

AEO presents

# RESILIENT

Small Businesses Strengthening Local Economies

**2020 Digital Conference Guide**

Day 7 & 8

**#RevitalizeMainStreet**

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AEO presents

# RESILIENT

Small Businesses Strengthening Local Economies

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## Day 7 Description

# Day

# 7

*Getting Into the  
Weeds of Lending*

In the microfinance space, it's a jungle out there as businesses fight for their livelihoods and survival. These businesses struggled to secure the capital they needed before the pandemic, and that struggle is now even more pronounced. Far too many capital providers, whether they are CDFIs or traditional financial institutions, consider microbusinesses and growth businesses owned by entrepreneurs of color as too risky. Join this incredibly robust session, *Underwriting Loans in a COVID-19 infused Recession* to explore how community lenders are de-risking loans and getting capital to support businesses in their community. If we are to change the way capital flows to underserved entrepreneurs, we must address the infrastructure for lending. A broad set of lenders from CDFIs, traditional banks and fintech will take on this issue in the session, *Building Better Capital Pipelines to Get Entrepreneurs the Money they Need* and another entitled, *Stronger Together: Can Banks, CDFIs, and Fintech Lenders Combine Capabilities to Improve Customer Referrals for Small Business Lending?*



DAY 7: WEDNESDAY, JUNE 24TH  
9AM - 12PM EST

## Getting Into the Weeds of Lending

### Panel 1 | Underwriting Loans in COVID-19 infused Recession (50 min)



**Connie Evans**

President & CEO

Association for Enterprise Opportunity

*Moderator*



**Beth McKeon**

Founder/CEO

Fluent



**Bryce Butler**

Managing Partner

Access Ventures



**Leslie Smith**

Founder, President & CEO

Epicenter



**Kim Folsom**

Founder & CEO

Founders First Capital Partners, LLC.



## Panel 2 | Building Better Capital Pipes to Get Entrepreneurs the Money they Need (50 min)



**Astrid Scholz**

Co-Founder  
Zebras Unite



**Stephen Green**

Economist and Venture Capitalist



**Vanessa Roanhorse**

CEO  
Roanhorse Consulting



**Sam Taussig**

Head of Global Policy  
Kabbage

## Panel 3 | Stronger Together: Can Banks, CDFIs, and Fintech Lenders Combine Capabilities to Improve Customer Referrals for Small Business Lending? (50 min)



**Craig Glee**

Chief Executive Officer  
myWay to Credit



**Mikal Quarles**

Vice President, National Field Manager  
for Business Banking  
JPMorgan Chase



**Everett Sands**

Chief Executive Officer  
Lendistry



**David Snitkof**

Head of Analytics  
Oculus

# Day

# 8

*Lunch and Learn - Equity in a  
New Food Economy*

## Day 8 Description

Grab your favorite dish and join us for a provocative and enlightening lunch conversation on strategies around creating equitable food systems that can empower underserved farmers, restauranteurs, and the organizations that serve them.



## #RevitalizeMainStreet

DAY 8: THURSDAY, JUNE 25TH  
1 - 3 PM EST

Lunch and Learn - Equity in a New Food Economy



Moderator

**Elaine Rasmussen**  
Chief Executive Officer  
Social Impact Strategies Group



**Jen Faigel**  
Executive Director  
CommonWealth Kitchen



**Devita Davison**  
Executive Director  
FoodLab Detroit



**Ertharin Cousin**  
Founder & CEO  
Food Systems for the Future



**Brenda Williams**  
Healthy Foods Coordinator  
Communities Unlimited



#RevitalizeMainStreet

DAY 8



# Speaker Biographies

## **Bryce Butler**

Managing Partner

Access Ventures

Before starting Access Ventures, Bryce Butler was the Executive Director of the BlueSky Network, a venture philanthropy family office in Southern Indiana with activities around the world in microfinance, clean energy, sustainable agriculture, mobile payments, and entrepreneurship/innovation. Bryce was also the Executive Producer of a documentary about poverty, gang violence, and those trying to chart a new path through dance set in Guatemala City that premiered at the United Nations in April 2014 called BBOY for Life. Previously, Bryce has worked in Organizational Design & Development at a global manufacturing company and served as an Executive Pastor at one of the 50 fastest growing churches in the US. Following graduation from Iowa State University, he served on active duty for four years as a Captain with the US Army Armor Branch. He has an M.A. in Theology and a B.S. in Economics.

