Regionalwert AG FREIBURG-SÜDBADEN

Mobilising citizen capital to strengthen regional value chains

Regionalwert AG Freiburg-Südbaden

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Conventional finance misses rural reality

- **Long horizons**
  Farms and food businesses invest for many years. (Generations?)
- **Limited collateral**
  Young and small enterprises rarely fit standard risk models.
- **Thin margins**
  Essential regional infrastructure can be commercially fragile.
- **Value-chain gaps**
  A missing processor or logistics partner limits everyone’s growth.

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How capital builds regional business capacity

Farming · Processing · Logistics · Retail · Food services

Capital stays connected to the region, its businesses and its people.

Capital opens the door.
Business support builds resilience.

1	**FINANCIAL PLANNING**	Develop viable financing and investment concepts.
2	**PROJECT DEVELOPMENT**	Accompany ideas from first concept to implementation.
3	**PEER NETWORK**	Create practical exchange across the value chain.
4	**MARKET VISIBILITY**	Connect businesses with shareholders and customers.
5	**IMPACT TRANSPARENCY**	Report ecological, social and regional value.

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The Regionalwert finance model

1,000+ shareholders	€4.73m share capital	23 partners	600+ Workplaces in our network

THREE LESSONS FOR OTHER RURAL REGIONS

1. Mobilize local, long-term capital
2. Invest along the value chain
3. Combine finance with business support

**Access to finance becomes transformative when:
capital is patient, rooted in the region and combined with practical support.**