

Capacitación para Acreditación CDFI: Explorando Un Nuevo Rol Para el Sistema de Cooperativas Financieras

7 y 8 de febrero, 2018 | San Juan, Puerto Rico



Víctor Álamo, Gerente General, CUNA Mutual Group – Región Caribe Hispano

El Sr. Víctor Álamo dirige las operaciones de CUNA Mutual Group en la Región Caribe Hispano, que comprende Puerto Rico, República Dominicana e Islas Vírgenes Americanas. Con su dirección y liderazgo, las operaciones de la región trabajan para cumplir la misión de CUNA Mutual Group: apoyar a las cooperativas de ahorro y crédito en la creación de bienestar financiero para ellas y sus socios, logrando así que CUNA Mutual Group sea un aliado incondicional y de confianza para el Movimiento Cooperativista Puertorriqueño.



Aurelio Arroyo González, MBA, Presidente Ejecutivo, Cooperativa de Ahorro y Crédito Jesús Obrero

Cuenta con un Bachillerato en Artes con Concentración en Ciencias Políticas y todos los cursos conducentes a una Maestría en Administración Pública de la Universidad de Puerto Rico, Recinto de Río Piedras. Además, obtuvo el Grado de Maestría en Administración de Empresas con Concentración en Finanzas de la Universidad Interamericana de PR. Laborando para la Cooperativa de Ahorro y Crédito Jesús Obrero, ha ocupado la posición de Oficial de Cumplimiento, Vicepresidente de Administración y desde el año 2009 es Presidente Ejecutivo. Ha sido conferenciante invitado en diversos temas, tanto en PR como en el exterior: Cumplimiento Legal, Seguridad Física en las Operaciones de las Cooperativas, Evaluación de Riesgo en la Concesión de Préstamos, El Modelo de Sucursales Compartidas, Tecnología Financiera, Fraudes y otras, para diversas audiencias del sector Cooperativo invitado por la Asociación de Ejecutivos de Cooperativas de PR, CUNA Mutual Insurance Society y otras entidades. A su vez, el señor Arroyo es miembro de las Juntas de Directores del Circuito Cooperativo de PR y de la Alianza Cooperativa del Este y representó a las Cooperativas Socias ante la Junta de Múltiples Mortgage Corporation (Banco Hipotecario subsidiaria de la Cooperativa de Seguros Múltiples de PR.



Daniel Betancourt, President/CEO, Community First Fund

Daniel Betancourt has been President and CEO of Community First Fund since 1999. He has over 25 years of experience in small business and community economic development lending. Dan is responsible for the overall success of Community First Fund and is focused on advancing their mission by building and maintaining vital relationships with corporate,

government and philanthropic partners. Under his leadership, Community First Fund has grown into a regional Community Development Financial Institution (CDFI) serving 15 counties in eastern and central Pennsylvania. Dan currently serves on the board of directors for the Community Action Partnership of Lancaster County (CAP), United Way of Lancaster County, Lancaster CRIZ Authority, AAA Central Penn, Greater Philadelphia Hispanic Chamber of Commerce, and Partners for the Common Good. He also serves on the New Market Tax Credit Advisory Board for the Reinvestment Fund and the Federal Reserve Bank of Philadelphia Economic and Community Advisory Council.



Marla Bilonick, Executive Director, Latino Economic Development Center

Marla Bilonick was named LEDC's Executive Director in 2014. She rejoined LEDC in 2012 as Director of Small Business Development after first working at the organization in 1999 as a microloan officer. As Executive Director, she leads LEDC's regional efforts to drive the economic and social advancement of low- to moderate-income Latinos and other D.C. and Baltimore area residents by equipping them with the skills and tools to

achieve financial independence. Prior, she worked for Seedco with businesses in Lower Manhattan New York that were impacted by the 2001 attacks of 9/11 so that they could be retained and could grow. As director of the Upper Manhattan Business Solutions Center, her team worked with entrepreneurs in Harlem to launch and expand businesses. Her work in microfinance for DAI in settings such as Bolivia, El Salvador, Mexico, Nicaragua, and her native Panama provides her with cultural sensitivity that is useful for working with LEDC's core constituents.



Linda Bow, Director of Compliance, New York Credit Union Association

Linda has been in the regulatory compliance environment for almost 30 years. In addition to her CRCM and CUCE she has a Master's degree in Business Ethics and Compliance and is a graduate of the ABA Stonier School of Banking with a Wharton School Leadership certification. Her extensive knowledge base is enhanced with her broad range of experience and expertise from overseeing loan production, servicing, pricing and selling. She has successfully managed financial institutions, compliance departments and staff through regulatory changes and implementations as well as developed and sustained Compliance Management structures focused on first, second and third lines of defense and annual risk assessments.



