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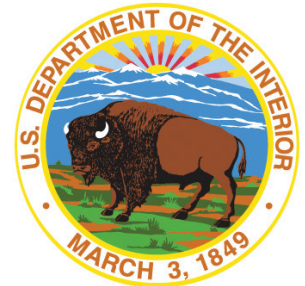
# RECLAIMING OUR WEALTH, BUILDING FUTURES

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**4TH ANNUAL  
POLICY & CAPACITY  
BUILDING SUMMIT**

**2023**

# Sponsors:





# Sunday, Dec. 3



**5:00 p.m.**

**Welcome Reception**

*Sponsored by Wells Fargo  
Hyatt Regency Washington on Capitol Hill  
400 New Jersey Ave. NW  
Washington, D.C., 20001  
Columbia ABC – Ballroom Level*

**6:30 – 8:30 p.m.**

**Dinner & Native CDFI Recognition for Outstanding Performance**

*Sponsored by Wells Fargo  
Columbia ABC – Ballroom Level*

Opening Remarks by Pete Upton (Ponca Tribe of Nebraska) | CEO/Board Chair, Native CDFI Network | Executive Director, Native360 Loan Fund  
Tim Rios | Senior Vice President | Rural Strategy Leader | Social Impact & Sustainability | Wells Fargo  
Patrice Kunesh (Standing Rock Lakota) | Commissioner | Administration for Native Americans  
Lori Pourier (Ogalala Lakota) | President & CEO | First Peoples Fund  
Outstanding Native CDFI Leadership Award  
Award of Excellence

*\*Times and speakers are subject to change.\**

The Wells Fargo logo, consisting of the words "WELLS FARGO" in white, uppercase letters on a red rectangular background.

**WELLS  
FARGO**

A photograph of four Native women sitting on large, reddish-brown rocks in a desert landscape. They are wearing colorful, patterned shawls. The sky is a soft, hazy blue and orange, suggesting dawn or dusk.

## Working for Generations

For over 65 years, we've been providing capital and financial services to Native communities and businesses. That's why we have Invest Native, a \$20 million philanthropic effort to support Native-led nonprofit organizations in New Mexico, Arizona, Montana, Wyoming, North Dakota, and South Dakota.

Learn more about how we serve the Native communities at [wellsfargo.com/nativecommunities](https://wellsfargo.com/nativecommunities).

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# Monday, Dec. 4



- 7:00 a.m.**      **Breakfast**  
*Sponsored by BMO Harris Bank  
Columbia ABC – Ballroom Level*
- 8:00 a.m.**      **Invocation and Welcome**  
Pete Upton (Ponca Tribe of Nebraska) | CEO/Board Chair, Native CDFI Network | Executive Director, Native360 Loan Fund
- 8:15 a.m.**      **The New Community Reinvestment Act (CRA) Regulations: Top Takeaways and What They Mean for Indian Country**  
Jesse Van Tol | President & CEO | National Community Reinvestment Coalition  
Moderator: Ian Record | Consultant | Record Consulting
- 8:55 a.m.**      **Video message from Bill Clinton, 42nd President of the United States**
- 9:00 a.m.**      **U.S. Treasury – Pathways to Partnership with Native CDFIs**  
Chief Marilyn Malerba (Mohegan Tribe) | Treasurer of the United States | U.S. Department of the Treasury  
Fatima Abbas (Haliwa Saponi) | Director | Office of Tribal and Native Affairs | U.S. Department of the Treasury
- 9:45 a.m.**      **CDFI Fund: Updates on Certification & Programs**  
Marcia Sigal | Acting Director | CDFI Fund  
Pooja Patel | Program Manager for the CDFI Program and Native Initiatives | CDFI Fund
- 10:15 a.m.**      **Administration for Native Americans (ANA) Supporting Native CDFIs**  
Patrice Kunes (Standing Rock Lakota) | Commissioner | Administration for Native Americans (ANA)

*\*Times and speakers are subject to change.\**



NeighborWorks America is proud  
to be a sponsor of the

## NCN 2023 ANNUAL POLICY & ADVOCACY SUMMIT

We are inspired to be your partner in support of our mutual goal to create opportunities for people to live in affordable homes, improve their lives and strengthen their communities.

Please visit us at [NeighborWorks.org](https://www NeighborWorks.org)

# Monday, Dec. 4 (Cont.)



11:00 a.m.

## **SBA Programs**

Isabel Guzman | Administrator | U.S. Small Business Administration (SBA)  
Pete Upton (Ponca Tribe of Nebraska) | CEO/Board Chair,  
Native CDFI Network | Executive Director, Native360 Loan Fund

11:30 a.m.

## **Democratizing Finance: Origins of the Community Development Financial Institutions Movement**

Clifford Rosenthal | Author

12:00 p.m.

## **Lunch**

*Sponsored by Flagstar Bank  
Columbia ABC – Ballroom Level*

1:00 p.m.

## **NCN Clean Communities Investment Accelerator Native Application**

Kristen Wagner | National Program Director | Native CDFI Network  
Ian Record | Consultant | Record Consulting

1:30 p.m.

## **Climate United's National Clean Investment Fund (NCIF) Native Investment Strategy**

Krystal Langholz | Director of Strategy | Calvert Impact  
Kristen Wagner | National Program Director | Native CDFI Network

2:00 p.m.

## **Building a Clean Energy Finance Ecosystem for Indian Country**

Joel Blane | Director of Business & Project Development | GRID Alternatives  
Thomas Steirer (Tonawanda Seneca Nation – Turtle Clan) | Program Manager,  
Technical Assistance & Project Finance | Alliance for Tribal Clean Energy  
Ravi Malhotra | Founder & President | ICAST  
Moderator: Pilar Thomas (Pascua Yaqui Tribe) | Partner | Quarles & Brady, LLC

3:00 p.m.

