want to bring producers closer to consumers and investors, demonstrating that it is possible to build alternative economic models in which people and nature are at the center of decision-making.






DOS TRABALHADORES RURAIS SEM




PAA
LEITE DE CABRA
PASTEURIZADO
INTEGRAL
Nutrilé




FRUTAS CARMO
MCD 142-143




NÚCLEO SOCIAL PAPA JO
INTEGRAL







Thank so much!

Invest *with* Purpose