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Whether businesses are selling goods or services, Main Street small businesses are essential to our local communities. In fact, they are the lifeblood of this country. Over the last few months, these businesses have faced unprecedented challenges resulting from the COVID-19 crisis. Business owners are reinventing themselves on the fly to stay alive and local governments, mission-based community lenders, and business service providers are mobilizing in new ways to support businesses—ranging from “solopreneurs” to companies of over 100. As we open the virtual conference, business owners, municipal leaders, and members of the microfinance community will explore how today’s crisis requires us to re-examine our strategies for helping small businesses survive. Join us in a wide-ranging conversation about bringing relief to businesses in the short term, supporting them to rebound in the near term, and building resilience for the long term. This is the perfect forum for you to gain insights through real-world case studies of entrepreneurial resilience.
DAY 1: TUESDAY, MAY 26
11 AM - 2 PM EST

Resilient: Small Businesses Strengthening Local Economies

Tuesday At-A-Glance

Conference Opening Welcome (10 min)

Connie Evans
President & CEO
Association for Enterprise Opportunity

Jenny Flores
Head of Small Business Growth Philanthropy
Wells Fargo

Panel 1: City Leaders (45 min)

Soledad O’Brien
Award-winning Journalist

Dr. Lomax Campbell
Director
Mayor’s Office of Community Wealth Building in the City of Rochester

Nia Richardson
Assistant to the Director for Small Business and Entrepreneurship
City of Kansas City Missouri

Dr. JaNay Queen Nazaire
Chief Strategy Officer
Living Cities
Panel 2: Microbusiness Industry Leaders (45 min)

- **Soledad O’Brien**
  Award-winning Journalist

- **Luz Urrutia**
  CEO
  Accion Opportunity Fund

- **Donna Gambrell**
  President & CEO
  Appalachian Community Capital

- **Alex Forrester**
  Co-Founder & Chief Strategy Officer
  Rising Tide Capital

Panel 3: Small Business Owners (45 min)

- **Soledad O’Brien**
  Award-winning Journalist

- **Stephanie Hart**
  Owner
  Brown Sugar Bakery

- **Silvia Ortiz**
  Owner
  Sil The Drill’s Coaching

- **Abdirahman Kahin**
  Owner
  Afro Deli

- **Rhonda Mills**
  Owner
  N Joy Yourself Transportation
Women play a special role in our society. They are caregivers. They run households. They start businesses at a rate that has been on the rise in the United States for the last two decades. From 1997 to 2017, the number of women-owned businesses grew by 114%. Even though the number of women-owned businesses is on the rise, women business owners still face an uphill battle. Before the COVID-19 pandemic, the World Economic Forum projected that at the current rate of women’s progress, it would take 208 years to reach gender equality in the U.S. Now that the pandemic is here, how has it affected women? How do we collectively accelerate the momentum that women have started by opening their own businesses in order to change gender inequality? Join us as we begin to answer these questions in three segments that explore women, wealth, and entrepreneurship. Hear from researchers on The Gendered Impact of COVID-19 and learn the varied perspectives on women’s economic equality from a panel of leading women entrepreneurs as they discuss The Female Paradox. Of course, we could not have a discussion about women and entrepreneurship without talking about money—the constant uphill battle for women. In closing this segment on women, we will examine Capital Access: What’s in Store for Women in a COVID19-infused Recession.
DAY 2: WEDNESDAY, MAY 27
9 AM - 12 PM EST

Women, Wealth and Entrepreneurship

Wednesday At-A-Glance

Keynote: The Gendered Impact of COVID-19 (15 min)

Dr. C. Nicole Mason
President + CEO
Institute for Women's Policy Research

Panel 1: The Female Paradox (60 min)

Valerie Mosley
CEO
Valmo Ventures

Lisa Price
Founder
Carol's Daughter

Margaret Anadu
Head of the Urban Investment Group
Goldman Sachs

Nely Galán
Media Executive and Entrepreneur

#RevitalizeMainStreet

Join the Conversation
Panel 2: Capital Access: What’s in Store for Women in a COVID19-infused Recession (60 min)

Heather McCulloch  
Founder & Executive Director  
Closing the Women’s Wealth Gap

Dell Gines  
Senior Community Development Advisor  
Federal Reserve Bank of Kansas City – Omaha Branch

Elaine Rasmussen  
CEO  
Social Impact Strategies Group
Speaker Biographies
Margaret Anadu
Head of the Urban Investment Group
Goldman Sachs

Margaret is head of the Urban Investment Group (UIG), a domestic, multi-asset class investing and lending business that provides equity and debt to real estate projects and social enterprises to benefit underserved communities, within the Merchant Banking Division (MBD). Established in 2001, UIG has committed nearly $8 billion to community and economic development investments, serving as a catalyst in the revitalization of distressed urban neighborhoods. Margaret serves on the MBD Real Estate Investment Committee and is chair of the Urban Investment Group Investment Committee. She is also on the Board of Advisors of Launch With GS, Goldman Sachs’ $500 million commitment to invest in companies and investment managers with diverse leadership.