## **SSBCI: The Red Road Journey of Blending the Generational Wisdom of Our Past with the Sustainable Vision for Our Future**

Ron Kelly | Outreach Manager, State Small Business Credit Initiative | U.S. Department of the Treasury  
Stacey McQuade-Eger | Executive Director | Affiliated Tribes of Northwest Indians Economic Development Corporation  
Dave Tovey (Confederated Tribes of the Umatilla Indian Reservation) | Executive Director | Nixyáawii Community Financial Services (NCFSS)

3:45 p.m.

## **Closing Comments and Adjourn**

4:30 – 6:00 p.m.

## **Fellowship Reception**

*Sponsored by NeighborWorks America  
The Signal House – 1255 Union St. NE, Washington, D.C. 20002  
Note: Shuttle transportation will be provided to and from the reception beginning at 4:30 p.m. with the final shuttle leaving the Signal House by 6:15 p.m.*

Day 1 summit survey,



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*\*Times and speakers are subject to change.\**



- 7:00 a.m.**                    **Breakfast**  
*Sponsored by Climate United*  
*Columbia ABC – Ballroom Level*
- 8:00 a.m.**                    **Welcome Remarks**  
Pete Upton (Ponca Tribe of Nebraska) | CEO/Board Chair, Native CDFI Network  
| Executive Director, Native360 Loan Fund
- 8:15 a.m.**                    **The Power of Knowing Your Clients: Native CDFI Impacts and Outcomes through Research**  
Casey Lozar (Confederated Salish and Kootenai Tribes and Fort Peck Assiniboine & Sioux Tribes) | Vice President/Director | Minneapolis Federal Reserve Bank | Center For Indian Country Development  
Michou Kokodoko | Project Director – Community Development and Engagement | Minneapolis Federal Reserve | Center for Indian Country Development  
Moderator: Ian Record | Consultant | Record Consulting
- 9:00 a.m.**                    **Opportunities to Grow Native Economies through Advocacy**  
U.S. Representative Sharice Davids | U.S. House of Representatives (Kansas)  
Chris James (Eastern Band Cherokee) | President & CEO | National Center for American Indian Enterprise Development
- 9:30 a.m.**                    **OFN & NCN – Collaborating to Support Native CDFI's & Native Communities**  
Donna Gambrell | President & CEO | Appalachian Community Capital  
Harold Pettigrew | President & CEO | Opportunity Finance Network  
Pete Upton (Ponca Tribe of Nebraska) | CEO/Board Chair, Native CDFI Network | Executive Director, Native360 Loan Fund
- 10:00 a.m.**                    **The Roles Native Lenders Can Play in New Market Tax Credits (NMTC)**  
Andy Gordon | Executive Advisor | Clearinghouse CDFI  
Cindy Logsdon | CEO | Citizen Potawatomi Community Development Corporation  
Joel Smith (Caddo Nation of Oklahoma) | Senior Vice President and Chief Credit Officer | Native American Bank  
Moderator: Karen Williams | Consultant
- 10:30 a.m.**                    **New Market Tax Credits (NMTC): Lessons Learned**  
Karen Williams | Consultant  
Kevin Klingbeil | Managing Director | Big Water Consulting  
Nancy Pindus | Senior Fellow | Urban Institute
- 11:00 a.m.**                    **Congressional Leadership Supporting NCDFI's & Indian Country**  
Senator Cynthia Lummis | U.S. Senator for Wyoming  
Senator Tina Smith | U.S. Senator for Minnesota  
Moderator: Pete Upton (Ponca Tribe of Nebraska) | CEO/Board Chair, Native CDFI Network | Executive Director, Native360 Loan Fund
- 11:30 a.m.**                    **HUD Section 184 Program**  
Heidi Frechette | Deputy Assistant Secretary | Public and Indian Housing | U.S. Department of Housing and Urban Development
- 12:00 p.m.**                    **Lunch**  
*Sponsored by U.S. Bank, Columbia ABC – Ballroom Level*

- 1:00 p.m.**                    **Participation Lending with Native CDFIs**  
Jeff Bowman (Mohican) | President & CEO | Bay Bank  
Pete Upton (Ponca Tribe of Nebraska) | CEO/Board Chair, Native CDFI Network |  
Executive Director, Native360 Loan Fund
- 1:25 p.m.**                    **Video message from Tom Vilsack, U.S. Secretary of Agriculture**
- 1:30 p.m.**                    **Expanding Horizons and Creating Opportunities**  
**Session I**  
Todd Batta | Vice President – Government Affairs | Farmer Mac  
Bradford Nordholm | President & CEO | Farmer Mac  
Zach Carpenter | Executive Vice President – Chief Business Officer | Farmer Mac  
Aparna Ramesh | Executive Vice President – Chief Financial Officer and Treasurer |  
Farmer Mac
- 2:00 p.m.**                    **Session II**  
Janie Hipp | President & CEO | Native Agriculture Financial Services  
Drew Mattison | Director Wholesale Lending | AgriBank  
Gary Matteson | SVP Beginning Farmer Programs and Outreach | The Farm Credit  
Council  
Sandy Martini (Cherokee Tribe) | Associate CEO | Native American Agriculture Fund  
Vincent Logan (Osage Nation) | Chairman & CEO | Farm Credit Administration
- 3:00 p.m.**                    **Native CDFI Network’s Overview of Policy Priorities and Program Initiatives**  
Kristen Wagner | National Program Director | Native CDFI Network  
John Rood | Initiate Consultant | Nebraska Digital
- 3:45 p.m.**                    **Closing Comments and Adjourn**
- 4:00 – 7:00 p.m.**        **Networking Reception**  
*Sponsored by Farmer Mac*  
*Hyatt Regency Washington on Capitol Hill*  
*400 New Jersey Ave NW*  
*Washington, D.C. 20001*  
*Columbia ABC – Ballroom Level*

*\*Times and speakers are subject to change.\**

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# Speaker Bios



## FATIMA ABBAS

HALIWA SAPONI  
Director | Office of Tribal and Native Affairs |  
U.S. Department of the Treasury



As the first director of the U.S. Department of the Treasury Office of Tribal and Native Affairs, **Fatima Abbas** works with U.S. Treasurer Lynn Malerba and the Treasury Tribal Advisory Committee to address needs

identified by tribal leaders. Prior to this role, she served as senior advisor to the Treasury Department in the Office of Recovery Programs, where she worked on implementation of more than \$22 billion in relief funds to tribal governments to support their public health and economic recovery.