Luis Caballero, Consultant, CU Breakthrough

Luis Caballero has more than 17 years of experience working in the credit union industry and non-profit sector. Throughout his career, Mr. Caballero has implemented successful asset building programs and lending initiatives specific to the needs of LMI consumers and underserved communities. Some of these initiatives include: Volunteer Income Tax Assistance Program (VITA), Low Income Tax Clinic, Affordable Housing Programs, Financial Education Programs, Individual Development Accounts (IDA), Alternative Payday Loan Programs, Affordable Auto Loan Programs, Hispanic outreach programs, and the CDFI Fund FA/TA program. Current industry associations include: Founding and Current Board Member of the Network of Latino Credit Unions and Professionals, Member of the Awareness and Outreach Committee and International Relationships Subcommittee for the Cornerstone Credit Union League, and Co-Chair of the Coalition for Family Economic Progress.



Tony Davis, Officer and Director of Community Engagement, Federal Reserve Bank of New York

Mr. Davis focuses on analysis related to community and economic development, workforce development and urban revitalization issues. Mr. Davis also conducts outreach to government, nonprofit, business, banking and academic stakeholders throughout upstate New York, northern New Jersey and New York City. Prior to joining the Bank in 2006, Mr. Davis was a program officer at Enterprise Community Partners. Mr. Davis earned a M.A. in International Affairs from Ohio University. He also received a Master's in Urban Planning from the University of Illinois at Urbana-Champaign, where he focused on International Planning and Housing and a B.A. from Georgia Southern University.



Carla Decker, President and CEO, DC Federal Credit Union

Carla Decker has been President & Chief Executive Officer of DC Federal Credit Union since 2001. Under her leadership, DC FCU attained the designation of Community Development Financial Institution by the U.S. Department of Treasury; the credit union has leveraged that designation with over \$2 million in grants to build financial and human capital

capacity to serve low and moderate income families. Carla also advances DC FCU's mission of financial inclusion through ACCESO, an innovative collaborative that originally linked multiple credit unions in addressing and advocating, for the financial needs of the local, under-served Hispanic and immigrant community. In 2017, Carla was named one of the 100 Most Influential People to the Hispanic Community by "El Tiempo Latino" - the principal Spanish language news publication in the District of Columbia's metropolitan area. Carla is co-founder of the Network of Latino Credit Unions & Professionals. She serves on the boards of the National Federation of Community Development Credit Unions, the National Cooperative Business Association, and the Cooperative Development Foundation. She is the U.S. representative to the board of the International Co-operative Alliance (ICA) Americas' Region.



Pablo DeFilippi, SVP of Membership & Network Engagement, National Federation of Community Development Credit Unions

Pablo DeFilippi has more than 20 years of experience in community finance and financial inclusion working with regulated financial institutions both in the domestic and international arena. Throughout his career, DeFilippi has implemented, promoted or expanded a number of important initiatives aimed to expanding access to

affordable, responsible and sustainable solutions to meeting the financial needs of low and moderate income consumers. Originally from Chile, DeFilippi came to the US in the early 90s and almost immediately became involved with credit unions. After working at MCU, a large financial institution serving New York City Municipal employees, he joined the Lower East Side People's FCU (LESPFCU) a credit union serving Hispanics and other financially underserved populations in the New York City area and acted as its CEO until early 2004. From then and until the end of 2005, Mr. DeFilippi managed the World Council of Credit Unions, Inc. (WOCCU)'s International Remittance Program (IRnet).



Katherine de la Cruz Mongeon, Vicepresidenta de Mercadeo y Relaciones Públicas Banco Cooperativo de Puerto Ricos

Graduada de la Universidad de Puerto Rico, Recinto de Humacao con un Bachillerato en Administración de Empresas con concentración en Contabilidad, ha trabajado por más de 20 años en el movimiento cooperativo de Puerto Rico. Comenzó como examinadora en lo que hoy conocemos como la Corporación de Supervisión y

Seguros de Cooperativas de Puerto Rico COSSEC. Posteriormente se laboró como Contralora en las cooperativas Gura-Coop y Biopharma-Coop. Se desempeñó por once años, como Presidente Ejecutiva de Gura-Coop y recientemente se unió al equipo de trabajo del Banco Cooperativo de Puerto Rico en calidad de Vicepresidenta de Mercadeo y Relaciones Públicas.