Previously, Margaret worked in Equity Derivatives in the Securities Division. She joined Goldman Sachs as an analyst in 2003 and was named managing director in 2013 and partner in 2018.

Margaret serves on the boards of several community and economic development nonprofit organizations, including the Brooklyn Bridge Park Corporation, Center for an Urban Future, Core Innovation Capital, Low Income Investment Fund and Food Bank Of New York City.

Margaret earned a BA in Computer Science from Harvard College in 2003.

Dr. Lomax Campbell
Director
Mayor’s Office of Community Wealth Building in the City of Rochester

Lomax has 17 years of experience in small business entrepreneurship, higher education, and government administration. His expertise encompasses general management, cultural congruence, ethnic psychology, entrepreneurship, economic and workforce development. As Director of the Mayor’s Office of Community Wealth Building, he is tasked with serving a diverse residential and small business clientele to foster economic equality and increase opportunities for residents to participate in Rochester’s economic recovery.

Outside of his role with the City, Lomax is a Co-Founder and Africologist at Ballet Afrikana: Dance Preparatory Academy, Co-founder and Chief Strategy Officer of Black-Owned Business (BOB) Rochester, and serves on the board for several public organizations. These include Greater Rochester Black BusinessAlliance, Inc. (Co-Founder and Board President), Consumer Credit Counseling Services of Rochester (Marketing Committee), Owner-Worker Network (OWN) Rochester, and Gamma Iota Boule Foundation,Inc. (Economic Development Committee Chair).

Lomax received a Bachelor of Science degree in Graphic Media Marketing with a concentration in Chinese Language (Mandarin) and Culture, as well as an Executive Masters of Business Administration from Rochester Institute of Technology Saunders College of Business. He also earned a Doctor of Management degree from University of Maryland Global Campus (Dissertation Title: “The strategic importance of cultural fit between organizations and niche markets in 21st century nations: A systematic review of cultural congruence”).
Connie E. Evans is the President and Chief Executive Officer of the Association for Enterprise Opportunity (AEO), the national trade association for microbusiness representing over 400 practitioners and advocates in the U.S. Evans is a visionary leader, astute strategist, activist, and social entrepreneur who founded three organizations. In 1986 she was the founding president of the award-winning Women's Self-Employment Project, the first and largest urban microbusiness development organization in the U.S. and the first adaptation of the Grameen Bank model to a U.S. urban setting. Evans also pioneered one of the first matched-savings program -- Individual Development Accounts -- in the country. In 2000 she founded WSEP Ventures, a social enterprise-hybrid organization developed to serve as a catalyst for social change, economic development and community empowerment. In 2007, Evans founded CSolutions Consulting, an advisory boutique specializing in solutions that address social change. An international development consultant, with over 25 years of experience, she has been recognized and utilized by the World Bank, the Clinton Administration, and a host of local government, private and independent sector organizations. With international experience spanning 43 countries, Evans draws on her expertise in developing and implementing strategies to further economic development, health and social change in communities.

Evans started her career in community mental health as a master-level psychologist. Her commitment to improving the health and life options for disadvantaged women and their families moved her to “harness the marketplace” for solutions. As the Assistant Director of a Hull House Association affiliate in Chicago, Evans became the Project Director for the first resident managed public housing site in the city. She helped low-income women to organize, develop leadership skills, and learn business to take control over a multi-million dollar enterprise.

Evans has lectured in universities throughout the United States and is a frequent panelist and keynote speaker at conferences around the globe. She has many distinguished awards. A sampling includes being named the Inaugural Twink Frey Social Activist in 2006; the 1996 Chicagoan of the Year by Chicago Magazine; the first Teknion Humanitarian Award in 1999; Gloria Steinem Woman of Vision Award; 1998 Community Leader of the Year presented by the African American MBA Association at the University of Chicago; and the Chicago Community Service Fellowship Award by the Chicago Community Trust.

