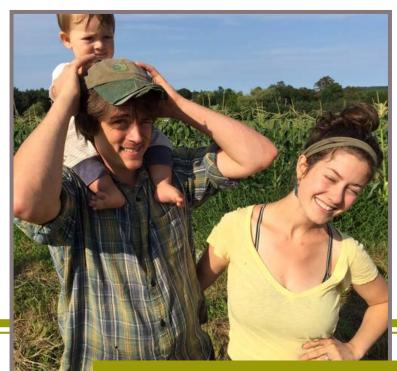


Coastal Enterprises







MAKING IT WORK

Mission & Vision

MISSION

Coastal Enterprises, Inc. (CEI) helps to grow good jobs, environmentally-sustainable enterprises, and shared prosperity in Maine and in rural regions across the country by integrating financing, business and industry expertise, and policy solutions.

VISION

CEI envisions a world in which communities are economically and environmentally healthy, enabling all people, especially those with low incomes, to reach their full potential.







Certified & Highly Rated











A four-star impact performance rating is the highest impact performance rating awarded. A Policy Plus rating recognizes that policy change is an integral part of the funds strategies to benefit disadvantaged people and communities. CEI's A+ financial strength and performance rating is awarded for very strong financial strength, performance and risk management practices relative to its size, complexity, and risk profile.



Multiple Organizations, One Goal

The CEI family of organizations advance a shared mission: grow good jobs, expand environmentally sustainable enterprises and increase more broadly shared prosperity.

Betsy Biemann, CEO | Keith Bisson, President

COASTAL ENTERPRISES, INC.

MAINE AND NEW ENGLAND | 56 STAFF

Business Lending and Investment
Business and Workforce Development Advice
Natural Resources Based Industry Expertise
Federal and State Policy Advocacy
Housing and Financial Wellness Counselling

CEI VENTURES
Northeast | 3 STAFF

Equity Investments

CEI CAPITAL
MANAGEMENT
NATIONAL| 8 STAFF

New Markets Tax Credit Financing BRIGHT COMMUNITY
CAPITAL
NATIONAL 2 STAFF

Solar Project Investments

CEI-BOULOS CAPITAL
MANAGEMENT
NATIONAL | 5 STAFF

Opportunity Zone Investments

ADDITIONAL SUBSIDIARIES MAINE | STAFFED BY CEI

30 Federal St Investments CEI Housing



Maine Roots...
Rural,
National
Reach





A Continuum of Capital & Support

DEBT

Wicked Fast ™ Microloans
Sea Farm Loan
Business Loans
Construction Loans
Community Facilities
Solar Project Loans

EQUITY

Seed Stage Equity
Venture Capital
Catalyst Fund
Solar Equity

TAX-INCENTIVIZED INVESTMENTS

Solar Investment Tax
Credit
State Historic Tax Credits
New Markets Tax Credits
Opportunity Zones

BUSINESS ADVICE

POLICY ADVOCACY



Business Development Services across Sectors

Small Business Development

One-on-one business advice, that includes female and immigrant entrepreneurs

Workforce Solutions

Help portfolio businesses create competitive advantage and improve financial performance by investing in good jobs

Agriculture & Food Systems

Sector-specific expertise and targeted programs for farms and landbased food producers

Fisheries & Aquaculture

Sector-specific expertise and educational programs for sea-based food producers

Child Care Business Lab

Sector-specific business advice for home and center-based child care

LENDING & INVESTMENT ACTIVITIES



FYE 2019 Impact





Programs Mentioned at Making it Work: Workshops



Business Center

At the CEI Women's Business Center we know that now more than ever, connection is key, and that may of us are feeling particularly isolated. Our workshops build skills and connection among entrepreneurs.

Workshops Include:

- o **FocusME:** Facilitated peer groups to build personal and professional skills
- Propeller: for women looking to start a tech-based business or add a new component of technology to their business.
- o **Pints and Policy** gives Maine's female entrepreneurs a voice and a chance to elevate their role in policy matters by hosting these informal (virtual) meetups that connect entrepreneurs with State policymakers, and each other, and our CEI policy team.
- o And many more!
- o Find workshop information here.



Programs Mentioned at Making it Work: Workforce Solutions



WORKFORCE SOLUTIONS

We pair our financing services with our workforce solutions team to help businesses achieve maximum impact in their communities by creating good jobs for individuals who are economically disadvantaged / people with low incomes.

More recently, CEI Workforce Solutions has been engaging with employers to assist them with attracting and retaining workers and managing the workforce changes brought by the pandemic and new legislation. We encourage employers to overcome business challenges by investing in employees and considering changes to jobs that would be mutually beneficial. We use our Good Jobs Strategy to guide these discussions.

Workforce Resources

- Guidance for businesses bringing workers back to work or navigating COVID federal emergency paid leave law or COVID federal paid sick leave law.
- Preparing for Maine's new earned paid leave law.
- Learn more about Workforce Solutions.



Programs Mentioned at Making it Work: Lending





CEI and its subsidiaries offer business and project financing for a wide range of purposes including working capital, equipment purchases, facilities expansion, construction, and mixed use and affordable housing real estate development.

Our Wicked Fast Loan Product is designed to answer a need for quick, smaller loans to implement new strategies, and are an alternative to predatory loans and credit card debt for entrepreneurs who lack access to bank financing.

Find more information here.



Programs Mentioned at Making it Work: Financial Wellness



FINANCIAL WELLNESS

We know that small business financials impact personal financials. Our Financial Wellness team helps you develop personal financial literacy, as well as offering free, confidential credit counseling. They are very skilled in – and can provide information, referrals, and assistance around both mortgage delinquency, and eviction concerns

Learn more here.







www.ceimaine.org