

9th Annual

# NEW YORK STATE CDFI COALITION CONFERENCE



May 8–9, 2018 · Albany, NY

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# NEW YORK STATE CDFI COALITION



**It is our great pleasure to welcome you all to the 2018  
NYS CDFI Coalition Annual Conference!**

## welcome

The New York State CDFI Coalition was formed in 1995 as a project of the National Federation of Community

Development Credit Unions under Cliff Rosenthal's leadership. Today we continue to grow as long-established and newer CDFIs join the Coalition. Thank you, Cliff, for your visionary leadership.

We are proud to be hosting our ninth annual gathering of New York State CDFIs. As the number of NY Certified CDFIs approaches 80 across the state, we have the collaborative power to transform our state and the lives of the people who live here. Our vision is making innovative financing possible to strengthen all New York State regions, resulting in financially vibrant and healthy communities throughout the state.

The NYS CDFI Coalition has worked extremely hard for the last year to create a first in the country NYS Community Development Revolving Loan Program. It is our great pleasure to announce that not only has the state legislation passed, it is also being funded in Governor Cuomo's budget.

Secondly, based on your strong support and active participation in past NYS CDFI Coalition Conferences we have prepared this outstanding conference with a focus on collaboration, coordination and celebration of the work we all do. We have an impressive line-up of distinguished, industry expert, speakers for you.

A crucial element in the success of the NYS CDFI Coalition is the consistent support of our members and sponsors. We welcome CDFIs, stakeholders, and government officials to join the NYS CDFI Coalition as members and/or sponsors; together, we can make an even bigger difference in the lives and businesses of the people of New York State.

Thank you for joining us today.

**Linda MacFarlane, Chair**

**Hubert Van Tol, Vice Chair**

## **NYS CDFI Coalition Board**

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The Community Preservation Corporation

**Melanie Stern**

Spring Bank

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**Yanki Tshering**

Business Center for New Americans

## **2018 Program Committee**

CHAIR **Kim Jacobs**

**Aisha Benson**

**Valerie Haynes**

**Jessie Lee**

**Pamela Owens**

**Michael Skrebutenas**

**Maryann Sorese**

**Melanie Stern**

**Christina Travers**

**Yanki Tshering**

**Hubert Van Tol**

## honorees

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Please join us in recognizing two outstanding supporters of the CDFI Movement in New York. At this year's Conference, for the first time ever, New York CDFIs will be presenting awards to two great leaders that have shaped our industry and more importantly, our ability to level the playing field for disadvantaged New Yorkers and to create a more inclusionary economy with opportunities for all. Bookending our history are Cliff Rosenthal, an early proponent for the creation of CDFIs and the father of the New York Coalition and Senator Jesse Hamilton, who worked so tirelessly with us this past year to get the first-in-the-nation state CDFI appropriation.



### **Clifford N. Rosenthal** **CDFI Pioneer Award**

Cliff Rosenthal is a nationally and internationally recognized leader and innovator in bringing financial services to low-income communities and consumers through credit unions. He is currently a Visiting Scholar at the Milano School of

International Affairs, Management, and Urban Policy of The New School in New York City.

During a career spanning more than 30 years as CEO of the National Federation of Community Development Credit Unions, he authored the first concept paper for the establishment of the Community Development Financial Institutions (CDFI) Fund of the U.S. Treasury Department. He cofounded and for two decades was a leader of the national CDFI Coalition. Under his direction, the federation invested more than \$100 million in local credit unions, with funds raised from the CDFI Fund, social and religious investors, major banks, and foundations. In the process, he transformed the federation into a well-capitalized, sustainable nonprofit organization that supports low-income financial cooperatives throughout the country.

In addition to numerous articles in credit union, cooperative, and social investment journals, Rosenthal co-authored *Organizing Credit Union: A Manual*. He wrote *Community Banking Partnership: Legal Structures that Work*, published by the New Economics Foundation (nef) in the United Kingdom. His monograph, *Credit Unions, Community Development Finance, and the Great Recession* was published by the Federal Reserve Bank of San Francisco (February 2012).