Fatima previously served as vice president of government relations for the National Congress of American Indians where she supervised a seven-person policy team with a portfolio covering economic development and taxation. She is originally from Philadelphia and is a graduate of the Community College of Philadelphia, Temple University, and the University of California, Berkeley School of Law. During law school, she interned with numerous organizations, including the Native American Rights Fund. She is a licensed attorney in California, Arizona, Pennsylvania and New Jersey.

## TODD BATTA

Vice President – Government Affairs  
| Farmer Mac



As Farmer Mac's Vice President, Government Affairs, **Todd Batta** leads the company's public policy agenda and regulatory engagement on a range of policies to advance the company's public mission.

He previously served as executive assistant and senior policy advisor to the Farm Credit Administration (FCA) Chairman Dallas Tonsager. Prior to joining FCA, he was confirmed by the U.S. Senate to serve as the Assistant Secretary for Congressional Relations for the U.S. Department of Agriculture. He also served as Senior Policy Advisor to Secretary Tom Vilsack while at USDA where he was responsible for rural economic development, leading the White House Rural Council's policy agenda and crafting a \$160 billion annual budget. A graduate of Winona State University in Winona, Minn., he earned a Bachelor of Arts in history.

**Joel Blaine** brings 15 years of experience developing clean energy projects both domestically and internationally, including the last four years at GRID Alternatives with the commercial and community solar programs. He supports full cycle development with a focus on financing for low-income and BIPOC dedicated projects. He leads the raise of \$8M in impact investments to GRID Alternatives and placement of \$7M for project finance. He previously worked for the US Department of Energy managing a \$40M grant portfolio for clean energy implementation.

## JOEL BLAINE

Director of Business & Project  
Development | GRID Alternatives



## JEFF BOWMAN, MOHICAN

President & CEO | Bay Bank



**Jeff Bowman's** passion is supporting small businesses and helping tribal communities with access to capital. He has 40 years of banking experience with the majority spent in commercial lending and management roles. He is co-founder and the current Board President of First American Capital Corp ("FACC"), a Native CDFI

formed in 2002. FACC was Wisconsin's very first certified Native CDFI. Jeff is also a Board member of Bay Bank, the American Indian Chamber of Commerce of Wisconsin, the Wisconsin Native Loan Fund Inc (a Native CDFI) and Oweesta Corporation. He has a degree in Finance from the University of Wisconsin-Milwaukee. Bay Bank is owned by the Oneida Nation





# Speaker Bios



## ZACHARY CARPENTER

Executive Vice President – Chief Business Officer | Farmer Mac



**Zack Carpenter** leads the vision, development, and strategy for Farmer Mac. He oversees the company's agriculture, agribusiness and rural infrastructure activities, including business development and strategy for its foundational products

and segments as well as new lines of business. Farmer Mac provides financial institutions and lenders across the country with financial solutions and risk mitigation tools that allow ag and rural infrastructure borrowers access to flexible and affordable credit.

Zack earned a bachelor of science degree in economics with a concentration in corporate finance from the Wharton School of Business at the University of Pennsylvania and an MBA with specializations in corporate finance, accounting and business law from the Stern School of Business at New York University.

**Sharice Davids** was raised by a single mother who served in the Army for 20 years. After graduating from Leavenworth High School, she worked her way through Johnson County Community College and the University of Missouri-Kansas City before earning a law degree from Cornell Law School. As a first-generation college student who worked the entire time in college, she understands the importance of quality public schools and affordable higher education. It is that foundation that allowed her to go on to a successful economic and community development career, which included time as a White House Fellow under President Barack Obama.

## SHARICE DAVIDS

HO-CHUNK NATION  
U.S. House of Representatives · Kansas



When sworn into the 116th Congress, she became one of the first two Native American women to serve in Congress. Rep. Davids has centered her work on putting Kansans first, fighting to limit the influence of special interests and make health care more affordable and accessible to everyone. She is a resident of Roeland Park.

## BRIAN EDWARDS

Associate Editor | Tribal Business News



**Brian Edwards** is Associate Editor of Tribal Business News. He covers policy and law, finance, and economic development.

**Heidi J. Frechette** serves as the Deputy Assistant Secretary for Native American Programs in HUD's Office of Public and Indian Housing. She manages a number of programs dedicated to Native American and leads a team of professionals in Washington, D.C., and eight other offices located throughout the country. Heidi, who is Menominee and Brothertown from Wisconsin, has over 20 years of experience in Native American law, policy, and legislative affairs. Prior to joining HUD, she provided legal counsel, advice, and representation to tribal, federal, state governments and the private sector. As Senior Counsel to the Chairman of the U.S. Senate Committee on Indian Affairs, she drafted and managed passage of the Native American Housing Assistance and Self-Determination Reauthorization Act of 2008. She earned her Juris Doctor and Master of Public Affairs at the University of Wisconsin-Madison.

