COASTAL ENTERPRISES, INC. (CEI)

Coastal Enterprises, Inc. (CEI) is an expert in rural business funding, development and financing. Established in 1977, CEI is a private, nonprofit Community Development Corporation (CDC) and Community Development Financial Institution (CDFI). With Maine as its primary market, CEI provides financing to micro, small and medium enterprises, natural resource-based ventures, affordable housing and community facilities. CEI uses its development finance programs to achieve economic, social and environmental benefits for low income people and communities. In addition to serving Maine, CEI also provides financing to projects in rural areas of northern New England and upstate New York, and throughout rural America. A pioneer in its field, CEI is one of the nation's premiere rural CDC/CDFIs.

In addition to providing financing, CEI also provides counseling and training to existing and aspiring business owners, first-time homebuyers and families facing foreclosure and engages in policy research. CEI embraces a comprehensive approach to building assets, linking business financing to job creation, entrepreneurship, sustainable development, policy advocacy and research. The organization operates in primarily rural markets where financial returns are not sufficient to attract traditional investment, but where CEI's goal of achieving economic, social and environmental benefits can be satisfied.

Carsey Social Innovation Internship at CEI:

In 2012, CEI conducted an intensive planning effort with the goal of increasing the scale and impact of its lending activity. The resulting Platform for Lending and Investment 2013-2017 prioritizes investments in CEI’s traditional sectors, such as natural resource industries, manufacturing and microenterprises, while identifying promising new sectors with the potential to positively benefit rural communities, such as eco-tourism and renewable energy. While the success of this effort depends on many factors, the ability to develop long term relationships with businesses as they grow will be important to CEI.

CEI has three possible placements for a Carsey Social Innovation Intern, each of which is described below. Interested individuals should note their placement preference(s) in the application. The placements are:

1. **Sector-Specific Research.** CEI targets sustainable agriculture, fisheries and aquaculture, manufacturing, microenterprises, eco-tourism, renewable energy, and affordable housing as sectors with investable opportunities that can provide benefit to rural communities. Depending on the interests of the individual, the intern would report to a sector expert and work with other relevant staff to research opportunities within a sector and help to develop targeted market development strategies.

2. **CEI Loan Group:** Report to Sarah Matel, Senior Credit Officer. An intern would work with various members of CEI’s loan to support credit analysis and underwriting. The individual would be a member of this team and participate in both internal and external business and company meetings and be hands-on with reviewing and analyzing financial requests from a variety of business entities.

3. **Customer Service.** Report to Ellen Golden, Sr. VP of Development and work in conjunction a cross-departmental team. The intern will establish a method for selecting a sample of CEI portfolio companies, construct an instrument for a telephone survey, conduct the survey and compile the results with recommendations for customer service for CEI lenders and business counselors. The project will contribute to the development of customer service standards for CEI.

Location: Portland, ME

Apply now at [http://carseyinstitute.unh.edu/csif/social-innovation-internship](http://carseyinstitute.unh.edu/csif/social-innovation-internship)
FOSS MANUFACTURING

Foss Manufacturing is a leading manufacturer of needle punch non-woven textiles. The company was founded in 1952 in Haverhill, Massachusetts. Foss’s main market in those days was the footwear industry. In 1975 we moved to our current location in Hampton, New Hampshire. Our manufacturing facility encompasses 535,000 square feet. Currently, we employ approximately 475 associates. We operate 24 hours a day, seven days a week. Our sales are over $100 million annually. Our major markets are Original Equipment Manufacturer (OEM) automotive, carpet and mat sales via major big box stores, craft felts, footwear components, and a variety of technical products. Foss’s manufacturing process is vertically integrated. While we are known for making specialty fabrics and felts, we also produce a majority of our own polyester fiber needs.

Foss is committed to sustainability throughout our process. We use recycled plastics bottles, made from polyester (PET), as the major source of our raw material. We chop the recycled bottle material, then melt it into fiber filaments to use as the fibers in our fabrics. Currently in the U.S., the majority of these bottles are being sent to the landfills where they degrade in about 600 years. As a derivative of oil, these bottles are consuming expensive imported barrels of oil, only to be used once and then discarded.