Rosenthal left the National Federation in 2012 to launch the Office of Financial Empowerment of the newly created federal Consumer Financial Protection Bureau (CFPB), developing initiatives to improve access to financial services for low-income and economically vulnerable consumers. In 2014 he launched his career as a consultant, with clients including a major national foundation, the Clean Energy Federal Credit Union, and the National Disability Institute.

Trained as a Russian historian (Columbia University, A.B., 1966; M.A., 1969), Rosenthal discovered a trove of memoirs of Russian revolutionary populists of the nineteenth century. With his colleague, Barbara Engel, he translated and edited

the memoirs, which they published as *Five Sisters: Women Against the Tsar*. Used in college and graduate courses for forty years, the book has been republished numerous times in the U.S. and U.K. and retranslated into Spanish and Turkish.

Rosenthal was a Charles H. Revson Foundation Fellow for the Future of New York City (1983-84), studying the management of financial institutions. For his work at the National Federation, he received the highest awards of the national credit union and CDFI movements, as well as awards from legal services organizations. Honoring his post-Katrina assistance, the ASI Federal Credit Union named its community center in the Upper Ninth Ward of New Orleans after Rosenthal.

Rosenthal served on the Consumer Advisory Council of the Federal Reserve System, the board of the U.S. Social Investment Forum, the Fair Mortgage Collaborative, and New Markets Tax Credit advisory boards for Center for Community Self-Help, J.P. Morgan Chase, the Opportunity Fund, and others. He is a senior advisor to the Cooperative Economics Alliance of New York City (CEANYC).



### **Senator Jesse Hamilton** **CDFI Champion Award**

Senator Jesse Hamilton was born and raised in New York City. He graduated from Ithaca College, received his M.B.A. from Long Island University in 1990 and his J.D. from Seton Hall university in 1994. Jesse has spent his entire career

helping people, including over 15 years as an elected official in Crown Heights, eight years as President of the School Board and eight representing the community as District Leader of the 43rd Assembly District. Senator Hamilton was the President of the Lincoln Civic Block Association, where he organized community actions to enhance the quality of life in the neighborhood. One of the Association's greatest achievements was bringing the community together after the tragic shooting of Benny Lyde, and bringing Benny's killers to justice. Senator Hamilton was also President of the Rosa Parks Independent Democratic Organization.

Senator Hamilton spent 28 years in the New York City Department of Finance conducting small claims hearing for property tax reductions. He also served as Vice President of Community Board 8 for seven years in Crown Heights, and was a DC37 Union Member for 28 years. He is a member of the New York State Bar and Brooklyn Bar Association and provided Pro Bono legal services, representing neighborhood youth accused of crimes free of charge.

Senator Hamilton currently chairs the NYS Senate Banking Committee; and is a member of the following committees: Consumer Protection; Mental Health & Developmental Disabilities; Technology & Innovation; Crime Victims, Crime & Correction; Judiciary; Education, Insurance, and Commerce, Economic Development & Small Business.

Senator Hamilton was instrumental in writing the Community Development Revolving Loan Fund legislation and supporting it through the budget process with inclusion in the 2018/2019 NYS Budget.

## presenters and moderators

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### **Kelli Arnold**

Kelli is KeyBank's Director of Corporate Responsibility and Community Engagement. She leads a national team of Corporate Responsibility Officers across the bank's 26 markets. The team works with the regional and local Market Presidents to develop community engagement plans, by assessing market challenges and opportunities and determining how KeyBank can constructively impact the communities and customers it serves. The engagement plans focus on implementation of KeyBank's National Community Benefits Plan, specifically in the areas of mortgage lending, small business lending, community development lending and investments and strategic philanthropy.



### **Howard Banker**

Howard, Director of Housing Finance at New Jersey Community Capital, is responsible for organizing and implementing a single family mortgage banking platform to LMI borrowers using investment/partnership structures with credit unions and other mission-aligned institutions. Howard brings over 40 years of nonprofit lending and community development experience, having worked for the Ford Foundation; the U.S. Department of Energy; Energy Programs Consortium; Opportunity Finance Network, Low Income Investment Fund and others creating and supporting scaled lending programs to LMI families and nonprofit borrowers. Howard has an MS in Urban and Regional Planning from Pratt Institute and a BA in Medieval Studies from Fordham University in the Bronx, NY.



