

February 28, 2017

Welcome and Introductions

James R. Klein, CDFI Coalition Chair

James R. (J.R.) Klein is the Principal of J.R. Global, LLC, a consulting firm dedicated to facilitating global transformation through local initiatives that strengthen markets by addressing barriers to access by local residents. His focus is facilitating systemic change in the areas of water, energy, education, and health. He also serves as the CEO Emeritus of Finance Fund, an Ohio, USA statewide social impact community development financial institution that moves public and private capital into low-income communities to improve the quality of life for people.

He specializes in revival of local communities by centering on visionary leadership, attractive business climates, strengthening the workforce, and public/private collaboration. Mr. Klein's expertise in organizational management and leadership, strategic planning, cultural integration, and performance and measurement is recognized worldwide.

Since 1989, Mr. Klein has presided over Finance Fund's investment of more than \$1.4 billion in business, education, health care, community facilities and affordable housing, affecting the lives of 200,000 people in distressed communities. In 2014 he began collaborating with a cohort from the Saïd Business School, (Oxford) around the concept of inclusive capital focusing on the Bottom of the Pyramid (BoP) principle that targets investment on local entrepreneurs in undeveloped and developing countries.

Mr. Klein completed an MBA and continued his graduate education at the Harvard Business School, and Saïd Business School at the University of Oxford. He was awarded three master level qualifications – Post Graduate Awards in Performance Measurement, Strategic Perspectives (HBS) and Advanced Management and Leadership (Oxford). He holds certification from the National Development Council as an Economic Development Professional and the National Center for Housing Management as an Occupancy Specialist and Certified Housing Manager. He formerly directed a local community based economic development organization and two public housing authorities in Minnesota.

Active in social impact local development for 40 years, Mr. Klein has participated in several industry organizations including: National Children's Facilities Network, Community Reinvestment Fund (board), Community Development Finance Institution Coalition (Chair of Board of Directors), New Markets Tax Credit Coalition (board/executive committee), New Markets Tax Credit Fund, Inc. (board), Business Loan Conduit, LLC (board), Dudley Ventures Community Investment (advisory board), Huntington National Bank NMTC Advisory Board, the JPMorgan Chase National Community Advisory Board and the Messianic Jewish Theological Institute (board). For his work in community revitalization, Mr. Klein received various awards including the 2011 Smart Leader Award from Smart Business magazine and the United States Small Business Administration 2011 Financial Services Champion of the Year.

Breakfast Keynote

CDFI Fund Director Annie Donovan

Annie Donovan is the Director of the CDFI Fund, U.S. Department of the Treasury Community Development Financial Institutions Fund.

Annie Donovan has deep roots in community development and finance. She was most recently Chief Executive Officer of CoMetrics, a social enterprise that provides high quality, affordable business intelligence tools to small businesses and nonprofits seeking to improve financial management, better measure social impact, and increase their capacity for innovation.

Prior to CoMetrics, Donovan was Senior Policy Advisor to the White House, working collaboratively with the Office of Social Innovation and the Council on Environmental Quality. She was part of a team focused on advancing impact investing, social enterprise and impact data as key strategies for improving the social sector. Donovan has been Chief Operating Officer of Capital Impact Partners, a certified Community Development Financial Institution (CDFI) where she was instrumental in creating the high performing teams and strategic plans that positioned Capital Impact as a market leader in the areas of education, health care, long terms care and affordable homeownership finance. She led the company's efforts to build capacity in fundraising, policy, and innovation.

Donovan has also been a thought leader and a board member of many of the highest performing organizations in the community development sector, including serving as President of the New Markets Tax Credit Coalition. She has published papers and articles for the National Academy for Public Administration, the Federal Reserve Bank of San Francisco, the Federal Reserve Bank of Boston, Forbes, and the Skoll World Forum on Social Entrepreneurship. She has an undergraduate degree in Economics and an MBA in Finance.

John Holdsclaw, National Cooperative Bank

John Holdsclaw IV currently serves as the first senior vice president of corporate affairs at the National Cooperative Bank (NCB). John is charged with the cultivation of relationships in the community development finance arena and advancing social investments and product development at the Bank. NCB is dedicated to strengthening communities nationwide through the delivery of banking and financial services, complemented by a special focus on cooperative expansion and community development.

Prior to coming to NCB, worked as director of policy and development at Capital Impact Partners, a national certified Community Development Financial Institution (CDFI) where he developed and implemented the organization's public policy strategy. In addition, John worked at the National Head Start Association, the only national organization dedicated solely to the Head Start program and community as grassroots coordinator and associate director of its government affairs division.

He currently serves on the board of directors of the CDFI Coalition, Self Help Venture Fund, Carolina Small Business Development Fund (formerly The Support Center) and is the chair of the policy committee of the Native CDFI Network. John has received the Capital Impact Partners Award for Outstanding Corporate Achievement and Business Impact Award. John was featured in the book *Head Start Success Stories*, selected as a North Carolina Head Start Association's Alumni of the year and the inaugural class of fellows of the Children Defense Fund Policy and Advocacy Institute for Emerging Child Care and Early Educations Leaders.

John holds a B.S. degree in Political Science from North Carolina A&T State University and M.S. in Community Economic Development from Southern New Hampshire University and is approaching his final year in the Stonier Graduate School of Banking at Wharton's Aresty Institute of Executive Education.

CDFI Fund Insight and Priorities for 2017

Moderator: John Holdsclaw, National Cooperative Bank

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Greg Bischak, Ph.D.—Financial Strategies & Research

Greg Bischak manages the Office of Financial Strategies and Research at the Community Development Financial Institutions Fund (CDFI Fund). He oversees research and analysis related to programmatic activity, development of performance data and strategic research to ensure effective implementation of the CDFI Fund mission.

Prior to joining the CDFI Fund, he was a senior economist for the Appalachian Regional Commission where he directed economic development research. Mr. Bischak served as executive director of the National Commission for Economic Conversion and Disarmament and was for developing public education and policy research on economic conversion, defense employment impacts, disarmament and industrial policy. He was also an economic professor at Ramapo College in New Jersey.

Mr. Bischak is a member of the Transportation Research Board of the National Academy of Science, and Co-Chair of the Transportation and Economic Development Committee. His research has been published in a wide variety of scholarly journals and publications. He received his PhD from the New School for Social Research.

Lisa Jones—CDFI Fund Bond Guarantee Program

Lisa M. Jones is the Manager of the Bond Guarantee Program at the Community Development Financial Institutions (CDFI) Fund. In this capacity, she is responsible for the oversight, management and implementation of guarantees for bonds issued by Qualified Issuers. The Secretary of the Treasury provides a 100 percent guarantee of the bonds. Bonds guaranteed through the program support community development lending by providing a source of long-term debt to certified CDFIs. Certified CDFIs deploy the bond proceeds by lending to low-income and underserved communities.

Prior to joining the CDFI Fund, Ms. Jones's professional experiences comprised pension fund management, small business and venture capital initiatives, community and economic development, global economic policy and investment research, corporate and real estate finance, and commercial lending. Her prior experiences also included serving as a principal for Quest Capital Strategies; senior financial analyst for United Technologies Corporation global pension funds; international analyst for the Joseph E. Seagram & Sons Treasury Unit; associate for American International Group; and Loan Associate for Mitsui Manufacturers Bank.

Ms. Jones received a Master of Business Administration in Entrepreneurial Management and Finance from the Wharton School of the University of Pennsylvania and a Bachelor of Arts in Finance and Marketing from the University of California at Berkeley. She is a Chartered Financial Analyst and a member of the CFA Society Washington, DC. She was a member of the Women Angels.net, the first structured women's "angel" venture capital investment club in the U.S. designed to invest in emerging growth companies in the Mid-Atlantic region.

Tanya Vartivarian—CDFI Program and NACA Associate Program Manager

Tanya Vartivarian is the Associate Program Manager for the CDFI and NACA Programs, where she assists in managing the Financial Assistance and Technical Assistance award programs.