Bryce has taught Social Enterprise as an Adjunct Instructor at the University of Kentucky and has served on multiple boards, including, Chair of Village Capital, a firm that has conducted over 60 early-stage programs around the world and made 90+ investments to-date; Greater Louisville, Inc the regional Chamber; the M1Institute; as a Community Development Advisory Council Member of the St. Louis Federal Reserve and an inaugural Rubinger Community Fellow with LISC.

He is married to Bethany and they have 4 children.

## **Ertharin Cousin**

Founder & CEO

Food Systems for the Future

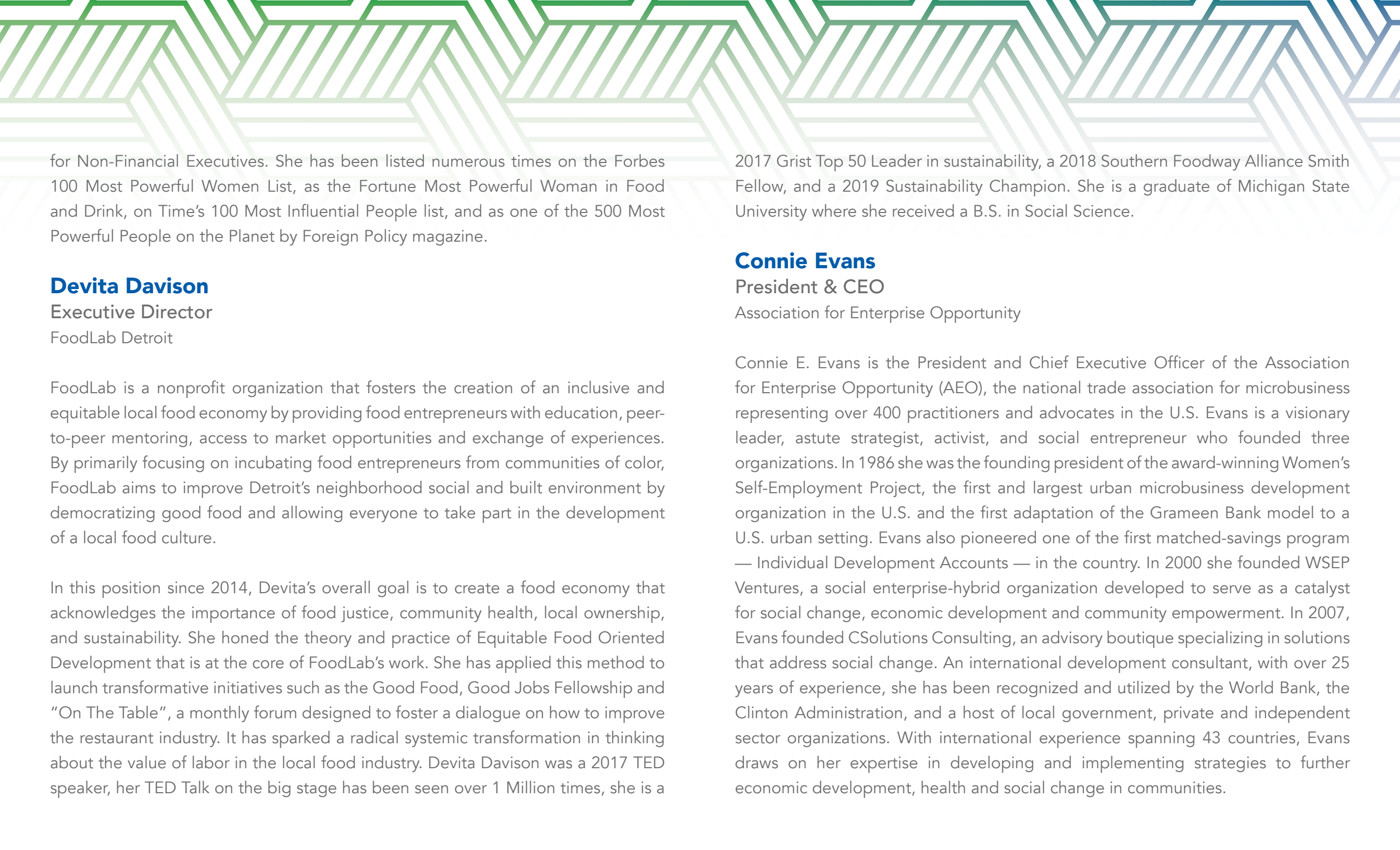
Ertharin Cousin currently serves as a Distinguished Fellow at the Chicago Council on Global Affairs; a Visiting Scholar at the Stanford University, Center on Food Security and Environment and as the CEO and Founder of Food Systems for the Future, a nutrition impact investment fund.