### **Aisha Benson**

Aisha, Executive Vice President for TruFund Financial Services, is a formally credit trained and seasoned community development professional with substantial background in business lending, program development, strategic operations, and compliance. She directs, manages, and integrates multi-disciplined teams for the New Market Tax Credit and NY divisions of TruFund. Prior, Aisha was VP of Business Lending at Carver Federal Savings, and VP of Commercial Lending at JP Morgan Chase. She serves on the boards of the New Markets Tax Credit Coalition, NYS CDFI Coalition, US Bank CDE, New Vision Community Economic Development Corporation, and Open Arms Sanctuary, and she is an active volunteer with the Make A Wish Foundation. She received her BA, Cum Laude from Columbia University.



### **Steven Cohen**

Steven is president of Excelsior Growth Fund, a prominent Community Development Financial Institution providing small business financing and advisory services. Prior to EGF, he was executive vice president and deputy commissioner at Empire State Development, where he led the Department of Small Business Services and Community Economic Development. Under his leadership, the agency launched new access to capital and business advisory programs totaling over \$200 million, leveraging \$1 billion in private investment. Steven has a bachelor's degree from UC Berkeley and a master's in public administration from Harvard's Kennedy School.



### **Daniel Delehanty**

Daniel has been a leader in community development for 20 years. Starting in international development, he ran Trickle Up's efforts in Africa before serving as Deputy Director. Daniel was Deputy Director at the BOC Network and was Director of the Community Affairs Unit for the NYS Department of Financial Services, facilitating partnerships between banks and community groups and spearheaded the Banking Development District Program. At Capital One he was a Senior Director, responsible for community development; now at BNB Bank, he is the CRA Officer and Director of Community Development. Daniel is a Phi Beta Kappa graduate of SUNY Stony Brook and attended Columbia's Graduate School of International and Public Affairs. He is Board Chairman of AEO and is a Board Member of Accion East.



### **Dara Duguay**

Dara is the Executive Director of Credit Builders Alliance in Washington, DC. Prior to joining CBA, she ran her own consulting practice and advised clients such as TD Bank, the World Bank Group, Experian, Visa, and SunTrust Bank on their financial education efforts. Dara was the Director of Citi's Office of Financial Education and oversaw a \$200 million global commitment. Preceding her work at Citi, she served as the Executive Director of the Jump\$tart Coalition for Personal Financial Literacy, which advocates for increased financial education for youth. She started work in the field as the Director of Education for the Consumer Credit Counseling Service of Los Angeles. An accomplished author, Dara has published four books, including the critically acclaimed *Please Send Money: A Financial Survival Guide for Young Adults* and her latest release *From Wall Street with Love*.





### **Julie Fahnestock**

Julie is Director of Marketing, Sustainability Storytelling and Celebration at Spring Bank, and the Founder and CEO of B Storytelling. At Spring Bank Julie leads and executes marketing strategies including social strategies and digital campaigns and develops and manages brand messaging.

She initiated and led the B Local Chapter of NYC for 150 B Corps in the Tri-state region. At B Storytelling Julie supports businesses in achieving double and triple bottom line results through targeted branding and impact storytelling, working with clients like Land's End, Fannie Mae and others. She was Co-founder and Creative Director of the Love Economy, a Producer at Hemming House Pictures and has held other media positions in New York and Boston. She has an MBA in Managing for Sustainability from Marlboro College and a BA in Political Science from the University of North Florida.



### **Steven Gomez**

Steven holds an MBA from Seton Hall University's Stillman School of Business, an MA from Seton Hall's School of Diplomacy and International Relations, and undergraduate degrees in both International Business and Computer Science from Caldwell University. He is a graduate of the Prudential Foundation

Nonprofit Executive Fellows Program and the Ethical Leadership Certificate program from the Institute for Ethical Leadership at Rutgers. Steven is the Advisory Board Chair of the Seton Hall Stillman School of Business Market Research Center, a Board Member for BOC Network/BOC Capital and HANDS inc, an advisory board member for PHAS INC, the Collaborative Action Newark Advisory Board at Rutgers Business School, and the Black and Latino Tech Initiative at the Center for Urban Entrepreneurship and Economic Development. Prior to GNEC, Steven worked in information technology. He has also started, owned, and operated several successful small business ventures.



