A sustainable and self-sufficient local economy is crucial in the face of the increasing challenges posed by climate change and global uncertainty. Food, water, and energy needs can be effectively addressed by treating each local region as an ecological system and utilizing agroecological principles. The United Nations Food and Agriculture Organization has identified several key values for sustainable food and water resources, which are also essential for a just and sustainable energy supply. These include:

- A focus on equity, inclusion, and justice in labor practices, with food production seen as a shared and enjoyable task that strengthens connections with nature, the environment, and the community.
- Responsible and accountable governance at all levels.
- Resilience in agricultural practices and the energy grid, allowing for recovery from climate-related disasters.
- Linking producers and consumers to ensure that production meets a need, reducing food waste and increasing food value, freshness, and variety while providing adequate support for farmers.
- Respect for culture, and food traditions, promoting a healthy food supply, and rejecting industrial and monocultural farming techniques, as well as exploitative and unjust labor practices.

The current profit-driven food and energy supply chains often overlook these values, leading 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 also 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. Public banks in California can promote sustainable and compassionate local development by implementing these principles in their lending and funding strategies.

A banking system that is tailored to the unique needs and capabilities of each local community will support sustainable and compassionate local development through agroecology. Public banks, with their longer-term focus on profitability, can provide funding for projects that align with the principles of agroecology, such as promoting equity, inclusion, and justice in labor practices, responsible and accountable governance, and resilience in agricultural practices. This will not only support local food, water, and energy needs, but also encourage local wealth and resources to stay within the community, promote awareness of local values and needs, and foster a deeper understanding of the community as an ecological system.