



Creative Investment Research

We Believe in Good





What We Do

Economic Studies

We provide environmental, social and governance (ESG) and economic research to corporations, non-profits and government agencies.

Our website: www.creativeinvest.com

Facts About Our Company

CIR pioneered the systematic use of financial and social data in the selection and evaluation of financial institutions and created the first social and financial impact methodology, the Fully Adjusted Return™ Index.



Past

In 1994, for AT&T, we researched women and minority-owned financial institutions: banks, thrifts, brokerage firms, investment banks and money managers. Williams Capital, now a leading investment bank, selected.



Present

We provide Impact Investing and ESG research speak at various events, including the Blockchain for Social Impact Conference, the Access to Capital and Telecom Policy Conference and several Financial Planning Association (FPA) Conferences



Future

We are working on several innovative impact analysis tools and techniques.

Three Keys to our Success

Our Fully Adjusted Return® Methodology combines social and financial data to generate highly accurate economic forecasts.



Established in 1989

The firm was founded in 1989. [We launched our first website on November 11, 1995](#) and have many satisfied clients.



Certified as a minority firm

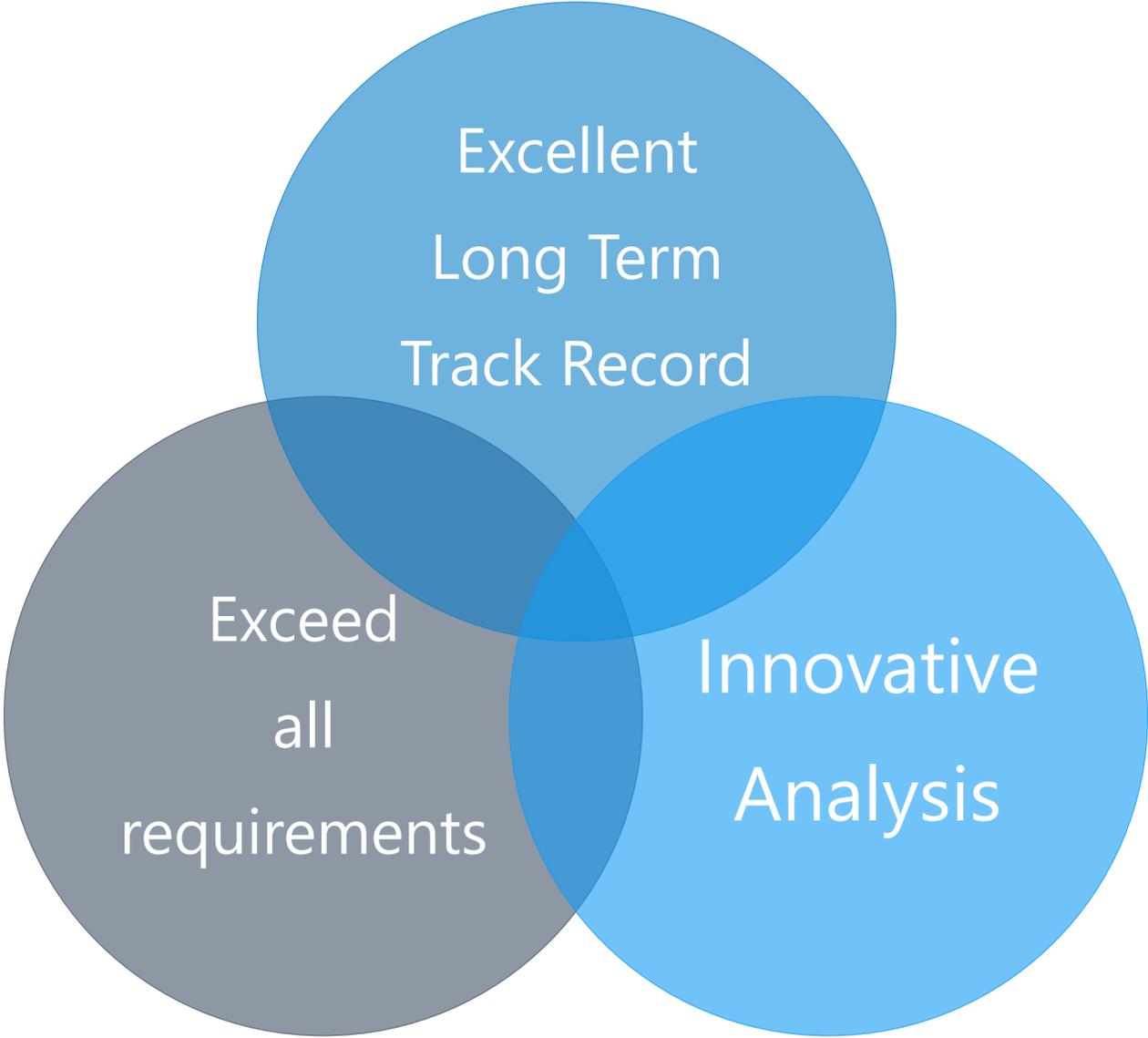
[Supplier Clearinghouse of the Public Utilities Commission for the State of California certification number 10CS0091](#) (expired).

We will reapply immediately.



Dun and Bradstreet, Tax ID numbers

Our taxpayer id is 52-1992710.
Our Dun's number is 60-910-7560.





CREATIVE INVESTMENT RESEARCH

We are People with Vision

We are an economic consulting firm focused on impact investing, Environmental, Social and Governance (ESG) factors, Corporate Social Responsibility (CSR) and Socially Responsible Investing (SRI) analysis. The firm was founded in 1989. CIR pioneered the first social and financial impact methodology, the Fully Adjusted Return™ Index.

For clients, our services can save millions, if not billions: on December 22, 2003 and February 6, 2006, we warned the S.E.C. and other regulators that statistical models created by the firm using the Fully Adjusted Return® Methodology signaled the probability of system-wide economic and market failure. This was one of the first warnings issued concerning the credit crisis. We can add value using our Fully Adjusted Return® Methodology. We review and forecast current economic and social trends.

Forecast Results

Below we list a few macroeconomic forecasts and the results of our analysis.

Click on the blue link for more information. .

| When | What | Result |
|---|---|---|
| October 5, 2006. SEC comments. | "Capital market regulators will enhance their ability to access capital using internet-based tools" | Forecasting the rise of cryptocurrency |
| TAAACC Texas Economic Forecast 2015 | Crowdfunding portals for small business in Texas. | Legislation by Texas Rep. Eric Johnson: HB1629 |
| Why Trump Will Win. June 11, 2016 | Initial 2016 Election Fully Adjusted Return Forecast | "Donald J. Trump will win the election for the Presidency of the United States" |
| Submitted Petition to the SEC on BLM Pledge Reporting | Require binding BLM Pledge Reports | SEC Rulemaking Petition 4-774 |

Our Services

Impact, Market and Economic Research Studies. ESG and Impact Research

Impact forecasts for selected lines of business.



Goals

Define goals of economic analysis and decision-making.



Data

Source and review market share data, analysis and practices.



Report

Ongoing collaboration, based on transparency.