

ShoreBank Enterprise Cascadia

- What: 501c-3 Non-Profit Community Development Loan Fund
- Mission: Invest in people and their communities to create economic equity and a healthy environment
- Where: Rural & Urban – OR and WA
- Capital: Manage over \$70MM in assets
- Performance: Have invested over \$60MM in capital in rural/urban communities along with providing business assistance and consulting services



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Lending Products

- Business Term Loan - (RE, W/C, Equipment)
- Agriculture – (Organic dairy, food producers)
- Child Care Centers
- Septic Loans – (Pacific County, Hood Canal)
- Vehicle Guaranty – (Clatsop & Pacific Counties)
- Product Investment Fund – (Value-added seafood)
- New Market Tax Credits



Regional Vitality

Natural Systems
Ecological Resilience

Capital Systems
Economic Resilience

Human Systems
Family Resilience



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Our Metrics

“What gets measured gets done” - unknown

ECONOMY

**Number of Jobs
Created and/or
Retained**

**Leveraged Third
Party Investment**

**Added Value of
Products Locally
Manufactured**

ENVIRO

**Linear Feet of
Functioning
Riparian Zone**

**Acres of Land in
Sustainable
Management**

**Gallons of Water
Not in Waste
Stream**

EQUITY

**People of Color
and Women
Entrepreneurs
Assisted**

**Number of
Families Assisted**

**Local Tenures
Supported**





triple bottom line collaborative

GOAL: TO DEVELOP A COLLABORATIVE OF COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFIS) TO INVEST IN MODEL PROJECTS AND PROMOTE BEST PRACTICES IN THE GROWING FIELD OF TRIPLE BOTTOM-LINE INVESTING – ONE THAT SEEKS BOTH A FINANCIAL RETURN, A SOCIAL BENEFIT, AND PRODUCT, PROCESS OR SERVICE COMPATIBLE WITH THE ENVIRONMENT.

Shorebank Enterprise Cascadia  **Montana CDC**  **The Natural Capital Investment Fund**  **Self Help Credit Union**  **Southern Mutual Financial Services**  **Northern Initiatives**  **Four Directions Development Corporation,**  **Coastal Enterprises Inc.**
 **RSF Social Finance**



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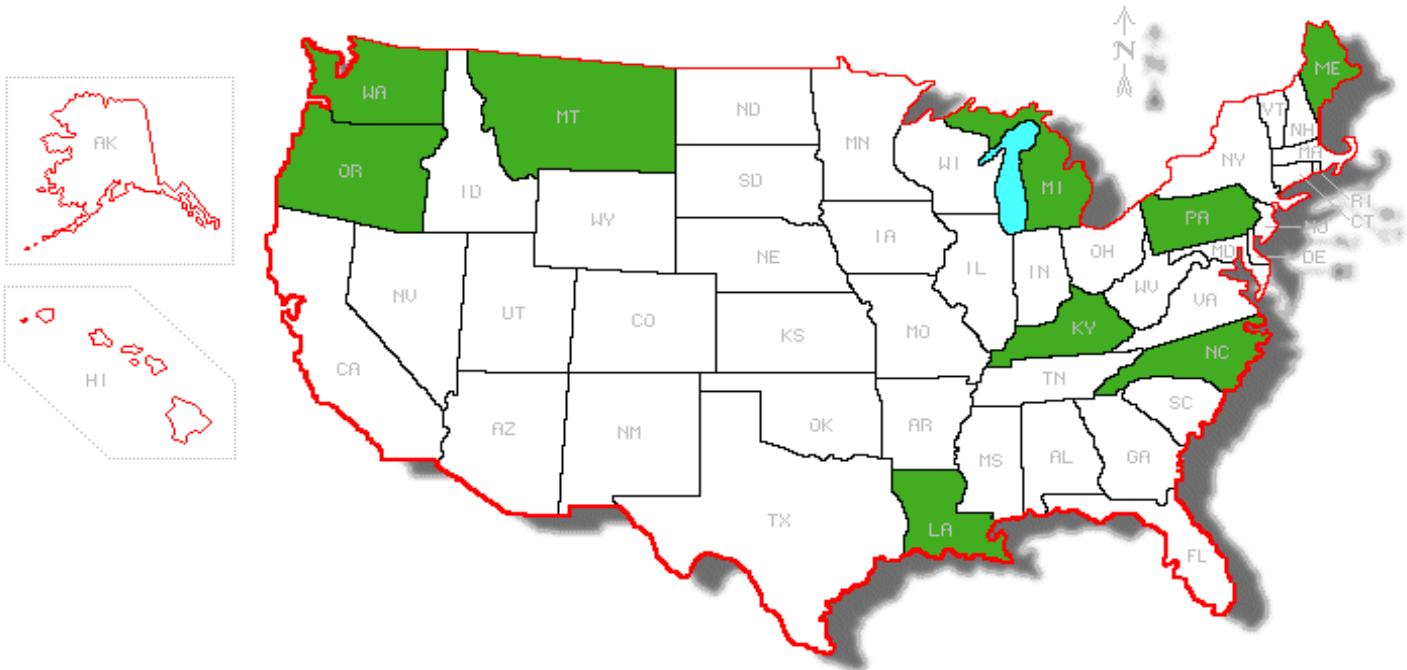
Process

- **Recruiting members**
- **Creating the Collaborative**
- **Developing shared definitions**
- **Building a TBL Portfolio**
- **Sharing the process**



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Triple Bottom Line Collaborative Member States



9-21-06

BASELINE SURVEY OF TBL MEMBERS

Investments to Date

Assets ^[1]	\$748mm
Businesses	5868
Jobs	84,087
Housing units	16,024
Total Investments in 2005	\$258mm

Social Impact of Investments:

Minority	30%
Women	44%
Low income	52%

Annual Resources Consumed:

Sheets of paper used	2.8 million
Staff	437
Buildings own and lease	24





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Shared Understanding

- Environment and poverty are linked
- Integrating environment into CD practice
- Shared definitions provide a baseline for conversation
- We're all busy
- Ultimate prize is new capital and expanded impacts



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Scorecard and Portfolio

- Created a tool for measurement
- 17 TBL investments
- \$11 million invested
- Impacts across a broad set of metrics



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Going Forward

- **Build a Triple Bottom Line practice in the CDFI community**
- **Influence financial markets**
- **Build partnerships with national conservation organizations**
- **Develop new capital and program resources for TBL practice.**



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TBL Measurement Background

- TBL emerged in 1990s
- Coincided with social responsibility measurements
- TBL, 3Es, 3Ps
- Brought some quantitative rigor to “sustainable development”



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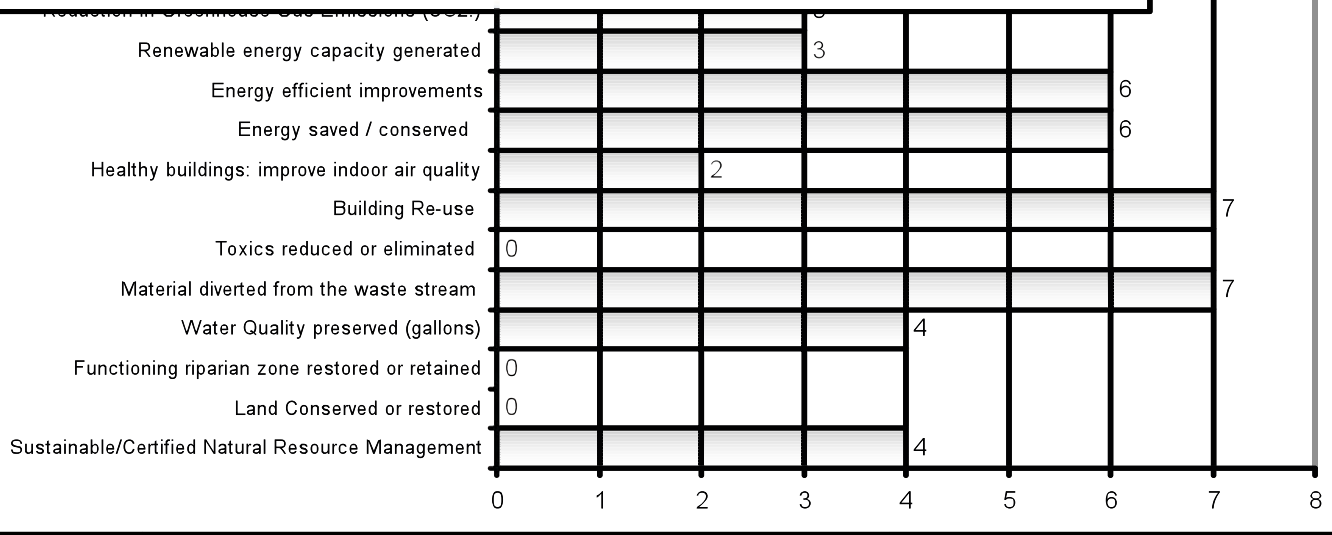
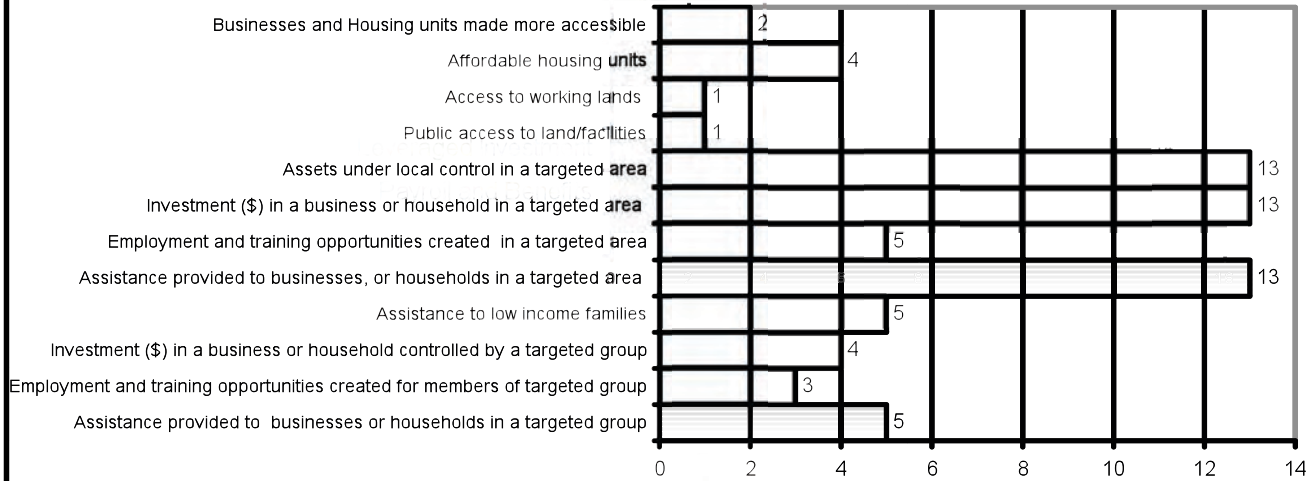
Elements of the Scorecard

- Category definitions – economy, environment, equity
- Metrics in each category
- Instructions/protocol for use



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Equity Metrics - Number of Investments





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Contact Information

- **SBEC: Adam Zimmerman,**
azimmerman@sbpac.com
- **www.tbllcollaborative.com**

Thank You!



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