

SPEAKER BIOGRPAHIES

Shaw Canale is CEO of Mountain BizWorks, a certified CDFI serving North Carolina’s western-most rural counties. She joined Mountain BizWorks in August 2009 with a mandate from the Board of Directors to develop and execute a strategic plan that would take the organization to scale– leveraging the experience, reputation and capital it had gained during its previous 21 years. Following 15 years in retail banking, Shaw joined Cascadia Revolving Fund in 1995 as a small business lender and was promoted to CEO in 1997. Cascadia, a nationally recognized nonprofit community development financial institution (CDFI), is devoted to building economic opportunities in Washington and Oregon. During her 12 years at Cascadia, Shaw became a national figure in her field. From 2006-2008, Shaw was President of the Board of Directors of Opportunity Finance Network (OFN)and served for 8 years. Following the successful merger of Cascadia Revolving Fund and ShoreBank Enterprise Pacific (now known as Craft3), in 2006 Shaw assumed a position on the new CDFI’s senior management team as an EVP. In 2007 Shaw formed a consulting firm for CDFIs and non-profits, which included consulting and strategic planning work for Oweesta, New Mexico Community Capital, Washington State Microenterprise Association, among others. In that same year she began a 2 year term as Vice-Chair on the Board of Directors of ShoreBank Enterprise Cascadia.

Frank Cianciarulo is Vice President, Investment Manager with Community Lending and Investment, Wells Fargo. Frank has been with Wells Fargo for 18 years and holds a B.A. in Accounting from La Salle University. Wells Fargo’s Community Lending and Investment division provides debt and equity capital for economic development, job creation and affordable housing in areas of need nationwide.

Doug Coward is the Executive Director of the nonprofit Solar and Energy Loan Fund (SELF) of St. Lucie County, Inc. and has more than two decades of professional experience in Florida as a planner, clean energy entrepreneur, and elected official, including 12 years as a St. Lucie County Commissioner (1998-2010). Doug attended Florida State University, where he earned a Master's Degree in Urban and Regional Planning, with an emphasis on economics and the environment. In addition to more than a decade of public service, Doug has worked as a Senior Environmental Planner with St. Lucie County, an Environmental Specialist and Clean Energy Executive in the private sector, and as a Community Planner with 1000 Friends of Florida. Doug has been the recipient of numerous awards, including: "Most Outstanding Green Elected Official" from the South Florida Chapter of the U.S. Green Building Council and the "Public Official of the Year" from the Florida Chapter of the American Planning Association. He has been described by the Florida media as, "...an usual combination of environmentalist, smart growth proponent and business advocate."

Pablo DeFilippi is Associate Director for the National Federation of Community Development Credit Unions (the Federation) and is in charge of membership and consulting services. The Federation is a national, nonprofit association that represents, supports and invests in credit unions serving predominantly low-income, financially underserved communities. Based in Madison, WI, he also acts as a liaison with CUNA, CUNA Mutual, CUES, Filene and other credit union organizations. DeFilippi has more than 20 years of experience in community finance working with regulated financial institutions both in the domestic and international arena. Throughout his career, Mr. DeFilippi has implemented microlending programs in credit unions he’s managed and also provided advice, expertise and training to credit unions interested in meeting the needs of this specific target market. Originally from Chile, DeFilippi came to the US in the early 90s and almost immediately became involved in credit unions. After working at MCU, a large credit union serving New York City employees, he joined the Lower East

Side People's FCU (LESPFCU) a credit union serving Hispanics and other underserved populations in the New York City area and acted as its CEO until early 2004. From then and until the end of 2005, Mr. DeFilippi managed the World Council of Credit Unions, Inc. (WOCCU)'s International Remittance Program (IRnet), a world-wide initiative to provide alternative remittance services to consumers both in the US and in recipient countries through the credit union system. Mr. DeFilippi holds a B.A. in Social Studies from Universidad de Chile, Professional Accounting Certificates from Baruch College and New York University, has an MBA from Pace University, and is a graduate of CUNA's Management School and NCUF's Social Impact Management Institute. He is also a Credit Union Development Educator (CUDE), class of 2006 and a UK Credit Union Development Educator, class of 2008.

Paul Dombowsky is Owner, Ideavibe, The Crowd Engagement Platform. Paul has been immersed in the world of crowdsourcing and crowdfunding since early in 2010 when he saw a need for an easy to use, affordable platform that could be used by cities and other levels of government, community organizations and brands to engage their communities to help make change happen. With over 10 years of marketing experience following university with a number of different technology firms and design/advertising agencies, Paul started Ideavibes drawing on his expertise in high tech and social media. He focused on building a company and product that approached the idea of engagement and open innovation differently to ensure it would include all possible voices in the engagement or innovation process. His expertise in helping organizations launch successful initiatives includes design and strategy through implementation to tactical social media and on the ground support. Paul is a regular speaker at events on the topics of crowdsourcing and crowdfunding that includes audiences from both the public and private sectors. He is also founder of one of Canada's first crowdfunding websites, Fund change, which is designed to bring crowdfunding to Canadian charities and non-profits.