Carsey Social Innovation Internship at Foss Manufacturing:

The Carsey Social Innovation Intern would play a key role in an exciting new initiative to change the way people think about recycling in residential, commercial, and government markets. Working directly with President David Rowell and senior managers, the intern’s primary responsibility would be to conduct a feasibility study and begin to develop a business plan for a new social business that would increase individual and institutional recycling activity and then incorporate these into our manufacturing process.

Once the bottles are collected, the plan is to build or contract a manufacturing facility to wash and chop the bottles. We need to develop an understanding on cost and alternatives that would not only increase recycling options, but also to create financial value once more bottles are available.

Through this new program, we hope to achieve a number of social benefits: stop filling landfills, minimize the requirement for more imported oil by using recycling efforts, minimize carbon emissions that come from oil refineries, and create jobs associated with the recycling collection and recycling processes.

The ideal candidate will have experience in both engineering and business, e.g., a business major with a sense of engineering or how machines/equipment works, or an engineering major with some business experience. She or he must be a creative self-starter excited to play a leading role in an environmentally sustainable, financially profitable new venture. Continuing employment into the school year may be possible.

Location: Hampton, NH

Apply now at http://carseyinstitute.unh.edu/csif/social-innovation-internship
Bank of America is one of the world’s leading financial institutions, serving individuals, small- and middle-market businesses, large corporations, and governments with a full range of banking, investment management and other financial and risk management products and services. We serve approximately 50 million consumers, clients and small businesses.

Merrill Lynch Wealth Management, a division of Bank of America, provides clients a personalized financial review and hands-on advice and guidance through a network of approximately 15,000 Financial Advisors throughout the world. Clients with a personal wealth profile of at least $250,000 of investable assets can meet with a highly trained Merrill Lynch Financial Advisor who is committed to understanding their needs and supported by the broad resources of Merrill Lynch. Being a responsible corporate citizen is integral to our success and that of the customers, clients, shareholders and communities we serve around the world. Corporate Social Responsibility (CSR) is embedded in our values and informs how we conduct business, develop products and services and deliver on our goals and commitments. CSR is integrated across six core areas, where we continue to focus our resources:

- **Responsible Business Practices**: We rigorously review our business practices and policies and are continuing to simplify information for customers, maintain a strong risk culture, build industry-leading levels of capital and manage our businesses to be accountable to shareholders and stakeholders.
- **Strong Economies**: We support the economic health of communities, from financing affordable housing and small businesses in low-income neighborhoods to providing grants in the areas of housing, hunger and jobs.
- **Environmental Sustainability**: We put our capital and expertise to work to address climate change, reduce demands on natural resources and advance lower-carbon economic solutions.
- **Leadership and Service**: We support programs that develop emerging women leaders around the world and student leaders and high-performing nonprofits across the United States. Our employees volunteer their time and expertise, helping individuals to gain financial stability, feeding the hungry and building affordable housing.
- **Arts and Culture**: We promote local economic growth and community engagement worldwide, providing grants to help preserve global works of art, loan exhibits to museums and support free admission to U.S. cultural institutions.
- **Diversity and Inclusion**: With a global workforce in more than 40 countries, we value our differences — in thought, style, culture, ethnicity and experience — understanding that diversity and inclusion are good for business, attract and retain talent and enable our company to better serve employees, customers, clients and shareholders.

In 2012, our organization announced a new, 10-year environmental goal of $50 billion to address global climate change and demands on natural resources, bringing our total to $70 billion over the course of 16 years — the largest among our peers. This goal follows the early completion of our initial, $20 billion environmental business initiative. We exceeded this commitment four years ahead of plan, delivering more than $21.6 billion in lending, equipment finance, capital markets and advisory activities, and carbon markets finance to clients around the world in 2012.
Carsey Social Innovation Internship at Merrill Lynch:

Environmental, Social & Governance Investing (ESG) is a unique initiative with Bank of America/Merrill Lynch as it brings together leaders from across the Enterprise to build strategy and execute tactics to drive ESG investment business as a contributor to Bank of America’s $50 billion sustainable business goal. Our job is to build awareness of ESG with Financial Advisors, enable them to have meaningful conversations with clients and prospects about Impact Investing, and help them implement ESG investment portfolios in accordance with the client’s values. Our group partners with each part of the organization serving individuals and institutions, such as Bank of America, Merrill Edge, US Wealth Management, US Trust and the Private Banking and Investments Group.