Evans’ broad experiences across the worlds of business and finance compliments her skills in development finance. She served two elected terms on the Board of the Federal Reserve Bank of Chicago…the first African American woman to hold such a position and was appointed to the CDFI Advisory Board, a fund in the Department of the Treasury, by President Clinton. Evans was appointed by President Obama to be a member of the U.S. Delegation to the United Nations54th Session of the Commission on the Status of Women. She also served as a member of the U.S. Delegation to Preparatory Meetings for the Summit of the Americas, the U. S. Delegation to Preparatory Meetings for the United Nations Fourth World Conference on Women in Beijing, and again for Beijing Plus Five having been appointed to each by President Clinton.

A strong advocate of good governance in nonprofits, Evans has nearly 20 years of service on philanthropic foundation boards, and serves on a number of national and international boards.
Alex Forrester
Co-Founder & Chief Strategy Officer
Rising Tide Capital

Alex Forrester is Co-Founder and Chief Strategy Officer of Rising Tide Capital (www.RisingTideCapital.org), a Jersey City-based non-profit organization committed to the economic empowerment of low-income families and communities through entrepreneurship.

Alex graduated from Harvard University in 2004 with an accelerated Bachelor of Arts in Postmodern Philosophy and Theology. Driven by an interest in social justice, entrepreneurship and micro-finance, Alex co-founded Rising Tide Capital in May 2004 with his fellow Harvard classmate, Alfa Demmellash.

Rising Tide Capital has since achieved national recognition for its approach to economic empowerment through entrepreneurship, including selection as a CNN Hero and recognition by Forbes, the White House, and the World Economic Forum, among others. The organization now works with over 1,000 entrepreneurs per year across six cities in New Jersey and has recently launched a national replication initiative to license its model for use by other organizations in cities across the US.

As Co-Founder & Chief Strategy Officer, Alex is driven by an interest in the characteristics of high-performing social enterprises. He is passionate about organizational infrastructure, systems architecture, and outcome measurement, as well as the role that values and culture play in creating long-term systems change. Behind these interests, however, is a core passion for the role that ideas play in changing history, for the intersection of faith and social justice, and for the use of strategic philanthropy and social entrepreneurship to address systemic oppression. As much as addressing the inherited problems of the past, Alex sees these issues as being as urgent as ever in responding to the challenges of social equity, environmental sustainability, and inclusive economic opportunity in the new, automated economy of the 21st century.

Jenny Flores
Head of Small Business Growth Philanthropy
Wells Fargo

Jenny Flores is Head of Small Business Growth Philanthropy for the Wells Fargo Foundation, one of the largest corporate foundations in the U.S. In 2018, the Wells Fargo Foundation donated $444 million to accelerate economic opportunity and success in underserved communities with a strategic focus on housing affordability, small business growth, and financial health.

With more than two decades of experience in philanthropy, employee engagement, and corporate citizenship, Flores is responsible for combining financial resources with business expertise to help underserved and diverse entrepreneurs expand their impact on the economy and ability to provide jobs. Most recently, she served as Head of Community Affairs and Corporate Social Responsibility at Bank of the West, where she led the company’s strategy for small business engagement and impact, including the creation of a new $30 million investment fund with community development financial institutions. Prior to her role with Bank of the West, Flores spent a decade in community development at Citigroup and also held roles at the Congress of California Seniors, Greenlining Institute, and the California State Legislature.

An active community leader, Flores is based in San Francisco and serves on the Board of Directors for the Ocean Conservancy and volunteers as a mentor for start-up entrepreneurs through the Nasdaq Entrepreneurial Center’s Milestone Maker program. She received a bachelor’s degree in Political Science from the University of California–Berkeley and an MBA from the FW Olin Graduate School of Business at
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Donna Gambrell
President & CEO
Appalachian Community Capital

As President & CEO of Appalachian Community Capital (ACC), Donna Gambrell is responsible for attracting and directing investments to community development financial institutions (CDFIs) and mission-driven lenders that are ACC members. These members, in turn, make loans to small business owners, including minority- and women-owned businesses, in underserved communities in Appalachia.

Prior to her current position, Ms. Gambrell served as the Director of the U.S. Department of the Treasury’s Community Development Financial Institutions Fund. She is the longest serving and first African American woman to be appointed to this position.