### **Kate Hao**

Kate is the Founder and CEO of Happy Mango. She founded Happy Mango to bring greater transparency to credit reporting. Kate was previously Treasurer of the broker-dealer subsidiary of Morgan Stanley, where she worked across various functions. While working as a bond trader, she recognized the limitations of

existing consumer credit reporting systems, which provided information about a problem only after it occurred. Her training enabled her to develop a forward-looking consumer credit assessment algorithm that lay the foundation of the Happy Mango credit analytics. Her experience managing large teams and complex projects ultimately led her to form Happy Mango. She earned an MBA from Harvard Business School and a BA in Accounting from Albion College. She is a Chartered Financial Analyst (CFA), Certified Public Accountant (CPA), and Financial Risk Manager (FRM).



### **Michelle Henry**

Michelle is Vice President and Community Relations Manager in the Office of Nonprofit Engagement at JPMorgan Chase, collaborating with strategic nonprofits in advocacy and thought leadership. Previously, Michelle was a Senior Philanthropy Manager in Global Philanthropy at Chase where she

managed New Skills at Work. Prior, she was Vice President of Workforce Services at MAXIMUS, a global government services contractor. From 2004 – 2012, Michelle led a national benefits access initiative at a \$60 million economic development nonprofit in NYC. Michelle graduated from the University of Maryland/College Park, where she was a Benjamin Banneker Scholar; and received her MPA from the Wagner School of Public Service at NYU, where she was a Public Service Scholar. In 2016 Michelle earned the Corporate Social Responsibility Award in Banking, Finance and Insurance from City and State Institute. She serves on the Board of the Center for Community Alternatives.



### **Cathi Kim**

Cathi is Director of the National Federation of Community Development Credit Unions' Community Development Investments Program. Cathi's work focuses on scaling financial and social impact of financial inclusion initiatives. Investment partnerships in her portfolio have leveraged more than \$200 million in

distressed communities. She is a graduate of Wellesley College and a Megan. E McLaughlin Fellow for the NYU Women of Color Policy Network's Lead the Way Leadership and Capacity Building Initiative. She is a Steering Committee member of New Yorkers for Responsible Lending and is an inaugural Community Leader for the CDFI Women's Network. Prior, Cathi served as member of the Korean American Community Foundation's Community Grants and Steering Committees.



### **Kim Jacobs**

Kim is Executive Director of Community Capital New York, a loan fund serving the lower Hudson Valley. Community Capital provides small business and affordable housing loans to underserved clients and in underserved communities as well as over 5000 hours of business training, technical assistance and mentoring

annually. Prior to her work in Westchester Kim held positions in Economic Development in Rochester, NY, Marin County, CA and Sioux Falls, SD. She has an MS in Urban and Regional Planning from the University of Iowa and an MBA in Finance from Pace University. In 2000 she was selected as a Fannie Mae Fellow, Program for State and Local Executives, John F. Kennedy School of Government, Harvard University.



### **Marnie LaVigne**

Marnie has spent more than 25 years in the private and public sectors creating new products and start-up businesses, driving innovation and economic growth in high-tech industries. She held lead product development positions for Aetna, Bristol-Myers Squibb, and Welch Allyn.

In 2014, Marnie became President/CEO and Founder of Launch NY, a 27-county venture development organization whose mission is to identify, support and invest in high-growth, high-impact companies and catalyze the entrepreneurial culture of Upstate New York. Launch NY, one of only 17 venture funding CDFIs and the only CDFI deploying its own venture capital in New York State, has served over 750 startup companies becoming the most active seed fund in Upstate New York. She has a bachelor's degree in neuroscience and a doctorate in clinical psychology, both from the University of Rochester. She serves on numerous nonprofit, for profit, and editorial boards.



