

## Terra Alpha Intern Profile



### Abigail Ore Isola

---

Ore is an international student from Lagos, Nigeria. She is majoring in Economics and Computational Analysis at the University of Alabama in Huntsville where she wears different hats – she is a tutor for business classes, a resident assistant, and a member of the operations team for Women In Tech, Huntsville. She enjoys reading, playing the violin, and watching movies in her free time. This past summer, Ore's research was focused on the data centers industry and its suppliers. She identified a company with a key role to play in the industry and presented her research and investment recommendation to the team.

#### **How did your experience at Terra Alpha influence your understanding of sustainable investing?**

Prior to my internship at Terra Alpha, the only thing I had heard about sustainable investing was that it was a 'myth,' and investment firms that want to make a profit don't seriously consider environmental data when making decisions. I am happy I had the opportunity to work at Terra Alpha and understand how untrue that is. The role that the finance industry plays in the move to a more sustainable economy cannot be overstated and investment firms like Terra Alpha are an important part of that. The more investors prioritize sustainability practices when analyzing companies, the more companies are compelled to do better environmentally. If most investors lean toward companies with better environmental practices, it gives those companies a competitive advantage that other companies will try to neutralize by also adopting responsible environmental practices.

#### **How would you describe the learning environment and culture at Terra Alpha?**

Over the course of my internship I became more confident and self-assured in my abilities, and that is a testament to the culture and learning environment at Terra Alpha. I had taken no finance classes and had almost no knowledge about finance and investing at the beginning of those 8 weeks. And now, I honestly don't think I've ever learned as much as I did in such a short amount of time. I feel like I was surrounded by people who were open to me knowing everything they knew. I always got answers to any question I had and more; all I had to do was ask.

#### **What was your biggest takeaway from your internship at Terra Alpha?**

My biggest takeaway from this internship was learning how to think critically on a large scale. I learned many other things like analyzing financial statements, identifying and interpreting trends and presenting my findings to experts. But those were all things I expected to learn. The biggest impact this internship had on me is on the way I process things internally. Now, I ask more questions on a wider range of factors than I previously would have considered. That has positively impacted many areas of my life.



**What would your advice be to people considering applying for internship opportunities at Terra Alpha?**

Be yourself. Everyone at Terra Alpha is great, but they are also very normal people, and nobody is out to get you. Don't feel the need to fit into a certain "finance intern" stereotype. There is nothing wrong with the stereotypical finance intern, but to my knowledge, that's not all Terra Alpha is looking for. Don't be shy to share the things that make you a person and the things you are passionate about.

**Is there anything else you would like future applicants to know about Terra Alpha?**

If you get to work at Terra Alpha, make sure you don't overwhelm yourself in the beginning. If you're like me, you'd feel like you know absolutely nothing, and everyone is way smarter than you. But remember that it was a consensus decision to hire you. Almost everyone, if not everyone on the team, is aware of your qualifications. If they didn't think you were a good fit, you would not be there. Everyone is looking forward to teaching you and helping you learn, so it's okay that you know absolutely nothing in the beginning because that won't be the case at the end of the internship, as long as you're ready to learn.

## Terra Alpha Intern Profile



### Neal Kinnard

---

Neal is from Fredericksburg, Virginia. He is a senior at Virginia Tech, studying Economics and Finance. In his free time he enjoys watching sports with friends and working out. This past summer, Neal's research focused on how GLP-1s (Glucagon-like Peptide 1s) will impact the healthcare industry, specifically diabetes companies. He also identified and presented research on a healthcare company that is spearheading change and aligns with Terra Alpha's investment strategy.

#### **How did your experience at Terra Alpha influence your understanding of sustainable investing?**

Before joining Terra Alpha, I often heard about how people's actions contribute to pollution. Still, I only knew the basics of net-zero emissions and their role in fighting climate change. I believed sustainability and finance were entirely separate, thinking finance had little impact on climate change. I assumed sustainable investing was simply about supporting environmental causes and charities. Now, I understand it's much more than that – sustainable investing is about companies' operational changes to impact the planet positively. While some companies may struggle to invest in lowering emissions, those who take the initiative to make operational changes for the earth are true innovators and represent sustainable investing.

