



**Celebrating
28 years of
Sustainable
Solutions**

Social Investment Fund

CEI's Social Investment Fund is a private and public pool of funds mobilized by Coastal Enterprises, Inc. for investment in people and communities cut off from the mainstream economy.

Background: Coastal Enterprises, Inc. (CEI) is a private, nonprofit community development corporation (CDC) and certified community development financial institution (CDFI). With roots in the civil rights movement, CDCs/ CDFIs create assets and economic opportunities for people and communities with low incomes throughout urban and rural America. Since 1977, CEI has been part of this growing industry and a leader in addressing the concerns of rural communities.

CEI's mission is to help create economically and environmentally healthy communities in which all people, especially those with low incomes, can reach their full potential. We pursue this mission by providing financing and management assistance to promising, locally-based enterprises. CEI also targets specific sectors for maximum impact, such as sustainably managed ventures in the farm, fish and forest sectors; women business owners; microenterprises; and child care enterprises. CEI's goal is the creation of quality jobs, opportunities for self-employment and affordable housing, and access to essential services for individuals and communities. Maine is our primary market, but we also partner with CDFIs and environmental groups to bring resources to northern New England, western Massachusetts and upstate New York.

Private and public support: CEI currently manages over \$247 million of capital raised from private foundations, financial institutions and public entities who have embraced CEI's holistic community development finance strategies.

The practice of sustainable investing: CEI's business model encompasses "the triple bottom line" – economy, equity and ecology. We try to bring these three disciplines to bear on our underwriting methodology so that a social investment in CEI generates financial, social *and* environmental returns.

Here are ways you can invest in CEI:

<p style="text-align: center;">Loans</p> <p>A below market loan to CEI is pooled with other funds for targeted relending to small businesses, social services and affordable housing projects. Earnings above costs support the fund.</p>	<p style="text-align: center;">Gifts</p> <p>A gift to CEI to support sustainable economic development initiatives. CEI is a 501(c)3 charitable corporation, and gifts are tax deductible, to the extent allowable under the law.</p>	<p style="text-align: center;">Equity</p> <p>CEI currently manages two venture capital subsidiaries and is planning for ongoing equity funds. Information is available on portfolio performance to date and plans for new venture funds.</p>	<p style="text-align: center;">New Markets Tax Credit</p> <p>A federal income tax credit of up to 39% over 7 years is available for qualifying investments in targeted areas. Other state/federal tax credits may be available.</p>	<p style="text-align: center;">Tax Credit for IDA</p> <p>Maine taxpayers are eligible to receive tax credits for contributions to Individual Development Accounts (matched savings for low-income families).</p>
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For more information, contact Ron Phillips, President, rlp@ceimaine.org , or Ellen Golden, Senior Vice President for Development, efg@ceimaine.org, Coastal Enterprises, Inc., 36 Water Street, POB 268, Wiscasset, Maine 04578. Telephone: 207-882-7552; Fax: 207-882-7308; Website: www.ceimaine.org