### **Jessie C. Lee**

Jessie is Managing Director of Renaissance Economic Development Corporation. She oversees small business lending, technical assistance, media and relations, and staffing. She provides strategic guidance for expansion and works to increase REDC's long term community impact. Jessie cultivates

partnerships with public and private institutions. She was Director of Small Business Lending East for VEDC, helping to launch a \$20 million loan fund and oversaw VEDC's Chicago and Miami funds as well. Jessie worked at Next Street Financial providing guidance to the Lower Manhattan Business Solutions Center. Prior, Jessie worked at CAMBA as Director of Small Business Services. After receiving her MBA in finance from Boston University, she was a Senior Analyst at Ernst & Young. Before graduate school, she worked as a Commercial Loan Underwriter.



### **Gregory Maher**

Gregory is Executive Director of the Leviticus 25:23 Alternative Fund. Leviticus is a faith-based charitable loan fund that provides flexible capital for the development of affordable and supportive housing; community facilities such as early education centers, charter public schools, and community health centers;

and economic development projects. Leviticus serves low-income households and communities with a primary focus on New York, New Jersey and Connecticut. Prior to Leviticus, Gregory spent 23 years at the Local Initiatives Support Corporation, where he last served as Senior Vice President for Lending and supported LISC's 30 office local lending operations.



### **Pravina Raghavan**

Pravina is Executive Vice President, Division of Small Business and Technology Development for Empire State Development. Prior, Pravina was Senior Advisor to the Deputy Secretary of the U.S. Department of Commerce where she worked on economic and operational issues and Deputy

Associate Administrator of Investment and Innovation at the SBA, responsible for the SBIC Program. She was also District Director for the SBA New York Office. Before joining government, Pravina was a Vice President with MTV and BET Networks, and a small business owner of a strategic advisory firm assisting companies with growth. She has an MBA in Finance from Seton Hall University and a BS in Finance from Pennsylvania State University. She has worked in over 15 countries and is familiar with five languages.



### **Jeanique Riche-Druses**

Jeanique is a Vice President in Global Philanthropy at JPMorgan Chase & Co., a global leader in corporate philanthropy with more than \$200 million invested in communities annually. She is responsible for the Tri-State Small Business and Financial Capability strategy. Prior, Jeanique was Assistant Director of

Resident Business Development at NYC Housing Authority, creating the Business Development Unit, providing access to business building services to over six-hundred thousand persons. Jeanique held management positions in Operations, Strategic Marketing, Finance, and Business Development at Verizon, Mercedes Benz, and American Express and taught Entrepreneurship and Marketing at City University. A Wharton Graduate, she also holds a Bachelor of Electrical Engineering from Georgia Institute of Technology. Her board service includes the Leadership Board of the Council of Urban Professionals and Community2Community, Inc.



### **Adria Schmidt**

Adria is Director of Business Development at Neighborhood Trust Financial Partners, bringing Neighborhood Trust's Employer Solution program to employers across the US. Adria started her tenure at Neighborhood Trust as a Counselor in the Financial Empowerment Center and Jobs Plus

programs. She moved on to become Associate Director of Programs - Partnerships, managing the community based and government relationships for the Getting Ahead Program and the Financial Empowerment Center program. She has previous experience delivering economic empowerment services at a domestic violence organization, consulting an agriculture cooperative in the Dominican Republic, and teaching ESL. She is a former Peace Corps and AmeriCorps Volunteer, and has a Master's of Science in International Business from Northeastern University.



### **Darren Scott**

Darren joined NYS Homes and Community Renewal in January 2017 as Upstate East Director of Development. He brings to HCR twenty-five years of experience working with the development community and local stakeholders to improve quality of life through affordable housing development and neighborhood

revitalization. Darren is committed to expanding housing opportunities for all New Yorkers by increasing awareness of and providing greater access to HCR funding programs and expertise.



### **Michael Skrebutenas**

Michael is SVP and Regional Director of CPC's Albany office where he oversees lending operations in the Capital Region. He is responsible for identifying federal, state, and local government policy and programmatic opportunities to advance the mission of creating affordable housing for underserved communities.

Michael brings more than 20 years' experience in housing and public service. Prior to joining CPC, he was President of Housing Preservation and Executive Deputy Commissioner at NYS HCR. Prior, he was Deputy Secretary of Economic Development and Housing for the NYS Executive Chamber and worked as a development project manager for various non-profit community development organizations. He also served in the Clinton White House. Michael holds a Master's Degree in Urban Planning from Columbia University, a Juris Doctor from the University of Connecticut School of Law, and Bachelor of Arts in Political Science from Columbia University.



