



Social Capital Initiatives

Unleashing the power
of togetherness.

PROSPECTUS



Opportunity brief

At Social Capital Initiatives (SCI), we believe that the true wealth of any community lies in its acts of social good. We also believe that Social Capital is an underutilized resource with immense potential. Too often, communities overlook the power of their collective goodwill, connections, and shared actions. We believe Social Capital can be a transformative alternative to financial capital – unlocking opportunities, fostering collaboration, and driving sustainable growth in places where traditional financial resources may be limited.

For 25 years, Social Capital Initiatives (formerly known as Asia Initiatives) has worked with underserved communities across 28 projects in four countries. Throughout this time, we have seen that when communities harness social capital, it improves financial and ecological well-being and also uplifts people's happiness and quality of life.

At the heart of all our initiatives is our Social Capital Credit System (SoCCs), a community currency for social good. SoCCs is a persuasive technology for behavior changes that nurtures local leadership, builds connections, and promotes social, financial, and ecological capital.

SoCCs is straightforward: individuals complete acts to help their community to earn SoCCs, which are recorded on our app. Then, these credits can be redeemed for personal education upskilling, healthcare, micro-loans, or community assets. SoCCs Earning and Redeeming menus are created by communities themselves during SoCCratic Dialogues at the start of each program. Thus, SoCCs is a universal concept, but the menus are hyper-local. SoCCs has received the World Changing Idea Award, as well as awards from MIT, General Motors, Vodafone, Caterpillar, and others.

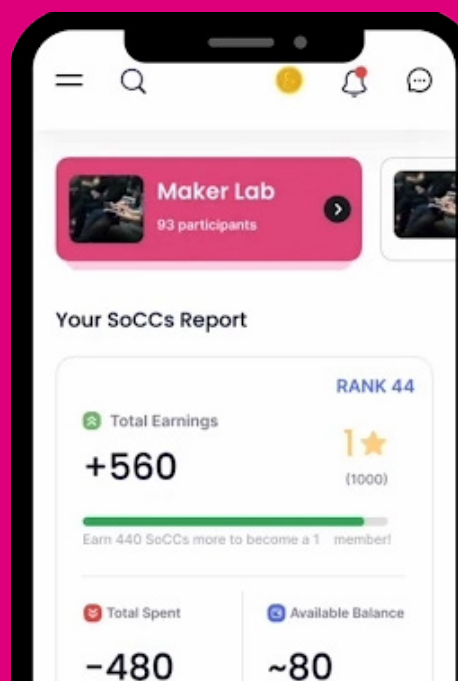
Building on this success, Social Capital Initiatives is poised for a revolutionary expansion, with a goal to increase our reach from 75,000 people to over 1,000,000 people per year by 2030. In addition to scaling our current programs, we have just

launched a new app that will enable even more individuals to engage with and benefit from SoCCs.

To support this growth, we are seeking an investment of \$2 million. These funds will enhance the SoCCs app and web platform, drive program expansion, and cover operational costs. With this support, we will bring SoCCs to more communities, empowering them to leverage this transformative methodology for sustainable change.

Join us in this innovative journey to redefine what is possible in truly sustainable community development and social empowerment.

S•CCs Social
Capital
Credits



SCAN TO
LEARN MORE





SITUATION OVERVIEW

An interconnected world with interconnected issues

The sole focus on financial capital over the past few decades has hurt social capital of communities, and brought many ecological systems in the world to the brink of collapse.

Social Capital Initiatives (CSI) is deeply committed to serving the most underserved people in urban slums and remote villages, who suffer the most from climate, financial, and health shocks. Specifically, Social Capital Initiatives focuses on five core areas described below. SCI believes that each of these areas is interconnected, and progress in one can significantly influence and enhance outcomes in others:



Economic empowerment

provides the resources needed to invest in health, education, and environmental sustainability.



Quality education

opens up economic opportunities, enabling individuals to secure better jobs and improve their living conditions.



Improved health

leads to better educational outcomes, as healthier children are more likely to attend and perform well in school.



A healthy environment

ensures the availability of natural resources essential for livelihoods and well-being.



A strong community

provides a support network that enhances resilience and the ability to collectively address challenges.

Over and over again, even when faced with adversity, we have seen people in our projects display acts of kindness, social good, and peer support. This has proven to be a life-saving and life-changing asset when communities, rich and poor, are faced with health shocks like Covid, climate catastrophes, or financial shocks. This social capital is the true wealth of communities, which we seek to strengthen and leverage for sustainable development and greater happiness.