## HEIDI FRECHETTE

Deputy Assistant Secretary | U.S. Department of Housing and Urban Development





# Speaker Bios



## DONNA GAMBRELL

President & CEO | Appalachian  
Community Capital



**Donna Gambrell** is responsible for attracting and directing investments CDFIs and other mission-driven lenders in Appalachia. These lenders, in turn, use the investments to make loans to small business owners, including

minority- and women-owned businesses, in underserved communities. Since it began lending in 2015, ACC has deployed over \$32 million to help finance projects that include renewable energy, manufacturing sites, elder care facilities, restaurants, ecotourism and downtown redevelopment. She serves on several CDFI boards and is also the board chair of the African American Alliance of CDFI CEOs, an organization of more than 70 executives that was formed in 2018 to identify solutions to closing the racial wealth gap in communities served by its members.

**Andrew Gordon** collaborates on special projects, including activities specific to Arizona, Native American communities and the FvIcrum Fund. He serves on the Investment Committee of the Arizona Community Foundation's Community Impact Loan Fund. Prior to CCDFI, Andrew was founding president of Arizona MultiBank Community Development Corporation, the heritage nonprofit CDFI that evolved into Arizona MultiBank, a division of Clearinghouse CDFI. He was senior vice president of the legacy economic development bank to New York City Economic Development Corporation. A founding advisory board member of the SBA's licensed Small Business Investment Company, the SBA has recognized him as a Small Business Financial Services Champion of the Year.

## ANDREW GORDON

Executive Advisor | Clearinghouse  
CDFI



THE 27th Administrator of the U.S. Small Business Administration, **Isabel Guzman** serves in President Biden's Cabinet as the leading advocate for America's 33 million small businesses and startups. Guzman has made advancing entrepreneurship her life's work. Growing up, she worked alongside her father in his

chain of veterinary hospitals. She went on to launch her own businesses across a range of industries and advise other founders in paving their way to business ownership. She served as SBA's Deputy Chief of Staff in the Obama Administration and then led the California Office of the Small Business Advocate. In early 2021, President Biden asked her to lead the SBA. The agency manages a \$500 billion portfolio and deploys \$40 billion in funding annually. She has spearheaded key agency initiatives to deliver pandemic assistance. She has also implemented strategies that help small businesses and startups gain unprecedented access to capital, contracting, professional networks, technical training, digital tools and disaster support.

## ISABEL GUZMAN

Administrator | U.S. Small Business  
Administration



## JANIE HIPP

CHICKASAW NATION  
President & CEO | Native Agriculture  
Financial Services



**Janie Simms Hipp**, J.D., LL.M., serves as founding CEO of the Native Agriculture Financial Service (NAFS), a nonprofit focused on providing and leveraging others to address the capital access needs of Native farmers, ranchers, fishers and forest land operators. NAFS will be part of the Farm Credit System of lending institutions.

Through that partnership, NAFS will leverage additional resources for Native agriculture. She previously served as General Counsel of the United States Department of Agriculture (USDA). She was only the fourth woman in the U.S. and the first Native woman to serve as General Counsel at USDA. She is a proud citizen of the Chickasaw Nation and was raised in a small rural town in southeast Oklahoma. Her permanent home is in Fayetteville, Arkansas.



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# Speaker Bios



## CHRIS JAMES

EASTERN BAND CHEROKEE  
President & CEO | National Center for  
American Indian Enterprise Development



**Chris James** leads the National Center for American Indian Enterprise Development, the largest business development and technical assistance training organization for American Indian and Alaska Native-owned businesses. A former Associate SBA Administrator and U.S. Treasury official, he has doubled the National Center's revenue during his tenure, expanding procurement and training programs throughout the country while boosting attendance to the annual Reservation Economic Summit by nearly 30% in five years. He manages nearly 30 staff and contractors in seven offices across the country. Fostering strong relationships with Fortune 500 companies such as Lockheed Martin, Nike, Google, Square Inc; Northrup Grumman, Alaska Airlines, Microsoft and IBM, the National Center has grown the businesses it supports to more than 1,000.

**Ronald Kelly** works with states, territories, the District of Columbia, and tribal governments as they implement credit support and investment programs. He previously was Senior Director, Impact Strategy and Innovation at Capital Impact Partners, a national CDFI. Ron's work in the CDFI sector includes time with ShoreBank, National Community Investment Fund and reviews of applications for the CDFI Fund. He has volunteered on the board of Washington Area Community Investment Fund (Wacif), the supervisory committee of Alternatives Federal Credit Union and helped to establish a credit union. Other prior work includes nearly eight years with the Center for Regional Economic Competitiveness, where he consulted extensively on the initial iteration of the SSBCI program. He holds a master's in city and regional planning from Cornell University and a bachelor's degree from Rochester Institute of Technology.

## RONALD KELLY

Outreach Lead | SSBCI | U.S.  
Department of the Treasury



## KEVIN KLINGBEIL

Managing Director | Big Water Consulting



At Big Water Consulting, **Kevin Klingbeil** is conducting the CDFI Fund's New Markets Tax Credit Program Native Initiative as well as the Economic Development Administration's Indigenous Economic Development Community of Practice in partnership with the Urban Institute and the National American Indian Housing Council. Big Water designs and implements tribal community economic development-focused research and data collection projects, including needs assessments, market analysis and feasibility studies, to further its mission to support tribal data sovereignty and self-determination. Big Water also advises tribes, philanthropic organizations, and local, state, and federal agencies on program efficacy, data sources and funding formulas involving tribes, tribal programs and Native populations.

**Michou Kokodoko** leads the Bank's efforts to promote effective community-bank partnerships by increasing awareness of community development trends and investment opportunities, especially those related to the Community Reinvestment Act.