### **Melanie Stern**

Melanie is Director of Consumer Lending and CRA Officer at Spring Bank, a CDFI bank based in Bronx, NY. She is responsible for the development and marketing of affordable consumer loan products that support the asset building mission of the bank and Community Development activities including non-

profit partnerships. Prior, Melanie was Senior Program Officer at the National Federation of Community Development Credit Unions where she spearheaded responsible lending initiatives, developing consumer and small business loan products and building financial inclusion programs for targeted groups. She was also Director of the NYS CDFI Coalition. Previously, Melanie served as Director of Lending at Community Capital New York. She has an MBA from NYU's Stern School of Business and a Masters from Columbia's School of International and Public Affairs.



### **Christina Travers**

Christina is Senior Vice President and Treasurer of LISC. Joining LISC in 2008 as a Loan Portfolio Manager, she became Assistant Treasurer in 2012. Christina provides analysis of LISC's portfolio for senior management and the National board and has been liaison for banking and other lending relationships,

ensuring that funds are available when needed and are used for permitted purposes. She oversees the loan servicing of LISC's portfolio and is a member of LISC's Credit, Loan Watch and Portfolio Monitoring Committees. Prior, Christina worked as a Policy Analyst at NYC Department of Health and Mental Hygiene. She is a Returned Peace Corps Volunteer, completing her service in Zambia, Africa. She earned her B.S. from Duke University in Biology and her M.S. in Urban Policy and Management with a concentration in Community Development Finance, from The New School.



### **Yanki Tshering**

Yanki is founder and executive director of BCNA - the Business Center for New Americans, which has made over \$20 million in small business loans to immigrants, refugees, and other entrepreneurs in NYC. BCNA has provided training to over 10,000 refugee and immigrant businesses; over 1,500

refugees have graduated from BCNA's IDA program. She is a founding Board Member of the NYS CDFI Coalition, and served on the Board of Credit Builders Alliance, a national organization innovating solutions for low to moderate-income Americans to build credit. She was honored by Mayor Michael Bloomberg with the American Dreamer Award for her contribution to improving the lives of New Americans and by the Lawyer's Alliance for New York for her leadership in community service. Yanki has a Master's in International Affairs from Columbia University with a specialization in Economic Development and a regional specialization in South Asian Studies.



### **Hubert Van Tol**

Hubert is Senior Director for Economic Development at PathStone in Rochester and President of the PathStone Enterprise Center, its CDFI affiliate. The Enterprise Center originates and services micro loans, small business and second mortgage loans for borrowers who are unable to get credit elsewhere. Hubert is

a long-time member of the National Community Reinvestment Coalition board and is on its Executive Committee. He serves on KeyBank's national advisory council and has been active on Community Reinvestment Act (CRA) issues since he first started working for a CDC in Memphis in the early 1980s. He is also on the Executive Committee of the New York CDFI Coalition. Hubert also served on the Consumer Advisory Council of the Federal Reserve Board and currently serves on the New Markets Tax Credit advisory board of CEI Capital Management LLC.



# conference agenda

## Tuesday, May 8

10:30 a.m. <b>Registration Opens</b>	
11:00 a.m. <b>Welcome</b> Linda MacFarlane, NYS CDFI Coalition Chair	EMPIRE ROOM
11:15 a.m. <b>Keynote Address</b> <b>Fighting for Equity in an Inequitable Society</b> INTRODUCTION: Michelle Henry, JPMorgan Chase SPEAKER: Clifford Rosenthal, CDFI Leader Emeritus	EMPIRE ROOM
12 noon <b>Lunch</b> Recognition of Cliff Rosenthal – CDFI Pioneer Award NYS CDFI Coalition Update – Linda MacFarlane Recognition of Senator Jesse Hamilton – CDFI Champion Award	SALON A/B
1:30 p.m. <b>Plenary Session</b> <b>Opportunity Zones – the Next Big Thing</b> PRESENTERS: Christina Travers, LISC and Pravina Raghavan, ESD	EMPIRE ROOM
2:45 p.m. <b>Afternoon Break</b>	
3:15 p.m. <b>Workshop</b> <b>Collaboration Speed Dating</b> <b>Towards a Common Small Business Application:</b> Can't We All Just Get Along? THOUGHT LEADER: Jessie Lee, Renaissance Development Corp	EMPIRE ROOM
<b>Participation Loans – Banks, Credit Unions and Loan Funds:</b> Leveraging Partnerships to Make More Loans THOUGHT LEADER: Hubert Van Tol, Pathstone & Cathi Kim, National Federation of Community Development Credit Unions	
<b>Opportunity Zones – Time to Collaborate:</b> Is There Room for Smaller CDFIs to Participate? THOUGHT LEADER: Marnie LaVigne, Launch NY	
<b>Marketing – Combining Efforts to Increase Impact:</b> One Solution, 77 Different Organizations THOUGHT LEADER: Julie Fahnstock, Spring Bank	
<b>Other:</b> Participants are welcome to add a topic of concern to them	
4:45 p.m. <b>Break</b>	
5:30 p.m. <b>Networking Reception</b>	SCHENECTADY/TROY ROOM