María de los Ángeles de Jesús, Deputy District Director -- Puerto Rico and Virgin Islands District Office, U.S. Small Business Administration (SBA)

María de los Ángeles de Jesús was appointed Deputy District Director for the Puerto Rico and Virgin Islands District Office of the U.S. Small Business Administration (SBA) on July 30, 2012. As Deputy District Director, de Jesús supports the District Director in supervising the office's administrative operations and in carrying

out the agency's mission of providing financial assistance, counseling, and management and technical assistance to small businesses in Puerto Rico and the U.S. Virgin Islands. De Jesús began her career with the federal government at the U.S. Department of Agriculture's Rural Development Puerto Rico State Office, where she served for 27 years. She has occupied such positions as Loan Specialist and Community Development Manager. During the last seven years, she held the title of Business and Cooperative Program Director for USDA Rural Development, managing a commercial loan guaranty program with a \$25 million loan limit, as well as federal grants to create and save jobs through commercial initiatives. Her background ranges from property valuation to the analysis of commercial financing structures or renewable energy projects, among others.



Antonio Fernández, President/CEO, Catholic Charities, Archdiocese of San Antonio, Inc

Antonio Fernández has been the president/CEO of Catholic Charities, Archdiocese of San Antonio, Inc since he arrived to San Antonio on May 30, 2013. Under his leadership, the agency has grown from 17 programs to 45 programs and increased its budget from \$10.5 million to \$40 million. Catholic Charities, Archdiocese of San Antonio has become one of the lead agencies in

San Antonio. During FY 2017, the agency served over 230,000 people with help of many people including a record number of 6,066 volunteers. Before that, Fernández held the position of senior vice president of operations for Catholic Charities of the Archdiocese of Chicago, the largest Catholic Charities in the country. Catholic Charities of Chicago offers 162 social service programs located at 156 sites, has a staff of 2,800 employees, a team of 17,000 volunteers. On his last year in Chicago, Catholic Charities recorded a record operating revenue of \$173 million and \$200 million in assets. As the senior vice president of operations, Fernández was responsible for the overall leadership and effective operation of Catholic Charities programs in providing social service and physical plant oversight for Cook and Lake Counties in North East Illinois.

Robert Francis, Community Affairs Specialist, Federal Deposit Insurance Corporation (FDIC)



Robert A. Francis serves as Community Affairs Specialist for the Federal Deposit Insurance Corporation (FDIC) engaging in outreach activities with local stakeholders to promote the Corporation's Community Affairs program through the Division of Depositor and Consumer Protection (DCP). The Community Affairs

program supports the FDIC in its supervisory role and its functions related to community reinvestment and fair lending. Mr. Francis encourages partnerships between financial institutions and other community stakeholders to be responsive to community and economic development needs and opportunities; particularly in those communities having characteristics and individuals of low-and moderate income. Mr. Francis also supports the exam process by sharing information with examiners on needs and opportunities existing in communities through organized forums and other means.



Eric Hangen, Senior Research Fellow, University of New Hampshire's Carsey Center for Impact Finance

Eric Hangen, AICP is a Senior Research Fellow at the University of New Hampshire Carsey School of Public Policy, where he studies opportunity finance in the US. Recent publications include a study of US community investing for the Global Impact Investing Network and two analyses of the Community Development Financial Institutions field for the CDFI Fund. Eric also is the

Principal of I Squared Community Development Consulting. I Squared is a national, boutique consulting practice focused on social impact finance in the United States. Clients have included the Urban Institute, LISC, NeighborWorks America, the Center for Housing Policy, the Natural Resources Defense Council, and over 80 other community development organizations across the United States. Eric has worked in community development for over 20 years. He served as a management consultant with NeighborWorks America, as the senior planner for the city of Caguas, Puerto Rico, as a planner for the Puerto Rico Public Housing Administration and as a project manager for the NYC Department of Business Services.

Jim Keller, Sr. Review Examiner – New York Regional Office, FDIC



Jim Keller is currently a Sr. Review Examiner in the New York Regional Office, where he has worked in the Review Examiner role since 2009. Prior to becoming a Review Examiner, Jim worked as a Sr. Compliance Examiner in the FDIC's Jamesburg, New Jersey Field Office for approximately 10 years. While in the Jamesburg Field

Office, Jim conducted compliance and CRA examinations in New Jersey, Maryland, and Puerto Rico. Jim has been designated as a CRA subject matter

expert for the FDIC's New York Region and is regularly involved in the Region's most complex examinations. In addition to his Review Examiner duties, Jim serves as an Instructor at the FDIC's CRA School in Washington, D.C. Jim holds a degree in Political Science from Florida State University.