Prior to joining the CDFI Fund, Ms. Vartivarian worked at IFF, one of the largest CDFIs in the country, for over 12 years. While at IFF, Ms. Vartivarian held several different positions, most recently the Senior Director of Structured Finance where she structured and closed over \$200 million in financings. In previous roles at IFF, Ms. Vartivarian served as Director of School Services, where she managed and coordinated nonprofit school development lending, policy, real estate and consulting services. Prior to that, she served as IFF's Director of Real Estate Consulting where she was responsible for a range of real estate consulting and development projects to nonprofit organizations.

Earlier in her career, Ms. Vartivarian worked at a Chicago-based real estate consulting firm where she managed an extensive portfolio for a wide range of clients throughout the metropolitan Chicago area and other parts of the Midwest.

Ms. Vartivarian received her Masters in Urban Planning from the University of Michigan and her Bachelor of Arts in Economics from the University of California at Irvine.

David Meyer—Compliance, Certification, Monitoring and Evaluation

David Meyer is the Program Manager for the Certification, Compliance Monitoring, and Evaluation unit. As such, he is responsible for management of the CDFI Fund's certification programs and compliance reporting and enforcement functions.

Mr. Meyer previously served as Associate Program Manager for the New Markets Tax Credit Program. Prior to joining the CDFI Fund, he worked for the Office of the Chief Financial Officer for the City of Washington, D.C. While working for the city, he helped pioneer Washington, D.C.'s tax increment finance program and worked on business recruitment and retention efforts. He performed fiscal analysis of legislation and was the city's lead analyst for utility and telecommunications taxation.

Mr. Meyer is a Certified Economic Development Finance Professional and holds a Master of Public Policy degree from the McCourt School of Public Policy, Georgetown University.

Marcia Sigal—Capital Magnet Fund

Marcia Sigal is an experienced community development and affordable housing professional who joined the CDFI Fund in August 2015 to lead the relaunch of the Capital Magnet Fund. Previously, she was the Director of the Program Policy Division for the Office of Affordable Housing Programs at the U.S. Department of Housing and Urban Development, and she was also the Director of Community and Economic Development at the Council of State Community Development Agencies, and a senior Affordable Housing Policy Analyst for the National Association of Housing and Redevelopment Officials. Marcia has a great deal of passion and experience in capacity building for non-profit organizations and state and local governments, and

has designed multiple training programs and technical assistance projects in the field of community development and affordable housing finance.

Other Federal Resources for CDFIs

Moderator: Cathie Mahon, National Federation of Community Development Credit Unions

Cathie Mahon oversees all of the Federation's programmatic and investment activities. Ms. Mahon was selected as the President/CEO following a nationwide executive search and joined the Federation on October 1, 2012. She is committed to continuing the Federation's role of bridging the credit union movement to the community development field, promoting financial inclusion and identifying and connecting credit unions to unserved and untapped markets and communities.

Ms. Mahon most recently served as Deputy Commissioner at the NYC Department of Consumer Affairs where she started and led New York City's Office of Financial Empowerment (OFE). OFE was the first initiative of Mayor Michael R. Bloomberg's anti-poverty efforts and was the first local government initiative in the nation with a mission aimed expressly at helping to educate, empower and protect low income residents to help them make the most of their financial resources. Ms. Mahon was a co-founder of the Cities for Financial Empowerment Coalition and Fund, and has worked to integrate financial capability programming into municipal service delivery systems. Prior to joining the Department, Ms. Mahon worked as a private consultant on issues of community development, financial empowerment and asset building, launching and directing the Asset Funders Network and serving as a lead researcher for the Aspen Institute Economic Opportunities Program. She previously served as a Program Officer and then Director of Policy and Program Development at the National Federation of Community Development Credit Unions and served on the Boards of the Lower East Side People's FCU and Transfiguration Parish FCU. Ms. Mahon earned a Bachelor's Degree from Duke University in Durham, NC and a Master's of City Planning from the Massachusetts Institute of Technology.

Rafael J. Elizalde—Office of Community Services, HHS

Rafael J. Elizalde is the program manager for the Community Economic Development Program (CED); the Healthy Food Financing Initiative (HFFI) and the Rural Community Development Program (RCD). Previously, he was the program manager for the Job Opportunities for Low Income Individuals (JOLI), Compassion Capital Fund (CCF) and the Strengthening Communities Fund (SCF) programs. Prior to coming to HHS, Mr. Elizalde served as executive director of a faith-based community development non-profit organization helping multi-cultural, socioeconomically diverse and incarcerated, refugee populations in the mid-Atlantic Region. Mr. Elizalde was also a division manager for a Northern Virginia Public Library System in charge of system wide operations, customer service, grants, fleet and facilities, and a former program manager, policy analyst, budget officer for the U.S. Environmental Protection Agency (EPA).

Mr. Elizalde has a broad background, training and experience in the private, non-profit and public sectors in program operations, administration, board development, grants, policy analysis and financial accountability, focused on working with international and domestic organizations who center service and products with economically distressed and low income populations. Mr. Elizalde is a bilingual (English/Spanish) professional, U.S. Army veteran, a former licensed teacher, certified training instructor, co-mediator, graduate of the American University's Key Executive Leadership Program, and holds a bachelor's in Education, Business, from the University of the State of New York and a master's of public administration from the University of Puerto Rico, Graduate School of Public Administration.

Manuel Hidalgo—Small Business Administration

Manuel "Manny" Hidalgo is the Director of the Office of Economic Opportunity at the U.S. Small Business Administration (SBA), the government agency that provides loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses. Manny has over 25 years of experience in community-based economic development in Miami, Louisville, and the Washington DC Metro Area. He has served as COO at National Community Reinvestment Coalition, Director of Entrepreneurship at the Corporation for Entrepreneurship Development (CFED), and Executive Director of Latino Economic Development Center. He has served on the faculty of NeighborWorks America since 2005 writing curricula and teaching courses on small business development. Manny holds a B.A. in History from Georgetown University and an M.A. in Latin American & Caribbean Studies from Florida International University.

Kristi Kubista-Hovis—U.S. Department of Agriculture

Kristi Kubista-Hovis is the Director of Specialty Programs at the Rural Business Service. As the Director she has been responsible for over \$100 million in annual loan and grant funds run through seven programs, and oversees the Agency's Budget, data calls, and programmatic IT activities. Before her time at RBS, Ms. Kubista-Hovis was a Senior Policy Advisor for the Rural Utilities Service for 4 years, and worked at the Office of Management and Budget for 6 years, as the program examiner for Rural Development activities.

Sylvia Martinez—Federal Housing Finance Agency

Sylvia Martinez is a recognized expert on affordable housing finance and community development. Ms. Martinez currently serves as the supervisory manager for the housing and community investment programs in the Federal Home Loan Bank Branch of the Federal Housing Finance Agency. She is responsible for regulations that opened membership to Community Development Financial Institutions to join the Federal Home Loan Bank System. She has expertise and a special interest in the geographic inclusion of minority and immigrant populations in housing.

Ms. Martinez served as the founding Director of Housing for the Federal Housing Finance Board and was responsible for the original design of the Federal Home Loan Banks' housing and community development programs. She has also served as Senior Adviser to the Assistant Secretary of Housing/FHA Commissioner at the Department of Housing and Urban Development; Coordinator for President Clinton's National Homeownership Strategy; and, during the depth of the United States mortgage crisis, she served as the Principal Adviser to the Deputy Director of Bank Regulation and Acting Chief Operating Office for the Federal Housing Finance Agency. She has also served on a number of bilateral international assignments.

Ms. Martinez received her undergraduate degree and graduate education in urban planning at the University of California at Los Angeles. She was a visiting fellow at the Joint Center for Housing Studies under the auspices of the Harvard Graduate School of Design. She is also a pianist, having studied at UCLA and the Johns Hopkins Peabody Institute. She is originally from Mexico and is completely bilingual.

Luncheon Panel

Moderator: Bob Rapoza, Rapoza Associates

Robert A. Rapoza, the President and Principal of Rapoza Associates, has more than two decades of experience as a professional lobbyist and is an expert on the federal budget and appropriations process, with special expertise in federal housing and community development policy. He has been responsible for numerous legislative accomplishments which include saving federal rural housing and community development programs from budget cuts, establishing the Intermediary Relending Program at the Agriculture Department, sustaining and increasing funding for community development programs at the Department of Health and Human Services, promoting the creation of a YouthBuild program at the Department of Housing and Urban Development and successfully steering the New Markets Tax Credit program to enactment.