Specific duties during the summer will include but not be limited to the following:

- Participate in various work streams in which we are continuing to build our investment platform, design our marketing and training materials, and deliver these to the field.
- Partner with the various sales channels to align strategy and resources against the opportunity.
- Analysis of Financial Advisor usage propensity and other data analytics to refine strategy and tactics.
- Develop programs that will resonate with Advisors and Clients.

The intern will report directly to Rich Vogel, Director, Ultra High Net Worth Solutions, Environmental, Social, and Governance Investing.

Location: Boston, MA

Apply now at http://carseyinstitute.unh.edu/csif/social-innovation-internship
For some 35 years, New Hampshire Business Review the paper has been the only statewide business newspaper in New Hampshire. NHBR publishes a biweekly print edition with a readership of 50,000, as well as a website, nhbr.com, updated daily with staff-written breaking business news.

We pride ourselves in taking business journalism seriously and have dedicated ourselves to enterprise and investigative stories involving corporations, state government, politics, public policy and corporate governance that affect not only businesses, but the community in general. Many of our stories have resulted in changes at the legislative level.

In addition, two of the key issues to which we have long dedicated ourselves to writing about are sustainability and diversity in the workplace – essential components of a successful business

Carsey Social Innovation Internship at New Hampshire Business Review:

An intern at NHBR would be a full member of the editorial staff, covering general business and state government news. In addition, the intern would spend much of his or her time writing stories both for print and digital use about the various ways New Hampshire for—profits and nonprofits are exploring the intersection of business and social mission. We see this as a great next step in NHBR’s own mission of helping to promote progressive ideas and approaches to the workplace.

Because NHBR has a small editorial staff, interns won't feel as though they're being lost in the shuffle of the newsroom. He or she would work directly with all members of the staff in developing, writing and editing stories.

They will have the chance to ask questions and receive feedback from NHBR staff and will have their stories published both online and in print -- an invaluable aid when looking for their first newsroom job.

Because of the unique nature of the journalism industry and the graduation requirements of UNH’s English/Journalism major, the intern at NHBSR will receive a $1,000 (not $3,000) stipend, plus the opportunity to receive up to eight credits for English 720, the journalism internship. For inquiries about the English 720 credits, please contact Professor Lisa Miller at lc.miller@unh.edu.

Location: Manchester, NH

Apply now at http://carseyinstitute.unh.edu/csif/social-innovation-internship
PAX WORLD MANAGEMENT

Pax World Management LLC, the investment adviser to Pax World Funds, is a recognized leader in Sustainable Investing, the full integration of environmental, social and governance (ESG) factors into investment analysis and decision making. Pax World launched the financial industry’s first socially responsible mutual fund in 1971. Today, Pax World offers a comprehensive platform of Sustainable Investing solutions including Pax World Funds, a family of no-load mutual funds; ESG Managers™ Portfolios, multi-manager asset allocation funds powered by Morningstar Associates; ESG Shares®, the first family of ETFs devoted exclusively to a Sustainable Investing approach; and separately managed accounts for institutional investors.

Pax World seeks to invest in forward-thinking companies with sustainable business models. To identify those companies, we combine rigorous financial analysis with equally rigorous environmental, social and governance analysis. The result, we believe, is an increased level of scrutiny that helps us identify better-managed companies that are leaders in their industries; that meet positive standards of corporate responsibility; and that focus on the long term. By investing in those companies, we intend for our shareholders to benefit from their vision and their success.

Pax World is a rapidly growing small company headquartered in Portsmouth, New Hampshire, with a friendly, collegial and growth-oriented professional work environment. We are an equal opportunity employer committed to high standards of corporate social responsibility, both in our investment approach and in the way we try to conduct our own business.

