



COASTAL
ENTERPRISES
INC.

investing in PEOPLE

Welcome
From Civil Rights to
Sustainable Solutions
next year!

investing in PLACES



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THE MISSION OF CEI IS TO HELP CREATE
ECONOMICALLY AND ENVIRONMENTALLY
HEALTHY COMMUNITIES IN WHICH ALL PEOPLE,
ESPECIALLY THOSE WITH LOW
INCOMES, CAN REACH THEIR FULL POTENTIAL.



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Triple Bottom Line Investing -The “3Es”

Economy: *Generates a viable financial return, either by maintaining or creating profits, return on investment or a tangible asset.*

Equity: *Provides an opportunity for disadvantaged groups to access information, housing, financial resources, or livelihoods/employment.*

Environment: *Results in a positive impact on the natural environment by reducing energy use, waste, pollution or material use, or by improving stewardship of natural resources.*



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The Business Plan for CED Grants

➤ Drives Key Outcomes

- Loan Repayment
- Job Creation
- Jobs For Low Income Job Seekers
- Job Retention





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Business Plan Disciplines:

Finance

Human Resource Management

Operations Management

Marketing



SOCIETY FOR HUMAN
RESOURCE MANAGEMENT

Leading People.
Leading Organizations.



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Elements of the Business Plan

- Market research on the sector you're targeting
- Partnerships (MaME)
- Opportunities and career ladders for low income people





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Elements of the Business Plan



PRIME FUND FINANCIAL PLAN

FUND/PROJECT GOALS & OUTCOMES



Borrower	Loan Request	Leverage	New Jobs	Purpose of Loan	Type of Business
Company A	\$100,000	\$0	5	Equipment and working capital for new product	Electronic manufacturing
Company B	\$50,000	\$100,000	5	Equip. purchase/expansion	Food products manufacturing
Company C	\$100,000	\$0	5	Working Capital	Cut and sew manufacturing
Company D	\$60,000	\$0	3	Equip. purchase	Electronic manufacturing
Company E	\$200,000	\$200,000	10	Equip. purchase	Food products manufacturing
Company F	\$200,000	\$200,000	20	Equip. purchase	Machine manufacturing
Company G	\$300,000	\$500,000	15	Equipment purchase	Food products manuf.
Company H	\$200,000	\$1,000,000	15	Equipment purchase	Shellfish processing
Total Pipeline	\$1,210,000	\$2,000,000	78		

Table 6: Implementation Schedule of Major Project Activities

Activity	Year One				Year Two				Year Three				Year Four			
	Quarter				Quarter				Quarter				Quarter			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
Contract w/evaluator	X															
Finalize 3 rd Party Agreements	X	X	X	X	X	X	X	X								
Finalize ETAGs	X	X	X	X	X	X	X	X	X							
Develop marketing materials	X	X														
Disseminate marketing materials	X	X	X	X	X	X	X	X	X	X	X	X				
Conduct outreach in region	X	X	X	X	X	X	X	X	X	X	X	X				
Close loans w/4 businesses	X	X	X	X												
Project team meetings	X		X		X		X		X		X					
Creation of new jobs	X	X	X	X	X	X	X	X								
Placement of low-income people	X	X	X	X	X	X	X	X								
HR TA and job retention svcs.	X	X	X	X	X	X	X	X	X	X	X	X				
Coordinate training as needed		X	X	X	X	X	X	X	X	X	X	X				
Semi-annual narr. & fin'l reports		X		X		X		X		X		X	X			



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The “ETAG”

Implement Employment & Training Agreement (ETAG), the keystone of CEI's workforce development strategy. This "social compact" between financed businesses and CEI targets a percentage of newly created jobs for low-income individuals.

Lists responsibilities and obligations
Accountability through period of loan
Incentives



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ETAG Components

- Assessment
- Meet with Business
- Review Disciplines
- Focus on Human Resources
- Share with Loan Officer
- Discussed at Loan Group..(3 E model)
- Approved ETAG completed and signed with loan closing documents
- Monitored over time – site visits- certification process to confirm job openings and hiring
- Create business/community partnerships



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This agreement established between CEI and job generating companies commits employers to target a percentage of newly created jobs to diverse jobseeker candidates, including those transitioning into employment from state assistance programs or people with disabilities, in exchange for access to gap financing. The foundation for the development of an ETAG with these job-generating businesses is a comprehensive workplace assessment.

www.ceimaine.org

THANK YOU!