Mr. Rapoza first became involved with community development issues while serving with the Massachusetts Department of Community Affairs. After moving to Washington, DC, he held executive positions with the Rural Housing Alliance, the National Rural Housing Coalition (which he continues to serve as executive secretary and legislative director), and the Rural Coalition before establishing Rapoza Associates in 1984. A graduate of Boston College and the University of Massachusetts at Amherst, he has served on the boards of several housing and community development organizations and has been profiled in the Washington Post and in the authoritative Beacham's Guide to Key Lobbyists.

William Hoagland, Bipartisan Policy Center

G. William Hoagland joined the Bipartisan Policy Center (BPC) in September 2012 as senior vice president. He helps direct and manage fiscal, health and economic policy analyses for BPC.

Before joining BPC, he served as CIGNA Corporation's vice president of public policy beginning in 2007, working with CIGNA business leaders, trade associations, business coalitions and interest groups to develop CIGNA policy on health care reform issues at both the federal and state levels.

Prior to joining CIGNA, Hoagland completed 33 years of federal government service, 25 spent as staff in the U.S. Senate. From January 2003 to January 2007, he served as the director of budget and appropriations in the office of Senate Majority Leader Bill Frist. In this role, he served as a liaison to the leadership of the U.S. Senate and House of Representatives. He assisted in evaluating the fiscal impact of major legislation and helped to coordinate budget policy for the Senate leadership.

From 1982 until 2003, Hoagland was a staff member of the Senate Budget Committee, serving as that committee's staff director from 1986 to 2003, reporting to Senator Pete V. Domenici, chairman and ranking member during this period. He participated in major federal budget legislation, including the 1985 Gramm-Rudman-Hollings Budget Deficit Reduction Act, the 1990 Omnibus Budget Reconciliation Act and the historic 1997 Balanced Budget Agreement.

In 1981 he served as the administrator of the Department of Agriculture's Food and Nutrition Service and as a Special Assistant to the Secretary of Agriculture. He was one of the first employees of the then newly created Congressional Budget Office in 1975, working with its first director, Alice Rivlin.

The 1997 and 2005, National Journal listed him as one of the Washington 100 Decision Makers and referred to him as a "bottom-liner who is not a hard-liner." Roll Call, the daily publication of Capitol Hill, consistently named Hoagland as one of the top 50 Hill Staffers. In 2002, he received the James L. Blum Award from Distinguished Service in Budgeting. The National Association of State Budget Officers honored him in 2004 with its Leadership in Budgeting Award and in 2006 he was inducted as a fellow in the National Academy of Public Administration.

Hoagland is an affiliate professor of public policy at the George Mason University and a board member of the Committee for a Responsible Federal Budget; the National Academy of Social Insurance; and the National Advisory Committee to the Workplace Flexibility 2010 Commission. In 2009, he was appointed to the Peterson-Pew Commission on Budget Reform examining the overall structure of the budget, authorization, and appropriations process and was a member of BPC's Debt Reduction Task Force that published Restoring America's Future in November 2010. He coordinated BPC's 2013 report, A Bipartisan Rx for Patient-Centered Care and System-Wide Cost Containment. In April 2015, he co-chaired the National Academy of Social Insurance report, Addressing Pricing Power in Health Care Markets.

Born in Covington, Indiana, he attended the U.S. Merchant Marine Academy and holds degrees from Purdue University and the Pennsylvania State University. His family's Indiana family farm was awarded by that State as a "Hoosier Homestead" for having remained in the family for over a century.

David Reich, Center for Budget and Policy Priorities

David Reich is currently a Senior Fellow with the Center on Budget and Policy Priorities, a non-profit, nonpartisan organization working at the federal and state levels on fiscal policy and public programs that affect low- and moderate-income families and individuals. He is part of the Center's federal fiscal policy team, focusing primarily on issues related to federal appropriations and programs funded through the appropriations process.

Reich came to the Center in 2014, after 17 years on the staff of the Committee on Appropriations of the House of Representatives, where he held a variety of positions including committee counsel and Democratic clerk (staff director) for the subcommittee on Labor, HHS and Education and the subcommittee on Financial Services and General Government.

Before joining the Appropriations Committee staff, Reich was chief counsel and then minority chief counsel for the House Committee on the Budget and a staff member at the House Democratic Study Group. He has a law degree from Georgetown University and an MA in economics from American University

Nick Wyatt, Senate Finance Committee (Majority staff)

March 1, 2017

Capitalization for CDFIs

Moderator: Catherine Godschalk, Calvert Foundation

Catherine Godschalk, Vice President, Investments, manages Calvert Foundation's Investments team and the \$300 million portfolio of investments that generate impact across a diversity of sectors including community development, affordable housing, energy and the environment, micro and small business finance, and global health. Since 2011 she has grown the portfolio to reach hundreds nonprofits and social enterprises in all 50 U.S. states and 80 countries worldwide.

Catherine has spent more than 20 years working at the intersection of private capital and social mission, with program and product development, policy, and financing roles across a variety of institutions, including SH Cowell Foundation, the White House Office of Management and Budget, Fannie Mae Corporation, and Self Help Ventures Fund. She has a Master's Degree in Public Policy from Harvard's Kennedy School of Government and received her BA from Columbia University.

Joe Evans—Kresge Foundation

Joe Evans is portfolio manager for The Kresge Foundation's Social Investment Practice, and is responsible for managing loans, guarantees, deposits and equity investments that support Kresge's mission. He also works to originate, structure and close new

investments in accordance with prudent social investment practices, relevant regulations and foundation priorities. He joined the foundation in 2014.

Prior to joining Kresge, Joe worked for more than 10 years as a generalist with a nationally recognized consulting firm practicing in the areas of organizational development, nonprofit business planning, social investing and multi-funder initiatives.

“Through that work, I was fortunate to have a bird’s eye view of a number of key developments in community finance that galvanized an industry and were initiated, supported or scaled through the work of private foundations. I’m thrilled to be able to apply that experience in service to Kresge’s ambitious goals, thoughtful strategies and commitment to leveraging market mechanisms to expand opportunities in America’s cities.”

Joe also served as an executive at a community action agency, and most recently was the director of lending for a specialty community development financial institution focused on expanding housing and educational choices for persons living with disabilities and their families.

He earned a bachelor’s degree in philosophy from Southern Connecticut State University in New Haven, Conn.

David Beck—Self-Help

David Beck is Director of Policy and Media at Self-Help, a nationally recognized CDFI whose mission is to create and protect ownership opportunities for all. He coordinates Self-Help’s federal and state policy work on a wide range of community development policy issues, including mortgage lending, small business lending and lending to non-profits. He also handles Self-Help’s media relations and works closely with Self-Help’s affiliate the Center for Responsible Lending having helped initiate Self-Help’s anti-predatory lending policy work. Most recently he has become heavily engaged in healthy foods and sustainable agriculture policy issues, building off learnings from Self-Help’s Healthy Foods Financing Initiative work. David currently serves on the CDFI Coalition board of directors and is a founding member of the New Markets Tax Credit Coalition. He also is on the Housing Partnership Network Policy Committee and the Carolinas Credit Union League Government Affairs Committee.

Before joining Self-Help in 1998, David was a director at a legislative monitoring firm and worked for Rep. David Price in Washington. He graduated from the University of North Carolina at Chapel Hill.

Jennifer Novak—Community Reinvestment Fund, USA

As Vice President of Capital Markets, Jennifer Novak oversees CRF’s New Markets Tax Credit and CDFI Bond Guarantee Programs. She is responsible for CRF’s capital raising, structuring and compliance efforts for both of these federal programs, that total more than \$1 billion in capital activity directed toward Low Income Communities. Novak is

also responsible for outreach, guidance, technical assistance training and education to Community Development Entities and CRF's lending referral partners.

Prior to her tenure at CRF, Novak worked at Piper Jaffray & Co. Novak has a Bachelor of Arts from the College of Saint Benedict and an MBA from St. Thomas University.

