A region or microeconomy that is self-sufficient and locally sustainable will better thrive in the coming decades as climate change and global uncertainties increasingly threaten communities. Food, water, and energy needs can best be addressed by seeing each local region as an ecological system, requiring the care and attention that allows environments to thrive, recently dubbed ‘agroecology.’ The United Nations Food and Agriculture Organization identified several principles that promote sustainable food and water resources—principles also required for a just and sustainable energy supply. These core values include:

- Attention to equity, inclusion, and justice in labor practices wherein food production becomes an enjoyable and shared task enhancing ties with nature, the environment, and the community;
- Responsible and accountable governance at all levels;
- Resilience in agricultural practices and the energy grid to recover from climate-related disasters;
- Linkage of producers and consumers so that production is tied to need, reducing food waste and increasing food value, freshness, and variety, with adequate support for farmers;
- Respect for culture and food traditions, promoting a healthy food supply, and resisting industrial and monocultural farming techniques as well as exploitative and unjust labor practices.

These principles are of little interest to the existing profit-driven food and energy supply chains. This has led to dependence on chemical additives, factory farming, inattention to waste or recycling, antibiotic resistance, monoculture crops, animal abuse, and soil depletion. The current energy grid favors the wealthy and damages the environment by promoting short-term financial incentives, allowing the profit motive to drive pricing and distribution, and exploiting our natural resources.

A banking system that is designed to consider what is best for the unique needs and capabilities of each local community will support agroecology in just, sustainable, and resilient ways. Local leaders bringing principles of justice and compassion to bear in using our wealth and natural resources for the betterment of all will promote resilience and self-reliance, encouraging markets to reinforce local values and growth. Because public banks can have longer horizons for profitability than commercial banks, they can support local projects that reflect the principles of agroecology, keep local wealth and resources in their communities, promote awareness of local values and needs, and foster a fuller sense of the community as an ecological system.