Brad Elphick, CPA, is a partner in the metro Atlanta, Ga. office of Novogradac & Company LLP. He has extensive experience in the low-income housing and new markets tax credit programs. Mr. Elphick specializes in developer consulting with an emphasis in forecasting and partnership taxation. He also works extensively with real estate partnership audits, compliance audits, as well as the structuring of low-income housing and new markets tax credit applications. Mr. Elphick also leads and coordinates the NMTC Working Group, a membership organization that is highly regarded for the work it does addressing technical programmatic issues surrounding the NMTC industry. He is a regular contributor to the Novogradac Journal of Tax Credits' new markets tax credit content, a frequent speaker at industry events, and serves as chairman of Novogradac & Company's annual New Markets Tax Credit Investors Conference in Chicago, Ill. Mr. Elphick received a bachelor's degree in business administration with an emphasis in finance from Emory University and a master's degree in taxation from Georgia State University. He is licensed in Georgia as a certified public accountant.

Ignacio Esteban is the Executive Director of the Florida Community Loan Fund. Mr. Esteban joined the organization in 1997 as the Development Officer and was promoted to Executive Director in 2000. During his tenure as Executive Director, the Loan Fund has increased its financing from \$2.3million to \$100million. In 2004, the Loan Fund became the only Florida based entity to date to receive an allocation under the New Markets Tax Credit Program. Esteban has 17 years of experience at the local, state and national level in the field of community development finance. He serves on the Board of Directors of the Opportunity Finance Network, SunTrust Bank's New Markets Tax Credit Advisory Board, the CDFI Coalition Board, and the JP Morgan Chase National Community Advisory Board. A native of Puerto Rico, Mr. Esteban earned a degree in Finance and Business Administration from the University of Central Florida, and an MBA from the Crummer Graduate School of Business at Rollins College where he was the 2005 recipient of the Martin L. Bell Scholarship.

Donna Fabiani, Executive Vice President, Knowledge Sharing. Donna joined OFN in 2007 and oversees OFN's Membership, Peer Learning, and Research efforts. As part of her capacity building work, Donna organizes the Annual OFN Conference, a broad curriculum with more than 50 training sessions, as well as OFN Regional meetings and other training events. On the research side, Donna manages OFN's data collection and survey work, and produces OFN publications such as the annual Side by Side, the quarterly Market Conditions Report, and Technical Assistance Memos. Before joining OFN, Donna spent eight years with the CDFI Fund managing research, leading the development of the CDFI Fund's Community Impact Investment System (CIIS) data collection initiative, and underwriting CDFIs. Prior to her role with the CDFI Fund, Donna started and managed FINCA USA, a microenterprise CDFI. Earlier in her career, she worked as a consultant in opportunity finance and held several international posts with Catholic Relief Services.

Catherine Godschalk joined the Calvert Foundation in July 2011 to lead the US lending team. Calvert Foundation channels social investment capital from more than 7,000 individual investors to CDFIs, affordable housing developers, microfinance institutions, and fair trade organizations. The majority of Calvert Foundation's approximately \$300 million in assets under management are investments in CDFIs. Prior to joining Calvert Foundation, Catherine was the Washington, DC Regional Office Director at Self-Help Ventures Fund, where she led the organization's efforts to provide more than \$33 million in financing to support commercial real estate, affordable housing, charter schools, and other community facilities in underserved areas around the Washington, DC metro area. Catherine also led Self-Help's national Foreclosure Recovery Initiative, developing loan products and lending capital designed to support the redevelopment single family and multifamily foreclosed properties. Catherine joined Self-Help in 2005 after six years as Senior Policy Analyst in Fannie Mae's Housing and Community Development Division, where she managed a team of analysts focused on policy and product development to support minority and low-income homeownership, combating predatory lending, and supporting efforts to end chronic homelessness. Prior to Fannie Mae, Catherine managed grant portfolios focused on affordable housing development and school-to-work educational initiatives for the SH Cowell Foundation in San Francisco, CA. Catherine has a Master's Degree in Public Policy from Harvard's Kennedy School of Government and lives in Maryland with her husband and two children.

Tammy Halevy joined AEO in April 2010 as Senior Vice President, Membership and New Initiatives in order to change the way that capital and services flow to underserved entrepreneurs. With over 20 years of experience in the private, public and non-profit sectors, Tammy brings leadership, experience and knowledge to AEO, its members and partners. At AEO, Tammy is leading the expansion of membership base as well as the design, incubation and launch of programs and partnerships to better serve members and pilot innovations for the field. Prior to joining AEO, Tammy was a consultant at McKinsey & Company, where as part of the corporate finance and strategy practices, she led client and research projects primarily focused on reaching new markets and structuring complex partnerships. She has also held positions in the US House of Representatives, The Overseas Development Council and Kroll Associates. Tammy received a Masters Degree in Law and Diplomacy from The Fletcher School at Tufts University and a BA from The Johns Hopkins University.

