Thoughts from 2020 Board Chair
Yashoda Naidoo

Despite the challenges of 2020, DreamSpring supported more small businesses last year and emerged poised for even greater impact than we were achieving before the pandemic. We never could have predicted this.

Until the Paycheck Protection Program (PPP) was announced, no one knew where relief funding would come from. Faced with uncertainty about its own revenue streams in the early days of the pandemic, DreamSpring made decisions to ensure we remained strong for those who needed us most. We wasted no time becoming one of a select group of PPP-approved community lenders to serve as a reliable resource for the smallest of small businesses, people of color, entrepreneurs seeking low-dollar loans, and to financially underserved business owners.

As a restaurant owner, I keenly understood their struggle. To survive, I temporarily closed two of my four café locations and borrowed $20,000 on a personal loan to make payroll. I could have taken a loan with DreamSpring, but to do so would have required me to step down from the board, and I felt a profound personal responsibility to ensure that DreamSpring remained a durable and stalwart resource for business owners like me.

And we succeeded.

DreamSpring innovated and pivoted to meet underserved small business owners’ immediate need for economic relief. We increased our service area almost overnight from five to 17 states and provided close to 3,000 loans to small businesses that were at risk of closing without DreamSpring’s support, helping to preserve nearly 12,500 jobs. And today we are well-positioned to support even more small businesses tomorrow. DreamSpring’s historic impact and growth in an unimaginable year like 2020 is a testament to Anne Haines’ leadership and tenacity; to a dedicated staff who routinely work miracles in the face of seeming impossibility; and to the determination, grit, and courage of my fellow small business owners.

It has been an honor and pleasure to serve as board chair during the last two transformative years for DreamSpring and for the communities we support.

With gratitude,

Yashoda Naidoo
DreamSpring Board Chair
Clarence McAllister of Phoenix is DreamSpring’s 2021 board chairman. He is the first board chair based outside of New Mexico since the nonprofit was founded 27 years ago in Albuquerque.

An immigrant and entrepreneur, Clarence has said that if he wrote an autobiography, he would entitle it *In Pursuit of the American Dream*. He is passionate about DreamSpring’s work.

“I joined the Board of DreamSpring because as immigrants, when my wife, Reyna, and I started our business 20 years ago, we did not have any capital, nor friends or family that could help us,” Clarence said. “Most DreamSpring clients are in the same situation, and it takes years of hard work and sacrifices to build a credit history for banks to see them as low-risk borrowers.”

Born in Panama, Clarence came to the U.S. at the age of 18 with a scholarship to Arizona State University. After earning a master’s degree in electrical engineering, he and Reyna founded Phoenix-based engineering firm Fortis Engineers, which now provides engineering consulting services in multiple states. As Fortis’ CEO, Clarence prioritizes mentoring other entrepreneurs of color and nurturing job creation in underserved communities.

Among other impressive awards and accolades, Clarence has been named by *AZ Business* as one of Arizona’s 25 Most Influential Hispanic Leaders; the Arizona Hispanic Chamber of Commerce honored him as Entrepreneur of the Year in 2014; and that same year, he received the Society of American Military Engineers’ Small Business Award. DreamSpring is honored to have Clarence as a dedicated, visionary leader and board member since 2016.
DreamSpring is a nonprofit community lender dedicated to eliminating systemic wealth inequities and accelerating the economic inclusion and strength of underserved communities, which play a critical role in the stability and resilience of local and regional economies.

We provide rapid access to capital and customized wrap-around support to the most vulnerable small business owners, focusing on communities that include people of color, women, low- to moderate-income earners, veterans, people with disabilities, the LGBTQ community, the formerly incarcerated, and rural enterprises.

To quickly scale impact among populations disproportionately affected by the 2020 pandemic, we expanded our service area from five legacy Southwest states to 17 states from coast to coast. In addition, we took on the crucial role of providing grants to Covid-impacted businesses on behalf of initiatives such as Energize Colorado and the All Together New Mexico Fund. We now provide business loans ranging from $1,000 to $2 million to existing and new businesses in these regions, and have the technological capacity and strategic partnerships to channel this capital quickly to the entrepreneurs who need it most.

Such unprecedented evolution in such a short time has succeeded because our founding principles are steadfast and our purpose is clear: human potential is unleashed when all people have the opportunity and means to drive their own growth, propel their own success, and shape their own future.

