

## **Federal Funding: Microenterprise and Small Business**

**Grace Fricks** founded Appalachian Community Enterprises (ACE), a Georgia non-profit organization, in 1997 and began its microlending service in 2000. In 2008, ACE created a statewide partnership to provide Georgia Green loans. Fricks, a small business owner for more than 10 years, currently serves on the board of the National Association of Women Business Owners, Atlanta chapter (NAWBO), the national board of directors for the Association for Enterprise Opportunity, and the advisory committee of the national Appalachian Regional Commission Revolving Loan Fund. Other community work includes member of the program committee of Women Advancing Microfinance - Atlanta, former Board member of White County Rotary Club and former Trustee of the Board of North Georgia Technical College. Fricks was the 2005 recipient of the Founders Award for Georgia Micro Enterprise Network, and was the 2004 Advocate of the Year from the Governor's Council on Developmental Disabilities. Degrees include B.S. in Social Work from University of Tennessee at Martin and MBA from University of Memphis.

**Jody Raskind** is responsible for the management and administration of numerous rural economic development, renewable energy, and energy efficiency funding programs. She is also responsible for publication of regulations and funding notices for numerous rural development programs. Prior to her work at USDA Rural Development, Ms. Raskind worked at the US Small Business Administration (SBA) as Chief of the Microenterprise Development Branch, concentrating on the microloan and PRIME programs. Before joining public service, Ms. Raskind enjoyed a private sector career that spanned the social services, home mortgage, and credit union industries.

**Jaunice Rufai** is a Financial Analyst for the U.S. Small Business Administration's Microloan Program Office. Ms. Rufai has nine years experience working with the Microloan Industry and has served as the Acting Branch Chief for a period of 18 months. With over 20 years experience working with the Federal Government and her well known commitment to the SBA Microloan program she offers information and resources based on a variety of perspectives.