Carsey Social Innovation Internship at Pax World:

The intern’s role and responsibilities will be to:

- Conduct research on the environmental, social and governance (ESG) issues that illuminate Pax World’s ESG analysis and principles
- Assist the sustainability research department with research related to sustainable investing

Pax World is a recognized leader in sustainable investing, and identifying and analyzing ESG issues and trends is important to our success. As noted above, the research conducted by our sustainability interns helps us in that endeavor. The Director of the Sustainability Research Department will supervise the intern.

Location: Portsmouth, NH.

Apply now at http://carseyinstitute.unh.edu/csif/social-innovation-internship
The Post-Landfill Action Network (PLAN) is a nonprofit organization with a built-in cooperative model that helps students reduce waste in their campus communities. We provide start-up funding, leadership training, educational resources, and discounts to help launch and support self-sustaining, student-led waste reduction programs. Our vision is a nationwide movement of student leaders working together to build a post-landfill society where the very concept of waste is obsolete. For more info on PLAN, download this PDF.

PLAN was founded by Alex Freid and Brett Chamberlin, two recent college graduates who have been working with student initiatives to reduce waste since high school. In 2010, Alex founded the UNH Trash 2 Treasure program, which serves as a pilot model for PLAN’s campus network.

In 2013, PLAN won first place in the Student Track of the NH Social Business Innovation Challenge for its work in creating a nonprofit organization with an earned-income model that allows it to become self-sustaining in a five-year period while directly supporting and promoting the work of social businesses all over the country.

Carsey Social Innovation Internship at PLAN:

PLAN is in the process of establishing partnerships with companies that provide solutions to “hard-to-recycle” resources like electronics, textiles, carpeting, styrofoam, and more. Our ultimate goal is to help facilitate network opportunities for students to aggregate collected materials across multiple campuses. This way, campuses can recycle more and access bulk discount rates, while also reducing the individual cost of transportation for each campus.

PLAN’s intern will work closely with Brett and Alex to:

- Research up-cycling and recycling companies for business partnerships
- Build a database of companies and compare price points and discount rates
- Facilitate aggregation models to determine the best route for each campus to recycle materials effectively and economically.

Reports on all research and records of contact will be carefully documented and shared so that PLAN can continue to build upon these relationships in the coming years.

Location: Durham, NH.
Imagine you own your home, but rent the land beneath it. The landlord who owns the land has you in a tight spot. If he decides to raise the rent every year, he can. If he decides to sell the land to someone who wants to make more of a profit from it, he can. Worst-case scenario: He sells to someone who wants to get rid of all the homes and build a big-box store.

He can do that, too.

It’s a crazy-sounding scenario, but for most of the 2.7 million Americans who live in this country’s 50,000 mobile home parks, this scenario is a fact of life.

At ROC USA, LLC, we think there’s a better, more just way. We tackle this issue of unfair insecurity by helping people in for-sale mobile home parks — nowadays, they’re called manufactured home communities — purchase and manage their communities as cooperatives. Resident ownership of the community through a co-op is simply the quickest and most-straightforward means for homeowners to gain the economic security that comes with land ownership – control over costs, limits on outside party profits, community improvements, and limits on change-of-use community closures.

ROC USA is a non-profit social venture: That means we use market-based strategies just like a for-profit business, but reinvest any profits back into ROC USA to better serve our customers. We offer financing for community purchases and guarantee expert coaching and advice from the first pre-purchase meetings through a sale and then for at least the life of the community’s loan. We don’t simply shake hands and walk away after a sale goes through.

Our national scope grew out of 25 years of experience here in the Granite State. The New Hampshire Community Loan Fund pretty much invented the solution to this problem, and today, almost 6,000 homeowners live in New Hampshire’s 107 resident-owned communities (ROCs).

Since our launch in 2008, we’ve used the New Hampshire model to help 38 homeowner groups in 13 other states purchase their communities, preserving almost 2,900 homes in the process. That represents $73 million in direct lending and $17 million more we’ve leveraged from other sources.

ROC USA has been rededicating itself to serving its ultimate customers: resident-owned communities and the homeowners who live in them. House values depend on demand. A strong marketing program is key to developing and maintaining strong and growing house values. Home buyers need to know about a community and have a reasonably easy time of buying a home in it.