From 2012 until 2017, Cousin led the United Nations World Food Programme (WFP). As Executive Director, Cousin guided the 14,000-member WFP team feeding more than 80 million people each year; while, she identified and championed longer-term, more sustainable solutions for global food insecurity and hunger.

In 2009, Cousin was nominated and confirmed as the US Ambassador to the UN Agencies for Food and Agriculture in Rome. Prior to her global hunger work, Cousin helped lead the U.S. domestic fight to end hunger including service as the Executive Vice President and Chief Operating Officer of America's Second Harvest - now Feeding America.

Cousin is currently a member of the Bayer AG Supervisory Board, the Royal DSM Sustainability Board, the Power of Nutrition Trustee Board and the Heifer International Board of Directors.

Cousin is a graduate of the University of Illinois at Chicago; the University of Georgia Law School and the University of Chicago Executive Management Program-Finance



for Non-Financial Executives. She has been listed numerous times on the Forbes 100 Most Powerful Women List, as the Fortune Most Powerful Woman in Food and Drink, on Time's 100 Most Influential People list, and as one of the 500 Most Powerful People on the Planet by Foreign Policy magazine.

## **Devita Davison**

### **Executive Director**

FoodLab Detroit

FoodLab is a nonprofit organization that fosters the creation of an inclusive and equitable local food economy by providing food entrepreneurs with education, peer-to-peer mentoring, access to market opportunities and exchange of experiences. By primarily focusing on incubating food entrepreneurs from communities of color, FoodLab aims to improve Detroit's neighborhood social and built environment by democratizing good food and allowing everyone to take part in the development of a local food culture.

In this position since 2014, Devita's overall goal is to create a food economy that acknowledges the importance of food justice, community health, local ownership, and sustainability. She honed the theory and practice of Equitable Food Oriented Development that is at the core of FoodLab's work. She has applied this method to launch transformative initiatives such as the Good Food, Good Jobs Fellowship and "On The Table", a monthly forum designed to foster a dialogue on how to improve the restaurant industry. It has sparked a radical systemic transformation in thinking about the value of labor in the local food industry. Devita Davison was a 2017 TED speaker, her TED Talk on the big stage has been seen over 1 Million times, she is a


2017 Grist Top 50 Leader in sustainability, a 2018 Southern Foodway Alliance Smith Fellow, and a 2019 Sustainability Champion. She is a graduate of Michigan State University where she received a B.S. in Social Science.

## **Connie Evans**

### **President & CEO**

Association for Enterprise Opportunity

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 key note 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 Nations 54th 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.

## **Jen Faigel**

### **Executive Director**

CommonWealth Kitchen

Jen Faigel is Executive Director of CommonWealth Kitchen, Greater Boston’s non-profit food business incubator and development center. CWK is on a mission to build a new food economy grounded in racial, social and economic justice. CWK takes a comprehensive, systems-based approach, focused on strengthening the capacity and collective power of diverse entrepreneurs to start and grow food businesses and connect them to the networks and resources essential for success.

Jen comes to food systems work after spending 2 decades as an affordable housing and non-profit real estate developer. As Jen puts it, affordable housing is critical to stabilizing communities, but does nothing to address the underlying structural causes of poverty- and in fact keeps poor people poor.

Jen left her housing development role in 2010 to pursue economic development work that could actually build assets and wealth for Black, Indigenous and People of Color- and break the cycle of poverty. She was a founding Board member of

CommonWealth Kitchen before stepping in as Executive Director in 2014.

Jen's motto in life is that it's not about how high you climb or how fast you run, but how well you bounce!

## **Kim Folsom**

### **Founder & CEO**

Founders First Capital Partners, LLC.