Eric Haralson joined the Federation of Appalachian Housing Enterprises (FAHE) in 2008 and serves as Vice President of Community Lending. Eric Haralson graduated from the McCallie School, Chattanooga, TN and from the University of Tennessee, Knoxville with a BS in Psychology. He completed graduate work at the Southern School of Banking, Louisiana State University and at the National School of Real Estate Finance, Ohio State University. After a brief stint in retailing, he entered commercial banking, concentrating primarily in real estate and construction lending. He rose to

Executive Vice President of a large, regional bank. He left banking after 25 years to become Administrator of a medical practice for 15 years. But his love has long been affordable housing. He was an organizer of Neighborhood Housing and Commercial Services of Chattanooga in the early eighties. After moving to Knoxville, he served on the board of Volunteer Ministry Center, a ministry to the homeless that provided Section-8 housing to formerly homeless persons, and now serves on that board again. In 1986 he organized the first Habitat for Humanity house built by his church, and the Habitat bug bit him. He has since served on the board and on several committees of that organization and has led framing crews on over 250 houses.

Mary Harden is a Principal with Architectural Associates, LLC, Charleston, SC.

Hank Helton re-joined Pathway Lending in April 2007 as the Senior Vice President and Fund Manager of the Tennessee Rural Opportunity Fund. He previously worked for the organization from 2001 to 2002 before being appointed by the Mayor of Nashville and Davidson County as the Director of Affordable Housing. In this position, he created a menu of products and services that facilitated the increase of affordable housing production in Davidson County to record levels. Under Hank's direction, the Office received national attention for its initiatives and was recognized by Fannie Mae, the National Association of Realtors, the US Department of Housing and Urban Development, the US Conference of Mayor's, the National League of Cities, and the John F. Kennedy School of Government at Harvard University for its efforts. Most recently, Hank served as the Director of Development at the Metropolitan Development and Housing Agency (MDHA). As Director of Development at MDHA, he was responsible for managing all community and economic development and redevelopment activities for the Metropolitan Government to encourage revitalization activity throughout Nashville's neighborhoods and Redevelopment Districts. Hank also has over 10 years experience regulating financial institutions. While at the Federal Reserve Bank, he managed a portfolio of approximately \$20 million in state member bank community development investments. He also worked with Neighborhood Reinvestment Corporation providing technical and management assistance to the national NeighborWorks Network and developed investment products to attract capital for affordable housing and economic development efforts. Hank has a Bachelors of Science from Georgia State University (Atlanta) in Community Planning and Development with a concentration in finance and is certified by the National Development Council as a Housing and Economic Development Finance Professional.

Don Hinkle-Brown is President and CEO of The Reinvestment Fund and leads a staff of 70 highly skilled lenders, researchers, developers and other professionals. The Reinvestment Fund is a national leader in rebuilding America's distressed towns and cities through the innovative use of capital and information. With over 20 years of experience in the CDFI industry, Hinkle-Brown is widely recognized as an expert in developing new programmatic initiatives, raising capital and creating new products to meet market demand. Hinkle-Brown previously served as President of Community Investments and Capitals Markets at TRF, leading TRF lending during a tenure where it lent or invested over \$1 billion. Hinkle-Brown has also provided his underwriting and capitalization expertise to many community development loan funds and organizations, including the Hope Enterprise Corporation, Opportunity Finance Network, LIIF and as adjunct faculty at the Center for Urban Redevelopment Excellence at University of Pennsylvania and University of New Orleans. He serves as Community Development Trust's founding board member and until recently was on the board of Housing Partnership Network and its affiliated CDFI. Hinkle-Brown also serves as adjunct faculty at Temple University's Geography and Urban Studies program and the University of Pennsylvania's City Planning department. He holds an M.B.A. from the Fox School at Temple University in Real Estate and Urban Planning as well as a B.A. in Economics.

Paul M. Hoffmann, Director of Policy & Impacts, joined Pathway Lending in August 2008. He is primarily responsible for new program development and also oversees grant writing and compliance. With a background in consulting, Paul brings to the organization experience in project management and implementation. Paul has worked in public and non-profit organizations since graduating from Vanderbilt University in 2001, first working as a Consultant for Hewitt Associates in Lincolnshire, Illinois. During this time, Paul worked in both analytic and client liaison roles for many Fortune 500 Companies. He developed expertise in all aspects of project management, including the creation and implementation of strategic action plans, ongoing process management and deliverables, and the development and delivery of training programs to a global workforce. Paul has also worked as a Research Associate for the Center for Urban Economic Development at the University of Illinois, Chicago. During this time Paul conducted independent research to create strategic action plans relating to issues of workforce development for clients such as the City of Chicago, the Joyce Foundation and Chicago area Workforce Boards. Paul's work primarily revolved around placement initiatives in the finance & insurance sectors. Paul graduated from Vanderbilt University with a Bachelors of Science in Human & Organizational Development. He has also completed a Masters of Urban Planning & Policy with a concentration in Economic Development from the University of Illinois at Chicago.