Amber Kuchar-Bell CDFI Fund Program Manager CDFI Program and Native Initiatives

Prior to joining the CDFI Fund, Amber was an investment officer for the Calvert Foundation, a CDFI, where she managed a \$68 million investment portfolio of CDFIs including Native CDFIs, CDEs, and social enterprise organizations. Before joining Calvert Foundation, Amber worked at NCB Capital Impact, also a CDFI, as a commercial loan underwriter where she underwrote

loans for healthcare centers, affordable housing cooperatives, and charter schools. Early in her career, Amber was an Export and Marketing Associate for a coffee cooperative in Matagalpa, Nicaragua, and Sr. Consumer Lending Loan Officer at Bay Federal Credit Union. She has a Master of Public Policy from Duke University located in Durham, North Carolina and a Bachelor of Science in International Development from the University of California Los Angeles.



Lily Lopez, Senior Vice President, Citi Community Development

Lily Lopez joined Citi in 2000 and has served in various roles. Currently, she is a Senior Vice President of Citi Community Development and covers Connecticut, Westchester, Bronx and Puerto Rico. In her position, Lily leads Citi's commitment to achieve economic empowerment for underserved individuals, families and communities by expanding access to financial products

and services, and building innovative partnerships. As the coordinator for all of Citi's community development activity, Lily works closely with community leaders and nonprofit organizations and leverages Citi's business resources to help address local community needs. Lily has been working in banking for nearly 20 years. She has also worked in the nonprofit sector for over five years. Lily serves on the board of several nonprofit organizations (Bridgeport Public Education Fund, Connecticut Association for Human Services and Connecticut Housing Coalition), as well as advisory councils (Connecticut LISC and Family Economic Security Program).



Cathie Mahon, President/CEO, National Federation of Community Development Credit Unions

Cathie Mahon oversees all of the Federation's programmatic and investment activities. Ms. Mahon was selected as the President/CEO following a nationwide executive search and joined the Federation on October 1, 2012. She is committed to continuing the Federation's role of bridging the credit union movement to the community development field, promoting financial

inclusion and identifying and connecting credit unions to unserved and untapped markets and communities. Ms. Mahon most recently served as Deputy Commissioner at the NYC Department of Consumer Affairs where she started and led New York City's Office of Financial Empowerment (OFE). OFE was the first initiative of Mayor Michael R. Bloomberg's anti-poverty efforts and was the first local government initiative in the nation with a mission aimed expressly at helping to educate, empower and protect low income residents to help them make the most of their financial resources. Ms. Mahon was a co-founder of the Cities for Financial Empowerment Coalition and Fund, and has worked to integrate financial capability programming into municipal service delivery systems.



Nelson Medina, Marketing Director, Guadalupe Credit Union

Nelson Medina is currently the Marketing Director at Guadalupe Credit Union, a Community Development Financial Institution in Santa Fe, New Mexico. He holds a bachelor's degree in Business Administration from Turabo University in Puerto Rico. Nelson completed the Credit Union Development Educator (CUDE) certification given by the National Credit Union Foundation in 2014,

which taught him the importance of the credit union's philosophy of "People Helping People". In 2016, CUNA and the Credit Union Magazine selected him as a Credit Union Rock Star, after steering heading a project that supplied 32 bikes for children and teens in Santa Fe, Espanola and Taos. Nelson currently serves on the Board for the Northern New Mexico Chapter of Credit Unions, and is part of the Young Professionals of CU's, a group that connects and empowers young professionals from Northern New Mexico. Driven by his interest in International Development, Nelson volunteered on August 2017 with the National Business Cooperative Association (NCBA) in Dakar, Senegal, where he taught about the cooperative principles, sales and finances to a group of female farmers. In his free time, Nelson enjoys photography, camping, hiking, and volunteering in credit union and community events.



Henry Meier, General Counsel, New York Credit Union Association

As General Counsel for the New York Credit Union Association, Henry is actively involved in all legislative, regulatory and legal issues impacting New York credit unions. He also acts as Counsel to OwnersChoice Funding, a mortgage banking company that services and underwrites loans on behalf of credit unions.