CDFIs and Infrastructure Financing

Moderator: Matt Josephs, LISC

Matt Josephs is the Senior Vice President for Policy for The Local Initiatives Support Corporation (LISC). LISC is a national non-profit organization that provides financial investments, policy support, and technical and management assistance to local community development organizations to help them to transform distressed neighborhoods into healthy and sustainable communities. As the SVP for Policy, Matt is responsible for developing LISC's federal policy agenda; communicating this agenda to LISC employees, board members, funders, and other stakeholders; and pursuing this agenda through engagement with members of Congress and other Federal officials.

Matt joined LISC in March of 2012 after serving for 13 years at the Treasury Department's Community Development Financial Institutions (CDFI) Fund -- most recently as Senior Advisor for Policy, where he was responsible for coordinating policy development and implementation across the CDFI Fund's programs, as well as planning and implementing new initiatives and interagency partnerships. Matt also served for six years as the Program Manager of the New Markets Tax Credit (NMTC) Program, which to date has facilitated over \$40 billion of private sector investments into businesses and real estate projects in the nations' most distressed rural and urban communities.

Prior to joining the CDFI Fund, Matt served as professional staff for the Senate Committee on Banking, Housing and Urban Affairs, where his portfolio of issues included public and assisted housing programs, homeless programs, FHA insurance, and HUD reform. Matt also served as a policy analyst with the Department of Housing and Urban Development's office of Public and Indian Housing.

Matt received a BA in Political Science from Emory University, and a Masters in Public Policy from the University of California at Berkeley.

Laura Buxbaum—CEI

Laura Buxbaum is Senior Vice President of Public Policy and Resource Development at Coastal Enterprises, Inc., a Community Development Corporation and Community Development Financial Institution based in Brunswick, Maine. At CEI, she coordinates federal policy and resource development initiatives. She also oversees CEI's housing counseling and education program. Laura has worked in community development and nonprofit administration since 1992. She has worked as a community organizer and planner, a program director, deputy director and executive director. Before moving to Maine in 2007, Laura lived in Massachusetts, where she most recently was principal of a consulting firm specializing in executive assistance to organizations in transition. In this role, she served as Interim Executive Director of the North Shore Housing Trust in 2007

and, from 2004-2006, as Executive Director of the Coalition for a Better Acre, a community development corporation in Lowell, MA. She is a member of the Board of Directors of the National Rural Housing Coalition, the Housing Assistance Council, and the Maine Affordable Housing Coalition. She holds a B.A. in English Literature from Princeton University and a master's degree in Public Policy from Tufts University.

Michael Carroll—RCAC

Michael Carroll is the Director of Lending and Housing for Rural Community Assistance Corporation, a nonprofit intermediary serving 13 western states. He is responsible for overseeing the \$130 million Loan Fund, which provides financing for affordable housing, community facilities, environmental/infrastructure projects and small businesses. He is also responsible for RCAC's housing development and technical assistance services, including the 502 direct loan packaging program, Mutual Self-Help Housing and Housing Counseling. He has over 35 years of experience in community development financing and development in the public and private sectors, including Bank of America, Fannie Mae, the California Department of Housing and Community Development, and Self-Help Enterprises.

Richard Manson—LISC

Richard Manson serves as Program Vice President for the Local Initiatives Support Corporation. He supervises its Northeast portfolio of sites that includes eight discrete geographic programs including Boston, MA plus Jacksonville, FL. Among his responsibilities include senior credit decisions, strategic planning, communications, and public policy.

He is a principal manager between the national organization and local corporate executives, public officials, and civic leaders responsible for shaping strategic direction of local programs. His responsibilities include local communication, fundraising and public policy strategies. .

Mr. Manson also served as a senior credit officer for local programs and was a member of LISC's national credit committee. The committee oversees the allocation of multi-million dollar annual loan and grant awards in diverse geographic regions throughout the country. He served as a member of LISC's New Market Support Corporation. NMSC allocates tax credits that LISC has been awarded under the federal New Markets Tax Credit program. He is also a member of the JP Morgan Chase Community Advisory Board.

Mr. Manson has been with LISC for over 30 years. Prior to his assignment in the Northeast Mr. Manson held similar responsibilities as Program Vice President for LISC's Southeast portfolio. During his Southeast tenure Mr. Manson directed LISC's efforts in establishing new sites nationwide. He also oversaw an in-house community organizing strategy. This effort helped establish over 25 new Community Development Corporations in sites that lacked such an investment vehicle.

Prior to his promotion to senior management at LISC Mr. Manson served as Program Director for a number of sites including the South Bronx, Kansas City, Houston, and Philadelphia. His development experience includes resident and commercial activities. Among his accomplishments has been the design and implementation of the initial \$80 million dollar non profit rental production program in New York City and a \$10 million production program in Kansas City using the federal low income housing tax credits.

Prior to LISC Mr. Manson was a Presidential Management Intern serving with the U.S. Small Business Administration.

Mr. Manson received a Master of Science in Urban Planning from Columbia University and has a B.A. in economics from New York University.

Dan Marsh—National Development Council

Daniel Marsh's work in the field of economic and community development has spanned 30 years in the public, private and non-profit sectors and includes all aspects of business finance and real estate development. At the National Development Council (NDC), which he joined in 1986, Marsh has served as a Regional Director and Senior Manager prior to assuming his current responsibilities as President and CEO. Mr. Marsh also serves as President of the NDC Housing and Economic Development Corporation, NDC's development and financing arm, and is credited with creating its nationally recognized P3 program using tax-exempt financing for social and traditional infrastructure development.

About NDC

NDC has worked for over 45 years fulfilling its mission to increase the flow of capital for investment in low-income communities. NDC directs capital to support the preservation and creation of affordable housing, the creation of jobs through training and small business lending and the promotion of livable communities through investment in social infrastructure. NDC's products and services are deployed for the benefit of our municipal and nonprofit partners in both urban and rural low-income communities throughout the United States.

Luncheon

Terry Ratigan, National Federation of Community Development Credit Unions

Terry Ratigan is an independent consultant with specialized expertise in credit unions and community development finance. Since 2001 he has provided extensive consulting services to the National Federation of Community Development Credit Unions (Federation), dozens of individual credit unions, CDFI Loan Funds, the Department of Justice, the Department of Health and Human Services/Assets for Independence and others. Mr. Ratigan is a leading developer of statistical approaches to the analysis of credit union potential, performance, and community development impact. In 2010 Mr. Ratigan developed a statistical methodology to evaluate credit union activities in CDFI target markets and demonstrate eligibility for CDFI certification that has been used for more than 200 credit union certifications to date. An adapted

version of this methodology served as the basis for NCUA's 2011 revision of the Final Rule on Low-Income Designation and the 2012 CDFI Fund guidance on target market analysis for CDFI certification.

Mr. Ratigan's quantitative studies for the Federation have included comparative assessments and analyses of CDFI-certified and Low-Income Designated credit unions and peer institutions, including: a 2003 quantitative assessment of secondary capital investments in low-income credit unions; a 2005 study of mortgage lending and secondary market activities among low-income and CDFI credit unions; and, a 2012 study of Short-Term, Small Amount (STS) Lending among federally chartered credit unions.

In 2011 Mr. Ratigan produced a short paper for the Department of Housing and Urban Development (HUD) to evaluate the returns on investment in pre-purchase housing counseling. The findings and approach from this paper was adopted by HUD in their successful efforts to restore appropriations for the HUD Comprehensive Housing Counseling Program. Mr. Ratigan also provided research and editorial assistance for Credit Unions, Community Development Finance and the Great Recession, a 2012 Working Paper by Cliff Rosenthal published by the Federal Reserve Bank of San Francisco. In 2014 he produced a White Paper for the CUNA Community Credit Union Committee entitled CDFI Certification: A Building Block for Credit Union Growth, Performance Profiles and Prospects for CDFI Credit Unions. In 2015 he authored Partnerships for Financial Capability; Diagnostic Frameworks for Financial Institutions and Partners, which was jointly published by the Federation and the Center for Financial Services Innovation (CFSI).

In addition to research and writing, Mr. Ratigan created the Federation's CU Breakthrough consulting service and developed its suite of CDFI services. In 2008 he co-developed the Emerging Markets Review (EMR), an analytical tool that helps credit unions to grow by expanding services throughout their field of membership. In 2013 Mr. Ratigan developed the CU Capacity and Community Development Index to help credit unions increase their impact through the targeted expansion of products and services that are highly valued in low-income and emerging markets. In 2015 he incorporated this index into the Community Development Profile, a customized report for individual credit unions.