A high-tech executive and serial entrepreneur who has been founding, leading and growing innovative companies for more than 25 years. Kim Folsom is the founder of LIFT Development Enterprises, Inc. and co-founder and CEO of Founders First Capital Partners, LLC, a small business growth accelerator, FUUUSE.CMNTY.com the first online community for fueling underserved small business expansion and the only women-led, revenue-based venture fund focused on helping underserved, employer-based micro small businesses (\$50K to \$2M), secure funding and achieve exponential growth. As a social entrepreneur, Ms. Folsom is dedicated to leveraging the power of market forces and sound business practices to address disparities in revenue and job growth among businesses led by underrepresented founders. She has raised more than \$30 million in institutional venture financing, and has founded or served as a key executive for multiple successful ventures, including showUhow (acquired by Sellpoints), DriveCam (now Lytx) and Seminarsource. Before devoting her energies to entrepreneurship, Ms. Folsom was an executive at National Dispatch Center, Luce Forward, Alltel Systematics and Great American First.

As part of her mission to help entrepreneurs build sustainable businesses, Ms.

Folsom is an adjunct professor of entrepreneurship and business strategy at National University School of Business and Management.

## **Craig Glee**

### **Chief Executive Officer**

myWay to Credit

Craig Glee is the CEO of myWay to Credit. A fintech startup under the AEO portfolio, myWay to Credit ([www.mywaytocredit.com](http://www.mywaytocredit.com)) is the first customer referral marketplace for small business loans. As CEO, Glee's responsibilities include guiding company operations and staff, driving growth strategy, optimizing the marketplace for superior customer experience, and leading marketing and sales efforts. Prior to AEO, Glee ran the Capital One General Motors rewards credit card portfolio. The multibillion dollar portfolio included two consumer cards, and a small business card—with more than 3 million card holders. While at Capital One, Glee increased profitability through a revamp of the rewards program and expansion of the card program into new verticals. Before that, Glee led product launches at fintech company Elevate Credit, led business development with Capital One Auto Finance, and developed growth strategies for major firms such as Bain & Company, KPMG, and his own consulting practice. He holds an MBA from Duke University's Fuqua School of Business and an accounting degree from Virginia Tech. He is the husband of Nikki Glee and a proud father of three.



## **Stephen Green**

Economist and Venture Capitalist

Stephen is a “recovering” banker and venture capitalist. He’s underwritten over 1,000 business loans and has advised thousands of founders in his career. He started his first business as a junior in college selling sneakers on the internet. All his years in finance and access to capital has taught him three truths; social capital is the most prized asset of successful founders, we need to invest in the untapped potential of underestimated founders and lastly, there are two kinds of people in this world, those who sign the front of the check and those who sign the back. Spreadsheets are his superpower and sneakers are his kryptonite.

## **Beth McKeon**

Founder/CEO

Fluent

Beth McKeon is the leader of The Fluency Score, a revolutionary new diagnostic tool that works like a FICO Score for startups. With customers spanning startup investing, support, and even the Department of Defense, The Fluency Score’s objective, real-time data is changing the landscape for risk assessment in startups, small businesses, and innovation. Prior to launching The Fluency Score, Beth managed over 18 startup accelerator cohorts in five states and built and sold a media startup in 2017. She holds a Masters Degree from Columbia University.

## **Mikal Quarles**

Vice President National Field Manager for Business Banking

JPMorgan Chase

Mikal Quarles is the Vice President National Field Manager for Business Banking. Focused on Advancing Small Business for Underserved Entrepreneurs. Mikal is focused on leveraging the scale, scope and resources of Chase to advise, support, and provide access to capital to underserved entrepreneurs and small businesses; helping them start, run and grow their business. Building for long term success that creating local impact and lasting economic growth.

Prior to this role, Mikal served as the West Coast Manager for Government and Not-For-Profit Banking covering the states of Washington, Oregon and California. In this role, his team specialized in municipal bonding financing, tax exempt/taxable lending needs of their clients and the treasury products and services that address the unique needs of Municipal Entities and Not-For-Profit organizations.

Mikal has been with Chase for 17 years, his prior positions include, Business Banking Area Manager for the Los Angeles, CA, Business Relationship Manager in Chicago, IL, Branch Manager and Investment Licensed Personal Banker.