In 2020, DreamSpring earned our 10th consecutive 4-star rating – the highest possible – from Charity Navigator. DreamSpring has also twice received the national Access to Capital award from the Minority Business Development Agency of the U.S. Department of Commerce and is a member of the prestigious Microfinance Impact Collaborative at the Aspen Institute.
Deidre Sanders had never owned a business, and was ecstatic when she found a facility to realize her dream to open a child care center. But soon, unforeseen remodeling and refurbishing needs drained Deidre’s bank account and confidence.

“I wanted to do this because I love children,” she said. “But there were lots of problems. DreamSpring really saved me.”

Deidre left a 15-year career teaching elementary school in August 2019 to open the Sanders Academy for Excellence (SAFE) in Waco, Texas, an educational space for children ages 6 weeks to 12 years, where teachers have the freedom to individualize curriculum – including Spanish bilingual instruction – to the unique needs of each child.

“Above all, I want parents to know their child is safe and loved and will be educated before they leave my facility,” said Deidre.

But her vision nearly failed to see the light of day. Before applying with DreamSpring, she couldn’t get a loan. “I applied to two other places and was turned down because I didn’t have any credit. They told me I needed to be in business at least two years.”

DreamSpring provided a $20,000 loan to help with equipment purchases, repairs, and startup costs since Deidre was able to demonstrate positive cash flow and credit with her application. Seven months later, Covid-19 threatened to undo it all. To stay afloat, Deidre stopped paying herself, she said, “so I could pay my people. I didn’t want anyone to go without.”

After several weeks, the City of Waco allowed her to reopen as an essential business. DreamSpring responded, too. The organization deferred Deidre’s loan payments and then subsequently decreased the payment amount for several months – relief options that DreamSpring offered to its clients to help them navigate the economic toll of the pandemic.

Approaching two years in business, Deidre’s academy has moved to a new location and averages a near-capacity student enrollment. She employs 11 people full-time, five of whom are family members and is now thinking about opening a charter school.

“I believe DreamSpring is the reason we are where we are now,” Deidre said. “They gave me a break, they trusted me, and gave me the confidence to get up and running.”
The Southwestern Association for Indian Arts (SWAIA) has been introducing Native American artists to the world for nearly 100 years, and no global shutdown was going to hinder their progress.

In a year when Native communities suffered disproportionately in every imaginable way from the pandemic, SWAIA sought assistance from DreamSpring to develop innovative strategies that would not only help Native American artists survive the immediate crisis but also thrive after it, said Kimberly Peone, the first Native American woman to serve as SWAIA’s executive director.

The Santa Fe-based nonprofit produces the city’s world-renowned Indian Market, an event that attracts about 150,000 attendees and serves as a primary vehicle for showcasing Native American arts. Though Covid-19 prevented SWAIA from hosting the market in person last year, the show went on.

SWAIA received two PPP loans of $77,000 each through DreamSpring. The funding enabled SWAIA to retain its full-time employees and also helped SWAIA provide web development support to its 1,000+ members, generating more than $500,000 in online sales when traditional outlets like galleries, events, and storefronts were shuttered.

“One of the things I became aware of is that not all artists had the opportunity to build websites due to the digital divide that is real in these Native communities,” Kimberly said.

As a result of lessons learned in 2020, SWAIA is developing a new digital business model that will allow the nonprofit to be more sustainable. The organization intends to launch in 2021 a permanent e-commerce platform called Indigenous Collections where artists can upload profiles and add a link to their own microsites.

“Everybody was scrambling in 2020, trying to figure out what PPP was and how to qualify and how to get money,” Kimberly said. “The partnership with DreamSpring made it just a seamless transaction for us when so many organizations were trying to go other routes, and they were clogged.

“DreamSpring coming alongside us during a time of need kept us in this place of creativity and innovation, so we have now progressed with an even bigger vision.”
For 12 years, Alex Castro worked first as a juvenile probation officer in Denver’s Drug Court and then as a sex-trafficking diversion officer for the District Attorney’s Office. He likens the impact of that work to applying a Band-Aid® to a gaping wound. He knew he could make a bigger difference.

“Every single teenager who was sex-trafficked, every child and family that came through the system, there was intergenerational trauma and addiction. I wanted to be part of the solution,” said Alex, who holds a master’s degree in Community Counseling.