During her tenure from 2007 to 2013, the CDFI Fund experienced significant growth, more than doubling funding under its flagship program, thus enabling a CDFI industry to provide affordable capital, credit, and financial services to low-income communities across the country. 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 also 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. She retired from federal government service in December 2013.

In addition to her current duties, Ms. Gambrell is a non-resident visiting scholar at the Federal Reserve Bank of Atlanta. She also serves as a board member for the following organizations: Southern Bancorp, Inc., in Little Rock, Arkansas, which is one of the nation’s largest CDFIs; AEO, a national membership organization and voice of microbusiness development in the United States; Low Income Investment Fund, a leading national CDFI that connects low-income communities with the capital markets; and Opportunity Finance Network, which shapes policy, conducts research, and creates partnerships and programs that assist their members in investing in economically distressed communities.

Ms. Gambrell received a B.S. Degree from Towson University in Baltimore, Maryland, and an M.S. Degree from New York University.
Dell Gines  
Senior Community Development Advisor  
Federal Reserve Bank of Kansas City

Dell Gines is the Senior Community Development Advisor for the Federal Reserve Bank of Kansas City. He is committed to helping empower economically distressed communities through innovative economic development strategies. He is a national thought leader in entrepreneurship led economic development and ecosystem building. He has authored four guides and one eBook on the subject. His most recent work is a research report on Black Women Businesses. Dell also is a well traveled speaker, speaking in over 18 states and 45 cities during his ten years at the Bank including serving as the keynote at the National Economic Gardening Conference and the International Community Development conference. Dell is one of less than 5,500 Certified Economic Developers (CEcD) and holds a Master of Business Administration, Master of Science in Finance and will complete his PhD in public administration Fall of 2020. 

During his career he has received numerous commendations for his work in the community, including receiving the Federal Reserve Bank of Kansas City President’s award two times, the Community Healing Network Award for grassroots community service, the Kansas City Top 100 Influencers in Technology, The Ten Outstanding Young Omahans Under 40 award, University of Nebraska Omaha Chapter National Council of Negro Women Award for Outstanding Community Service. In 2020 he was inducted into the Kansas City Black Acheivers Society.

Stephanie Hart  
Owner  
Brown Sugar Bakery

Stephanie Hart, a baker of southern desserts, was inspired to create Brown Sugar Bakery after craving the taste of cakes that her grandmother made. For years, she couldn’t get the taste of her childhood no matter what, so Stephanie worked to recreate her grandma’s recipes in her home kitchen, dissecting and fusing hundreds of soulful recipes with different ingredients.

It took many attempts but finally, in March of 2004, she remastered the taste of her grandmother’s pineapple coconut cake! Many others were to follow, and that is when Brown Sugar Bakery in Chicago was born.

Brown Sugar Bakery serves up cakes, cobblers, pies, cupcakes, bread pudding, and other baked goods (including the customer favorite “The Obama Cake”, which is a four layer red velvet, chocolate, and yellow cake which is topped with cream cheese frosting, chocolate drizzle, and pecans).

Stephanie is most passionate about making her desserts available for people in her community. Baking gives her an opportunity to love people through food. It is a labor of love.
Abdirahman Kahin is the founder and owner of Afro Deli & Grill Restaurants in Minneapolis/St. Paul since 2010. Afro Deli is a chain of 4 fast casual concepts. Kahin co-owns a Turkish restaurant campuscafe.mn in Minneapolis.

In addition to running 5 successful restaurants, Mr. Kahin is also a prominent member of the community. Mr. Kahin contributes a percentage of all Afro Deli profits to community development efforts. Afro Deli is a member of the St. Paul Area Chamber of Commerce. He is a board member of the Minnesota Somali Chamber of Commerce, Kahin is newly nominated Harvard Business School Young American Leaders Program 2020. In January of 2016, Senator Al Franken invited Mr. Kahin to join him at the President’s State of the Union address in Washington D.C. Senator Franken announced his invitation to Mr. Kahin as follows:

In November 2018, Governor elect Tim and Lt Governor elect Peggy Flanagan appointed Mr Kahin into ONE MINNESOTA transition advisory board and February 7th 2019 continue serving as advisory board member of the ONE MINNESOTA COALITION.

Abdirahman Kahin is proud winner of Deubener Award 2017 as best Women/Minority owned business and winner of City of Saint Paul small business 2018.