OUR ORGANIZATION'S WORK

Capitalizing on our shared strength



OUR STORY

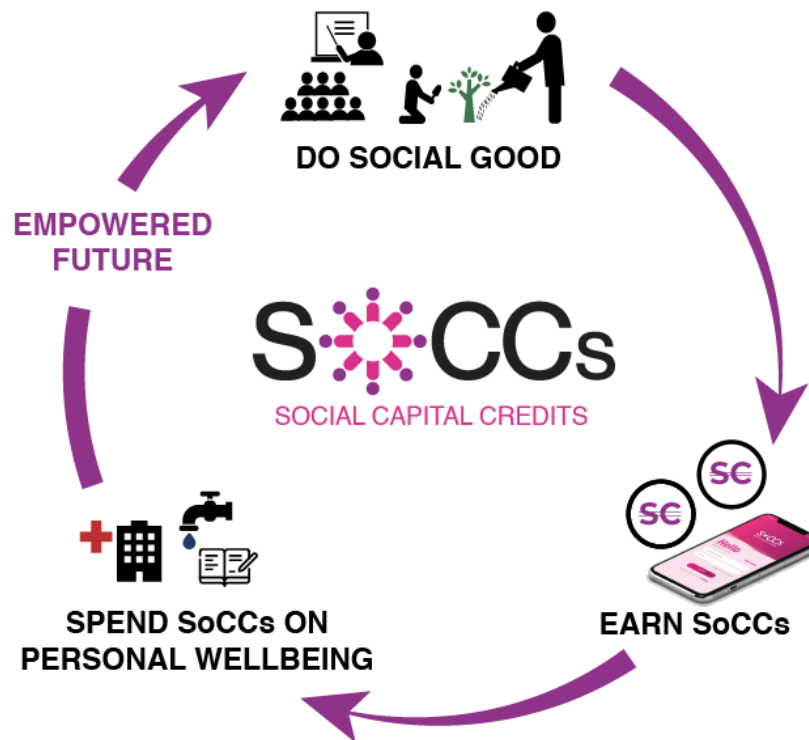
Our story began in 1999 when a group of friends, led by Geeta and Krishen Mehta, met to find ways to help the severely underprivileged in South Asia. From this gathering came a pivotal meeting with renowned agricultural scientist and humanist Dr. M.S. Swaminathan – leader of the M.S. Swaminathan Foundation in Tamil Nadu – that inspired the founding of Social Capital Initiatives.

From the beginning, SCI has resolved that its programs would always be “pro-poor, pro-women, and pro-environment.” With those principles in mind, the organization began by supporting Village Knowledge Centers and microcredit schemes in Tamil Nadu. Since then, our programs have grown by leaps and bounds, ranging from revolving loan programs to environmental awareness campaigns to school enrollment drives and more. We have also successfully reached communities and started programs in India, Bangladesh, Nepal, Kenya, Ghana, Costa Rica, and the United States.

In 2009, we moved our headquarters to New York, where we achieved 501(c)(3) status in 2010. It was here that our President and Co-Founder, Dr. Geeta Mehta, developed Social Capital Credits (SoCCs), a community currency for social good. Today, we harness the power of SoCCs across 18 sites, helping communities become active participants in their own success.

Social Capital Credits

The community currency for social good



What makes the SoCCs system unique is its multiplier effect. Most aid programs for underserved communities today are top-down, with little decision-making power left to community members themselves. However, when funding enters the SoCCs system, it is earned by individuals who complete acts of social good. Individuals are incentivized to help their community to earn SoCCs, and then to get the items they need from the redemption menu. This way, every dollar invested in a SoCCs-based project at least doubles its impact by fostering a wide array of community-beneficial activities.

We believe that the people who are closest to problems are also closest to the solutions, and that proximity is expertise. In order to actively involve our participants in their programs,

all our projects begin with SoCCratic dialogues, where participants create SoCCs Earning and Redeeming menus hyper-localized to the specific needs of their communities. Development, after all, is not a “one size fits all” phenomenon. Each

community has individual strengths and needs, which is why our SoCCs program is highly adaptable to the specific environment of our various program sites. These dialogues act as a means of crowd-sourcing innovation and creativity from our participants, and result in much more effective programs that people feel ownership of.