## MICHOU KOKODOKO

Community Development and Engagement  
| Minneapolis Federal Reserve | Center For  
Indian Country Development





# Speaker Bios



## PATRICE H. KUNESH

STANDING ROCK LAKOTA  
Commissioner | Administration for Native  
Americans (ANA)



**Patrice Kunesh** serves as commissioner of the Administration for Native Americans at the Administration for Children and Families in the U.S. Department of Health and Human Services. She is the Deputy Assistant Secretary for Native Affairs and Chair of the HHS Intradepartmental Council on Native American Affairs. She has worked at the Native American Rights Fund and served as in-house counsel to the Mashantucket Pequot Tribal Nation. She also served on the faculty at the University of South Dakota School of Law. She has held appointments at the U.S. Department of Agriculture and as deputy solicitor for Indian affairs at the U.S. Department of the Interior. She also established the Center for Indian Country Development, an economic policy research initiative, at the Federal Reserve Bank of Minneapolis. She holds a J.D. from the University of Colorado School of Law and an M.P.A. from the Harvard Kennedy School of Government.

**Krystal Langholz** supports new product and program development and assists the design and launch of new products that are built in response to market gaps. She oversees implementation of new programs and ensures that lessons learned from these programs are disseminated with partners. She previously served as chief operating officer and executive vice president of strategy and capitalization at Oweesta Corporation. She also served as the founding Executive Director of Hunkpati Investments, a Native CDFI on the Crow Creek Indian Reservation in South Dakota. She lives in Fort Collins, Colorado, and holds an MA from Colorado State University and BA from Luther College.

## KRYSTAL LANGHOLZ

Director of Strategy | Calvert Impact



## VINCENT LOGAN

OSAGE NATION  
Board Chairman & CEO | Farm Credit  
Administration



Appointed by President Biden, **Vincent Logan** was designated board chairman and CEO on Oct. 21. He is the agency's first openly LGBT person and Native American board member.

Vincent is also a member of the board of directors of the Farm Credit System Insurance Corporation, an independent U.S. government-controlled corporation that insures the timely payment of principal and interest on obligations issued jointly by Farm Credit System banks. Prior to joining FCA, he was CFO and chief investment officer for the Native American Agriculture Fund, the largest philanthropic organization dedicated to the Native farming and ranching community. He was educated at Oklahoma State University, the University of Oklahoma College of Law, Queen's College at Oxford University and the School of International and Public Affairs at Columbia University.

**Cindy Logsdon** oversees the corporation's loan servicing, internal systems management, administers the reporting and relationships with funding entities, as well as oversees financial reporting for the organization.

## CINDY LOGSDON

CEO | Citizen Potawatomi Community  
Development Corporation



She came to the Citizen Potawatomi Nation in 2003 after a 15-year career in banking. She is proud to have implemented new programs and assisted in making more than \$45 million in loans to Native entrepreneurs. She has laid the groundwork for multiple products to her tribal community and is honored to have secured funds through the 2015 CDFI Bond Program for \$16 million. She serves as secretary on the local Tecumseh FFA Booster Club, is a board member of the Oklahoma Native Asset Coalition, is an advisory member of Midwest Renewable Capital, and is Board Treasurer of the Native CDFI Network.





# Speaker Bios



## CASEY LOZAR

CONFEDERATED SALISH AND KOOTENAI  
TRIBES AND FORT PECK ASSINIBOINE &  
SIOUX TRIBES

Vice President/Director | Minneapolis Federal  
Reserve Bank | Center for Indian Country  
Development



## Casey Lozar

helps identify research and policy priorities and increase his organization's visibility, impact and relevance. Based at the Helena Branch, Casey is also deeply involved in the bank's early childhood development work.

He previously served in economic development and higher education roles for the state of Montana. He also held leadership positions in national Native American nonprofits, including the American Indian College Fund and the Notah Begay III Foundation. Casey received degrees from Dartmouth College and Harvard University and an MBA from the University of Colorado-Denver. He serves as chair of the Montana University System's Board of Regents. He is a recipient of both the Janet L. Yellen Award for Excellence in Community Development and the Native American Finance Officers Association's Honorary Leadership Award.

**Cynthia Lummis** was sworn in on Jan. 3, 2021, becoming the first woman to serve as a U.S. Sen. from the State of Wyoming. Born on a cattle ranch, she has spent her career fighting for Wyoming families, communities, businesses and values. First elected to the U.S. House in 2008, Sen. Lummis earned her reputation as a no-nonsense conservative and principled policymaker. She was a founding member of the House Freedom Caucus, a group consisting of the most unflinching conservative members of the House. She spent eight years as Wyoming State Treasurer and 14 years as a member of the Wyoming State House and Senate. She formerly worked as general counsel to Wyoming Governor Jim Geringer, director of the Office of State Lands and Investments, as well as a Wyoming Supreme Court law clerk. She is a three-time graduate of the University of Wyoming in animal science, biology and law.

## CYNTHIA LUMMIS

U.S. Senator for Wyoming



## MARILYNN MALERBA

MOHEGAN TRIBE  
Treasurer of the United States



## Chief Mutáwi Mutáhash (Many Hearts) Marilyn

“Lynn” Malerba became the tribe's 18th chief in 2010 and is the first female chief in the tribe's modern history. She was appointed by President Biden as Treasurer of the United States. Prior to becoming chief, she served as chairwoman of the Tribal Council, and served in

Tribal Government as executive director of Health and Human Services. Preceding her work for the for the Mohegan Tribe, she had a lengthy career as a registered nurse ultimately as the Director of Cardiology and Pulmonary Services at Lawrence & Memorial Hospital. She earned a doctor of Nursing Practice at Yale University, and was a Jonas Scholar. She was awarded honorary doctorates in Science from Eastern Connecticut State University and in Humane Letters from the University of St. Joseph. She earned a Master's Degree in Public Administration from the University of Connecticut, a Bachelor of Science in Nursing from the College of St. Joseph and her diploma in nursing from Hartford Hospital School of Nursing.

**Ravi Malhotra** is an experienced engineer and social entrepreneur who has established a variety of enterprises in India, Africa and the U.S. with an emphasis on sustainable technologies. He has led award-winning research and development efforts and successful new product launches. He holds a Bachelor's in Engineering from the Indian Institute of Technology and Masters in both engineering and business administration from the University of Texas at Austin.

