



COVID-19 Crisis: Exposing The Gap to Help Latino Micro and Small Businesses Survive and Reach Their Potential

New Webinar series open to all credit unions

Inclusiv invites you to join our new Juntos Avanzamos webinar series, **Reaching Hispanic Small Businesses in the COVID-19 Environment** on **Thursday, May 21 and 28, 2020 at 2:30PM ET.**

Small businesses are feeling the brunt of the economic hardship caused by COVID-19 pandemic, with Hispanic small businesses facing even deeper challenges with less access to capital and resources like the PPP. Despite limitations, Latino-owned businesses continue to grow rapidly and serve as the greatest contributors toward revitalizing their communities.

After the COVID-19 crisis is over there will continue to be an immense need for affordable and relevant lending options for Hispanic small businesses and entrepreneurs. Credit unions should be at the forefront of the recovery process, offering small business financing alternatives to their communities.

What are the most common challenges faced by Hispanic entrepreneurs and small business owners? What types of loans are more attractive and relevant? What are best practices in small business lending?

REGISTER

**Reaching Hispanic Small Businesses Series: COVID-19
Thursday, May 21 and 28, 2020 | 2:30 pm - 3:30 pm ET**

Reaching Hispanic Small Businesses - Thursday May 21, 2020, 2:30PM ET

Join our panel of experts, **Carlos Garcia, CEO of Finhabits** and **Ramiro Cavazos, President and Chief Executive Officer of the United States Hispanic Chamber of Commerce** for a discussion with **Pablo DeFilippi** on:

- State of Hispanic small businesses in the United States
- Most common needs for Hispanic entrepreneurs and small businesses
- Best practices in reaching Hispanic entrepreneurs and small businesses



Carlos Garcia is the **founder and CEO of Finhabits**, a digital investment advisor for everyday Americans. He is a seasoned entrepreneur with more than 14 years of experience in financial technology. Past ventures include Madison Quant Labs, a quantitative hedge fund selected as a Futures Star by CTA Magazine, and Fundspire, an investment analytics platform acquired by eVestment in 2012. Garcia holds a B.Sc. in Electrical Engineering and Computer Science from MIT.

Ramiro Cavazos is the **President and Chief Executive Officer of the United States Hispanic Chamber of Commerce**. Previously, he served as the President and CEO of the San Antonio Hispanic Chamber of Commerce for 10 years. He has served as the Director of Economic Development for the City of San Antonio, Director of Research and Economic Development for the UT Health Science Center, and as the Global Public Affairs Manager for the Levi Strauss Company and Foundation for the Texas, Mexico, and Latin America region. Ramiro has a Masters of Public Administration from St. Mary's University and holds a Bachelor's Degree in Government from The University of Texas at Austin.



Best Practices in Service and Lending to Hispanic Small Businesses and Entrepreneurs - Thursday May 28, 2020, 2:30PM ET

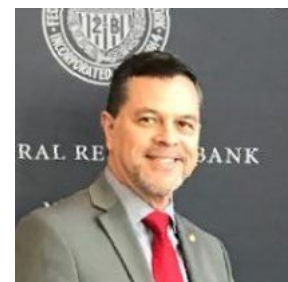
Join our panel of experts, **Jeff Ivey, President and CEO of River City Credit Union**, **Ismael Velázquez-Pérez, VP of Administration at Cooperativa Zeno Gandía**, and **John Wilkening, Chief Retail Officer at Notre Dame Federal Credit Union** for a discussion with **Pablo DeFilippi** on:

- Best practices for Hispanic small business outreach
- Best practices for Hispanic small business lending
- Strategies to help small businesses through the COVID-19 crisis



Jeff Ivey is **President and CEO of River City Federal Credit Union**, a CDFI and Juntos Avanzamos credit union located in San Antonio, Texas. The credit union received the Juntos Avanzamos designation in 2011. Embracing the true principles of the program has led to a turn around in financial performance, more members, and more awareness, especially in the immigrant community, about the credit union and the importance of avoiding predatory firms. Ivey has over 30 years in the financial industry, working at large regional and small community banks, as well as a large credit union prior. He is a graduate of Baldwin-Wallace University and received his MBA from the University of Washington.

Ismael Velázquez-Pérez is the **Vice President of Administration at Cooperativa Zeno Gandía** Prior to working at Zeno Gandía, Velázquez had a successful private practice as a public accountant and from 2013 to 2014 served as deputy commissioner of Cooperativas de Puerto Rico. Prior to his experiences with the cooperative movement, he served as an entrepreneur in the automotive industry. He has a Juris Doctor from the Eugenio María de Hostos Law School and has certified as a CPA for more than a decade. He has taught and lectured in and outside Puerto Rico.



John Wilkening, Chief Retail Officer of **Notre Dame Federal Credit Union** graduated from Indiana State University with a Bachelor of Science in Communication and Public Relations. In 1998, John completed the University of Notre Dame Stanford Executive Banking Program. Over his 25 years in banking, John assumed leadership



roles everywhere he has served. Upon arrival at Notre Dame Federal Credit Union as the Chief Retail Officer, he credit union doubled its loan volume in his first nine months and the growth continues.

Please submit questions for panel members in advance to **René A. Vargas Martínez, Program Officer**, at rvargasmartinez@inclusiv.org.

If you register for the May 21st webinar, you are automatically registered for the May 28th webinar as well. If you have not yet registered, register at:

Registration Link:

<https://attendee.gotowebinar.com/register/1093298694144467469>



T 212.809.1850 | info@inclusiv.org | www.inclusiv.org