Prior to 2001, Terry worked in community development overseas as a senior manager for CARE in Bangladesh and Mozambique and as a Peace Corps Volunteer in Sierra Leone. He holds a Bachelor of Arts from the University of Virginia and Masters in Public Policy from Harvard University.

The Food Economy, the Farm Bill and Healthy Foods: Can CDFIs Help Bridge the Rural/Urban Divide

Moderator: David Beck, Self-Help

David Beck is Director of Policy and Media at Self-Help, a nationally recognized CDFI whose mission is to create and protect ownership opportunities for all. He coordinates

Self-Help's federal and state policy work on a wide range of community development policy issues, including mortgage lending, small business lending and lending to non-profits. He also handles Self-Help's media relations and works closely with Self-Help's affiliate the Center for Responsible Lending having helped initiate Self-Help's anti-predatory lending policy work. Most recently he has become heavily engaged in healthy foods and sustainable agriculture policy issues, building off learnings from Self-Help's Healthy Foods Financing Initiative work. David currently serves on the CDFI Coalition board of directors and is a founding member of the New Markets Tax Credit Coalition. He also is on the Housing Partnership Network Policy Committee and the Carolinas Credit Union League Government Affairs Committee.

Before joining Self-Help in 1998, David was a director at a legislative monitoring firm and worked for Rep. David Price in Washington. He graduated from the University of North Carolina at Chapel Hill.

Gary Matteson, The Farm Credit Council

Gary Matteson knows agriculture first hand. He has more than 40 years of experience in farming, small business, and agriculture-related organizations. Until recently he was a small farmer operating a greenhouse business in Epsom, New Hampshire, and also raising beef for sale locally. Matteson holds bachelor's degrees in agronomy and biology from the University of Connecticut.

Matteson now works at the Farm Credit Council, the trade association for the nationwide Farm Credit System. He is an advocate for young, beginning, small, and minority farmer outreach programs. This includes work on emerging opportunities in local foods, direct-to-consumer agriculture, and generational transition of farm businesses. He has researched, designed curricula, and taught financial and business planning skills for more than ten years to thousands of beginning farmers in conferences, seminars, webinars, and college classrooms. Mr. Matteson specializes in making basic business concepts approachable and relevant to beginning farmers.

Donna Gambrell, Appalachian Community Capital

Donna J. Gambrell is a steadfast advocate for lifting up and revitalizing our most vulnerable, low-wealth communities.

Ms. Gambrell is also the longest serving and first African American woman to be appointed as Director of the U.S. Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund).

During her tenure from 2007 to 2013, the CDFI Fund experienced significant growth, more than doubling funding under its flagship program, and it strongly supported a CDFI industry responsible for providing affordable capital, credit, and financial services to low-income neighborhoods. Under Ms. Gambrell's leadership, the CDFI Fund also designed and administered a number of new initiatives targeted to underserved markets, including the Capital Magnet Fund, the Healthy Food Financing Initiative, and the CDFI Bond Guarantee Program.

Ms. Gambrell retired from federal government service in December 2013. Currently, she is serving as interim CEO for Appalachian Community Capital, a CDFI regional intermediary comprised of 13 CDFIs working together to help address the small business needs in the Appalachian Region. She is also a visiting, non-resident scholar at the Federal Reserve Bank of Atlanta. In addition, Ms. Gambrell is a board member for Southern Bancorp, Inc., in Little Rock, Arkansas, which is one of the nation's largest CDFIs, as well as a board member for AEO, a national membership organization and voice of microbusiness development in the United States.

In addition to her work at the Treasury Department, Ms. Gambrell served in several executive positions at the Federal Deposit Insurance Corporation (FDIC), including Deputy Director for Compliance and Consumer Protection, where she was responsible for overseeing the FDIC's national compliance bank examinations, as well as the agency's community affairs, consumer affairs, and deposit insurance programs.

Ms. Gambrell received a B.S. Degree from Towson University in Baltimore, Maryland, and an M.S. Degree from New York University.

She has been recognized over the years for her commitment to community and economic development and to consumer protection issues.

Wes King, NSAC

Wes King has worked on sustainability and food policy issues for the past nine years. He staffs NSAC's Marketing, Food Systems and Rural Development Committee. Prior to joining NSAC, Wes spent six years at NSAC member organization, Illinois Stewardship Alliance, working on food access, farmers markets and working-lands conservation policy; and leading efforts to create a more risk and scale appropriate regulatory environment for farms and local food businesses. Prior to that he worked for the Illinois Environmental Council. Wes holds an M.A. and B.A. in Political Science from the University of Illinois.

Jim Barham, USDA

Jim Barham is an Agricultural Economist for USDA's Rural Development agency. Jim obtained a MA in Cultural Anthropology and a PhD in Interdisciplinary Ecology from the University of Florida. Before joining the USDA, Jim worked extensively in the Middle East, Africa and the Caribbean with a number of nonprofit organizations and government agencies on agricultural development projects targeting smallholder producers. Jim joined USDA in 2007 where he has worked to improve marketing opportunities for small and mid-size producers through a combination of research, technical assistance, and grant support. Jim has presented research and published a number of articles on regional food hubs, food value chains, local food distribution, and foodservice procurement. He is also the program lead for the newly established Healthy Food Financing Initiative, which is housed in Rural Development.

Title and Position

James Barham, Ph.D.

Agricultural Economist – Food Systems Specialist
Rural Business-Cooperative Service
USDA Rural Development

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Zach Ducheneaux, Intertribal Agriculture Council

Zach Ducheneaux is a member of the Cheyenne River Sioux Tribe in north central South Dakota. He grew up ranching on the Cheyenne River Sioux Reservation. He and his family raise beef cattle and Quarter Horses. He started ranching on his own in 1993 with the assistance of a Bureau of Indian Affairs Economic Development Grant. Shortly after this, Zach was elected to serve on the Tribal Council on the Cheyenne River Sioux Reservation. During his term there he was appointed by the Tribe to be the delegate to the IAC, and was subsequently elected to serve as Secretary of the Board of Directors.

Zach is currently the Program Manager for the Intertribal Agriculture Council's Tribal Technical Assistance Network.

USDA Community Facilities Roundtable

Moderator: Dominik Mjartan, Southern Bancorp Community Partners

Dominik Mjartan serves as Chief Executive Officer of Southern Bancorp Community Partners (SBCP) and Executive Vice President of Southern Bancorp, Inc., a holding company for Southern Bancorp Bank. This family of three financial organizations, all U.S. Treasury certified Community Development Financial Institutions (CDFIs) collectively known as "Southern" is providing innovative financial products and development services to underserved communities and unbanked/underbanked people. Southern is one of the oldest and largest development banking organizations in America with a mission to create new economic opportunities for people in distressed communities in the Mid-South. In addition to leading SBCP, Dominik manages corporate strategy, capital development, communications and government relations for Southern.

Before his appointment as CEO of SBCP and EVP of the holding company, Dominik spent nearly a decade in various other leadership roles at Southern. Prior to joining Southern, Dominik served as Program Director of Perks.com, an IT company providing global services to Fortune 500 companies. He earned an MBA at the University of Ulster (UK), graduating with distinction. He graduated Summa Cum Laude and as a Donaghey Scholar with a B.S. in management from University of Arkansas at Little Rock.

He is the past-chairman of the board of the EAST Initiative Inc. and also serves on the Board of Directors of the Community Development Bankers Association, the CDFI Coalition, and Grantmakers for Education.

Dominik came to the U.S. from the former Czechoslovakia at the age of 16 with hopes of earning the American Dream, a dream he now strives to make attainable for the most disadvantaged people in America. He is married to Georgia Mjartan, Executive Director of Our House, Inc. They have served as foster parents and are now parents of three children.

Dan Letendre, Bank of America

Dan Letendre is the CDFI Lending & Investing Executive for Bank of America. In this role Mr. Letendre manages Bank of America's activities with Community Development Financial Institutions (CDFIs). Bank of America currently has over \$1 billion of capital deployed to these community-based intermediaries that provide financing for affordable housing, small businesses, and community facilities providing health care, education, childcare and other needed social services.