This grassroots methodology enables individuals to work

with Social Capital Initiatives to customize their programs. Social Capital Initiatives works with local partners on the ground in all the regions we

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work in. By collaborating with these partners, we implement programs that the communities have envisioned. If community members put computer classes on the Redeeming menu, we work through our partners to source teachers and spaces to hold the classes. If community members say water management is critical, we work closely with water resource experts in that region to design programs in rainwater harvesting and watershed management. Our funders make it possible for us to work in this ground up manner, and to deliver programs that are customized to meet the needs of the communities we serve.

When communities are incentivized to take charge of solving the collective issues they face, the result is local pride and a feeling of ownership over projects. This improves involvement rates during the

program and increases the likelihood of projects becoming self-sustainable. Furthermore, our SoCCs app and web platforms enable people to record and manage their SoCCs earning and spending, so communities can own their projects and the progress toward their goals. Person to Person (P2P) SoCCs transactions also increase the velocity of transactions in communities, overcoming the friction caused by lack of money.

Overall, the hyper-local approach of SCI to all of our programming boosts program performance and ensures respect for local knowledge, culture, and leadership. This also allows community members to become stakeholders in their own success, often for the first time.

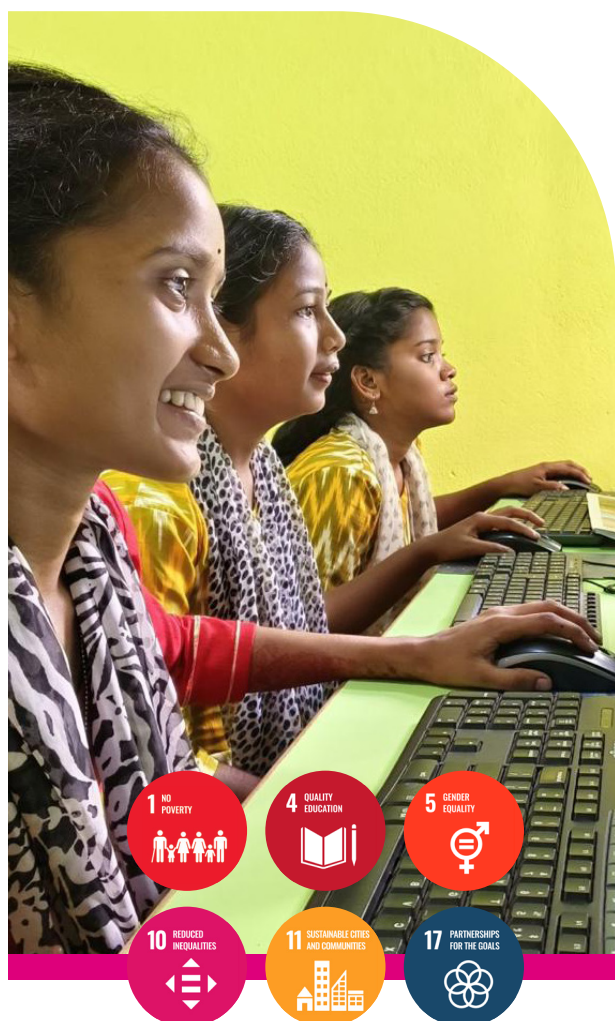
CASE STUDY 1: EDUCATION

Digital Literacy in Bhubaneswar, India

Dipanjali Pradhan, a woman from Bhubaneswar, India, faced severe educational and economic challenges. In her community, adolescent women rarely attended high school, often dropping out to care for younger siblings or to enter marriages arranged by their parents. Some left school to take up day-wage jobs, often as construction laborers or housemaids.

Determined to make a better future for her family, Dipanjali joined the Digital Literacy Centers run by our local partner, VIEWS. She earned SoCCs by providing homework help to younger children and participating in community activities. These SoCCs were redeemed for computer lessons, taught by qualified instructors vetted by Social Capital Initiatives, which included basic computer skills, Microsoft Office usage, and internet navigation.

Dipanjali's newfound skills enabled her to secure a job as a computer operator at KIIMS Hospital. This employment allowed her to support her family, as well as to pursue further upskilling courses. The Digital Literacy Centers provide a crucial platform for adolescents like Dipanjali to break out of the cycle of poverty, illustrating the transformative power of education and technology facilitated by SoCCs.