Mikal’s affiliations in CA include, Advisory Board Member of the University of California Irvine, Customer Experience Program, Co-Chair JPMorgan Chase Black Organization for Leadership Development California, Mentor JPMorgan Chase’s Fellowship Initiative Los Angeles and Co- Chair of Chase Market Expansion Client Obsession Council nationally.

Mikal is married to Michelle Quarles and they have two children, Elijah and Taylor. Mikal is a member of Victory Bible Church and is an avid golfer.

## **Elaine Rasmussen**

### **Chief Executive Officer**

Social Impact Strategies Group

Ms. Y. Elaine Rasmussen is a CEO of Social Impact Strategies Group (SISG). Driven by the mission to mainstream impact investing and democratizing access to capital by and for women and communities of color, SISG provides social impact advising, business development consulting and produces events for the entrepreneur ecosystem to drive positive, sustainable social impact. Elaine has extensive experience in building cultural competency and facilitating transformational relationships in a wide range of sectors: finance, philanthropy, government, and nonprofit organizations. Ms. Rasmussen has a proven track record of strategic positioning, creative communications, combined with an innate ability to develop strong relationships with community partners for win-win outcomes and shared sense of purpose. She has been recognized for her innovation in driving impact & organizational effectiveness for organizations such as Shearson/Lehman Bros., Native Americans in Philanthropy, Warner Bros!, Dreamworks and the US State Department. She has bachelor's degrees in marketing and international business, as well as a masters in conflict analysis and resolution. She currently serves on the boards of MNVest, MDI, Nexus Community Partners, Swift Foundation and the Executive Committee for the Association for Black Economic Power and is an RSF Social Finance Integrated Capital Fellow.

## **Vanessa Roanhorse**

### **CEO**

Roanhorse Consulting

Vanessa is an inclusive solutions-driven problem solver committed to liberating all peoples and delivering impactful mechanisms for social, environmental and economic change. She launched Roanhorse Consulting (RCLLC) in 2016, an indigenous women-led think tank. RCLLC works with unheralded communities, businesses, organizations, and individuals to achieve and aspire their self-determination through forging communities of practice, strengthening indigenous evaluation methods, creating equity through entrepreneurship, and encouraging economic empowerment from within. RCLLC co-designs wealth and power building efforts that directly invest in our leaders, support meaningful data collection informed by indigenous research approaches, and helps build thoughtful community-led projects that enforce values that put people at the center. Vanessa is a 2020 Conscious Company Media's World Changing Women in Sustainable Business awardee and is a 2020 Boston Impact Initiative Fund-Building Cohort fellow. She is a retired member of the ABQ Living Cities leadership table and is a Startup Champions Network member. She sits on the boards of Native Community Capital, Zebras Unite and the New Mexico Association of Grantmakers. Vanessa is one of 8 co-founders of Native Women Lead, an organization dedicated to growing Native women into positions of leadership and business. She is a mom of one, living with her family in Albuquerque, NM. Vanessa is a citizen of the Navajo Nation.

## **Everett Sands**

### **Chief Executive Officer**

Lendistry

Everett K. Sands has 20+ years of experience in lending including stints at both national and community banking and most recently as a leader of a Community Development Financial Institution. He has served as a sales leader while also sitting on various committees, including commercial lending, compliance, and rate-risk. He has managed both credit, operation and sales departments and has closed over \$3 billion in transactions. Everett served as a Board Member and an Executive for two minority deposit institutions where he helped the banks' lending teams to grow exponentially prior to joining Wells Fargo. While at Wells Fargo, he was able to grow a Washington, D.C. based team to grow from 6% to 26% market share in one year. He was promoted within Wells Fargo to come to Orange County where he grew an origination team from \$150 million per year to \$490 million in one year. During his time at Wells Fargo, Everett was taught key disciplines in scalability, risk management and technology.

Everett also has significant experience in commercial real estate development, property acquisition and lending. He has closed multiple Opportunity Zones transactions totaling roughly \$200 million. Similarly, his experience includes structured finance in Historic and New Markets Tax Credit transactions. He is a partner in a real estate asset management company located in Baltimore, Maryland. The company, MCB Real Estate, has a \$1.2 billion portfolio and manages over 6,000,000 square feet of real estate.