#### **How would you describe the learning environment and culture at Terra Alpha?**

My experience at Terra Alpha was great and unique. The environment Terra Alpha created was one of a kind, offering me the opportunity to develop my equity research skills. I gained hands-on experience analyzing 10-K filings, conducting deep dives into companies' business strategies, management, historical performance, etc. The one thing that stood out to me was the level of responsibility I was given. I was not doing typical intern tasks; I contributed in ways that helped analysts. Unlike other internships, Terra Alpha trusted me with two research projects, and I had the opportunity to pitch my ideas to the investment team. The culture was fantastic; they never made me feel like “the intern.” I truly felt part of the team. The atmosphere was more like a family, where everyone supported and collaborated with one another.

#### **What was your biggest takeaway from your internship at Terra Alpha?**

My biggest takeaway from working at Terra Alpha was the importance of always asking questions and being open to learning. Interacting with the investment team made me appreciate their knowledge, especially when they shared insights from their experiences in the industry. Simply engaging in conversations with them left me feeling more informed.



**What would your advice be to people considering applying for internship opportunities at Terra Alpha?**

I recommend three things to those considering applying for an internship at Terra Alpha. First, be yourself during the application and let your personality shine. Second, take the time to understand the company and what Terra Alpha stands for. Dive deep into their philosophy on sustainability and investing. Lastly, don't overstress about the application process. Everyone at Terra Alpha is supportive, and their goal is to see you succeed.

**Is there anything else you would like future applicants to know about Terra Alpha?**

I want future applicants to know Terra Alpha is a great place to learn and take on real responsibility. At Terra Alpha, you will feel like you are contributing to the investment team. You'll also gain valuable insights into sustainable investing and its impact on a company's operations. Lastly, the team at Terra Alpha is one of the most supportive groups I've worked with, and passing up the chance to intern there would be a missed opportunity.

## Terra Alpha Intern Profile



### Sydney Olorode

---

Sydney is from the Lower East Side of Manhattan, New York. He is currently pursuing a Bachelor of Science in Business Administration with concentrations in Finance & Economics at Babson College. Sydney enjoys spending quality time with his extended family in Kyoto, London, and Ibadan, where he appreciates local cuisine and museums. This past summer, Sydney's research focused on a risk analysis of the healthcare sector's regulatory environment, specifically focusing on the recall risk of medical devices. He also identified and presented research on a company within the field.

#### **How did your experience at Terra Alpha influence your understanding of sustainable investing?**

At Babson College, my insights on sustainable investing primarily revolved around allocating capital to innovators in the private markets. However, my intern role as an Equity Research Analyst at Terra Alpha expanded this understanding to larger public companies. Covering the healthcare sector, I employed Terra Alpha's proprietary Environmental Productivity (EP) framework during an individual company deep dive project. This exercise highlighted that sustainable investing is not just about backing innovators; it is about recognizing companies with an enduring business model that efficiently utilize and impact natural resources, whether they are traditional or innovative.

At Terra Alpha, I realized that sustainable investing can go hand-in-hand with robust returns. Their unique offerings for large institutions underscore that impactful investments can align seamlessly with institutional values, proving that sustainability and performance are not mutually exclusive.

#### **How would you describe the learning environment and culture at Terra Alpha?**

The learning environment at Terra Alpha was nothing short of exceptional. The firm's open-door culture ensured that everyone was approachable and willing to assist. Terra Alpha provided a comprehensive insight into their business operations, even granting me the privilege to participate in the Advisory Board meeting. There, I had the honor of engaging with illustrious board members like Charles Bolden, Frank Loy, and Kathy Baughman McLeod. The connections I built at Terra Alpha transcended mere professional relationships, evolving into mentorship relationships, with many generously sharing invaluable life and career wisdom.

#### **What was your biggest takeaway from your internship at Terra Alpha?**

The most profound takeaway I had was that it is entirely possible to achieve superior financial returns while investing in the best sustainable actors in our economy. The fusion of capitalism and sustainability is reshaping the financial landscape because stakeholders, from shareholders to communities, expect companies to spearhead global decarbonization.



Every industry is on the cusp of transformation in the race to a net-zero world. The automotive sector's shift to electric is likely just a glimpse of what is to come. The quest to decarbonize diverse sectors alongside institutions aligning their portfolios with core values presents a monumental investment opportunity. Those adaptive to change will thrive, while others risk obsolescence. As capital seeks transformative ideas, businesses must strategize for a net-zero economy.