Prior to this role, Letendre was Managing Director of the Merrill Lynch Community Development Company, a for-profit subsidiary of Merrill Lynch that specialized in providing capital, liquidity and technical assistance to underserved communities. He also managed the New Markets Tax Credit Program and was responsible for expanding the firm's SRI products focused on the community development sector.

Before joining Bank of America, Letendre was Vice President at JPMorgan Chase, where he managed the bank's lending, investing and philanthropic activities with CDFIs. He also managed JPMorgan Chase's portfolio of community development venture capital investments and the New Markets Tax Credit Program. Prior to his work with the bank's community development division, Letendre worked within Chase's Financial Institutions Group, which provides lending and advisory services to banks, thrifts and credit unions. He was a management consultant with Booz Allen & Hamilton in their Financial Institutions Practice and a research analyst with Paine Webber, focusing on financial institutions in developing countries in the Asia Pacific Region.

He has served on the boards of several community development institutions including Low Income Investment Fund, Corporation for Enterprise Development, the New York Community Investment Company, as well as on the advisory boards of Local Capital Markets Investment Fund and the Opportunity Finance Network - CARS Program. Letendre received a BS from Manhattan College and an MBA from Harvard Business School.

Courtney Howard Hodapp, JP Morgan Chase & Co.

Courtney Howard Hodapp serves as Director of National Strategy & Programs in the Office of Nonprofit Engagement for JPMorgan Chase & Co. She is responsible for fostering relationships with non-profit organizations involved in advocacy, thought leadership and service to economically vulnerable communities. Courtney works with

leaders across JPMorgan Chase's lines of business to build initiatives and relationships that strengthen the firm's position as a positive force to advance access to opportunity and economic mobility around the world.

Prior to joining the Office of Nonprofit Engagement, Courtney directed JPMorgan Chase's Global Philanthropy strategy in Ohio and Minnesota, investing in efforts to expand workforce readiness, grow small businesses, improve consumer financial health and enhance the economic vitality of neighborhoods.

Courtney previously served as Philanthropy & Community Affairs Manager for Battelle, the world's largest nonprofit research and development organization, and as a Director in the Economic Advancement Division of the Ohio Department of Higher Education.

Courtney received a B.A. in History from Trinity College – Hartford and an M.S. in Journalism from Ohio University's Scripps School of Communication.

Lisa Mensah, Formerly U.S. Department of Agriculture Under Secretary of Rural Development

Lisa Afua Serwah Mensah was nominated by President Obama for the position of Under Secretary of USDA Rural Development and she was confirmed by the U.S. Senate in November of 2014.

As Under Secretary, Ms. Mensah provided leadership for three USDA agencies charged with improving the economic wellbeing of rural America: the Rural Housing Service, the Rural Utilities Service and the Rural Business-Cooperative Service. Together, these agencies provide critical infrastructure investments in the form of loans and grants for rural housing, high-speed broadband access, telephone, electric and water utilities, renewable energy generation and conservation, local and regional food systems, community facilities, and small business development in rural America.

An expert in using financial tools to improve the economic security of the working poor, Ms. Mensah has experience in the private financial sector and has worked extensively on small and micro business development, housing, financial and savings policy.

Prior to joining USDA, she was the founding Executive Director of the Initiative on Financial Security at the Aspen Institute. In that role she led a national bi-partisan effort with leaders of financial institutions, non-profit executives and experts to promote solutions to the complex problems of helping more Americans save money, buy homes, and finance retirement. Ms. Mensah began her career in commercial banking at Citibank before joining the Ford Foundation where she was responsible for the country's largest philanthropic grant and loan portfolio of investments in rural America.

Ms. Mensah holds an M.A. from the Paul H. Nitze School of Advanced International Studies of The Johns Hopkins University and a B.A. from Harvard University. Born and raised in Oregon, she is the daughter of an immigrant from Ghana and of a former Iowa farm girl. She resides in Maryland with her husband and two children.

Keith Bisson, CEI

Keith Bisson is President at Coastal Enterprises, Inc. (CEI). Prior to that he was the Senior Vice President for Program Management and Development where he managed CEI's small business counseling, natural resources, and workforce development programs. He was also responsible for development and management of CEI's \$12 million Northern Heritage Development Fund and \$5.5 million Working Partners Initiative, winner of the 2011 Wells Fargo NEXT Award for Opportunity Finance; monitoring and participating in Federal rural development policy; and managing and developing foundation and investor relations. A graduate of McGill University and the Yale School of Forestry & Environmental Studies, Keith is active in the community and currently serves on the Advisory Board of Directors of: Four Directions Development Corporation, a CDFI serving Maine's four Native American tribes; the Opportunity Finance Network; and the CDFI Coalition.

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When CDFIs Reflect Those They Serve: The Pathway Forward

Moderator: Roberto Barragán, Pacoima Development Federal Credit Union

As the Senior Managing Director of Manhattan West Asset Management, a \$300 million private wealth management firm, Roberto Barragan is responsible for establishing a \$50 million equity fund to originate, fund and manage small business loans made to women and minority owned small businesses in low and moderate income communities nationally.

Previously, Mr. Barragan was the President of Valley Economic Development Center (VEDC) for the last 17 years. He managed the largest small business development non-profit organization in Los Angeles, managing a \$11 million budget with 80 employees in 8 offices in Los Angeles, Las Vegas, New York City, Miami and Chicago. VEDC served over 3,000 businesses yearly with financing, training and direct business assistance. Roberto led VEDC to build \$60 million in assets with a small business loan portfolio of \$35 million.

He led VEDC to national prominence as a highly regarded Community Development Financial Institution originating \$25 million annually in small business loans. The VEDC lent almost \$100 million to women and minority business owners in the last 10 years, and launched numerous community and business programs including Business Opportunity Funds in Chicago and New York, the Pacoima Development Federal Credit Union, the National African American Small Business Loan Fund, the Women's Small Business Risk Mitigation program, and the National Micro Finance Fund among many others. VEDC expanded its portfolio composed of community-based loan funds in Los Angeles, Chicago, Las Vegas, Reno, Salt Lake City, Miami and the New York Tri-State area. Over the last 21 years of his employment, the VEDC has helped hundreds of thousands of businesses to succeed. His commitment to diverse communities is evidenced by the \$13 million VEDC lent to the African American communities and \$35 million lent to Latino business in the last 10 years.

Mr. Barragan is also the founder and President of the San Fernando Valley Financial Development Corporation, a SBA 504 lender headquartered in Los Angeles County. In 2005, he founded the Pacoima Development Federal Credit Union by raising \$2 million in deposits, \$500,000 in capital and securing a charter from the National Credit Union Association. After 10 years, the Credit Union has 1,000 members, has \$4.0 million in assets and is a licensed SBA 7(a) lender. Over the last 6 years, Mr. Barragan has raised over \$100 million in federal, state and local as well as private resources for small and medium sized business development.

He has over 30 years experience managing non-profit organizations, including the last twenty involved in community economic development, technical assistance to for-profit and non-profit entities and financial resource development. Mr. Barragan is a nationally recognized expert on loan funds and microlending, and is a regular lecturer and media expert on these subjects.

