



CAPITAL

THE SHORT DEFINITION

INDIVIDUAL	The existing stock of skills, understanding, physical health, and mental wellness in a region's people.
INTELLECTUAL	The existing stock of knowledge, resourcefulness, creativity, and innovation in a region's institutions, organizations, and sectors.
SOCIAL	The existing stock of trust, relationships, and networks in a region's population.
CULTURAL	The existing stock of traditions, customs, ways of doing, and world views in a region's population.
NATURAL	The existing stock of natural resources – for example, water, land, air, plants, and animals – in a region's places.
BUILT	The existing stock of constructed infrastructure – for example, buildings, sewer systems, broadband, and roads – in a region's places.
POLITICAL	The existing stock of goodwill, influence, and power that people, organizations, and institutions in the region can exercise in decision-making.
FINANCIAL	The existing stock of monetary resources available in the region for investment in the region.

THE CAPITALS: DETAILED DEFINITIONS

INTELLECTUAL: The knowledge, creativity, and innovation needed to solve problems and develop new ways of doing things. Investment in intellectual capital is through research and development and support for activities that increase innovation, as well as diffusion of new knowledge and applications. It can come from sharing with other people and communities.

SOCIAL: The trust, networks, and inclusive relationships needed to get things done. Investments in social capital are those that lead to new conversations, shared experiences, and connections between individuals and groups and/or strengthen relationships within groups.

CULTURAL: The traditions, customs, and beliefs shared by the community, including the way you see the world. Investments in cultural capital can help to preserve tradition while also helping to shift and align beliefs in ways that help people develop shared values and history.

INDIVIDUAL: The skills and capacity, including health, that allow individuals to be productive. Investments in human capital include spending on skill development, education, training, and health maintenance and improvement.

NATURAL: The productive environmental assets (e.g., air, water, land, minerals, plants, animals, fish, ecosystem services) in a region. Investments in natural capital include restoration and maintenance.

BUILT: The fully functioning constructed infrastructure (e.g., buildings, sewer treatment plants, manufacturing and processing plants, energy, transportation, communications infrastructure, technology) needed to support community well-being. Investment in physical capital is in construction, renovation, and maintenance. Built capital depreciates with use and requires ongoing investment to maintain its value.

POLITICAL: The voice, power, and influence over decisions needed to achieve your goals, including the distribution of resources. Investments in political capital are made through inclusive organizing – gathering and disseminating information, providing access to decision makers, creating broader constituencies and increased voice.

FINANCIAL: Financial capital, including investments and personal savings, generates monetary returns that can be used for further investment or consumption. Stewardship of financial capital implies responsible investment to generate added income as well as eliminate unnecessary cost or waste. In creating wealth, we strive to invest financial capital in ways that increase and improve the quality of the other forms of capital.