“As a small business owner and leader in our community, Abdirahman Kahin is an excellent example of how integral people of diverse faiths and backgrounds are to the prosperity of our state. For over five years, Afro Deli has introduced Minnesotans to delicious African and Mediterranean cuisine with an American twist, and its success is a testament to Abdirahman’s entrepreneurship. Through his businesses, strong commitment to community development efforts, and active involvement in various other groups, Abdirahman has become an important leader in the Twin Cities.”

Dr. C. Nicole Mason
President + CEO
Institute for Women’s Policy Research

C. Nicole Mason, President & CEO
Dr. C. Nicole Mason is the president and chief executive officer of the Institute for Women’s Policy Research (IWPR), a leading voice on pay equity, economic policies, and research impacting women. Stepping into this role in November 2019, Dr. Mason will be the youngest person currently leading one of the major inside the Beltway think tanks in Washington, D.C., and one of few women of color. She succeeds noted economist and MacArthur Fellow Heidi Hartmann, the Institute’s founding CEO.

As one of the nation’s foremost intersectional researchers and scholars, Dr. C. Nicole Mason brings a fresh perspective and a wealth of experience to the Institute for Women’s Policy Research. For the past two decades, Dr. Mason has spearheaded research on issues relating to economic security, poverty, women’s issues, and entitlement reforms; policy formation and political participation among women, communities of color, and youth; and racial equity. Prior to IWPR, Dr. Mason was the executive director of the Women of Color Policy Network at New York University’s Robert F. Wagner Graduate School of Public Service, the nation’s only research and

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policy center focused on women of color at a nationally ranked school of public administration. She is also an inaugural Ascend Fellow at the Aspen Institute in Washington, D.C.

Dr. Mason is the author of Born Bright: A Young Girl’s Journey from Nothing to Something in America (St. Martin’s Press) and has written hundreds of articles on community development, women, poverty, and economic security. Her writing and commentary have been featured in the New York Times, MSNBC, CNN, NBC, CBS, Real Clear Politics, the Nation, the Washington Post, Marie Claire Magazine, the Progressive, ESSENCE Magazine, Bustle, BIG THINK, the Miami Herald, Democracy Now, and numerous NPR affiliates, among others.

**Rhonda Mills**
Founder
N Joy Yourself Transportation

Rhonda Mills is a marketing guru who started her entrepreneurial journey in 1998. As a result of experiencing a significant wage decrease when relocating to a rural area, she decided to pursue entrepreneurship as a means to increase her income potential.

Rhonda wears many hats as an entrepreneur from human resource management, purchasing to research and development, but marketing is her passion. Rhonda is no stranger to creating, implementing and measuring marketing campaigns that won’t break the bank.

Rhonda was founder and CEO of United Auto Brokers of Wendell Inc. an independent car dealership. The addition of the car rental component Yes U Can Rent A Car Inc was instrumental in the expansion from 1 to 3 locations.

Rhonda Mills’s latest business venture is as the Founder of N Joy Yourself Transportation an event shuttle and party bus company in Raleigh NC. Entrepreneurship for Rhonda is not just about making a lot of money or leading a company to greatness, she firmly believes in the personal development aspect. Entrepreneurship has taught Rhonda the fundamentals of management, which has made her a better decision maker, better planner and better allocator of resources. There is no downside to those benefits.

Rhonda enjoys roller skating and spending time with her twin sons. Do It Yourself projects challenge her creatively while highlighting the benefits of old fashion hard work.

With over 20 years of experience as founder of several businesses Rhonda will be now be sharing her expertise with others through seminars and coaching, beginning September 2020. You can follow her at [www.facebook.com/njoyyourself](http://www.facebook.com/njoyyourself) and [www.facebook.com/expertbrandambassador](http://www.facebook.com/expertbrandambassador)

**Dr. JaNay Queen Nazaire**
Chief Strategy Officer
Living Cities

JaNay Queen Nazaire is a facilitator, collaborator, and bridge-builder with a fierce belief that every person has the right to a healthy, abundant, and connected life. As Chief Strategy Officer, Dr. Queen convenes and leverages public, private, and philanthropic stakeholders in American cities, identifies and tests innovative approaches to deploy millions in public and private capital for investing in people of color, and harnesses and facilitates the power and resources of 18 multibillion-dollar foundations and financial institutions working collectively towards systems change. In her role, she developed the organizational framework and theory of change to direct
Silvia Ortiz is the principal Sales Coach and owner of Sil The Drill’s Coaching LLC, a consultative sales firm that helps businesses reevaluate their sales strategy from designing sales scripts to training and developing their sales team and team leaders in order to increase efficiency and revenue. Before starting her coaching firm, Silvia worked in life insurance, higher education admissions, and real estate collectively for over 12 years. Silvia obtained a BBA in Business Management and a Master’s in Industrial-Organizational Psychology.

