



Signature Tri-State Event

Introduction to Impact Investing

Wednesday, April 17, 2019

1:00p – 4:00p

The 100 Club — Portsmouth, NH

Welcome

Julie Glosner

Merrimack Valley Regional Director

NH Small Business Development
Center



Welcome

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#WomenInvest

Next tri-State event: Wednesday, June 19, 2019,
8:30–4pm, Preti Flaherty, Portland, Maine
In collaboration with Women 4 Women (W4W Maine)

Action step: Sign up for NNEWIN newsletter at
<https://nnewin.org/connect/>

Wi-Fi: 100 Club
Password: memberonly

Agenda

Introduction to Impact Investing

1:00 PM – WELCOME

1:10 PM — INTRODUCTION TO IMPACT INVESTING

1:35 – IMPACT INVESTOR PANEL

2:35 PM — BREAK

2:50 PM — BREAKOUTS: IMPACT INVESTING CASE STUDIES

3:30 PM — INVEST FOR BETTER FIRESIDE CHAT

4:00 PM — CLOSE & THANK YOU!

4:10 – 5:00 PM — NETWORKING COCKTAIL RECEPTION

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PretiFlaherty



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Dianne Mercier, President NH

Introduction to Impact Investing

Alison Pyott, CFP®

Partner | Senior Wealth Manager

Veris Wealth Partners



Why Impact Investing



- Address Global Challenges
- Change the Culture of Investing & Markets
- Reduce Risk
- Infuse Meaning into your Investments

What Is Impact Investing



“Impact Investments are investments made into companies, organizations and funds with the intention to generate social and environmental impact alongside a financial return. “

The Global Impact Investing Network (GIIN)

Myths of Impact Investing

- It's too early
- There is not enough information
- Limited investing opportunities and product offerings
- You have to give up performance
- Private investments and/or direct investments only
- It's too difficult

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Talking Points for Making the Case

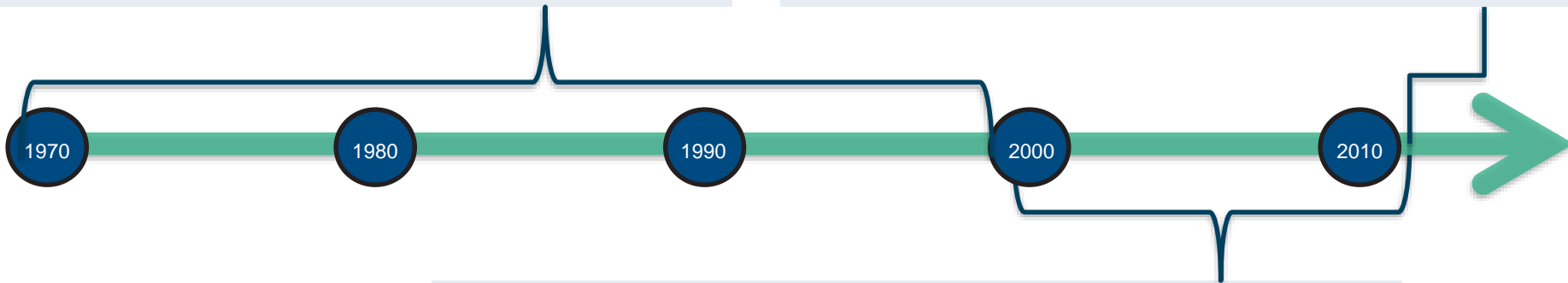
Industry Timeline

1970 – 1990's: Socially Responsible Investing

- “South Africa Divestment” “Avoiding Sin Stocks”
- Adoption by Religious Institutions
- Screening, Engagement, High Impact
- Triple Bottom Line

2007-2019: Impact Investing

- The new “Impact Investing”
- Increase in Foundations and Mission Related Investing
- Fossil Fuel Free – Divest/Invest
- Gender Lens Investing
- SASB launched
- UN Sustainable Development Goals
- Growth of networks & associations
- Large firms embrace impact investing



2000's: Sustainable Investing

- Climate Change/Sustainable Business Models
- Launch of the UN Principles for Responsible Investing
- Growth of Environmental, Social, Governance (ESG) research firms

National Resources



Sharing ideas. Driving philanthropic impact.