CASE STUDY 2: AGRICULTURE

Water Conservation in Jharkhand, India

Sita, a woman living in the Koderma district of Jharkhand, India, had experienced water scarcity since childhood. She would often have to walk long distances to procure water for her family's usage, skipping school to do so. Even when the family did have water, it was not always safe to drink. Contaminated water often resulted in disease throughout the community.

Sita earned SoCCs by participating in reforestation efforts in her district. She helped to maintain existing rainwater harvesting structures, prepared seed balls, and planted trees and other plant species to promote biodiversity. Through these activities, Sita and other women were able to redeem their combined SoCCs to restore 18 ponds and other rainwater harvesting structures across nine villages. The ponds were then stocked with fish to provide additional protein and income to Sita's family and other people in her village.

The rejuvenated ponds ensured a consistent water supply for fields, significantly improving agricultural productivity. Sita and other participants attended talks by agricultural experts and visited demonstration sites. These visits provided valuable insights and techniques, further enhancing local water management efforts. This project not only addressed the immediate water crisis but also fostered a sustainable agricultural environment. Further, the rainwater harvesting structures included safe drinking water, thus reducing the need to retrieve water from faraway pumps. Children in the village are now able to attend school daily, as they no longer need to retrieve water during the day.



SoCCs serve as a bright affirming flame in the midst of the sea of despair we see around us.

**– M. S. Swaminathan,
Father of Ever Green Revolution in India**



Social Capital Credits, developed by Social Capital Initiatives, is a breakthrough concept to tackle the endemic issues of poverty, education, and healthcare. It does this by leveraging the strength and resilience of societies, leveraging the inner desire that we each have to share our talents and help others.

**—Ban Ki-moon,
8th Secretary-General of the United Nations**

CASE STUDY 3: ENVIRONMENT

Ecosystem Services in Hualien Province, Taiwan

Max Zhang Wei is a farmer in Hualien Province, Taiwan. Wei, like many other farmers within the Wulali Tribe in Ruisui Township, is concerned about water scarcity and biodiversity loss in the region.

To address these issues, farmers like Zhang began earning SoCCs by offering land for rainwater harvesting ponds and ditches and by engaging in biodiversity-enhancing activities, such as planting native trees. These actions prepared the region for climate-resilient agricultural practices, which farmers could access by redeeming their SoCCs.

With the redeemed SoCCs, farmers received government support to develop essential water conservation infrastructure, along with technical assistance for sustainable agriculture. This initiative alleviated immediate environmental concerns and also fostered long-term sustainability and biodiversity, showcasing how SoCCs can effectively address ecological challenges.





CASE STUDY 4: WOMEN'S EMPOWERMENT

Micro-Poultry Farming in Uttar Pradesh, India

In Shohratgarh, India, Sangeeta, like many women in her community, faced severe economic challenges with little hope for stable income. The region is frequently hit by natural disasters, leaving poor, landless agricultural laborers like her with even fewer options.

Sangeeta's turning point came when she began earning Social Capital Credits (SoCCs) by attending monthly meetings that focused on financial literacy, reproductive healthcare, and skills for starting micro-poultry farms. With these earned SoCCs, she redeemed pre-vaccinated chicks, which allowed her to launch a small poultry farming venture.

What started as a supplemental income quickly grew. Encouraged by her success, Sangeeta expanded her operations, tripling her inventory and transforming her poultry farm into a stable source of income for her family. The technical skills she learned through the project helped her scale her business and achieve economic stability, showcasing the power of SoCCs to spark women's entrepreneurship and create sustainable livelihoods.



CASE STUDY 5: HEALTH AND NUTRITION

Moringa Cultivation in Aurangabad, India

Aarti, from Aurangabad, India, struggled with nutritional deficiencies common in her community, particularly among women and children. Over 50 percent of people in the region suffer from anemia, a statistic partially caused by the primarily vegetarian diet of the area. This number is even higher for women, who often prioritize their husband and children in the protein-rich parts of the family diet, which were scarce due to the meager family income.

Aarti participated in a Moringa cultivation project. She earned SoCCs by growing Moringa trees and creating recipes that incorporated Moringa products, as well as sharing this knowledge and skills with other local women. The SoCCs were redeemed for labor-saving tools and supplies to upscale her small agricultural practice.