Education:

University of California, Berkeley, Hass School of Business Administration, Marketing and Real Estate Concentration -1985-1987

Princeton University, New Jersey, Bachelor of Arts, Politics and International Law-1984

For Profit Board of Directors:

California United Bank, Los Angeles, CA. (Executive Committee, Compensation and Governance Committee)

Community Advisory Board, Wells Fargo Bank

Community Service:

California Workforce Investment Board, Sacramento, 2014 to present

Federal Reserve Bank, Community Advisory Council, Washington DC. 2015 - present

Mayor's Blue Ribbon Commission on Contracting, 2007

Mayor's Taskforce on Industrial Development, 2008

Economic Advisory Council, Federal Reserve Bank of San Francisco, San Francisco, CA, 2003-2006

Planning Commission, City of Berkeley, Nov. 1985 - June 1987

Private Industry Council, Alameda County, Nov. 1987 - Oct. 1989

Non Profit Board of Directors:

Board member, Association of Economic Opportunity, Washington DC, 2014- present

Treasurer, California Community Economic Development Association, Oakland, CA, June, 1994 to present

Past Chairperson, Board Member, California Reinvestment Coalition, San Francisco, CA., April, 1999 to present

Board member, CDFI Coalition, 2014- present

Board member, National Association of Latino Community Asset Builders, San Antonio, TX, 2003 to present

Advisory Board, New Markets Community Capital LLC, LA, CA., 2002 to present

Awards:

James Rouse Award, National Community Reinvestment Coalition, 2010

Small Business Administration, Financial Services Champion, Los Angeles, 2007, 2013

Rachelle Arizmendi, PACE

In January 2016, Rachelle Arizmendi returned to PACE (Pacific Asian Consortium in Employment) as the Vice President and Chief Operating Officer. PACE is a private non-profit community development organization that serves over 40,000 people every year in the areas of job training and employment, business development, early childhood education, financial education & asset building, affordable housing, and energy & weatherization. Since its initial certification in 2012, PACE's CDFI focuses on small and emerging Asian Pacific Islander and Refugee/Asylee businesses in Los Angeles County.

In her previous capacity at PACE, she held the position of Director for 16 years. During her hiatus from PACE, Rachelle served as the Executive Director for 2-1-1 California (an affiliate organization of the United Ways of California) and an Adjunct Faculty member at Pasadena City College. She currently serves on several Board of Directors such as an at-large Board Member of the CA League of Cities, the League's Asian Pacific Islander (API) Caucus and Asian Pacific Policy and Planning Committee. Rachelle is also a CA Governor Appointee to the State Interagency Coordinating Council on Early Intervention.

She, her husband Fili, and their dog Madison, reside in the City of Sierra Madre where Rachelle is the Mayor Pro Tempore.

Inez Long, BBIF Florida

Inez Long, MBA, University of Central Florida, BA Accounting, University of South Florida, has from 1991 to the present, served as President/CEO of BBIF Florida. BBIF Florida is a mission driven Community Development Financial Institution (CDFI) that focuses on providing capital to Black, minority and underserved small businesses. BBIF's mission is to

develop and promote business enterprises through education, training, loans and advocacy.

Under Mrs. Long's leadership, BBIF Florida has provided over \$46 million in loans to over 337 Black and minority businesses, created and sustained over 11,175 jobs all while maintaining a historical average loan loss rate of 3 percent and invested in \$54 million in community economic development projects that have created 775 construction jobs and 500 permanent jobs. She has lead the organization to: (1) expand its geographic service area from regional to statewide, (2) expand it's client base from Black businesses to include other minority and underserved small businesses, (3) received \$40 million in two federal New Markets Tax Credits allocations, and (4) to be one of three initial CDFI's to be nationally recognized and awarded a Wells Fargo Bank Diverse Community Capital grant of \$1 million.

BBIF's organizational certifications are: U.S. Department of the Treasury CDFI & CDE, FDIC Money Smart for Small Business Collaborator, SBA Community Advantage Delegated Lender and U.S. Department of Transportation (DOT) Short Term Lender.

Mrs. Long has 32 years of combined experience in the financial services industry. She began her professional career in commercial banking in Credit Management and Commercial Lending with First Union and SunTrust banks in Orlando, Florida.

Mrs. Long currently serves on the boards of Opportunity Finance Network (OFN) and Expanding Black Business Credit, both national organizations. She has also previously served on the boards of the following organizations: YMCA (Pine Hills/ Wayne Densch), WMFE Public Broadcasting Company, African American Chamber of Commerce of Central Florida and the Central Florida Expressway, previously the Orlando Orange County Expressway Authority (a gubernatorial appointment). Other civic and professional involvement includes co---creating a Reading Club at the Raleigh Street Boys and Girls Club. She is a member of the Delta Sigma Theta Sorority.

Mrs. Long is married to Fitzhugh Long; they have raised three children and a niece. Hobbies include reading, yoga, golf and bike riding.

Lenwood Long, Carolina Small Business Development Fund

Lenwood V. Long, Sr. is the President/CEO of Carolina Small Business Development Fund (Carolina Small Business), a Community Development Financial Institution (CDFI) and statewide nonprofit organization. The mission of Carolina Small Business is to foster economic development in underserved communities by providing capital, business services and policy research to support small businesses.

Lenwood has more than twenty-five years of experience in community economic development, human resources and business management. He has held leadership positions in a variety of organizations, including statewide economic and community development agencies, national consulting firms, and nonprofit organizations. Lenwood also served as the Minority Affairs Assistant in the Office of former North Carolina

Governor James E. Holshouser and the Chief of Staff for former Congresswoman Eva M. Clayton.

Lenwood is also the founder and current President of BV&L Associates Inc., a firm providing consulting and technical assistance to organizations in the areas of community economic development, project management, human resources, strategic planning, organizational assessment and business management.

Lenwood received his Bachelors of Science in Sociology from St. Augustine's College in Raleigh, NC in 1972. He earned his Master of Science in Urban Administration from Georgia State University in Atlanta, GA in 1974. He has also received specialized training from several programs including Harvard University Kennedy School of Government's Executive Education Program, the University of North Carolina at Chapel Hill Kenan Flagler Business School's Government Executive Institute, Shaw University's Divinity School, and the University of Pennsylvania's Wharton School of Business

Lenwood is bi-vocational serving as Senior Pastor of New Bethel Baptist Church in Rolesville, North Carolina since 1996.

Lenwood served in the United States Army (Viet-Nam Combat Infantry Paratrooper) and received an Honorable Discharge as Sergeant (E-5). He furthered his country in the North Carolina Army National Guard, retiring as a Master Sergeant, from 1973 to 1996.

Connie Smith, Wells Fargo

Connie Smith serves as Wells Fargo Works for Small Business®: Diverse Community Capital Program Manager. The Diverse Community Capital program is a three-year initiative that will deliver \$75 million in grants and lending capital to Community Development Financial Institutions (CDFIs) that serve diverse-owned small businesses. The program is one component of Wells Fargo's plan which seeks to address the challenges that diverse small business owners face when starting or growing their businesses. Connie leads the programmatic efforts and the administration of the \$25mm in grants. Prior to her current role, Connie served as Florida Community Affairs Manager.

A 21-year veteran with Wells Fargo, Connie is active in her community. She is a past chair of the Nonprofit Center of Northeast Florida and serves on the Florida Education Foundation Board. She is a member of Class XXXIII of Leadership Florida. Connie was selected as one of the Jacksonville Business Journal's 2010 Women of Influence and holds a B.A. from Vanderbilt University.

Manuel Ochoa, NALCAB

Manuel T. Ochoa is Director of Federal Technical Assistance at NALCAB leading federal that includes HUD programs such as fair housing, rural capacity building, and CDBG, HOME, and other TA to communities and PHAs. Prior to coming to NALCAB, Manuel was Senior Policy Analyst and Program Director for Enterprise Community Partners where he led Enterprise fair housing policy work. In 2015, Manuel was the project manager in Miami that made recommendations to the city on how to use city-owned

land for affordable housing through the National Resources Network for Cities. He has over 20 years of experience in urban planning, housing, and community development.

Previously, Manuel was Regional Director of Homeownership for the Latino Economic Development Center, a NALCAB member in the Washington metro area where he expanded and improved the quality of LEDC's housing counseling program. As director of housing counseling, Manuel managed a team of seven counselors who served approximately 1000 clients a year through pre-purchase counseling, foreclosure prevention, and financial coaching. Manuel was also active in local housing policy and community development advocacy in the region where he was a frequent spokesperson on the impacts of foreclosure in the region. Manuel also launched and produced a weekly Spanish language call-in program focused on financial and housing counseling advice.

Prior to LEDC, Manuel served as Deputy Assistant Secretary for Grant Programs in HUD's Office of Community Planning and Development (CPD). He was responsible for the day-to-day management of the Community Development Block Grant Program, HOME program, and Environmental Review office. He also had oversight for over \$30 billion in disaster relief assistance to the Gulf Coast and the Midwest. He led the Department's effort to rapidly and successfully launch the first Neighborhood Stabilization Program. Over seven years, Manuel worked in various positions in CPD and the Office of Policy Development and Research and worked closely with dozens of mayors, governors, Congressional representatives and their staffs on wide variety of issues that impact cities and local governments.