The Forum for Sustainable and Responsible Investment



Regional Resources

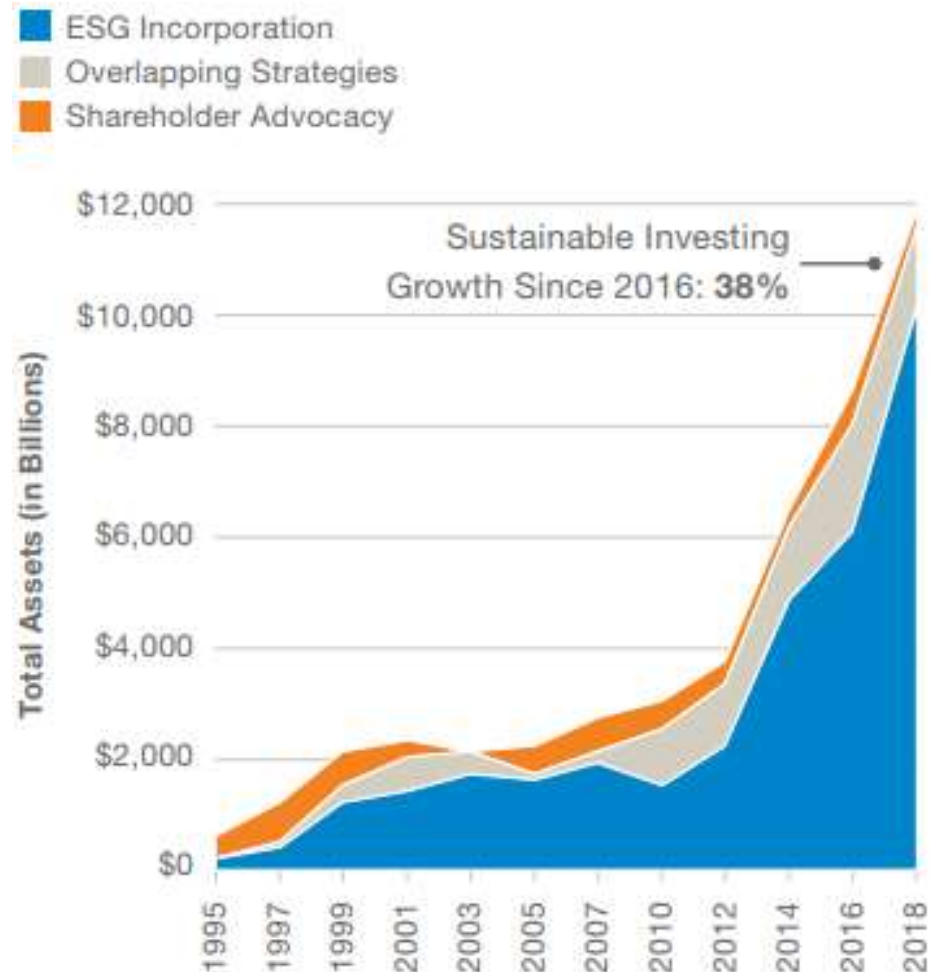


Sustained and Increasing Growth

“Since 1995, when the US SIF Foundation first measured US SRI assets at \$639 billion, assets have increased 18-fold, a compound annual growth rate of 13.6 percent.”

“This represents 26 percent—or 1 in 4 dollars—of the total US assets under professional management. ”