The cultivation and use of Moringa, a superfood rich in essential nutrients, significantly improved the nutritional intake of Aarti's family and community. Additionally, the sale of products like Moringa powder provided an extra source of income, enhancing economic stability. The project demonstrated how SoCCs could address both health and economic challenges simultaneously, fostering holistic community development.

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Dr. Geeta Mehta,
Co-Founder and
President of Social
Capital Initiatives

Empowerment of communities can only be achieved when they are actively involved in the design of any empowerment program. It must be sustainable, equitable, and carried out with respect for people's dignity.

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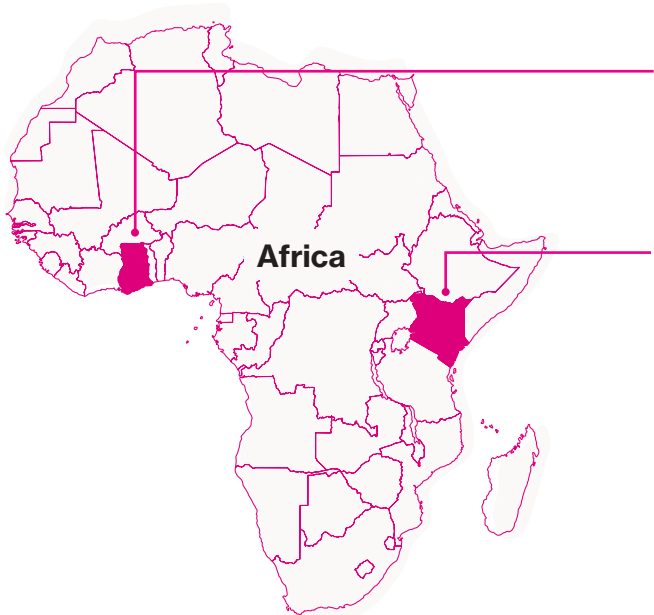
OUR IMPACT

Track Record of Success

We serve over 75,000 people directly – and many more indirectly – through 21 global partnerships every year. Our current 26 projects include the following:



Economic empowerment



- In our Microcredit program in **Ghana**, launched in 2015, we established a self-sustaining model that provides essential financial support and economic opportunities for local communities.
- In the Nairobi project in **Kenya**, women are creating organic hair care products and earning a living through direct sales. Additionally, women are exchanging their SoCCs for vertical kitchen garden kits, promoting self-sufficiency and sustainable agriculture.

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Quality education

- In our Maker Labs project in **India**, we transformed 25 government schools into hubs for grassroots innovation, teaching entrepreneurial skills to high school students. This led to a 5 percent increase in language skills and a 46 percent increase in mathematics skills, enabling 5,000 young girls and boys to join the STEM workforce by 2028.
- In our Cascade of Learning program in **India**, we helped 12,500 children stay and succeed in school by engaging mentors who earn SoCCs for helping younger children. These mentors then use their credits to learn digital skills in our 50 Learning Centers across the country.

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50 Learning Centers

across the country

“SoCCs is the best idea I have heard since Muhammad Yunus’ Grameen Bank sumpteen years ago. You got yourself a tool. I urge you to pursue this idea.”



Dr. Pedro Sanchez,
World Food Prize Laureate
and MacArthur Fellow



Improved health

- In our Vegetable Gardens project in **India**, we helped 9,000 women farmers grow enough produce to ensure food security for their families and double their income. We also trained over 2,000 women across 150 villages to make organic manure and planted more than 25 varieties of local and indigenous vegetable species, promoting biodiversity and soil health.

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Professor Jeffrey Sachs was the Director of the Earth Institute, Columbia University, when we were developing the SoCCs concept. Our Ghana and Kenya projects were started with the Earth Institute and continued with WomenStrong International. Sachs has said, “It is just amazing to learn of your innovative work in Kumasi on SoCCs. This sounds absolutely wonderful, a real breakthrough.”



Professor Jeffrey Sachs,
Director of the Earth Institute,
Columbia University



A healthy environment

- In the Mahad area of **Maharashtra, India**, we supported 1,200 people in forming the first-ever tribal credit cooperative. Additionally, we built 12 rainwater harvesting structures, 19 check dams, and planted over 25,000 trees, enhancing local water resources and agricultural productivity.
- In the Cascade of Upskilling program in **Maharashtra, India**, we helped 500 women transition to regenerative farming practices and earn SoCCs by sharing their knowledge with others.
- In the Taiwan Agricultural Research Institute project in **Taiwan**, we trained 32 farmers in eco-friendly farming and biodiversity conservation. We also planted 2,778 ethnoplants, installed 40 bat boxes, and placed 16 local auto-cameras to monitor and protect wildlife.