We have developed a marketing program for communities in the ROC USA Network. Part of that plan includes building a website for each ROC that is designed to attract potential home buyers. The 2013 Carsey Intern focused on creating systems to scale the site-building effort. The 2014 intern will carry that effort forward, helping us implement the system and take it to scale.

This internship will provide the successful candidate with an array of solid portfolio pieces that will not only enhance his or her experience and skills, but also offer a strong real-world compliment to a solid academic record. We know many interns are treated like, well, interns. Be assured that making coffee,
fetching doughnuts or answering phones will not be part of your duties at ROC USA. Ask any of our past interns, you will be another staff member here, with real responsibilities, expectations and deadlines. Your work will make a real difference in people’s lives — people who have been treated unfairly simply because of their address.

If you’re interested in making a real difference, we’d love to have you.

**Carsey Social Innovation Internship at ROC USA:**

ROC USA would like to hire up to three Carsey Social Innovation Interns for summer 2014:

1. **Marketing.** ROC USA has developed a community marketing program that includes building each of our resident-owned communities a real estate-style website. We need to fill those sites with attractive photography and videos. The intern will visit as many as 30 resident-owned communities in New England to take photos and/or video to support the website-building project. This will include setting up and manage appointments for community visits, interacting with community leaders to explain the marketing program, and as time allows, tailoring print and/or online materials for the program. While website skills are not required, applicants should have experience using DSLR equipment and a photographic portfolio.

2. **Image.** ROC USA has passed its proof-of-concept stage and is an established member of the manufactured housing sector. We need to ensure we’re making the best use of social media and other online venues to promote our image, mission and values and contribute to our overall success. The intern will develop and implement a cohesive and unified strategy to maximize our visibility, keep existing contacts abreast of developments, attracts new contacts, and contribute to the overall perception of ROC USA by all audiences in the manufactured housing, social innovation and investing sectors.

3. **Finance and law.** ROC USA is interested in evaluating its impacts on the lives of its customers/beneficiaries. The first intern will assist with documenting, research, measuring and reporting results from the social venture’s first five years of work in the manufactured housing community sector. The evaluation will include work with a proprietary database, appraisal data, financial pro-formas, audits and creating Excel spreadsheets and mathematical formulas and graphs. The work will be hands-on and in-depth, providing the intern a valuable experience in impact measurement and reporting. The intern will also review, analyze, and edit documents to support ROC USA Network members to meet state-specific requirements and be more effective in managing their resident-owned communities – providing the intern with valuable experience with statutory analysis and other legal skills.

*Location: Concord, NH*

Apply now at [http://carseyinstitute.unh.edu/csif/social-innovation-internship](http://carseyinstitute.unh.edu/csif/social-innovation-internship)
Social Enterprise Greenhouse (SEG) is a Rhode Island-based nonprofit network of 140 business and community leaders who mentor impact entrepreneurs and contribute expertise and financial resources to build the impact sector in our state. Our mission is to create positive social and economic impacts by supporting social entrepreneurs and enterprises with the tools and networks they need to thrive. SEG defines social enterprises as organizations – nonprofit, for profit, and hybrid - that strive to do well and good. These enterprises contribute to the economy and their local communities, create meaningful jobs, and monitor their ecological impact. As impact ventures, they use business tools and harness market demand to achieve their missions, delivering both social and financial returns.

Our programs have had the following impacts to date:

- **Incubator (since January 2012):** Provided training and mentoring to 76 entrepreneurs. Of the business supported, 29 are in development or operational, and 6 have reached or exceeded the breakeven point.
- **Accelerator (since May 2010):** Provided a 10-week curriculum coupled with mentoring to 42 impact ventures; 33 of these ventures are still operational, and 17 are scaling. In total, these ventures report creating 200 jobs and reaching 100,000+ clients.
- **SEG University (since September 2010):** Linked 300+ students from 9 universities across the state to provide pro bono talent to 70 portfolio ventures.
- **Buy with Heart (since September 2011):** Provided marketing support for 64 ventures.
- **SEG Loan Fund (since September 2011):** Provided social ventures with loans featuring interest rates below market levels. The loan fund has a 100% payback rate to date.
- **SEEED Summit (since 2012):** Convened 475 social entrepreneurs for a national social enterprise conference in collaboration with Brown University.
- **Financial Management:** Offered for-fee bookkeeping and fiscal sponsorship to 11 ventures.
- **Advocacy:** Lobbied for the passage of L3C and B Corp legislation in Rhode Island; collaborated with Congressman Cicilline on the SEEED Act, the first federal social enterprise legislation.

