

“The local food sector in Maine is poised for incredible opportunity. The ‘growing edge’ is our metaphor for this time of change, when farms and food businesses are embracing risk, innovation and entrepreneurship in order to expand and drive the sector forward.

At CEI, we listen to our clients and try to provide the advice and financing they need to scale up, effectively pushing that edge further out.”

—Gray Harris, Senior Program Director,
Natural Resource Sectors



COASTAL ENTERPRISES, INC.

**We strengthen
Maine’s economy by
helping food
businesses grow
and thrive.**

GETTING MAINE READY FOR INVESTMENT

CEI has a unique approach ...

The growing edge of Maine’s agriculture and food system can be a challenging place to find flexible **financing** and expert **business advice**.

That’s why we’re here. That’s what we do.

CEI also provides **food sector leadership**, helping to connect farmers and food processors, distributors and suppliers, and an extensive network of nonprofits, researchers, government entities and funders to foster industry-wide collaboration and creative thinking. We encourage partnerships that promote access to healthy, affordable Maine food for more people.

... and big goals for Maine agriculture.

During a seismic generational shift and a time of economic inequality, we help farm and food system businesses thrive, add value, meet an increasing demand for Maine-grown products and create quality jobs.

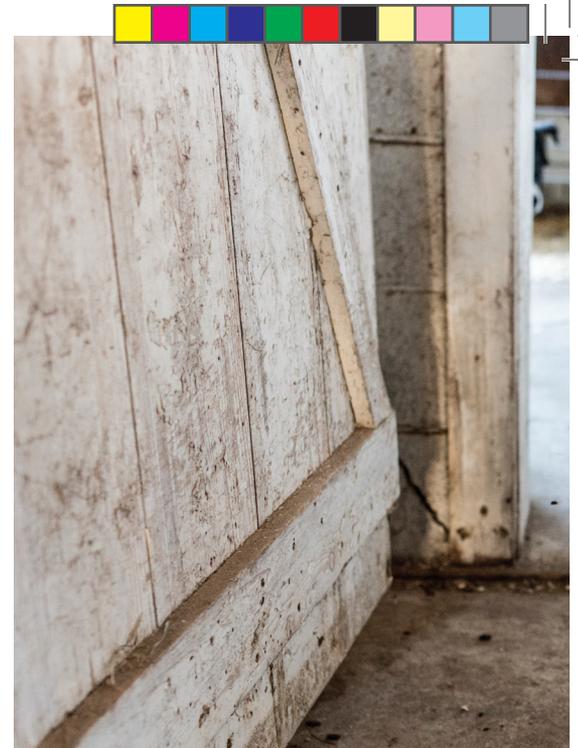
Maine has all the right ingredients:

- Passionate farmers and business owners committed to growing healthy food, a thriving agricultural economy and resilient rural communities
- A dedicated community of supporting organizations
- A continued increase in the number of farms despite a decrease nationwide
- The fastest-growing number of young farmers in the country
- Proximity to large Northeastern U.S. markets
- Abundant water and land resources
- A growing immigrant population, diversifying the foods we produce and consume

COASTAL ENTERPRISES, INC.

Coastal Enterprises, Inc. (CEI) is a mission-driven lender and investor specializing in rural economic development in Maine and throughout the U.S. CEI combines financing, advising services and policy leadership to help create economically and environmentally healthy communities in which all people, especially those with low incomes, can reach their full potential.

CEI works closely with small and medium-sized businesses that strengthen local economies and support quality jobs, including natural resource-based industries in the farm, fishery, aquaculture, forestry, renewable energy and nature-based tourism sectors. We also finance community facilities and affordable housing development.



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We embrace risk, encourage expansion and work closely with you to get results.

ELIGIBLE CLIENTS

- Farms
- Value chain businesses such as food processors, distributors, and value-add manufacturers
- Food retailers, independent grocers, cooperatives, or local food markets
- Local food nonprofits and food access organizations

TO APPLY FOR FINANCING

Review our products and check out our loan application at ceimaine.org, or contact daniel.wallace@ceimaine.org to learn more.

FOR MORE INFORMATION OR TO REQUEST BUSINESS ADVISING

For a free, confidential consultation about your business, email gray.harris@ceimaine.org today.

Learn more at ceimaine.org or call (207) 504-5900

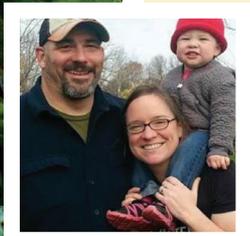
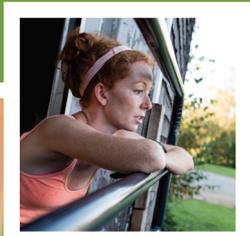


COASTAL ENTERPRISES, INC.



Capital *for* Opportunity
and Change

FINANCING & ADVISING FOR THE GROWING EDGE





BUSINESS FINANCING



We invest in Maine's food system, one business at a time

- Business loans for equipment, real estate, working capital and start-up costs
- Renewable energy financing
- Equity and seed capital investments



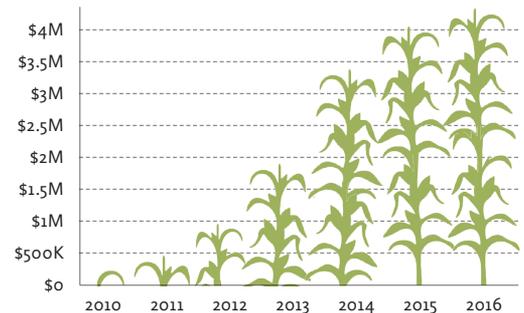
"There used to be four or five dairy farms here 30 years ago, but when we got here there were none. They are vanishing from the landscape in Maine. There were a lot of roadblocks to getting this going, but CEI stuck with us ... and people are excited to see a dairy coming back."