Karen Hoskins is a Lender Relations Specialist with the US Small Business Administration. Karen joined SBA in 1990 with the SC District Office. She was part of a team that serviced the disaster loan portfolio after Hurricane Hugo. In 1993 she joined the NC District Office as a loan officer working with bankers on the servicing and the liquidation of their bank's SBA loan portfolio. In 1997 Karen became a lender analyst underwriting and processing 7a guaranty loans and 504 loans. She currently serves as a Lender Relations Specialist. Prior to joining SBA, Karen was a banker for C& S Bank of SC, now Bank of America. Karen is a graduate of the University of South Carolina with a bachelor's degree in Business Administration and a major in marketing. In addition to her position with SBA, Karen is co-owner of Screenmobile of Charlotte.

Tammie C. Hoy is Regional Community Development Manager for the Federal Reserve Bank of Richmond at the Charlotte Branch. As Regional Community Development Manager, Tammie is responsible for community economic development outreach and education for North and South Carolina on behalf of the Richmond Fed. Before moving to Charlotte to work for the Federal Reserve Bank Tammie spent six years as the Executive Director of the Lowcountry Housing Trust, where she worked to develop and implement the first local housing trust fund in South Carolina and led the organization to receive Community Development Finance Institution (CDFI) designation from the US Treasury Department. She lead the organization to over \$10M in assets including being designated as Charleston areas lead entity for administering over \$7M in Neighborhood Stabilization funding (NSP) as part of the Housing and Economic Recovery Act in 2008 to assist with foreclosures. Tammie is an affordable housing enthusiast and a community development advocate, formerly from Northwest Indiana, who moved to Charleston in 1992, to attend the College of Charleston where she received her undergraduate degree in Political Science and Masters Degree in Public Administration. Tammie worked for the City of Charleston's Department of Housing and Community Development for three years until her move to run the Lowcountry Housing Trust in 2004. Tammie started with Richmond Fed's Community Affairs Office June 2010.

Holly Hunt is an SSBCI Program Manager, Georgia Department of Community Affairs, Office of Economic Development. Holly is a native of Atlanta and holds a degree in Accounting from North Georgia College and State University. She is also a graduate of the Institute of Financial Education's School of Executive Development at the University of Georgia and the Bank Director's College with the Community Bankers Association. Holly recently joined the DCA as SSBCI program manager after 5 years as the CFO for Access to Capital for Entrepreneurs, a CDFI located in North Georgia. Before joining ACE, Holly enjoyed 22 years in the banking industry. During her career in banking, she served as

Internal Auditor and Chief Financial Officer of several banks before serving as Chief Financial Officer of The Citizens Bank of Forsyth County from 1998 – 2001 and the organizing Chief Financial Officer for three new banks from 2001 – 2006. Holly is active in her community and currently serves as Past Chairman of the Board of Directors of the White County Chamber of Commerce.

Seth Julyan is VP Membership, Opportunity Finance Network (OFN). Seth joined OFN in 2011. Before joining OFN, he worked for Brown & Brown insurance, one of the largest insurance intermediaries in the world, as a business development executive researching and examining insurance policies. His previous experiences include working for Mortgage Funding Solutions, where he was responsible for training and managing 30 loan officers and the Philadelphia Phillies, where he was a club sales representative. Seth graduated from Muhlenberg College with a BA in Business Administration.

Michael Kale is the former co-chair of the Carolina Microfinance Initiative (CMI), a student-run group at the University of North Carolina at Chapel Hill, where he is a senior. CMI operates a microfinance program in Guatemala and currently offers loans, savings products, and financial education classes to female entrepreneurs. During his freshman year, Kale served as editor of the Carolina Journal of Microfinance. Although Kale is a full time student, he is spending his summer as a Marketing Analyst at Performance Bicycle and interning for Nationwide Insurance. Kale is majoring in Economics with a minor in Spanish, and will earn his degree in May 2013.

Tara Kenchen is Chief Operating Officer and General Counsel for NC Community Development Initiative (NCCDI) Youth Leadership Program. NCCDI is a public-private intermediary, and has provided funding and financial support to community based organizations throughout North Carolina for more than ten years. Tara is a practicing attorney with many years of experience in education and community development.