## RAVI MALHOTRA

Founder & President | ICAST





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# Speaker Bios



## SANDY MARTINI

CHEROKEE  
Associate CEO | Native American Agriculture Fund



A member of the Cherokee Tribe, **Sandy Martini** is a trained agricultural economist and serves as NAAF's Associate CEO. She has spent the last 15 years teaching record keeping, financial management, business

planning and food safety to Native farmers and ranchers. Prior to NAAF, she was the program administrator for the Indigenous Food and Agriculture Initiative where she was responsible for program and budget management for projects totaling \$8 million. She received her master's degree in agricultural economics in 2002. She and her family operate a 150-acre farm, where they produce beef and rehabilitate former racehorses.

**Gary Matteson** works for Farm Credit's trade association includes policy work on local foods, sustainable agriculture and direct-to-consumer agriculture. He advocates for young, beginning, small, and minority farmer outreach programs. This includes work on emerging opportunities in local foods, direct-to-consumer agriculture, and generational transition of farm businesses. He has researched, designed curricula, and taught financial and business planning skills for thousands of beginning farmers.

## GARY MATTESON

SVP Beginning Farmer Programs and Outreach | The Farm Credit Council



For thirty years, Gary was a small farmer raising greenhouse wholesale cut flowers marketed in the Northeast and beef cattle for local sales. He has served on many boards of directors including Farm Credit, Farmer Veteran Coalition, Farmers Market Coalition, and many other non-profits. He holds a bachelor's degree in agronomy and biology from the University of Connecticut.

## DREW MATTISON

Director Wholesale Lending | AgriBank



**Drew Mattison** leads a team responsible for underwriting wholesale loans to Farm Credit associations and other financing institutions with loan commitments that exceed \$100 billion. He also provides loan review and appraisal review functions. He sits on AgriBank's senior loan committee. Prior to his

current role, Drew managed a syndicated loan portfolio with AgriBank for ten years that covered multiple industries including capital markets, egg layers, row crop production and ethanol. Prior to joining AgriBank, he spent five years with CoBank as a credit officer serving the grain and farm supply industry. Drew earned a Bachelor of Music Education degree from University of Northern Iowa and an MBA from the University of Iowa.

**Stacey McQuade-Eger** has worked for her tribe for many years as a legal representative as well as serving in executive management for different tribal ventures. She has represented tribes and Native American initiatives at the local, state and federal levels, advocating for increased awareness and representation of Indigenous People.

## STACEY MCQUADE-EGER

CONFEDERATED SALISH & KOOTENAI TRIBE  
Executive Director | Affiliated Tribes of Northwest Indians Economic Development Corporation



In 2022, Stacey joined the Affiliated Tribes of Northwest Indians Economic Development Corporation as executive director. The organization's focus is on building and promoting generational wealth and prosperity through sustainable intertribal economies.



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# Speaker Bios



## RONALD L. MILSAP

Director | BMO Harris Bank



**Ronald Milsap** is responsible for managing and leading programming for under-represented and underserved, specialty programs, as well as developing specialized strategy, customized products, training and education. Ron has more than 17 years of banking experience in commercial underwriting, business banking relationship management and sales, and retail banking management. Prior to joining BMO, Ron served as the CRA Officer for Providence Bank & Trust overseeing its lending, services and investments into low-to-moderate income communities. He is passionate about serving the diverse needs of communities, non-profits and small businesses and leveraging his skills to deliver innovative, industry-specific financing and cash management solutions. Ron earned his Bachelor's degree in Business Administration from Morehouse College.

As president and CEO of the largest secondary market lender for American agriculture, **Brad Nordholm** leads the company's efforts to successfully deliver on its core mission of increasing the availability and affordability of credit for the benefit of American agriculture and rural communities. With a career that spans over four decades, Brad is a seasoned executive with a wealth of experience in the financial services environment. He joined Farmer Mac in 2018 from Starwood Energy Group Global, LLC, a leading private investment firm specializing in energy infrastructure, where he served as the company's first CEO. He previously founded and served as CEO of Tyr Energy, after serving as General Manager at Aquila, Inc., a leading merchant energy company. Brad was born and raised in Cloquet, Minnesota and completed his undergraduate degree in Economics at Carleton College. He and his wife, Alison, own and operate a 134-acre family farm in Southern Anne Arundel County, Maryland.

## BRAD NORDHOLM

President & CEO | Farmer Mac



## POOJA PATEL

Program Manager | CDFI Fund | U.S. Department of the Treasury



**Pooja Patel** has nearly 20 years of experience related to federal affordable housing and community economic development programs. Prior to joining the CDFI Fund, Pooja was a senior director at ICF. In this role, she managed a portfolio of projects focused on the successful design and administration of federal

community development programs, including establishing and evaluating policies, guidelines, and methodologies that guide program operations.

As president and CEO, **Harold Pettigrew** leads a national network of CDFIs serving rural, urban, and Native communities. Before that, he was CEO of Wacif, one of D.C.'s leading CDFIs focused on access to capital and technical assistance to low- and moderate-income entrepreneurs, women entrepreneurs, and entrepreneurs of color. He previously was the director of entrepreneurship at Prosperity Now, where he led the organization's efforts to advance policies and programs that increase success for low-and moderate-income microbusiness owners.

## HAROLD PETTIGREW

President & CEO | Opportunity Finance Network



He has served as an advisor to the World Bank on private sector, small business development, and business licensing strategies and to the National League of Cities on equitable development strategies. He received a master's degree in urban planning from New York University and a bachelor's from North Carolina State University, where he served as a member of the university's Board of Trustees.