- *US SIF 2018 Trends Report*



Public Investment Performance

Investment Growth

Time Period: Since Common Inception (5/1/1990) to 1/31/2019



MSCI KLD 400 Social Index has outperformed the S&P 500 since May 1990

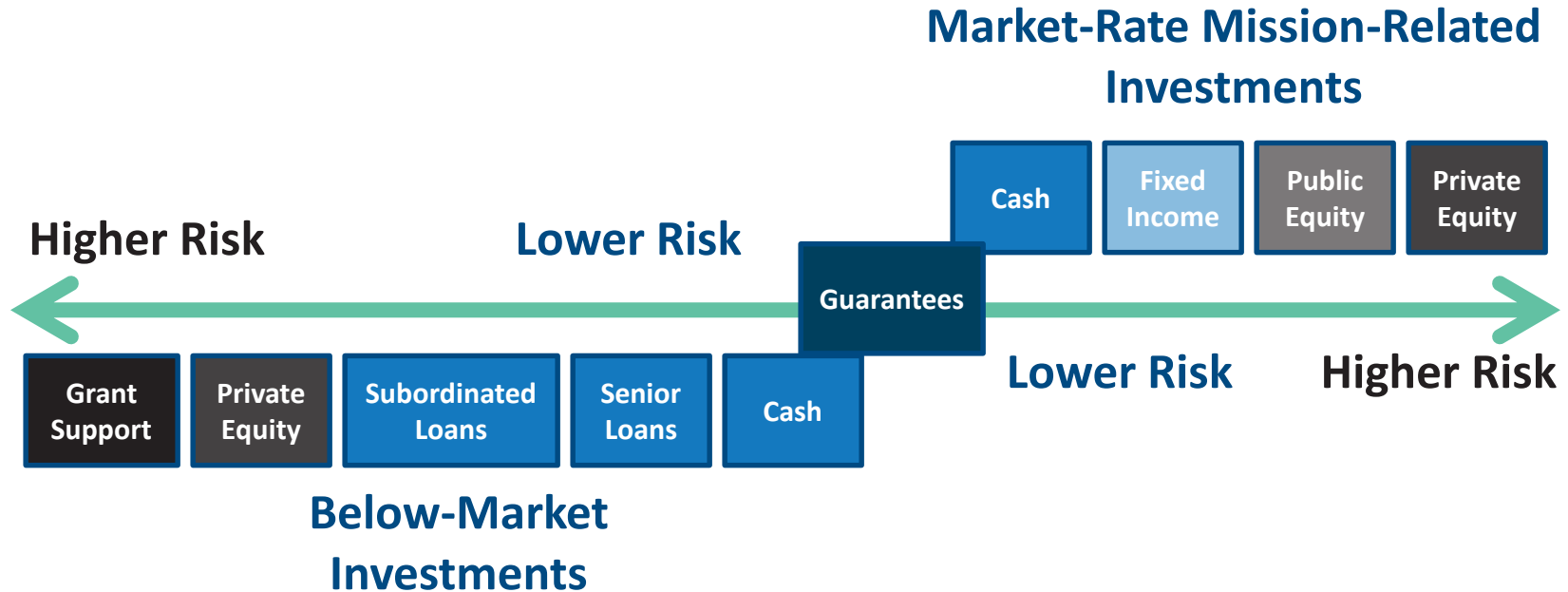
Strong Investment Performance

Global Impact Investing Network (GIIN) 2018 Annual Impact Investor Survey

- Impact investors have diverse financial return expectations. Some intentionally invest for below-market-rate returns, in line with their strategic objectives. Others pursue market-competitive and market-beating returns, sometimes required by fiduciary responsibility.
 - 64% of respondents are seeking risk-adjusted, market rate returns
 - 20% below market: closer to market rate
 - 16% below market: closer to capital preservation
- Financial performance was at in line or above expectations for 91% respondents each year, impact performance was at or above expectations for 97% percent of respondents.

Impact Across All Asset Classes

Heron Foundation Mission-Related Investment Continuum



Impact Themes

- Environmental Investing, Climate Change, Fossil Fuel Free Portfolios, “Divest/Invest”
- Gender Lens Investing
- Community Wealth Building / Equity & Inclusion
- Poverty Alleviation
- Sustainable Agriculture
- Health & Wellness



Assets for Impact

- Personal assets – Non retirement account
 - Philanthropy budget or “Philanthropy plus”
 - Portfolio allocation or “carve-out”
 - Total Portfolio / 100% Impact Aligned
- Personal assets – Retirement account
- Donor advised funds
- Charitable trusts
- Foundation assets – MRI & PRI