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A strong community

- In the **New York** project in the United States, we taught employable skills to formerly incarcerated women through partnerships with a rehabilitation center. We provided digital and financial literacy classes, job readiness training, and supported the children of incarcerated women through a literacy booster program.

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Ban Ki-moon,
8th Secretary-General
of the United Nations

Dr. M.S. Swaminathan, a world-renowned scientist and humanist, is the one who inspired us to start Social Capital Initiatives (originally called Friends of MSSRF). Dr. Swaminathan was our advisor and inspiration—especially in our focus on work that is pro-women, pro-environment, and pro-community—until he passed away in 2023.



Dr. M.S. Swaminathan,
a world-renowned
scientist and humanist

Ban Ki-moon, the 8th UN Secretary-General, is a patron and guide to Social Capital Initiatives. He has been conferring the Ban Ki-moon Award at our annual events for the past eight years. At the last meeting, he said, “During my tenure as Secretary-General, I always worked to make women’s empowerment a top priority, and I can see that Social Capital Initiatives is carrying on that legacy.”



VISION & INVESTMENT OPPORTUNITIES

Join our Journey

Social Capital Initiatives stands today as a beacon of transformation, driving significant social change by empowering communities through Social Capital Credits (SoCCs). Our vision of wild success is a world where SoCCs is universally recognized and utilized as a viable alternative when traditional currency is scarce, making a tangible impact on poverty reduction and community empowerment globally.

To realize this vision within the next three years, our organization plans to expand the reach and application of SoCCs beyond current geographies. This involves extending our innovative currency into new regions, including the United States, to showcase its universal applicability and effectiveness across diverse cultural landscapes. Additionally, introducing SoCCs into corporate settings will demonstrate its versatility and potential to foster corporate social responsibility in a new and impactful way.



We invite you to be part of our journey to raise \$2 million.

This investment will allow Social Capital Initiatives to make headway in the following key areas:

\$1,200,000

Program Expansion

Expanding our programs to new regions and sectors, particularly focusing on digital inclusion. This expansion will not only increase the footprint of our existing programs but also adapt our strategies to meet the specific needs of diverse communities, ensuring that our interventions are as impactful as possible.

\$500,000

Technology Integration

Developing a user-friendly app that facilitates the broader dissemination and utilization of SoCCs. We plan to use artificial intelligence to enable the app to be used in various languages and by people with different abilities. This technological advancement will enable individuals worldwide to engage with SoCCs directly, enhancing our operational efficiency and reach.

\$300,000

Executive Director Hiring

Strengthening our core team by hiring an Executive Director is an important priority for us in the coming years. Doing so will allow our team to operate even more smoothly, allowing our President to focus on fundraising activities, rather than day-to-day operations. This will leave us in a much better financial position to enact change.

Investing in these opportunities will result in significant enhancements to how our programs operate and the impact they can achieve.

By integrating advanced technology and expanding geographically, SoCCs will become accessible to anyone with a smartphone, thereby democratizing the ability to contribute to and benefit from social good. The new app will include features for better data analytics, allowing us to tailor the SoCCs implementation more effectively to individual community needs. This will not only improve the effectiveness of our interventions but also provide our partners and funders with clear, measurable outcomes.

With broader adoption and recognition, SoCCs could eventually influence economic indicators – such as credit scores and loan qualifications. This could integrate social good directly into the fabric of global economic systems.

Imagine a world where social and environmental contributions are valued as much as financial capital

At Social Capital Initiatives, we imagine a world where social and environmental contributions are valued as much as financial capital. The success of our vision hinges on the support from forward-thinking funders ready to invest in a sustainable, equitable future. With your partnership, we can transform the landscape of social capital and create lasting change for communities worldwide.

YEARLY FINANCIAL NEED BY INVESTMENT AREA IN USD

	2025 Year1	2026 Year 2	2027 Year 3	Total
Staff and Consultant	\$80,000	\$100,000	\$120,000	\$300,000
Program Expansion	\$320,000	\$440,000	\$440,000	\$1,200,000
Technology Integration	\$120,000	\$220,000	\$160,000	\$500,000
Total	\$520,000	\$760,000	\$720,000	\$2,000,000



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