Before joining the Association in 2006, Henry served as a counsel to the New York State Assembly Republican Conference for seven years. There, he analyzed proposed banking legislation and briefed Assembly members on their intricacies and potential implications.



Luis Pastor, President/CEO, Latino Community Credit Union

Luis Pastor has been President and CEO of Latino Community Credit Union (LCCU) since 2000. He oversaw the organization's expansion to over 72,000 members and 12 branches statewide, making it the fastest growing credit union in the U.S. During his tenure, LCCU has become model for institutions in the U.S. and abroad seeking to provide financial education and services to

unbanked and low-income immigrant communities. LCCU has received more than 35 local and national awards including the E Pluribus Unum award for its exceptional immigration integration initiatives as well as the first Wachovia NEXT Award designed to propel high-potential CDFIs to a next level of growth, success, and staying power. On 2015, in recognition of his exceptional leadership skills, Pastor was selected by Credit Union Times readers as one of the 64 most influential leaders in the credit union industry for the past 25 years.



Fernando J. Pulido, Senior Vice President, Multi-Bank Securities, Inc.

Fernando Pulido joined Multi-Bank Securities, Inc. (MBS) in 2009 as an account executive. He was promoted in 2010 to vice president and again in 2015 to senior vice president. He is the lead principal for the company's office in Austin, Texas; in addition, he continues to serve the investment needs of institutional and municipal investor clients. Fernando's professional career has been

focused on building long-term relationships with clients and meeting their investment needs by providing them with expert knowledge and service through a consultative approach. Since 2011, he has served as a guest speaker and instructor for executives of financial institutions and treasurers of county governments at numerous national and regional seminars on fixed-income securities. Fernando graduated in 1989 with a Bachelor of Business Administration in Accounting from the University of Wisconsin- Eau Claire. In 2002, he graduated from Florida Atlantic University with a Master of Business Administration and a Graduate Certificate in International Business. He is fluent in both English and Spanish. Fernando holds several securities licenses with the Financial Industry Regulatory Authority (FINRA), including a Registered Options Principal (Series 4), a General Securities Representative (Series 7), a General Securities Principal (Series 24), a Municipal Advisor Representative (Series 50), a Municipal Securities Principal (Series 53) and a Uniform Securities Agent Law (Series 63). During his leisure time, he enjoys cycling, kayaking and paddle boarding with his wife and children



Nancy Santiago Negrón, Vice President, Strategic Communications & Partnerships, Hispanics in Philanthropy

Ms. Nancy Santiago Negrón currently serves as the Vice President for Hispanics in Philanthropy, a 35-year organization that works with foundations and philanthropists to make impactful investments in Latino leaders and communities across the Americas. In this role, Nancy is responsible for identifying and building strategic alliances with partners across sectors, developing the communication tools needed to facilitate aligned and consistent messaging with those partners about philanthropic giving in Latino communities, and to elevate HIP's voice and visibility across the northern hemisphere. A seasoned professional with over two decades of experience in the areas of education, workforce development, federal policy, and management, she served for two terms in the Obama Administration and has been instrumental in the design and execution of key public policy and federal programs. Focused on aligning capital with justice, her leadership skills have been employed in government, the technology sector, educational institutions, non-profit organizations, and corporations. Nancy has many years of experience advocating for policies that transform lives in under-resourced communities including serving in several senior leadership positions as an appointee in the Administration of President Obama.



José Julián Ramírez Ruiz, Director Ejecutivo de la Asociación de Ejecutivos de Cooperativas de Puerto Rico

Actualmente se desempeña como Director Ejecutivo de la Asociación de Ejecutivos de Cooperativas de Puerto Rico. Posee estudios universitarios en ciencias sociales y una maestría en comunicación de la Universidad de Puerto Rico. Además, cursó estudios postgraduados en dirección de empresas cooperativas en la Universidad de Mondragón, País Vasco. Se ha desempeñado como fundador de cooperativas y docente en varias universidades. Trabajó por siete años en la Liga de Cooperativas de Puerto Rico donde tuvo a su cargo el Proyecto de Investigación en Responsabilidad Social Cooperativa, el Centro Nacional de Servicios Educativos (CENASE) y el Área de Desarrollo Cooperativo que incluía facilitar apoyo técnico a las cooperativas, editar el periódico Puerto Rico Cooperativista y conducir el programa radial Cooperativismo Por Puerto Rico.