JaNay Queen Nazaire is a facilitator, collaborator, and bridge-builder with a fierce belief that every person has the right to a healthy, abundant, and connected life. As Chief Strategy Officer, Dr. Queen convenes and leverages public, private, and philanthropic stakeholders in American cities, identifies and tests innovative approaches to deploy millions in public and private capital for investing in people of color, and harnesses and facilitates the power and resources of 18 multibillion-dollar foundations and financial institutions working collectively towards systems change. In her role, she developed the organizational framework and theory of change to direct Nia Richardson’s work.

Ms. Richardson oversees the day-to-day operations of the KC BizCare Office, the City's Business Customer Service Center, a free business resource, advocacy and information center for new and existing businesses operating within Kansas City. Established in 2009, BizCare provides guidance and assistance for businesses navigating the City's licensing, permitting, and vendor approval processes. Her work also includes streamlining initiatives to remove barriers to entry and systemic issues that impede a business’s ability to grow in Kansas City. She is an advocate between businesses and City departments to coordinate business-related concerns. Her work is vital to the City’s goal of becoming the “Most Entrepreneurial City in America.” Nia started with the City in November of 2018.

Her goal is to create a more streamlined approach for new and existing businesses to navigate the city’s registration and permitting process through the BizCare Office. She is also working towards procurement reform to improve the City’s contracting practices and use its purchasing power to help grow and support small businesses doing business with the City of Kansas City and other local public agencies.

Soledad O’Brien is an award-winning journalist, speaker, author, and philanthropist who anchors and produces the Hearst Television political magazine program “Matter of Fact with Soledad O’Brien.” O’Brien, founder and CEO of Soledad O’Brien Productions, also reports for HBO Real Sports, the PBS NewsHour, WebMD and has authored two books. She has appeared on networks, Fox and Oxygen and anchored and reported for NBC, MSNBC and CNN. She has won numerous awards, including three Emmys, the George Peabody award, an Alfred I DuPont prize and the Gracie. Newsweek Magazine named her one of the “15 People Who Make America Great.” With her husband, she is founder of the PowHERful Foundation that helps young women get to and through college.
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**Luz Urrutia**
Chief Executive Officer
Opportunity Fund

Luz Urrutia joined Opportunity Fund as C.E.O. in 2017, working to build a more inclusive financial system. In this role, Luz is helping to scale the non-profit Community Development Financial Institution (CDFI) to deepen its impact in California and expand its reach nationwide. Already the nation’s largest non-profit small business lender – with over $90 million in small business loans under management – Luz will attract the capital and raise the philanthropic funds that will quadruple Opportunity Fund’s impact. By 2020, under Luz’s leadership, Opportunity Fund will invest $500,000,000 to drive economic mobility for 50,000 underserved entrepreneurs, students, and working families.

Luz has spent her career in banking and financial services, particularly in underserved markets, and has won numerous awards for her leadership. She began her career at Wachovia, where she spent 18 years in various leadership positions and led the bank’s expansion into Mexico and Canada. She was a founding investor and President and Chief Operating Officer of El Banco de Nuestra Comunidad from 2001 to 2013, a financial institution based in Georgia serving the underbanked Latino population with alternative financial services and banking products. As VP of Retail Sales and Services at Oportun from 2013-2016, Luz’s team expanded Oportun’s footprint from 75 to 195 stores across five states. In 2016, Luz joined Dollar Financial Group as CEO for the Americas to help transform the organization into a responsible consumer finance business for underserved communities.

Luz has served on the Board of the Center for Financial Services Innovation and the Consumer Advisory Council of the Federal Reserve Bank. In 2006, Luz was awarded “Community Banker of the Year” by American Banker; in 2009, she was recognized as the “Latina Business Woman of the Year” by Latina Style; and, in 2015 was named a “Woman of Influence” by Silicon Valley Business Journal. Luz is originally from Caracas, Venezuela. She has been recognized by several foreign and domestic governments, public and private institutions for her advocacy and commitment to serving the financial needs of the underserved Hispanic market in the US, and is a regular speaker at industry and regulatory conferences on how responsible financial services can help un/underbanked consumers gain access to economic mobility and improve their financial health.

Luz received a B.S., magna cum laude, in Business Administration and Finance and an M.B.A., both from Georgia State University.