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# Speaker Bios



## NANCY PINDUS

Senior Fellow | Urban Institute



A senior fellow at the Urban Institute, **Nancy Pindus'** work focuses on economic and community development, housing, food assistance, and employment. She codirected the completed the first evaluation of the New Markets Tax Credit Program in 2010. She directed a six-year national study of Native American, Alaska Native, and Native Hawaiian housing needs and a national Food Distribution Program study on Native American reservations. She co-directs the Economic Development Administration's Community of Practice and Research Challenge to Support Indigenous Communities. She often serves as an advisor on proposals and evaluations, program implementation and on federal and tribal research review requirements.

**Lori Pourier** has served as the President of First Peoples Fund (FPF) since 1999. FPF honors and supports the collective spirit of Native artists and culture bearers through fellowships, grants and community-based partnerships. Lori's early work began at First Nations Development Institute and as executive director of the International Indigenous Women's Network.

## LORI POURIER

OGLALA LAKOTA  
President & CEO | First Peoples Fund



She is a Ford Foundation Art of Change Fellow, a recipient of the Women's World Summit Foundation Prize for Creativity in Rural Life, and a Louis T. Delgado Distinguished Grantmaker Awardee. As an alumnus of the Americans for Indian Opportunity American Indian Ambassadors Leadership Program, she stands with more than 300 Indigenous leaders. Lori serves on the Jerome Foundation board and the Library of Congress American Folklife Center Board of Trustees. She served two terms on the board of the Grantmakers in the Arts and Native Americans in Philanthropy.

## APARNA RAMESH

Executive Vice President – Chief Financial Officer and Treasurer | Farmer Mac



**Aparna Ramesh** leads the Farmer Mac finance team in developing innovative financial solutions and executing plans to help the company to grow and thrive. She guides the company's finance functions. Her career spans more than two decades.

As senior vice president and chief financial officer at the Federal Reserve Bank of Boston, she led efforts to make finance more proactive and strategic with a focus on new technologies, including the FedNow real-time payment and settlement service. Aparna holds an MBA from the MIT Sloan School of Management and a master's in finance from the Rochester Institute of Technology as well as an integrated masters from the Birla Institute of Technology and Science. She is also a graduate of the America's Community Bankers National School of Banking.

**Ian Record's** experience as an independent consultant includes work on tribal governance, economic development, workforce development, constitutional reform and Indian policy. He provides services to tribal nations and Native organizations in the U.S. and Canada. From 2014 to 2021, he served as Vice President of Tribal Governance and Special Projects at the National Congress of American Indians. He led NCAI's efforts to develop, coordinate, and share the knowledge, tools, and resources that leaders need to strengthen their governance systems and more effectively exercise their sovereignty. He also oversaw various NCAI initiatives including Ending "Indian" Mascots, Tribal Climate Action, Tribal Food Sovereignty Advancement, and Building Tribal Economies. His Ph.D. in American Indian Studies is from the University of Arizona.

## IAN RECORD

Consultant | Record Consulting







# Speaker Bios



## TIM RIOS

Senior Vice President | Rural Strategy Leader  
| Social Impact & Sustainability | Wells  
FargoNetwork



**Tim Rios** is a senior vice president in Wells Fargo's Social Impact and Sustainability group. He is responsible for implementing the company's rural and Native American / Alaska Native strategic and

philanthropic initiatives. A 24-year Wells Fargo veteran, Rios has held various positions throughout his career including positions in retail, wholesale and business banking.

Rios' dedication to economic development has earned recognition from the California State Legislature. In 2005, he received national honors from U.S. SBA when presented with its Financial Services Champion award. Rios has also received local, state, and national accolades. In 2013, Craig School of Business at California State University, Fresno, recognized him with the Top Dog Award, one of the highest honors bestowed on alumni. A graduate of California State University, Fresno, Rios earned a degree in finance and also completed a three-year University of Virginia executive banking program.

**Cliff Rosenthal** joined the National Federation of Community Development Credit Unions in 1980 and served as CEO until 2012. He drafted the original paper calling for a CDFI fund and served in leadership of the CDFI Coalition for two decades. After leaving, he launched and managed the Office of Financial Empowerment of the Consumer Financial Protection Bureau.

## CLIFFORD ROSENTHAL

Author



He has received several top industry awards. The Clifford N. Rosenthal Community Resource Center was named to honor his assistance after Hurricane Katrina. He was inducted into the African-American Credit Union Hall of Fame and has served as consulting producer for the award-winning public tv series, Opportunity Knock\$. His bachelor's and master's degrees are from Columbia University.

## MARCIA SIGAL

Acting Director | CDFI Fund | U.S.  
Department of the Treasury



**Marcia Sigal** implements the CDFI Fund's strategic vision. She previously served as program manager of the CDFI Fund's Capital Magnet Fund and director of the Program Policy Division for the Office of Affordable Housing Programs for HUD.

Marcia is an expert in affordable housing and community development and has also served in various senior policymaking roles. She has helped shaped national outcome measurement metrics for community development programs, designed and launched new community development and affordable housing policies and programs, and developed capacity building and technical assistance. She is an experienced executive with a history of achievement in community development finance and affordable housing, policy analysis, government relations and business developments. She has a Master's Degree in City Planning from MIT and studied community services and social work at Cornell University.

**Joel Smith** has worked in financing for 14 years. He holds a M.B.A. in Finance from the University of Colorado Denver, and a dual B.B.A in Finance and Accounting from the University of Oklahoma. Joel is also an alumnus of the Graduate School of Banking at Colorado, and holds a RMA Credit Risk Certification designation. Joel was named "40 Under 40" Native Business Lenders in 2015 by the National Center for American Indian Enterprise Development.

## JOEL SMITH

CADDO NATION OF OKLAHOMA  
Senior Vice President and Chief Credit  
Officer | Native American Bank





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# Speaker Bios



## TINA SMITH

U.S. Senator for Minnesota



With more than 50 bills and provisions signed into law, **U.S. Sen. Tina Smith** has been a fierce advocate for Native communities.