Manuel is a native of Miami, Florida and a graduate of the University of Miami. He holds a Master's Degree in Regional Planning from the University of North Carolina-Chapel Hill. He is also a member of the American Institute of Certified Planners. Manuel enjoys living in a walkable urban neighborhood in Friendship Heights, Maryland with his wife and two children.

Ted Piccolo, Northwest Native Development Fund

Ted Piccolo is a member of the Colville Confederated Tribes. Born and raised on the Colville Indian Reservation. Immediately after high school Mr. Piccolo joined the United States Army where he served honorably as a military intelligence non-commissioned officer. After serving in the Army Mr. Piccolo moved to Portland where over time he started his own business (publishing a monthly newspaper). Ted had caught the entrepreneurial bug and combined that with his love of marketing and communications where he went on to purchase a radio station and later start an advertising company, that he still operates to this day.

A turning point in Mr. Piccolo's career came when he moved back home to the Colville Reservation to become the small business center manager/counselor. He was able to take his knowledge of business ownership and marketing and apply it to clients of the

Colville Tribes' Small Business Resource Center. After about 5 years Mr. Piccolo then went on to found the Northwest Native Development Fund, a certified Native CDFI.

As founding Executive Director of the Northwest Native Development Fund he has seen the company through start up and growth phases. The NNDF directly serves the Colville, Spokane, and Kalispell Indian Reservations as well as Native Americans in Eastern Washington.

Private Sector Sources of Capital for CDFIs

Moderator: Keith Bisson, CEI

Keith Bisson is President at Coastal Enterprises, Inc. (CEI). Prior to that he was the Senior Vice President for Program Management and Development where he managed CEI's small business counseling, natural resources, and workforce development programs. He was also responsible for development and management of CEI's \$12 million Northern Heritage Development Fund and \$5.5 million Working Partners Initiative, winner of the 2011 Wells Fargo NEXT Award for Opportunity Finance; monitoring and participating in Federal rural development policy; and managing and developing foundation and investor relations. A graduate of McGill University and the Yale School of Forestry & Environmental Studies, Keith is active in the community and currently serves on the Advisory Board of Directors of: Four Directions Development Corporation, a CDFI serving Maine's four Native American tribes; the Opportunity Finance Network; and the CDFI Coalition.

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Bill Carson, U.S. Bancorp Community Development Corporation

William Carson is the VP & Director, infUSE™ CDFI Business Development for U.S. Bancorp Community Development Corporation.

Bill Carson developed and leads USBCDC's infUSE™ CDFI Business Development effort, where he focuses on investments and partnerships with USBCDC's Community Development Financing Institution customers.

Prior to joining USBCDC in 2014, he was VP and Director of Sustainability with developer McCormack Baron Salazar and President of MBS subsidiary Sunwheel Energy. After an engineering career with global manufacturer Air Products, he entered community redevelopment in 2001 as Executive Director of the Vashon Education Compact, a public-private-civic partnership with St. Louis' most distressed public schools. Bill is a Cornell Engineering grad and holds master's degrees from Washington University. Bill is a board member of EcoDistricts, the Center of Creative Arts St. Louis, and the Flance Early Learning Center.

Dan Letendre, Bank of America

Dan Letendre is the CDFI Lending & Investing Executive for Bank of America. In this role Mr. Letendre manages Bank of America's activities with Community Development Financial Institutions (CDFIs). Bank of America currently has over \$1 billion of capital deployed to these community-based intermediaries that provide financing for affordable housing, small businesses, and community facilities providing health care, education, childcare and other needed social services.

Prior to this role, Letendre was Managing Director of the Merrill Lynch Community Development Company, a for-profit subsidiary of Merrill Lynch that specialized in providing capital, liquidity and technical assistance to underserved communities. He also managed the New Markets Tax Credit Program and was responsible for expanding the firm's SRI products focused on the community development sector.

Before joining Bank of America, Letendre was Vice President at JPMorgan Chase, where he managed the bank's lending, investing and philanthropic activities with CDFIs. He also managed JPMorgan Chase's portfolio of community development venture capital investments and the New Markets Tax Credit Program. Prior to his work with the bank's community development division, Letendre worked within Chase's Financial Institutions Group, which provides lending and advisory services to banks, thrifts and credit unions. He was a management consultant with Booz Allen & Hamilton in their Financial Institutions Practice and a research analyst with Paine Webber, focusing on financial institutions in developing countries in the Asia Pacific Region.

He has served on the boards of several community development institutions including Low Income Investment Fund, Corporation for Enterprise Development, the New York Community Investment Company, as well as on the advisory boards of Local Capital Markets Investment Fund and the Opportunity Finance Network - CARS Program. Letendre received a BS from Manhattan College and an MBA from Harvard Business School.

Michael Rhodes, Chase

Michael Rhodes is a Senior Banker with the Chase's Community Development Banking Group-Intermediaries Lending Division (IL). Michael joined IL in 2007 after five years with CDB's Community Development Real Estate Division (CDRE). In his current role, Michael is a relationship manager responsible for providing banking services and structured financial solutions to third-party intermediaries engaged in the community development sector, principally low-income housing tax credit sponsors and Community Development Financial Institutions. As a member of CDRE, Michael originated and structured loans financing the development of affordable for-sale and multifamily rental housing in low and moderate income communities throughout the United States.

Before joining the community development field, Michael was a Senior Underwriter with the Bank's Corporate Client Banking & Specialized Industries Division. He began his banking career as a commercial lender with Union Bank of California in 1994. During his banking career, Michael has had the opportunity to provide financing and banking services across a range of industries, both in the U.S. and abroad. Prior to joining the

finance industry, Michael worked in refugee resettlement and international relief and development with non-profit non-governmental organizations and the U.S Peace Corps.

Michael received a Bachelor's of Science in Foreign Service, from Georgetown University and a Masters Degree in Political Science from Northern Illinois University. Michael is a member of Invest Detroit's Investment Committee, Living Cities' Capital and Catalyst Fund Committees, and IFF's Loan Task Force. Michael lives with his wife and two children in Chicago, Illinois

Kevin Rogers, PNC Bank

Kevin has been with PNC Bank for 27 years and in 2015 was named Community Development Banking Lending and Investing Manager. In this role, Kevin is responsible for underwriting lending and investing opportunities, managing portfolio risk and product creation for PNC Community Development Banking. He works closely with all retail markets to help achieve production goals in support of an outstanding CRA Rating.

Prior to becoming the Lending and Investing Manager, Kevin served as a very successful Relationship Manager within the line of business, responsible for ensuring that the Community Development Customer segment was served through lending and investment opportunities as well as service activities including Board involvement and financial education.

Kevin became a Certified Public Accountant in 1987 and began his career in the Wealth Management Department as manager of the tax and operations departments. He oversaw the production of Fiduciary, Income and Estate Tax returns for Wealth clients along with the management of the department operations.

Kevin has a Bachelors of Science degree from the University of Scranton and is a graduate of the Central Atlantic School of Trust of Pennsylvania Bankers Association and National Graduate Trust School of the American Bankers Association.

He is active in many local non-profits and foundations:

- United Neighborhood Centers of NEPA - Immediate Past President
- United Neighborhood Community Development Corporation- President
- Margaret Briggs Foundation- President
- United Way of Pennsylvania- Board of Directors
- Eureka Foundation – Director

Kevin lives in the Scranton area with his wife Cindy and two sons Nicholas and Kristopher.

Megan Teare, Wells Fargo Community Lending and Investment

Megan Teare is the Senior Vice President, Wells Fargo Community Lending and Investment, in Minneapolis, Minnesota.

Ms. Teare has been working in the community development field for over 20 years. She is currently a senior vice president with the Wells Fargo Community Lending and Investment group where she manages the Equity Equivalent Investment (EQ2) and CDFI lending programs, which provide enterprise-level capital to community development financial institutions and nonprofit housing developers. Before joining Wells Fargo, she served as senior loan officer at the McAuley Institute and as a consultant to non-profit housing developers. She has a master's degree in urban planning from the University of Virginia, and is a board member of Neighborworks Capital and Partners for the Common Good.

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