Motivated to provide bilingual mental health services that focus on an individual’s trauma recovery – rather than past mistakes – Alex bought Life Recovery Centers in 2015. In the business’ first year, Alex refinanced his home; obtained a loan from DreamSpring for startup costs; and drew no salary. For income, he continued working in the Denver justice system until his business gained enough traction.

“Being an immigrant, LGBTQ, bilingual, bicultural and educated, I have many gifts to offer and feel called to do this,” Alex said. “DreamSpring has supported me 100 percent from the beginning. Other lenders would not qualify me because I didn’t have a business plan. When I told DreamSpring my goal and what I was about, they approved me and I’ve worked with them ever since.”

Come 2020, Alex had moved the business from a shared workspace of about 800 square feet to its own 1,300-square foot office. Five full-time employees and 12 trauma-trained contract clinicians were serving about 350 clients weekly. But a waiting list was growing, as economically-vulnerable families – particularly families of color – were disproportionately affected by the 2020 Coronavirus pandemic, dramatically increasing the need.

Throughout the pandemic-related challenges of 2020, Alex credits the centers’ success and survival to DreamSpring and the two $23,000 PPP loans it provided. The funding helped Alex retain employees, hire additional contractors for the increased caseload, pay for a telehealth portal for virtual treatment, and become credentialed to accept all major insurance companies and Medicaid.
The WellSpring Society focuses on celebrating donors who have enabled DreamSpring’s 27 years of success and connecting them with the real people and communities that are thriving as a result of contributions from Society members.

Charter Members are long-standing champions of our organization. These individuals were members of our legacy giving societies and circles and are the foundation on which this society is built.

New Members will qualify upon reaching cumulative lifetime giving of $25,000 or more. If you are interested in making a commitment to join the WellSpring Society, please contact Mary Perkins, Director of Philanthropy at mperkins@dreamspring.org.

WellSpring Society
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Lynne Andersen and John Gallegos
Marisa Barrera and Patrick Mulkey
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Barbara and Rob Boosman
Julie Bowdich and John Carey
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Catherine and Ray Ziler

WellSpring Society
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Debbie and Steve Maestas
Janet and Robert Van Allen

WellSpring Society
in Memoriam
Ms. Nancy Anderson-Roberts
Don Chalmers
Robert Stamm
H.B. and Lucille Horn
William “Bill” H. Johnson
Virginia Quintana L Lujan
Emily Mauney
Herman Mauney
Ann O’Leary
Albert Potter
Estate of Michael and Judith Settle
Jolene Smith
John Sparks Sr. and Mary Lee Sparks
Estate of Robert “Bob” and Helen Jane Taichert
Robert Wertheim
Larry Willard

Please let us know of any errors or omissions.
**2020 Impact Partners**

Individuals and organizations whose annual philanthropic contributions enable DreamSpring to empower entrepreneurs to be a catalyst for change one small business at a time.

**$50,000 and above**
- Bank of America
- BBVA Foundation
- Caring for Colorado
- The Colorado Health Foundation
- Comerica Bank
- Community Development Financial Institutions Fund of the U.S. Department of the Treasury
- First National Bank of Omaha
- Gates Family Foundation
- JPMorgan Chase Foundation
- The Meadows Foundation
- U.S. Bank
- USAA Savings Bank
- Wells Fargo Foundation

**$10,000 - $40,000**
- Adolph Coors Foundation
- Alongi Family Fund
- Arizona Community Foundation
- Bank of the West
- BB&T (now Truist)
- Charles Schwab Bank
- Cinco Amigos Fund of the Albuquerque Community Foundation
- CIT Bank
- City of Albuquerque
- Colorado Department of Public Safety
- Haines Yatskowitz Family
- Debbie and Steve Maestas
- Linda Marshall
- Merrion Family Foundation
- Opportunity Finance Network
- Pacific Western Bank
- PNC Bank
- Southwest Capital Bank
- U.S. Small Business Administration
- Union Pacific Foundation
- United Way of Central New Mexico
- Vectra Bank
- Washington Federal Foundation (now WaFd Bank)
- Western Alliance Bank
- Wiggins, Williams & Wiggins (in-kind)
- Women’s Foundation of Colorado