As a member of the Senate's Committee on

Banking, Housing, and Urban Affairs and Committee on Indian Affairs, she has made access to housing and financial services for Native communities a top priority. She has led bipartisan legislation to expand access to capital and financial services, outlaw financial discrimination, institute common sense manufactured homes regulations, and make credit unions safer. Smith has led hearings supporting CDFIs and addressing disparities in access to capital in Tribal and underserved communities. She and U.S. Sen. Mike Rounds are lead sponsors of the CDFI Bond Guarantee Program Improvement Act. She has also introduced legislation to help Native families access affordable home loans. She is working to pass legislation that would expand financial services and capital investment in communities of color, on Tribal lands and in rural communities.

**Thomas Steirer** has enjoyed a 20+ year, multi-faceted career focused on Native American finance and economic development. Since graduating from Santa Clara University with a degree in finance, he has worked for investment banks on Wall Street, commercial banks serving tribes, then worked directly and indirectly with dozens of tribal nations throughout Indian Country as a consultant and advisor, tribal enterprise board member and social entrepreneur. His mission is to bring forth crucial resources to foster the development of renewable energy projects. Empowering tribal leaders with knowledge and resources to facilitate the transition to renewable, sustainable energy is a key priority for Thomas.

## THOMAS STEIRER

Program Manager, Technical Assistance & Project Finance | Alliance for Tribal Clean Energy



## PILAR M. THOMAS

PASCUA YAQUI TRIBE  
Partner | Quarles and Brady, LLC



**Pilar Thomas** focuses her practice on tribal renewable energy project development and finance, economic development, federal Indian Law, and natural resource development. She assists clients with strategic legal advice. She has negotiated or assisted with agreements related to transmission lines, landfill gas, solar projects,

a natural gas power plant, and mineral development on tribal lands. She serves as general counsel for several tribes, Section 17 and tribal business entities. Pilar was previously deputy director for the Office of Indian Energy Policy and Programs at the US Department of Energy. She also is a former Deputy Solicitor of Indian Affairs for the Department of the Interior; former Interim Attorney General and Chief of Staff to Chairwoman Herminia Frias of the Pascua Yaqui Tribe; and was a trial attorney in the US Department of Justice.

**Dave Tovey** leads Nixyáawii Community Financial Services, a developing CDFI. He is also the former executive director for the Confederated Tribes of the Umatilla Indian Reservation in northeast Oregon. He has also served in top executive roles with the Siletz Tribal Business Corporation, Cayuse Technologies, the Coquille Indian Tribe, and the Affiliated Tribes of Northwest Indians Economic Development Corporation (ATNI-EDC). Named Economic Development Leader of the Year for the State of Oregon by former Governor John Kitzhaber, he currently serves on the boards of two CDFIs: president of the ATNI-EDC and the secretary/treasurer of the Indian Land Capital Company. He spent the majority of his early career with the Umatilla Tribes as economic development director and executive director during their period of dramatic growth throughout the 1990s.

## DAVE TOVEY

CONFEDERATED TRIBES OF THE UMATILLA  
INDIAN RESERVATION  
Executive Director | Nixyáawii Community  
Financial Services





# Speaker Bios



## PETE UPTON

PONCA TRIBE OF NEBRASKA  
CEO | Native CDFI Network & Executive  
Director | Native 360 Loan Fund



In addition to his NCN duties, **Pete Upton** is the Executive Director of Native360 Loan Fund, a CDFI that focuses on entrepreneurship and financial literacy development. Executive director since 2011,

Pete has built the organization from its start-up phase into a successful lending organization that continues to experience growth while increasing its community impact. He has been involved with the Native CDFI Network since it was a grassroots movement. From 2011-2012, he served on the steering committee that was instrumental in NCN's initial organizational steps. In 2012, he became a founding board member and served as the Chairperson for the Peer Learning Committee. As Native360 serves Native communities in three states, Pete understands the challenges of serving both rural and urban areas in across different jurisdictions. He values strong networks and cultivates partnerships to deliver technical assistance throughout a vast service area. Pete is a powerful advocate for equal access to capital.

**Jesse Van Tol's** work championing fair and responsible banking has resulted in \$548 billion in investments through Community Benefits Agreements with 20 banking institutions. He is a popular speaker and lecturer, appearing on/in NPR, the New York Times, the Wall Street Journal and the Washington Post. Jesse serves on the Maryland Consumer Rights Coalition board and the executive committee of Americans for Financial Reform. He also sits on a variety of large banking advisory boards, including the Federal Reserve Board's Consumer Advisory Council, Fannie Mae and Freddie Mac's Affordable Housing Advisory Councils. His bachelor's degree in History and International Studies is from the University of Wisconsin-Madison.

## JESSE VAN TOL

President & CEO | National Community  
Reinvestment Coalition



## KAREN WILLIAMS

Consultant



**Karen Williams** has been involved in the NMTC program as a lawyer, consultant, and trainer for about 20 years. She has participated in more than \$850 million in NMTC transactions.

She advises clients including tribes and Native Hawaiians on NMTC allocation applications and transactions as well as community and economic development plans, public private partnerships, and infrastructure financing.

**Kristen Wagner** serves as NCN's National Program Director. In this role, she manages grant-funded programs, membership programs and oversees the design and delivery of capacity-building supports to NCN members. Her 25-year career is built on a commitment to building more equitable economies in Native communities across the country and Indigenous communities globally.

## KRISTEN WAGNER

National Program Director | Native CDFI  
Network





## NATIVE CDFI NETWORK

(308) 850-0303

pete@nativecdfi.net

### Mailing Address:

Native CDFI Network  
P.O. Box 5683  
Grand Island, NE 68802

### Policy & Advocacy Office:

Native CDFI Network  
122 C St. NW, Suite 505  
Washington, DC 20001


\*Note: If you wish to visit NCN's office in Washington, D.C., please email [info@nativecdfi.net](mailto:info@nativecdfi.net)

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