Everett started Lendistry with the goal to make funding more accessible and affordable for small business owners particularly those in underserved communities. Through Everett's leadership, Lendistry has secured both Community Development Financial Institution and Community Development Entity approvals, reached 2nd place ranking among SBA Community Advantage lenders nationwide, received membership to the Federal Home Loan Bank of San Francisco, developed proprietary technology, and closed several strategic partnerships with over 34 community and national banks.

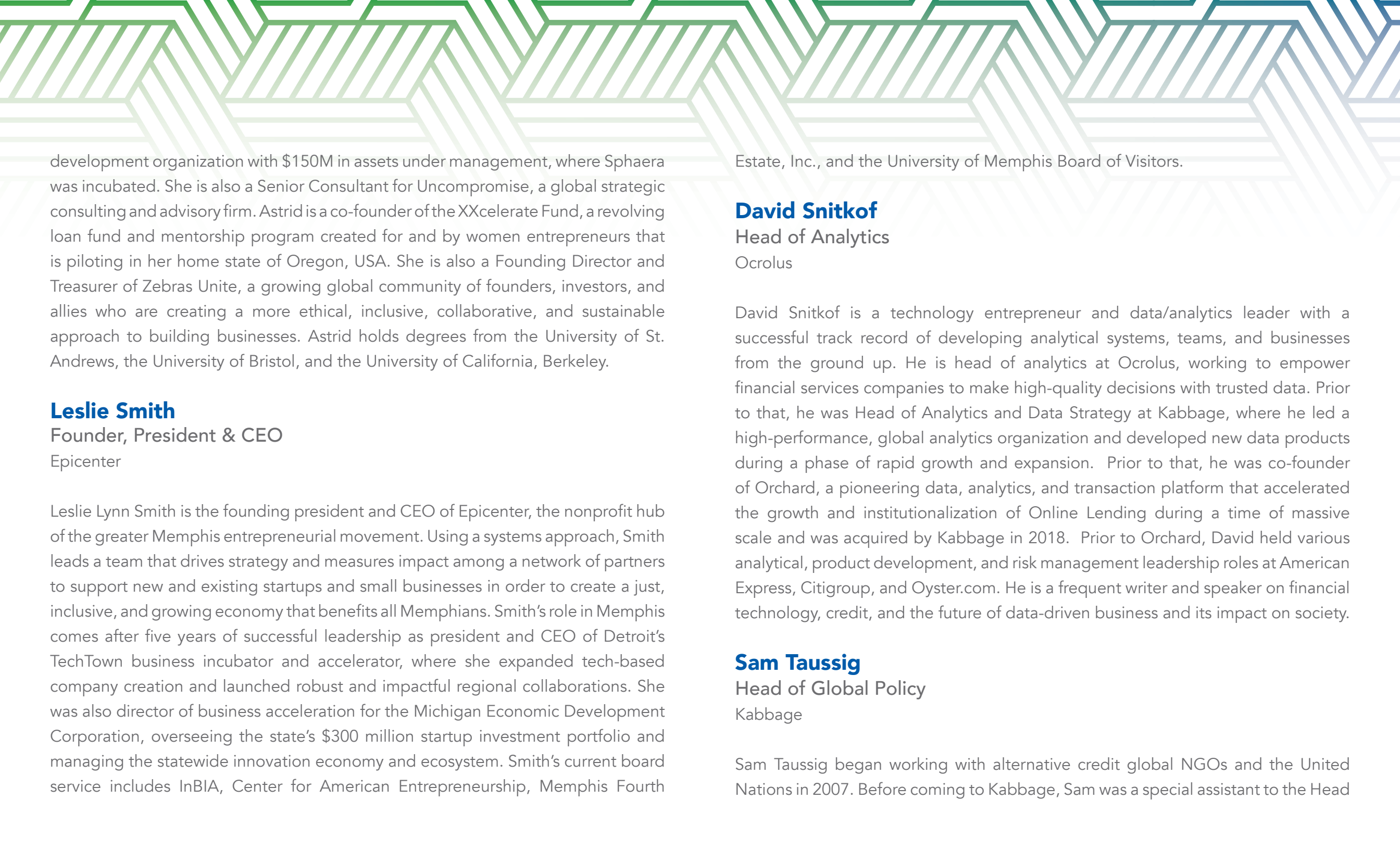
A graduate of the University of Pennsylvania, Everett is a board member for The Penn Institute for Urban Research (Penn IUR), a university-wide body that informs urban decision-making and public policy on issues of sustainable urban growth and development based on multi-disciplinary research, instruction, and outreach. He is a board member for The Center for Strategic Economic Studies and Institutional Development, a non-profit offering technical assistance and business coaching services to underserved communities.