Michelle Mapp is Executive Director of the Lowcountry Housing Trust (LHT), a regional non-profit loan fund and certified community development financial institution (CDFI) whose mission is to build vibrant, sustainable communities by increasing the availability of affordable housing and to act as a catalyst to meet the fundamental needs of underserved neighborhoods in Beaufort, Berkeley, Charleston, Dorchester, and Georgetown counties in SC. Mapp is certified as a Housing Development Finance Professional (2009) by the National Development Council, a Joint Base Charleston Honorary Commander, Leadership Charleston alumni, Diversity Leadership Institute alumni, 2012 ULI Sustainable Leadership Participant, and the current Public Policy Chair for the Affordable Housing Coalition of South Carolina. In 2006, Michelle completed a joint Masters Degree in Public Administration from the Graduate School at the College of Charleston and the University of South Carolina. Michelle received her undergraduate degree in 1991 from Clemson University in Industrial Engineering. In 1994, while working as an Operations Research Analyst for the Naval Facilities Engineering Command, Michelle earned a Masters Degree from George Washington University in Engineering Management.

Prior to joining the Trust, Michelle worked for over 15 years in Washington, DC and Atlanta, GA as a consultant to Fortune 500 companies on supply chain and transportation planning solutions. She also worked for three years as a high school math teacher in the Charleston County School District. She has been married for 15 years to Marquette A. Mapp and they have two children, Seth Alexander and Jordan Alexis.

Roberta McCullough serves as The Support Center's VP, Business Services & Operations. Bringing over 23 years of experience in the financial services industry, McCullough manages The Support Center's small business revolving loan fund that offers capital access to small business owners of moderate income and rural communities across the state of North Carolina, and also support services such

as a guarantee loan program and underwriting to its affiliate community development credit unions (CDCUs). Before joining The Support Center's team, McCullough served as Regional Director for 11 years with Self Help Credit Union. She received a BS in Mathematics from Shaw University and pursued graduate studies in Math Education from NC State University.

Deborah Randolph McKetty is the President and CEO of CommunityWorks Carolina Formerly the Greenville Housing Fund. A native of Greenville, Deborah attended local Greenville County schools and the University of South Carolina. Ms. McKetty received her Masters Degree in Urban Planning from Texas Southern University in Houston, Texas. She has served as Vice President in several positions of Corporate and Community Affairs and Community Economic Development at national banks including Chase Manhattan Bank and Wells Fargo. She also helped manage the Affordable Housing Program at the Federal Home Loan Bank of Atlanta (FHLBA). In 2005 the United Way of Greenville County engaged Ms. McKetty to conduct a study to determine strategies to help further local affordable housing efforts. Several recommendations from the Affordable Housing Opportunity Assessment have been implemented including the development of a local housing trust fund. Deborah worked with the United Way, the City of Greenville, and the Greenville County Redevelopment Authority to establish the Greenville Housing Fund (CWC) in 2008, a local nonprofit housing trust fund committed to increasing local housing opportunities for lower income residents in Greenville County. Today, CWC is a regional housing trust fund and community development financial institution (CDFI) committed to building people and places to strengthen families, neighborhoods and communities in Upstate S.C.

Sandra Mikush is deputy director of the Mary Reynolds Babcock Foundation, a private family foundation located in Winston-Salem, North Carolina. The Babcock Foundation works across the southeastern United States to help people and places move out of poverty and to achieve greater social and economic justice. The Foundation supports organizations and networks in low-wealth communities that are poised to expand their scale of impact and that are working across race, ethnic, economic and political differences to build just and caring communities. Sandra works with Babcock applicants and grantees in the Appalachian regions of NC, TN, KY, VA and WV. She is on the steering committee of the Appalachia Funders Network, which seeks to align philanthropic support for a sustainable economic transition for the region. She also directs the Foundation's efforts in mission investing, including program-related investments, and serves on the steering committees of More for Mission and PRI Makers Network. A North Carolina native and graduate of Duke University, she held various fundraising and management positions in nonprofit organizations prior to joining the Foundation in 1992.

Nancy Montoya is the Regional Community Development Manager for the Federal Reserve Bank of Atlanta. Based in New Orleans, Louisiana she covers the Gulf Coast areas of Louisiana, Mississippi, Alabama and the Florida panhandle. Her current portfolio of work includes neighborhood stabilization and redevelopment, foreclosure prevention and recovery, access to capital for small businesses and strengthening alternative credit markets including Community Development Financial Institutions and flexible lending products. In addition to providing expertise to community groups and financial institutions on all aspects of affordable housing, she also works to promote personal financial stability and asset growth for low-wealth adults and children, community development finance training, supporting the development and implementation of financial products that promote savings and equity and fostering bank partnerships in her markets.