**Carsey Social Innovation Internship at the Social Enterprise Greenhouse:**

Reporting directly to CEO Kelly Ramirez, the intern will be responsible to help us further develop our incubator and accelerator programs. This will include but not be limited to:

- Research other incubator/accelerator content
- Help us develop marketing materials for these two programs
- Help us develop materials to more effectively recruit mentors
- Participate in team meetings for both programs
- Develop partnerships that can help us with the recruitment process
- Others duties as necessary

*Location: Providence, RI.*

Apply now at [http://carseyinstitute.unh.edu/csif/social-innovation-internship](http://carseyinstitute.unh.edu/csif/social-innovation-internship)
UNH FOUNDATION

The UNH Foundation was established in 1989 to build private support for the University of New Hampshire. Our energetic team of dedicated professionals works in concert with the University to strengthen programs, support deserving students, provide opportunities for our talented faculty, enhance facilities, and address other areas of need. In September 2013, drawing on research conducted by our 2013 Carsey Social Innovation Intern and Net Impact UNH, our Board approved a new “sustainable sleeve,” a social choice fund that allows donors to specify that their gift will be invested responsibly using Environmental, Social, and Governance (ESG) criteria.

Carsey Social Innovation Internship at the UNH Foundation:

This year, the UNH Foundation's Carsey Social Innovation Intern will work at Pax World Management, a national leader in ESG investing, on a project developed jointly by the UNH Foundation Treasurer and Pax World leadership. The intern will support the Foundation’s ongoing data-driven analysis of opportunities in sustainable investing. Sample responsibilities include: researching, analyzing, summarizing and presenting data on topics such as investment return rates for sustainable investment funds, comparable ESG funds for the current portfolio, community investment across asset classes, and sustainable investment policies at higher education institutions.

Location: Portsmouth, NH.

Apply now at http://carseyinstitute.unh.edu/csif/social-innovation-internship
Veris Wealth Partners is a national sustainable wealth management firm dedicated to aligning families’ and foundations’ financial objectives with their mission and values. They structure fully-diversified portfolios that aim to drive social and environmental change while bringing rigor and discipline to the investment process. They believe this approach represents today’s most sophisticated investment thinking. Understanding the landscape of sustainable investing is a core Veris expertise. They strive to help their clients access superior investment and impact opportunities by leveraging their deep knowledge of relevant financial, environmental, social, and governance (ESG) issues.

Carsey Social Innovation Internship at Veris Wealth Partners / Carsey Institute:

The Carsey Social Innovation Intern will split his/her time evenly each week between Veris Wealth Partners and the Carsey Institute. At Veris, the intern will be a part of their multi-office Sustainability Team tasked with improving Veris’ commitment to corporate responsibility. Responsibilities include:

- Coordinating team meetings by helping to prepare meeting agendas, maintaining team’s action/item list and documenting meeting minutes
- Creating the company’s annual carbon footprint documentation spreadsheet and calculating the companies 2013 carbon footprint
- Participating in the selection of the company’s 2013 carbon offset
- Drafting the companies 2013 Sustainability report using the Global Reporting Initiative (GRI) guidelines
- Supporting the creation and implementation of company sustainability initiatives
- Supporting companies’ ongoing evaluation for B Corporation status (B Corps are a new type of corporation that use the power of business to create public benefit)

The intern will report to Alison Pyott, Wealth Manager, in the Portsmouth, NH office.

At the Carsey Institute, the intern will serve as the “intern’s intern” for the Carsey Social Innovation Internship, helping to organize trainings, document and market the internship, and prepare for campus activities in 2014-2015. Strong writing and communication skills are critical, as well as a passion for mobilizing other UNH students around the theory and practice of social innovation.

Location: Portsmouth and Durham, NH

Apply now at http://carseyinstitute.unh.edu/csif/social-innovation-internship