

## **Native CDFI Funders Panel**

**Betsy Black** has 20 years of experience working as a consultant, trainer and facilitator with individuals, nonprofit organizations and businesses. Committed to helping CDFIs and other nonprofit community development organizations to reach their full potential in serving their communities, she works independently and in partnership with Oweesta, the Native Communities Financing Initiative and Opportunity Finance Network, consulting primarily in the areas of capitalization and strategic planning, and conducting assessments of CDFI organizational financial strength and performance. She also works with the Cooperative Fund of New England, promoting the fund's work among cooperatives in Vermont.

**Thomas C. Wright** is the Director of Loan Guarantee (OLG) Programs for the Office of Native American Programs. The primary purpose of OLG is to promote and facilitate the investment of private capital in tribal communities through an implied social contract wherein HUD assumes the lender's credit and collateral risk in exchange for access to market rate financing in underserved areas. Tom is responsible for the oversight and management of the Native American lending programs and the \$1.2 billion loan guarantee portfolio. This public and private partnership has the loan guarantee authority to finance \$950 million in Indian Housing loans and affordable housing projects in FY 2010. He joined HUD with seven years of hands-on experience work in tribal communities. Mr. Wright has originated HUD Section 184 Mortgages and performed contract based project manager for more that \$12 million in residential development resulting in 114 homes being built on Tribal Trust Lands. Tom also has practical experience working within a tribal government as a consultant and Interim Housing Manager. He poses extensive knowledge of trust land lending issues and leverage financing. Prior to his involvement with Tribes, Tom had more than fourteen years of combined experience in the mortgage lending and financial services industries. Tom was a former Fannie Mae/NAIHC Fellow on Native American lending issues.

**Randy Rice** joined Trillium Asset Management Corp. (Trillium) as its Community Investments Administrator in 1999. Founded in 1982, Trillium is the oldest and largest independent SRI investment firm in the U.S. and has made a commitment to invest at least 1%, of the dollars it manages in Community Investments. Trillium has been investing in the CDFI sector since 1984 and was part of the inaugural group of investors to use CARS™ in their due diligence process. Prior to joining Trillium, Randy worked with Ceres (formerly the Coalition for Environmentally Responsible Economies) for 4 years.

**Lura Mack** has worked in the community economic development field since 1996, in her current position as Coordinator of Community Investments and Administration for the Adrian Dominican Sisters since 2003. In that capacity, her focus is on establishing, monitoring and maintaining partnerships with nonprofit community-based organizations, inviting and overseeing the loan application process, carrying out site visits with borrower groups, as well as general administration of the Portfolio Advisory Board Office. Lura is the current Treasurer on the Board of Directors for Oikocredit USA, an international micro-credit lending institution based in Washington, D.C. In addition, she most recently serves locally on the Finance Committee of Hope Community Center in Adrian, Michigan. Lura holds a BA in Business Administration majoring in accounting from Siena Heights University. She resides with her husband in Lenawee County, Michigan.