Invest in
Black Economic Liberation

June 17, 2020

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The Growing Racial Wealth Divide

In the 33-year period from 1983 – 2016:

Wealth of median Black households decreased by 51%
from $6,800 down to $3,400

Wealth of median White households increased 33%
from $105,300 up to $120,500

Data from Prosperity Now reports: “The Road to Zero Wealth” - 2017, and “Running in Place” - 2018
The Growing Racial Wealth Divide

In the 33-year period from 1983 – 2016:

In 1983, the net worth of White households was 8 times higher than that of Black households.

In 2016, it was 13 times higher.

The Growing Racial Wealth Divide

It will take 242 years for the average Black family to achieve the level of wealth average White families own today.

Data from Prosperity Now reports: “The Road to Zero Wealth” - 2017, and “Running in Place” - 2018
Sara Loving, Better Banking Options

Sara Loving is a research associate at Just Money Advisors focusing on Better Banking Options. She graduated from Spalding University in 2017 with a degree in Interdisciplinary Social Sciences and was brought into the company by her parents, Susan Taylor and Andy Loving, to research and write about sustainable banking practices.

Deeply passionate about all forms of social justice, Sara believes that making better banking practices available to more people will lead to a more sustainable and equal society. She is the primary author on the Better Banking Options Blog and maintains media outreach for the project.
Where you bank MATTERS

Support economic equality with your deposits

#BlackLivesMatter #JusticeforBreonna

Find Better Banks

Black Banks and Credit Unions

Learn More
Ebony Perkins is the Manager of Investor & Community Relations at Self-Help Credit Union. She helps groups and individuals invest funds in a socially responsible financial institution that supports communities of all kinds, especially those underestimated by conventional lenders. Before that role, she served as the Donor Relations Manager at Central Carolina Community Foundation where she managed a system to engage over 400 individuals to achieve their charitable goals.

Ebony’s commitment to investing in the community is evident by her contributions to Women In Philanthropy, Durham Center for Senior Life, University of North Carolina MPA Alumni Board, Association of Black Foundation Executives, Friends of African American Arts & Culture, and Columbia College as a mentor. In November 2019, Ebony was recognized on the SRI Conference's 30 Under 30 List.
Ebony L. Perkins
Manager, Investor & Community Relations

Ownership & Economic Opportunity for All

Self-Help®
Paycheck Protection Program
(Since April 1, 2020)

- 1,404 PPP borrowers
- $171 million
- 18,000 jobs saved
- 65% of loans under $50,000
- 60% of orgs led or owned by people of color
- 66% of loan funds to nonprofits
Self-Help Borrowers

Kiddie World Child Development Center (Wilson, NC)

Grow Greater Englewood (Chicago, IL)
Community Recovery Initiative
Helping those impacted by COVID-19

Make A Difference
CHORDAT
A CAPITAL
INVESTMENT WITH
A BACKBONE

Tiffany Brown &
Kate Poole
OUR BACKBONE

➡️ Commitment to Racial and Economic Justice
➡️ Accountability and Shared Risk
➡️ Bringing our whole selves

Cards from Dust II Onyx Tarot
6 ways to Invest in Black Liberation

collages by Kate Poole
Follow the visionary leadership Black women like Jessica Norwood, Nwamaka Agbo, Lillie Allen, Nia Umoja, Erin Dale Byrd, Anasa Troutman, Konda Mason and Nina Robinson!
- Invest in **Hope Credit Union** in the Mississippi Delta, which has a Transformational Certificate of Deposit
- Give to **Highlander Research and Education Center**, they are a part of a Black-led coalition that is raising a $10 million Southern Power Fund
- Give and invest in **Higher Purpose Co**
- Give and invest in **Runway Project**
- Give and invest in local Black-led businesses, coops, individuals and organizations. Give to mutual aid projects that support Black communities — check out **New Economy Coalition** and **A People’s Orientation to a Regenerative Economy**.
Make multi-year (at least 3 year) commitments to funding Black-led organizing for justice. Let organizations know who you are and how long they can count on your support. Check out the Movement for Black Lives (M4BL) network, Solidaire’s Aligned Giving Strategy, and social justice community foundations.
Wealth accumulation on Wall Street is dependent on the use of extreme violence to extract resources from poor communities and communities of color. Move as much money as possible out of the stock market.
● Learn about the history of wealth accumulation in this country. Learn from United for a Fair Economy’s Boosts and Blocks timeline, Peoples Hub, and the 400 years of Inequality timeline.

● Locate your own story and your family’s story in these histories. Where was your family able to access land, wealth or power at the expense of others? Where is there opportunity for repair?

● Come out of isolation, and talk about these histories with your family and people in your life.

● Part of the work of repair is coming in to community. You cannot do the work of repair by yourself in isolation. A crucial part of the repair is building relationships.
- Commit to personal practices so you can stay accountable and stay in relationship through difficulty and discomfort. Explore journaling, meditation, prayer, ritual, and building altars. For more ideas, check out the work of *Be Present*, Yeye Luisah Teish, Adrienne Maree Brown, *Irresistible Podcast*, and *Generative Somatics*.

- Real relationships create an opportunity for ongoing accountability. The internet is not going to hold you accountable. Posting on social media is a start but it is not going to redistribute wealth and power. Building real connections with people and communities organizing for justice will support you in showing up for movements in the years to come. These relationships can offer loving accountability. **You do not need to do this work alone! And you cannot do this work alone.** Build real relationships and join organizing for justice.

- If you’re a white person looking to deepen your anti-racist practices join SURJ, Catalyst Project, or local organizing for racial justice.
- If you’re a wealthy person join Resource Generation or Solidaire.
- For people of color and white folks check out local groups building the solidarity economy, like New Economy Coalition and the Solidarity Economy US map.
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6 ways to Invest in Black Liberation at bit.ly/lovingwarrior