—Conor MacDonald, Bo'Lait Dairy



Conor and Alexis MacDonald had extensive farming and animal husbandry experience, a commitment to best herd health and pasture management practices, and a dairy farm ready for new life. What they *didn't* have was the capital to acquire cows and farm equipment. That's where CEI stepped in with a loan. Today, Bo'Lait Dairy is flourishing—and selling their certified organic milk to a leading national organic milk processor.

OUR LOANS GROW MAINE'S AGRICULTURAL MARKETS

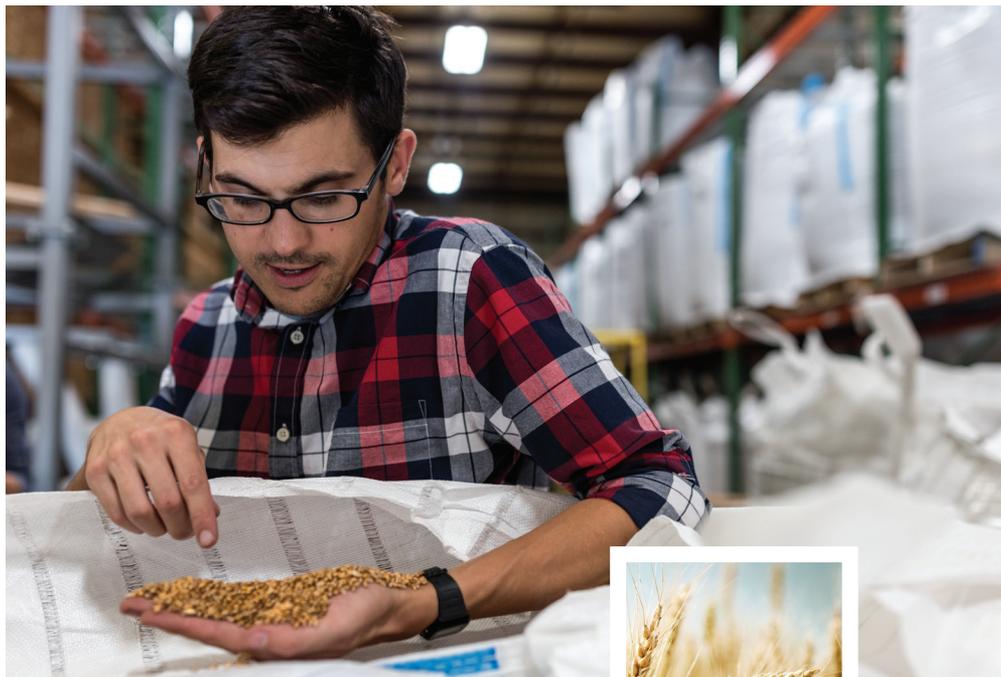


Maine farmers struggle to find the flexible financing they need through traditional channels. CEI loans and investments help farmers purchase land, build barns, modernize systems and even buy cows.





BUSINESS ADVISING



We meet clients where they are, to help develop investment-ready projects every step of the way

- Sector expertise
- Business start-up/acquisition
- Financing
- Marketing and sales
- Accounting, record keeping and cash flow analysis
- Strategic planning, operations

CEI IMPACT



OVER 8,000 ACRES
of farmland kept in production



OVER 600 LOCAL JOBS
created or preserved



OVER 300 ENTREPRENEURS
advised



OVER \$34 MILLION
in direct farm and food system investments

“From my first visit with my personal advisor as a budding entrepreneur to our successful loan application for working capital, CEI has been an integral support system for growing our company—and it still is.”

—Joel Alex, Blue Ox Malthouse

Joel Alex saw an opportunity and CEI was there to help. In addition to providing 40% of the debt capital for startup equipment costs and a flexible line of credit, CEI business advisors provided one-on-one business counseling and support to Joel from early-stage planning to the launch of malt production in a custom-designed processing facility in Lisbon Falls.

Today, Blue Ox Malthouse is a premier supplier of conventional and organic malt from Maine-grown grains, and a vital link between the state’s 5,000 acres of malting barley and its \$35 million brewing market.

Local processing adds value, creates quality jobs and supports the expansion of our food system.





FOOD SECTOR LEADERSHIP



“We hope that every dollar spent here upholds the connection between farmer and eater, makes it easier for the next entrepreneur to start a business, makes the air cleaner, the world fairer, and our bodies healthier. Our CEI business advisor and lender were key to this venture. They saw us through right to opening day.”

—Sarah Morneault, Co-Owner,
Tiller & Rye

“CEI supported an in-depth analysis of not only our business, but also the half dozen farmers that supply it. We identified needs that will mitigate risk and support our success.” —Marada Cook, Co-owner, Northern Girl

CEI is involved at every point along the value chain, from growing and harvesting crops to getting them to market. Our systems approach enables us to identify infrastructure gaps, forge joint ventures and highlight opportunities.

When we work with clients and food sector partners to find solutions, we help create critical mass and grow the industry as a whole.

From Washington County to the White House, we call attention to the practical needs of our clients and to the policies that will allow this sector to grow to its fullest potential.

Tiller & Rye, a woman-owned business with 15 employees, provides quality local foods, free of harmful additives. Now sourcing products from about 200 Maine farmers and artisans, Tiller & Rye is the only market of its type in an area where affordable, high quality, fresh food can be hard to find.