**What would your advice be to people considering applying for internship opportunities at Terra Alpha?**

Do yourself a favor and apply! My time at Terra Alpha was a great learning experience, and I am so glad I made the decision to apply. If you are concerned about lacking experience, know that Terra Alpha values your character and passion for their mission more than your past roles. I also highly suggest connecting with numerous team members. They are genuinely welcoming and can offer insights about the company and the internship, aiding in your decision-making.

Approach this internship with curiosity and eagerness, and you will depart with a profound grasp of sustainable investing. The program is structured to foster continuous learning, engage with various team members, and contribute to meaningful projects. I wholeheartedly endorse it!

**Is there anything else you would like future applicants to know about Terra Alpha?**

During my time at Terra Alpha, the team frequently underscored the significance of assessing all substantive risks when making an investment decision. Neglecting resource constraints, geological data, and climate data can lead to an incomplete risk assessment in investment decisions. As an equity manager in an ever-evolving climate, incorporating these elements is paramount to not only making the most informed investment decisions for one's clients' returns, but also decisions that align with institutional investor's core values. Terra Alpha's Environmental Productivity framework stands out for its rigor. It seamlessly integrates various scientific disciplines to inform a comprehensive and well-rounded investment decision. The internship program not only developed my skills as a traditional equity research analyst but also equipped me with the expertise to assess public equities in a transitioning global economy.

## Terra Alpha Intern Profile



### Abdul Abiru

---

Abdul is an international student from Lagos, Nigeria. He is a senior at the University of Richmond studying Economics. At the University of Richmond, he helps students with professional development in his role as Lead Peer Advisor in Career Services. In his free time, he enjoys reading, baking, and trying new cuisines. This past summer, Abdul's research focused on assessing the long-term attractiveness of technology companies in Terra Alpha's portfolio as well as identifying companies in the agriculture industry that align with Terra Alpha's investment strategy.

#### **How did your experience at Terra Alpha influence your understanding of sustainable investing?**

My experience at Terra Alpha helped me realize that sustainable investing is not as unstructured as it seems. I feel like when I thought about sustainable investing, I thought mainly about venture capital and nascent climate technology. While these could fall under sustainable investing, there are many established companies that contribute to making the world a more sustainable place. At the end of the day, sustainable investing is just a label, and to really understand what the firm is doing, you have to dig into their strategy and how they define things.

#### **How would you describe the learning environment and culture at Terra Alpha?**

The learning environment at Terra Alpha was awesome. One of Terra Alpha's biggest strengths is its small size which allows members of its team to meet and chat on a regular basis. Learning also took place in different settings and was not always focused on investing. Besides weekly team meetings, I could always ask anyone about anything on my own time. We often ate lunch together and it was a good time to get to know members of the team and have conversations about their personal and professional experiences which made adjusting to living in a new city and a new work environment a lot easier.

#### **What was your biggest takeaway from your internship at Terra Alpha?**

I learned that being able to ask good questions is an essential skill to have in equity research because the position entails being able to ask important questions about a company and find the answers to them.

I also learned that working in finance can look different for everyone. I feel like in undergrad, there's a lot of pressure to end up on Wall Street and this can be tough for a lot of students. However, from my experience at Terra Alpha, I have realized that there are a lot of really interesting opportunities to work in finance outside of Wall Street if you are trying to find them.



**What would your advice be to people considering applying for internship opportunities at Terra Alpha?**

Have a growth mindset and be willing to work hard. In completing my projects, I had to learn new things and pick up new skills. However, if I hadn't been willing to push myself out of my comfort zone, I'd have a much different experience from the one I ended up having.

You also need to be very intentional about why you're applying. In my interview, I spent more time talking about sustainable investing and why it's important to me than answering behavioral or technical questions. Terra Alpha really felt like more than just another internship and I feel like being able to clearly articulate how this experience tied into my future goals really helped me stand out in interviews.

**Is there anything else you would like future applicants to know about Terra Alpha?**

It's a great way to understand what working on the buy-side could look like and it gives you great exposure to fundamental analysis. While there are many different investing approaches, I feel like this is a good place to start because it helps you develop strong critical thinking and research skills.