CEI Internship Project Ideas
2015 Carsey Social Innovation Internship

CEI is a Community Development Corporation (CDC) and Finance Institution (CDFI) with 38 years of experience serving Maine’s maritime sectors. We offer all interns an initial orientation to the full scope of our activities. He or she will be provided with a professional work space, a laptop computer, telephone, and access to CEI’s IT network. The intern will also participate in CEI’s organizational gatherings such as staff meetings, annual retreat, and various departmental and client-oriented meetings. CEI will prepare a package of materials for the intern to review as they relate to the specific project selected. This will include a detailed work plan for the duration of the intern’s project with project goals and expectations highlighted.

**Project 1: Analysis of Business Survivability in CEI’s Microloan Portfolio**

CEI made its first Microloans of $1,500, $3,000, $5,000 and more since inception in 1978, to farmers, aquaculturists, wood harvesters and more evolving in the early 80s to include women in business, low income individuals, and family child care such as for a provider in Wiscasset who needed funds for a new hot water heating system to come up to code for her license. Historically, CEI didn’t identify small loans as micros but, rather, small enterprise loans…thus, the classification under theEnterprise Development Fund for small businesses requiring capital of <= $50,000. Currently our loan average is about $26,000, creeping over the years from an average of $12,000, then $18,000 and now the current level. It was only in the later 80s that CEI adopted the terminology as “microfinance” groups internationally began to define this sector as microenterprise. Indeed, along the way in microfinance in the U.S. some forms of international methods of microfinance have been adopted, such as “peer lending” popularized by the Bangladesh Grameen Bank and its founder, Muhammed Yunis, also winner of the Nobel Peace Prize.

As of the end of FY2014, CEI has made XX loans of $50,000 or less totaling $XX million. CEI funds have leveraged an additional $XX million, primarily in bank funds. CEI’s microloans target women, low income people, people with disabilities, unemployed, small producers, natural resource based industries, childcare providers, and refugees and immigrants.

In 2013-14, CEI implemented a pilot lending program for its smallest loans ($15,000 and less) for a total of $200,000 in lending capital over a 12-month period. The pilot targeted mission-based loans (defined below), and was meant to streamline current underwriting processes. CEI monitored and documented the pilot and is currently analyzing the results and how to implement additional improvements to its internal processes. The ultimate goal is to improve CEI's underwriting processes to increase the number of mission loans and as a result have a greater impact on socially and economically disadvantaged small businesses in Maine.

As part of this process, CEI is seeking an intern to conduct a quantitative and qualitative analysis of its recent microlending portfolio to more thoroughly understand business survivability within its microloan borrowers after receiving a loan. As well, CEI would like to examine the role of business counseling in business survivability to determine if it has positive correlation. The intern would report to Jennifer Sporzynski, Director of Business Development Services. The project will involve quantitative analysis of microloan portfolio data and interviews with current and former borrowers.
Project 2: Maine Seafood Study Website

In the current movement to support locally produced foods and rebuild local and regional food systems, the emphasis to date has been on agricultural products. Seafood (including aquaculture products) has not been well-integrated into these discussions and efforts. To advance the goal of integrating seafood into a comprehensive Maine food distribution and sales network, CEI has researched and inventoried the seasonality, sources, and market utilization of locally produced seafood within the state. CEI has recently developed and launched an online tool to help potential buyers at many different levels of geography and distribution, find the products and the companies that sell them. The online tool illustrates various resources including: seafood products available throughout the year in Maine waters, processors and suppliers of value added seafood products, distribution and transporting companies carrying Maine seafood, cold storage warehouses and facilities in Maine, buyers who operate at the Portland Fish Exchange, aquaculture lease holders and the products they offer. [http://www.ceimaine.org/maine-seafood-study/](http://www.ceimaine.org/maine-seafood-study/)

One area of the online tool we would like to further enhance would include a listing of fishermen coast wide who would like to direct market their catch. The direct to consumer model for seafood sales is not currently widespread but consumers increasingly want to know where their food is coming from and they often like the story behind their food. There are direct to consumer opportunities for Maine fisheries including lobster, groundfish and scallops to name a few. UPS, FedEx a smart phone and a PayPal account offer fishermen a unique opportunity to tap into the growing trend of direct to consumer sales.