George Morrison is an Associate with McNair Attorneys in Charleston, SC, advising corporate clients on formation, succession, and transactional issues, and general business matters. George also advises individuals and businesses on Section 1031 tax deferred real estate exchanges, Partnership and S-Corporation taxation, mergers and acquisitions, tax structuring for real estate transactions, and other tax aspects of doing business. He is a member of his firm's Economic Development practice group, has

assisted with economic development transactions involving multi-county industrial parks and fee-in-lieu-of-tax arrangements and has also worked on commercial property tax appeals at the administrative level. He has had extensive involvement with assisting nonprofit organizations with startup and other issues. Morrison holds a B.A. in English Language and Literature from the University of Virginia, a J.D. from the University of South Carolina and an LL.M, Taxation, from New York University. Morrison is a graduate of Leadership Charleston Class of 2008. A National Merit Scholar, Morrison was also on the Dean's List at the University of South Carolina and was an Echols Scholar at the University of Virginia. Morrison was named to the South Carolina Bar Pro Bono Honor Roll in 2012 and is active in the Charleston, American, and South Carolina Bar Associations.

Jack Northrup is President of New England Market Research, Inc. of Middlebury, VT, a company that works with nonprofits, foundations, government agencies and private companies conducting primary research. Clients include the US Fund for UNICEF, the Annie E. Casey Foundation, Habitat for Humanity, the Aspen Institute, the cities of New Orleans, Oakland, New York, Atlanta, Indianapolis and Providence, RI. He has co-authored several publications including case studies for the FB Heron Foundation on mission related portfolio investing, portfolio investing for community development for the Responsible Endowment Coalition and insurance company community philanthropy for AltruShare Securities. Additionally, he designed the curriculum for the first CDFI Online Training and training for the North Carolina Community Capital Initiative. He has taught at the University of Vermont and at the Graduate School of Business at Southern New Hampshire University. Prior to his current position, Jack was Director of Research for Integrated Media Measurement Inc., of San Mateo, CA, President of the New Hampshire Consumer Utilities Cooperative and Director of the Institute for Cooperative Community Development, a nonprofit research firm. He holds a BS and MS from New Hampshire College and an MBA from Dartmouth College.

Enayat Oliver is the Southern District Homeownership Management Consultant with NeighborWorks America. Enayat is responsible for providing direct homeownership (promotion and preservation) and lending assistance to non-profit affiliate and non-affiliate members and partners. He earned his bachelor's degree in Financial Management, with a concentration in Real Estate Finance, from Clemson University. He is an experienced mortgage banker, with over 17 years in the mortgage and banking industry. Prior to employment with NeighborWorks America, Enayat was employed with three large banking and lending institutions which included seven years with Prudential Bank and Trust as a member of Prudential Financial's Wealth Management team and Lehman Brothers. While employed with Prudential, Enayat was responsible for managing the day to day operations of loan production and originations, creating and administering credit policy, and educating Financial Advisors and their clients on individual debt management strategies.

Mark Pinsky, President & CEO, Opportunity Finance Network OFN). Mark has served almost 18 years as President and CEO of Opportunity Finance Network, the national network of high-performing community development finance institutions and other opportunity finance institutions. OFN is leading the industry toward its goal of creating a high-impact, high-volume financing system, providing tens of billions of dollars annually and benefiting millions of low-income and low-wealth people. Under his leadership, the organization has introduced several innovative products including the Equity Equivalent investment (EQ2), the CDFI Assessment and Ratings System™ (CARST™), performance-based financing, and the *Wachovia NEXT Awards for Opportunity Finance*. During his tenure, the CDFI industry has grown more than ten-fold while OFN has expanded membership more than 400% and assets more than 1500%. Mark currently chairs the national boards of the CDFI Data Project, and CARST™. He also serves on the Boards of Net Impact, the CDFI Coalition, as well as on advisory boards to the Center for Community Development Investments at the Federal Reserve Bank of San Francisco and Bank of America's National Consumer Advisory Council. He has previously served on the Consumer Advisory

Council of the Federal Reserve Board of Governors (2003 through 2005, including service as Chair of the Council in 2005) and on the CDFI Fund Advisory Board (2002-2006).

Gerard Salvo is currently the Director of Workforce Solutions and Human Resources Manager for Coastal Enterprises Inc.(CEI) CEI is a private, nonprofit Community Development Corporation and Community Development Financial Institution that provides financing and support for job-creating small businesses, natural resources industries, community facilities, and affordable housing. Since 1977, CEI has been involved in workforce development. Dedicated to the employment issues of people with low incomes and those at risk of poverty, CEI has developed a model to increase economic self-sufficiency of people with low incomes by facilitating access to quality jobs and career pathways. As Human Resources Manager, Gerard oversees a wide array of HR programs to include recruitment and retention, benefits, health and safety and staff training and professional development. Gerard has over 30 years experience as a Human Resource Professional working as Human Resources Manager at The Foreside Company, Portland, ME; at G. H. Bass and Company, South Portland, ME; and Administrative Services at the University of Southern Maine. Gerard has a Master's Degree in Human Resource Development and Bachelor's Degree in Social Welfare from the University of Southern Maine. He is certified by the Society of Human Resource Management as a Senior Professional (SPHR).