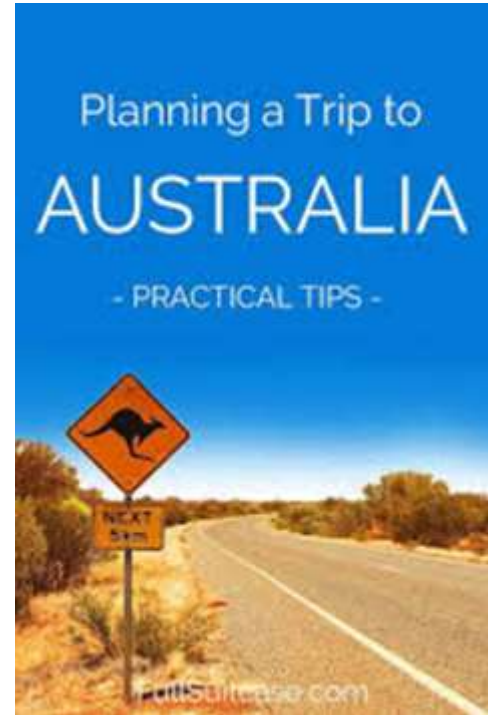
Impact Strategies

- Single investments - Direct deal or Fund
- Capacity building grants
- Portfolio guarantees
- Know what you own
- Public equity shareholder advocacy
- Carve-out percentage of portfolio
- Total portfolio activation

[https://investforbetter.org/
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#action-steps](https://investforbetter.org/get-started/#action-steps)

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Impact Investor Panel

Celina Adams, CEO – Celina Adams Consulting



Barbara Clarke, angel investor

Deborah Frieze, author, entrepreneur, social activist & founder – Boston Impact Initiative



Eleanor Kinney, organic farmer & Impact Investor, co-founder – No Small Potatoes



Janice St. Onge, President – Flexible Capital Fund, L3C

Break

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Breakout: Impact Investing Case Studies



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Breakout: 2:50-3:25pm

Table Discussion Questions:

- What do you see as positives for this company and investment, both financially and in terms of impact?
- What concerns do you have?
- Do you have additional questions for the entrepreneur before you invest? If so, what questions?
- Would you invest?
 - If so, why? Would you adjust your investment, structure, or terms?
 - If no, why not?

Investing for Better Fireside Chat



Mary Jo Brown

Founder and President
Brown & Company Design



Ellen Remmer

Senior Partner
The Philanthropic Initiative

INVEST for BETTER
Women Lead the Way

Text: #72345
Text the message:
Invest

✓ Take the Pledge

- I will deepen my understanding of the social and environmental impacts of my investments
- I will discuss allocating some or all of our shared investments to impact with my partner
- I will discuss options for impact investing with my donor advised fund administrator
- I will discuss options for socially responsible and impact investing with administrators of my retirement accounts
- I will discuss with my financial advisor options for aligning my investments with my values
- I will draft an impact investing goals statement or policy
- I will join or start an Invest for Better Circle
- I will join other national networks of impact investors
- I will make my first impact investment
- I will move more of my money into impact investing
- I will share the Invest for Better graphics and stories and encourage my community to learn about more ways you can inspire women to support our growing movement #investforbetter.

Resources



There are many resources to help you on your impact investing journey. We've curated a list of some of our favorites.

- + Impact Investing Membership Organizations
- + Research, Policy, and Education Groups
- + Tools for Investing
- + Tools for Figuring Out What You Own
- + Tools for Finding an Advisor
- + Conferences
- + Blogs and Newsletters

Resources

Home - Northern New England

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Apps Salesforce Wealthscape Login Envestnet Sungard Wealth Sta... Sharefile Certify - Travel and... Bloomberg.com The New York Time... Index Returns



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EDUCATIONAL LINKS

-  [Angel Capital Association: New Angels Education](#)
-  [Golden Seeds](#)
-  [Next Wave Impact Fund: Investor Education Page](#)
-  [Seraf: Guide to Angel Investing](#)

MATERIALS

-  [Jean Hammond: Due Diligence Demystified - 3/22/18](#)
-  [Due Diligence Report Template - 3/22/18](#)
-  [Due Diligence Checklist - 3/22/18](#)
-  [Jean Hammond: Deal Terms & Trends - 2/6/18](#)
-  [Jean Hammond: Angel Investing 101 - 11/1/17](#)
-  [Tri-state Women Angels Resource List](#)
-  [Angel Investing Glossary](#)



Thank You!

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