We are seeking a student currently pursuing economics, community development, or a business degree who has an interest in the Maine seafood industry. The project will require the intern to speak with fishermen and seafood businesses in person and/or by phone and email. Persistence and strong interpersonal and communication skills are necessary to interact with fishermen during the busy summer season. Attention to detail, use of the internet, familiarity with Word and Excel are essential. Experience with WordPress would be beneficial. The work will include:

- Update our existing database with new companies and new products.
- Review commercial fishing license and permit holder data to identify fishermen who hold certain licenses that enable them to land various species.
- Contact fishermen coast wide to identify those that would like to direct market their catch
- Prepare advertisement for a fisheries publication and field incoming calls
- Co-design a questionnaire and interview fishermen to assess direct sales capacity
- Research UPS and FedEx shipping rates, logistics and drop off locations along the Maine coast.
- Research PayPal, smart phone applications for credit card sales.
- Assemble shipping, PayPal and credit card sales research into step by step handouts.
- Conduct outreach and technical support on the phone to assist fishermen.
- Create and populate a new database table of fishermen offering direct sale to consumers
- Post the list of fishermen offering direct sale to consumers on the Maine Seafood Study website
- Write a press release to announce the new functionality of the website
- Field new inquires of interested fishermen who wish to be added to the site

The intern will report to Hugh Cowperthwaite, Director, Fisheries Project.
Project 3: Research on Role of Immigrants in Maine

For the past year CEI has been working to design a study of the educational and employment pathways of immigrants who enter the University of Southern Maine and Southern Maine Community College. CEI is also advancing additional research on barriers to employment related to a CEI-led workforce development project in the City of Portland. We are looking specifically at how Portland area firms use automated tracking systems and online assessment tools and whether these are a barrier for immigrants to enter the workforce. We have the support of the Maine Society of Human Resource Management and the Portland Chamber for the project. We will use the findings to engage Chamber executives and HR directors in a discussion of attracting and employing the immigrant workforce.

We anticipate that the research will help us develop a public and private sector strategy to attract a larger pool of immigrants to Maine and integrate them into the community and workforce. This is particularly timely given the attention that former Attorney General Jim Tierney gave to the issues of immigration, race and economic development in a recent talk at Bates College [http://www.bates.edu/harward/files/2014/10/James-E.Tierney-Immigration-and-Diversity-in-Maine-October-20-2014-Amended-10.27.pdf].

CEI is proposing a potential project for an interested Carsey student to help advance this work. The primary task would be to write a paper on the impact of immigrants on schools. Most of the research has focused on the costs of educating immigrants and offering ESL and other supportive services. However, given Maine’s aging population, immigrants are also helping to keep schools open in some of Maine’s school districts that otherwise would close. The intern may also be involved with other research work on how and where immigrants might fill labor shortages in specific sectors of the economy. As well, the work could overlap with CEI’s goal to support enhanced workforce and business resources targeted to food businesses, including integration of services for New Mainers. The project requires strong research and writing skills. The intern would report to Carla Dickstein, SVP for Research and Policy Development.
Project 4: Sustainable Agriculture and Food Systems

The Sustainable Agriculture and Food Systems Program at CEI is seeking 1-2 interns for summer 2014, depending on funding availability. CEI supports an economically just and sustainable food system that creates quality jobs for a diverse workforce and builds wealth and resilience in rural communities. The Ag Program provides business counseling and financial assistance to farms and food-related businesses in Maine and the northeast. In the past five years, CEI provided $7.8 million in loans and investments to 50 agricultural and food-related enterprises. The project supervisor would be either the Director or the Project Developer of Sustainable Agriculture.

The Ag Program has several potential projects with which an intern could engage. These include:

- **Deliverable: Develop a ‘Food TAG.’** This is the working title of an impact measurement and analysis tool that seeks to ground CEI’s economic justice frame in metrics that go beyond standards such as jobs created or farmland acres preserved. Based on similar tools used by CEI, it will expand to include metrics around food access, purchase of local food, and a value-chain approach to sector development. This project will require research, designing and drafting the tool, and testing if time allows. The Food TAG will be the foundation for proactively meeting compliance goals tied to federal funds and for outreach to major funders.

- **Deliverable: Dairy portfolio analysis.** CEI has a significant number of small dairies in its portfolio, and the number is increasing. Generally speaking, dairy farms are very high risk. CEI wishes to understand (by analyzing cash flows, performance, ratio analysis, etc.) the strengths and weaknesses of these businesses from a performance perspective. What are the characteristics of a strong small dairy? Can we use these characteristics to predict strength of new applicants?

- **Support: Lending and credit analysis.** Each intern will be given 1-2 clients/loans to shadow and support through the underwriting process, to gain experience and exposure to mission-driven small business finance.

- **Support: Strategic planning.** The Ag Program is engaged in a planning process to develop a 10-year business plan to grow a $50-$100 million portfolio. A draft business plan must be complete by mid-August. Each intern will be expected to contribute to this process, depending upon what is needed at the time.

Each intern will be tasked with one of the two specific deliverables, based on interest and skills. Finally, program staff will include interns in certain meetings and events of interest throughout the summer to gain broader exposure to the farm and food landscape in Maine.