CPA Ángel Saez Lopez, Presidente, Banco Cooperativo de Puerto Rico

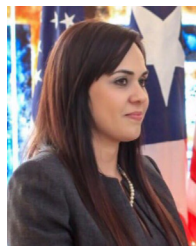
El Sr. Ángel L. Sáez López se graduó de la Universidad de Puerto Rico, con un Bachillerato en Administración Comercial con concentración en contabilidad de la Universidad de Puerto Rico. Luego continúa estudios graduados en banca internacional e inversiones. El señor Sáez es Contador Público Autorizado. A principio de su carrera profesional, trabajó con la prestigiosa firma de Contadores Públicos Autorizados PricewaterhouseCoopers, luego es trasladado a las oficinas de la compañía en Nueva York donde tuvo a su cargo la auditoría de la famosa institución JP Morgan Chase. Durante su estadía en New York, colaboró con el Securities Exchange Commission y el Financial Accounting Standard Board en un sinnúmero de proyectos relacionados al área bancaria y valores. Sus vastos conocimientos bancarios y de inversiones y su relación con estas agencias regulatorias, le proveen la oportunidad de ser seleccionado por el Dr. Carmichael para redactar el capítulo de contabilidad de instituciones financieras para el famoso libro de referencia contable "Accountants' Handbook". Como Presidente del Banco Cooperativo, ha logrado desarrollar e implementar una serie de productos y servicios financieros para beneficio del Sistema de Ahorro y Crédito del Cooperativismo. Algunos de estos productos y servicios son;

tarjetas de crédito y débito, una red de más de 300 cajeros automáticos, programas de financiamientos hipotecarios y comerciales, etc. El CPA Ángel L. Sáez López, es director o ha sido director, entre otras varias Junta de Directores, como: MasterCard International y la Cámara de Comercio de Puerto Rico.



Alejandra Seluja, Consultant, CU Breakthrough

Alejandra Seluja a Consultant for the Federation, concentrates on services to immigrant members. Ms. Seluja led a full service bilingual branch, concentrated on providing mainstream and alternative financial services to new immigrants since its beginning to becoming the fastest growing branch in the credit union. Her background includes all aspects of credit union operation services, including mortgage lending. She developed all the bilingual financial material for a local credit union, taught financial literacy through classroom and developed marketing material for a diverse membership, integrated consumer and mortgage lending policy and procedure development for serving ITIN-holder immigrant borrowers. She currently is the Chair of the Immigration Committee for the City of Santa Fe and a board member for a statewide Immigrant Human Rights Advocate Group.



Ivelisse Torres Rivera, Comisionada, Comisión de Desarrollo Cooperativo de Puerto Rico

Desde enero del 2017 ocupa el puesto de Comisionada de Desarrollo Cooperativo y presidenta de la Junta de Directores de la Corporación para la Supervisión y Seguro de Cooperativas de Puerto Rico. Por los pasados cinco años, ha trabajado como auditora y examinadora de la Corporación para la Supervisión y Seguro de Cooperativas de Puerto Rico, realizando exámenes a las Cooperativas de Ahorro y Crédito, Cooperativas de Tipos Diversos y Cooperativas Juveniles, lo que la hace tener un conocimiento abarcador del sector del cooperativismo desde todas sus facetas. Desde el 2013, es Auditora Certificada en Controles Internos por The Institute for Internal Control Auditors. También desde el 2014 es Auditora especializada en el área de fraude, certificada por The Association of Certified Fraud Examiners. Recientemente, en diciembre 2016, obtuvo su certificación como Especialista en el área de servicio de Préstamos Hipotecarios por la Mortgage Bankers School of Puerto Rico.



Javier E. Zapata-Rodríguez, Deputy Director for Economic Development, PathStone Enterprise Center

Javier E. Zapata-Rodríguez EDP, has over 15 years managing programs and projects in the economic development field, including micro-finance, entrepreneurship development, job creation and placement activities, micro, small and medium enterprises support through technical assistance and financial support, community economic development, among others. Javier E. Zapata has managed and directed programs and projects under federal, state and private funding including TANF, EDA, HHS (JOLI and CED), SBA, USDA, private foundations and banks, among others. Javier E. Zapata was also part of the team that created and developed the "Western Food and Agro-Processing Center" located in the town of Mayaguez, a federal Healthy Food Financing Initiative program, the latter being one of the flagship projects of the Let's Move federal initiative. Javier E. Zapata is also a member of various community and government groups including being Board Member of the Government Public Corporation Bosque Modelo in Puerto Rico.