

**Fahe's CHEF (Community Housing and Economic Fellowship)
2018 Term – Individual Project Detail**

<p>Project Title: CHEF – Business/Banking Internship to Research & Evaluate Area Loan Market</p> <p>Service Term: Summer (May – August 2018)</p>
<p>Service Site/Organization: Clinch-Powell RC&D Council, Inc.</p> <p>Service Site Location: Rutledge TN</p>
<p>Project Focus Area(s)</p> <p>Primary: Survey the regional market by developing network opportunities and gather info about loan products offered by local for-profit and nonprofit lenders. Interview business leaders, analyze and evaluate business data gathered for the purpose of better serving the housing needs of low and moderate income families in Appalachia.</p> <p>Secondary: Based on info gathered, develop plan and make recommendations to Clinch-Powell to 1) identify and target gaps in available lending products for the area, 2) analyze CP products and changes that may be needed, and 3) isolate opportunities for Clinch-Powell to better serve target population.</p>
<p>Qualifications Requested: Ideal candidate will have initiative, be outgoing (able to talk to contacts in local area to collect information), able to apply research and analytical skill to real world situations. Would be added bonus for candidate to have marketing skills. Need to be self-motivated, have the ability to work independently and have a business mindset while having a heart for the people of Appalachia.</p> <ul style="list-style-type: none"> • Junior/Senior or graduate level, 3.5 GPA or above preferred <p>Education Focus: : Banking or Finance major preferred</p>
<p>Compensation: Housing and utilities will be provided for the 12 week term, IN ADDITION to the stipend of \$4200 for 12 week term</p>

<p>Application Information:</p> <ul style="list-style-type: none"> * Completed applications are due no later than April 20, 2018, and will be reviewed in the order they are received. * Applications must be submitted via either online portal and/or email to Angela Stephens at astephens@fahe.org. <i>*Please include the CHEF Project Title you are applying for in your email subject line.</i> * Completed applications will include: <ul style="list-style-type: none"> • resume • transcript • cover letter • 2 references <ul style="list-style-type: none"> • one educational (professor/teacher) reference • one employer or professional reference <p>Contact CHEF Program Coordinator Angela Stephens with questions astephens@fahe.org.</p>
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Fahe is an Equal Opportunity Employer. Fahe seeks applicants who can bring diverse viewpoints, experience, talents, and culture to promote our mission to eliminate persistent poverty in Appalachia through Leadership, Education, Housing, Advocacy and Communication.

Fahe CHEF (Community Housing and Economic Fellowship) Project Descriptions - 2018 Term

CHEF Project Objectives and Activities

Overall Goal & Description of Project: Overall goal is to develop a targeted plan for expanding the Clinch-Powell's mortgage and home repair loans in the service area based on pragmatic research and evaluation.

Project Objective 1: (05/15/2017 – 06/30/2017)

Intern will gather, analyze, and compare the existing mortgage and home repair loan products in the Clinch-Powell service area

Intern Activities:

- Contact local lenders (nonprofit and for profit) to gather information about what mortgage and home repair loan products are available in the region.
- Intern will use the gathered information to identify and compare various products that were identified
- Intern will develop a matrix or tool to compare similar offerings "at a glance" and a plan to keep it updated
- Intern will analyze to identify the niche that Clinch-Powell should target in the market, to make recommendations for expanding or upgrading Clinch-Powell products.
- Contacting these organizations to begin development of relationship for Clinch-Powell **excellent networking opportunity for Intern**

Project Objective 2: (07/01/2017 – 08/15/2017)

Intern will evaluate data gathered to determine target market and competitive advantage for Clinch-Powell, and develop a plan to expand the lending niche in the region.

Intern Activities:

- Research market and determine recommended target customer
- Develop a plan with detailed recommendations, messaging and budget to reach the targeted customer
- Present plan to the staff and board of directors