Brian Schneiderman is the Vice-President and Director of the Commercial Lending Team for Self-Help Credit Union and Ventures Fund. Self-Help Ventures Fund and Credit Union are subsidiaries of the Center for Community Self-Help, the nation's first statewide community development financial institution, providing development financing for business and housing purposes. Prior to joining Self-Help in 2004, Mr. Schneiderman ran two small business near-equity loan funds for ShoreBank. Additionally, he's worked with FINCA International's domestic micro lending program in Washington, DC. In the mid-90's, he helped start a non-profit initiative in El Salvador which supported farmers and organizations to develop individual and community economic projects which also benefited the environment and the health of the community. Mr. Schneiderman is also a co-founder of Entrepreneurs for Sustainability (in Cleveland, OH) and Board Treasurer of Durham Literacy Center and sits on several other non-profit advisory boards. He has an undergraduate degree in international studies from the University of North Carolina and a Masters of Business Administration from Case Western Reserve University.

Charlie Spies is the Chief Executive Officer for CEI Capital Management LLC (CCML) which is a for-profit subsidiary of Coastal Enterprises, Inc. with a primary focus on deployment of New Markets Tax Credit Allocation. Based out of Portland, Maine, to date CCML has received \$778 million in allocation, closed 55 NMTC transactions, and leveraged over \$1 billion in investments in low-income communities. It applies a triple bottom line discipline to its New Markets work which spans the U.S. and is heavily concentrated on rural, environmentally sustainable projects. Prior to joining CEI in 2006, Charlie served as the COO for the Gulf of Maine Ocean Observing System. He is the former CEO of the National Association of Seed and Venture Funds and served as the CEO of the Finance Authority of Maine ("FAME"). Charlie holds a BS and MS in Forest Biology from the University of Maine and an MBA from Southern New Hampshire University. Contact information: Charles J. Spies III, Chief Executive Officer CEI Capital Management LLC, *a capital management subsidiary of Coastal Enterprises, Inc.*, 2 Portland Fish Pier, Suite 206 Portland, Maine 04101. **Direct Dial: 207-535-2932. Office: 207-772-2886, x2932. Cell: 207-837-3929 email: cjs@ceimaine.org website: www.ceimaine.org**

Michael Swack is a professor of economics and management at the University of New Hampshire, where he has appointments at the Carsey Institute and at the Whittemore School of Business and Economics. At Carsey, he is working on building scale in the nonprofit community development sector, innovations in community development finance, microfinance, and new models of social enterprise. He manages two ongoing projects: the Financial Innovations Roundtable (in collaboration with the Federal

Reserve Bank of Boston) and the Stonyfield Farm Entrepreneurship Institute (in collaboration with Stonyfield Farm Yogurt). He was a founding board member of the National Association of Community Development Loan Funds (now the Opportunity Finance Network), a trade association of Community Development Finance Institutions, and a current member of the Community Development Advisory Council of the Federal Reserve Bank of Boston. Internationally he has been involved in development finance and microfinance work in Africa, Asia, and Latin America. He has over twenty-five years of experience in the fields of economic development, finance, and development banking. Michael has published in the areas of economic development and development finance. He received his doctorate degree from Columbia University, his master's degree from Harvard University, and his bachelor's degree from the University of Wisconsin-Madison.

Elizabeth Wallace is a management consultant for NeighborWorks America's Southern District office in Atlanta. Elizabeth "Betsy" Wallace specializes in partnership and organizational development and network growth. Her focus is on building partnerships with nonprofit, public, and private entities that grow and complement the impact of the NeighborWorks network across the southeastern region. She is a member of NeighborWorks America's Board Governance Task Group and past Co-Convener of the Partnership & Growth Specialty Team. Wallace was first hired as a summer intern in 1997 and was then hired full-time in 1998. She earned a bachelor's degree in Architecture with Highest Honor from Georgia Tech. She studied housing and community development at Rutgers University, earning her master's of City and Regional Planning. Her extracurricular activities include community theatre in Atlanta; serving as Vice President of Literacy Volunteers of Atlanta; volunteering for her alma mater, Georgia Tech; and international travel.

Cindy Wiggins-Tiede currently serves as Executive Vice President of the Community Investment Corporation of the Carolinas (CICCAR), where she has gained more than 19 years of experience with the affordable housing loan consortium that provides long-term, permanent financing for the development of low- and moderate-income multifamily and elderly housing in North Carolina. She is a former member of Raleigh's Affordable Housing Taskforce and Wake County Human Services Community Development Committee, and is a former board member of HOMES4NC.