## Wednesday, May 9

8:00 a.m. <b>Breakfast</b>	EMPIRE ROOM
9:00 a.m.	
<b>Housing Workshops</b> ALBANY ROOM	
<b>Foreclosed Properties: Still Out There in a Community Near You</b> NJCC has partnered with HCR to purchase over 400 distressed mortgages across New York. Through their ReStart program attendees will be offered opportunities to help clients modify their mortgages and in some cases to purchase homes to create affordable opportunities. PRESENTER: Howard Banker, New Jersey Community Capital MODERATOR: Greg Maher, Leviticus Fund	
<b>Small Business Workshops</b> SCHENECTADY ROOM	
<b>Doubling the Impact: Fine Tuning Products for Specific Clients</b> Learn how two CDFIs have created loan products and support services to meet the needs of specific target borrowers – contractors and minority entrepreneurs. PRESENTERS: Aisha Benson, TruFund and Steve Cohen, Excelsior Growth Fund MODERATOR: Daniel Delehanty, Bridgehampton National Bank	
10:20 a.m.	
<b>SCHENECTADY ROOM</b>	
<b>What's New at HCR?</b> Mike Skrebutenas, Community Preservation Corporation, will ask all the questions you have but are afraid to ask to representatives from HCR who will be present for this interactive opportunity to talk with them about existing programs and what to expect on the horizon. PRESENTER: Darren Scott, NYS Housing & Community Renewal MODERATOR: Mike Skrebutenas, Community Preservation Corp	ALBANY ROOM
<b>Small Business: TA by the Numbers</b> Do you provide thousands of hours of TA but aren't entirely sure that it has been effective? Join these presenters as they share the approaches they have taken, both pre- and post-loan to make sure that their TA matters. PRESENTERS: Steve Gomez, Greater Newark Entrepreneurial Co and Kim Jacobs, Community Capital New York MODERATOR: Jeanique Druses, JPMC	EMPIRE ROOM
11:20 a.m.	
<b>EMPIRE ROOM</b>	
<b>Concluding Plenary</b> <b>If CDFIs Ran the World</b> A discussion about building a policy agenda that would advance the work of CDFIs across New York State.	

<b>Consumer Workshops</b> EMPIRE ROOM	
<b>Product in a Box: A Gift for Lenders</b> Credit Builders Alliance has developed tools and resources for organizations seeking support in choosing, designing, and implementing small dollar consumer loan or credit building products that meet a community need. They will talk about toolkits that cover loans related to assistive technology, housing stability, immigration, and re-entry after incarceration PRESENTER: Dara Duguay, Credit Builders Alliance MODERATOR: Yanki Tshering, Business Center for New Americans	
<b>Optimizing Impact: Using Partnerships and Tech to Reach Scale and Enhance User Options and Experience</b> CDFIs and other non-profits are creating innovative partnerships to provide access to the best counseling and financial product solutions in tandem and using tech solutions to build scalable programs to reach the greatest number of clients. PRESENTERS: Adria Schmidt, Trusted Advisors Program from Neighborhood Trust, Kate Hao, Happy Mango Credit and Melanie Stern, Spring Bank MODERATOR: Kelli Arnold, Key Bank	