## **Dr. Astrid Scholz**

### **Co-Founder**

Zebras Unite

Dr. Astrid J. Scholz is a Founder and Managing Partner of Sphaera, a system design and technology firm dedicated to co-creating global, distributed, democratic infrastructure for mobilizing data, innovations, and capital to solve today's wicked problems. Astrid was previously President of Ecotrust, a conservation-based



development organization with \$150M in assets under management, where Sphaera was incubated. She is also a Senior Consultant for Uncompromise, a global strategic consulting and advisory firm. Astrid is a co-founder of the XXcelerate Fund, a revolving loan fund and mentorship program created for and by women entrepreneurs that is piloting in her home state of Oregon, USA. She is also a Founding Director and Treasurer of Zebras Unite, a growing global community of founders, investors, and allies who are creating a more ethical, inclusive, collaborative, and sustainable approach to building businesses. Astrid holds degrees from the University of St. Andrews, the University of Bristol, and the University of California, Berkeley.

## **Leslie Smith**

### **Founder, President & CEO**

Epicenter

Leslie Lynn Smith is the founding president and CEO of Epicenter, the nonprofit hub of the greater Memphis entrepreneurial movement. Using a systems approach, Smith leads a team that drives strategy and measures impact among a network of partners to support new and existing startups and small businesses in order to create a just, inclusive, and growing economy that benefits all Memphians. Smith's role in Memphis comes after five years of successful leadership as president and CEO of Detroit's TechTown business incubator and accelerator, where she expanded tech-based company creation and launched robust and impactful regional collaborations. She was also director of business acceleration for the Michigan Economic Development Corporation, overseeing the state's \$300 million startup investment portfolio and managing the statewide innovation economy and ecosystem. Smith's current board service includes InBIA, Center for American Entrepreneurship, Memphis Fourth

Estate, Inc., and the University of Memphis Board of Visitors.

## **David Snitkof**

### **Head of Analytics**

Ocrolus

David Snitkof is a technology entrepreneur and data/analytics leader with a successful track record of developing analytical systems, teams, and businesses from the ground up. He is head of analytics at Ocrolus, working to empower financial services companies to make high-quality decisions with trusted data. Prior to that, he was Head of Analytics and Data Strategy at Kabbage, where he led a high-performance, global analytics organization and developed new data products during a phase of rapid growth and expansion. Prior to that, he was co-founder of Orchard, a pioneering data, analytics, and transaction platform that accelerated the growth and institutionalization of Online Lending during a time of massive scale and was acquired by Kabbage in 2018. Prior to Orchard, David held various analytical, product development, and risk management leadership roles at American Express, Citigroup, and Oyster.com. He is a frequent writer and speaker on financial technology, credit, and the future of data-driven business and its impact on society.

## **Sam Taussig**

### **Head of Global Policy**

Kabbage

Sam Taussig began working with alternative credit global NGOs and the United Nations in 2007. Before coming to Kabbage, Sam was a special assistant to the Head



of the UN in Indonesia for policy development, “big data,” and political affairs. He’s responsible for Kabbage’s interactions with state, federal and foreign governments covering issues ranging from banking regulations to artificial intelligence, privacy, Open Banking and corporate social responsibility.

## **Brenda Williams**

### **Healthy Foods Coordinator**

Communities Unlimited

I am responsible for managing the Mid-South Food LINC Value Chain coordination. This healthy foods initiative is committed to linking local, primarily rural small-scale growers to expanded markets that include anchor customers and direct producer-to-consumer outlets (e.g. farmers markets) resulting in increased access to locally grown healthy foods for people living in low-income and low-access food deserts in the target region.

Previously, I was with The University of Memphis Fogelman College of Business & Economics and before that Le Bonheur Children’s Medical Center both in Memphis. A native of the Arkansas Delta, I have extensive experience with program management, community development, facilitation of training programs and developing strong collaborative partnerships. My credentials include a commitment to the Mid-South, a BS and a MBA, with over 20 years of community engagement experience, and a passionate commitment to helping all people live healthy lives.