David Wilkinson is executive director of City First Enterprises (CFE), a nonprofit bank holding company and incubator of community development solutions in Washington, DC. Dave created and directs City First Ventures, a CFE initiative that provides investment banking services to mission investors, connecting social finance with high impact projects. Through CFVentures, Dave coordinates over \$10MM in assets that leverage over \$40MM in public and private capital. Dave has also been a leader in the design, finance and launch of CFHomes, an innovative workforce housing solution that has attracted over \$17MM in public and private funding, creating nearly 100 transit oriented, permanently affordable homes to date. Related to this work, CFE was selected and funded through the Social Innovation Fund, a White House initiative that supports the most innovative and high impact community solutions in the nation. Dave has founded two crowd-based web ventures, one to democratize group decision making and another to channel advertiser fees to disaster relief efforts in partnership with the Red Cross. He is a leading voice in the effort to grow mission-based crowdfunding in the US and is a founding board member of the Crowdfunding Professional Association. At Yale Law School, Dave founded and directed the 25-member CDFI Clinic, which coordinated all aspects of launching a \$14 million start-up community development bank in New Haven, CT. He is also a founder and leader of the Social Change Network, a group of Yale Law graduates who work together to advance each other's progressive efforts promote the public good. Dave previously served as executive director of Common Cause New Jersey, an 8,000-member organization that fostered local civic empowerment to pass laws in over 100 municipalities. He has also worked at the law firms of Arnold & Porter and McGuireWoods

where he focused on real estate law. Dave is a graduate of the University of Virginia and Yale Law School.

Susan Winstead is Senior Vice President, CDFI Lending and Investing with Bank of America. Susan joined Bank of America in 1985, and after completing the relationship management training program, worked as a commercial lending officer for six years, focusing on small business lending and commercial real estate in the Charlotte NC area. After moving to Wilmington, NC, she worked as a CRA officer for Bank of America, managing external community relationships and internal compliance and training for the State of North Carolina for 7 years. In 1999, she joined the CDFI Lending and Investing team, and has worked exclusively with CDFIs as an underwriter, currently managing a team of underwriters specializing in CDFI lending and investing throughout the Bank of America franchise.

Sarah Wolff is a Research and Impact Associate with Self-Help and has been with Self-Help's Development Policy and Communications team for the past 5 years. She is primarily responsible for tracking and reporting Self-Help's mission impact to external supporters. She also leads the Data Management Collaborative; a cross-team group that is working to streamline and organize Self-Help's complicated member and lending data. Prior to joining Self-Help, Sarah received a Masters of Regional Planning and studied Mechanical Engineering.

David Wood is the director of the Initiative for Responsible Investment (IRI) at the Hauser Center for Nonprofit Organizations. Current projects range from work with pension fund trustees on responsible investment policies, mission investment by foundation endowments, research on the changing nature of the supply for and capacity to receive capital for community investment in the US, and a global survey of the relationship between public policy and impact investment. Recent work has included the publication of the *Handbook on Responsible Investment Across Asset Classes* (Boston College, 2007); the development of a Responsible Property Investing Center; field definition in sustainable emerging market SME investment; and research into the investor use of corporate reporting on non-financial information. He was elected in 2008 to the Board of the Social Investment Forum. Before he came to the IRI, he taught the history of ethics, including the history of economic thought at Boston University. He received his Ph.D. in History from the Johns Hopkins University.

James Yagley is a Senior Community Affairs Specialist with the Federal Deposit Insurance Corporation (FDIC), serving as project lead for program and partnership development. Recently, he helped launch FDIC's *Money Smart for Small Business* financial education curriculum and the associated Training Alliance partnership network. Prior to joining FDIC, Yagley was Associate Manager for the CDFI Program at the U.S. Department of the Treasury's CDFI Fund. In this capacity, he managed the award selection process for over \$300 million in grants and launched the Capacity Building Initiative. He previously worked as Special Projects Manager for the Housing Assistance Council (HAC), where he managed national capacity building programs to support affordable housing developers in rural America. He is an anthropologist with an M.A. from the State University of New York at Binghamton. He is originally from Detroit, MI.

Kimberly Zeuli, Ph.D. is a Vice President and Community Development Officer at the Federal Reserve Bank of Richmond. Kimberly has responsibility for Economic Education and Community Development. The Federal Reserve Bank of Richmond serves the Fifth District, which includes Maryland, the District of Columbia, Virginia, most of West Virginia, and the Carolinas. The Economic Education function promotes financial literacy and education about the role of the Federal Reserve in the nation's economy. The Community Development department identifies and addresses a broad spectrum of challenges confronting low- and moderate-income communities, partnering with nonprofits, financial institutions, government agencies and academic institutions. Kimberly has diverse experience in international and domestic community development issues. Prior to joining the Federal Reserve in 2009,

she was an assistant professor at the University of Kentucky and the University of Wisconsin and a visiting professor at the College of William and Mary. She has also served as a consultant to numerous businesses, and was a research director and business consultant at the Corporate Executive Board in Washington, D.C. A graduate of Vassar College, Kimberly earned a masters and doctorate in Applied Economics from the University of Minnesota. She currently serves on the Executive Committee of the Board of Directors of the Virginia Council of Economic Education (VCEE).