**$1,000 - $9,999**
- Anonymous
- City of Albuquerque
- Betty Arkell

**Association for Enterprise Opportunity**
- Balcombe Family Charitable Fund of Communities Foundation of Texas
- Bank of Albuquerque
- Bank of Arizona
- Bank of Texas
- Marisa Barrera and Patrick Mulkey
- Janet Garcia-Becker and Norman Becker
- E. Blaugrund Family Fund
- The Brillman Fund
- Bruce Byington
- Century Bank
- Carol and John Cochran
- The Communities Foundation of Texas
- Michelle and Bill Coons
- Vicki and Sam Dazzo
- Manali Doshi
- DSRM National Bank
- El Paso Electric Company
- Fisher Family Charitable Fund
- Frost Bank
- Danny Griego
- Edmond Johnson and Victoria Nevarez
- Gloria Johnson
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- Kristin Knaus
- LEF Foundation
- Sharon Leising
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- Liman Family/Twin Enviro Services Fund
- Ciara Macfarland
- Germaine Mitchell
- MidWestOne Bank
- Yashoda Naidoo and David Montgomery
- National Bank of Arizona
- New Mexico Bank and Trust
- NewMexicoWomen.Org (NMW.O)
- Nordson Corporation Foundation
- Laurie and Kelly Parkhill
- PNM Resources Foundation
- The Revere Coalition
- Metta and Jerry Smith
- Mike and Marisa Stanford
- Diana and Chester French Stewart
- Jean Ann Swan and Donald “Duffy” Swan
- Barbara and Rex Throckmorton

* In honor of/in memory of gift
Σ WellSpring Society Charter Member
γ WellSpring Society Member

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2020 Impact Partners

Trotter Charitable Fund
USDA
The Van Allen Family Foundation
Catherine and Ray Ziler

Up to $999
Marquita Adesida
Albuquerque Economic Development (AED)
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James Carr
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Santa Fe Community Foundation
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Yolanda Segura
Jessica Stultz
Timothy Tapiltz
TC Cearley Enterprises LLC
Trevor Thomas
Michael Tomac
Kirstin Tomasini
Juan Pablo Trevizo and Adriana Gomez-Trevizo
Lynn and Craig Trojahn
Lena Tsethlikia
William Tye
Yvette and JonPaul Ulibarri
JD and Chuck Wellborn
Susan and David Weymouth
Janislee and William Wiese
Gretchen and Shane Williams
Kevin Williams
Lorraine Wilson
Frederick and Donna Winters
Women’s Foundation of Southern Arizona
Brad Woodward
Sandray Yanez
Lucas Younts

* In honor of/in memory of gift
† WellSpring Society Charter Member
γ WellSpring Society Member

Please let us know of any errors or omissions.
Colorado Small Business Impact Fund Members

Colorado Small Business Impact Fund (COSBIF) is a loan fund focused on providing small business loans, lines of credit, and training for entrepreneurs with a special emphasis on serving Colorado’s non-metro counties, with additional priority to support small businesses owned by low- to moderate-income individuals, females, veterans, and minorities. The following Colorado funders have committed to a long-term partnership with DreamSpring to address small business growth and create development opportunities in rural communities, especially for women and minorities.

**Capital Impact Partners**

Capital Impact partners provide lending capital to DreamSpring to benefit underserved entrepreneurs with life-changing lending products.

**Capital Impact Partners**

- Albuquerque Community Foundation
- Bank of America
- Bank of the West
- BBVA Compass Bank
- CIT Bank (formerly Mutual of Omaha)
- Colorado Department of Local Affairs
- Colorado Health Foundation
- Dallas Development Fund
- DRSM National Bank
- Federal Reserve Board Paycheck Protection Program Liquidity Facility
- First Bank Holding Company
- First National 1870, A Division of Sunflower Bank, N.A.
- First National Nebraska Community Development Corporation
- Gates Family Foundation
- Lumpkin Community Foundation
- Nevada Capital Investment Corporation
- New Mexico Small Business Investment Corporation
- Pacific Premier Bank
- Santa Fe Community Foundation
- Southwest Capital Bank
- United Business Bank
- U.S. Bank
- W.K. Kellogg Foundation
- WaFd
- Wells Fargo Bank
- Western Alliance Bank
- Western State Bank
- Zions Bancorp
- ZOMA

Please let us know of any errors or omissions.
Do you want to ensure that the small businesses in your community are around tomorrow?

Join our amazing Impact Partners and support small businesses to achieve their dreams and catalyze opportunities for their communities. Be here for your community. Visit DreamSpring.org/donate, and make a gift today!

Guillermo Alvarado
Cucuru Gallery Café
Colorado Springs, CO
## Balance Sheet

### ASSETS

- Cash and equivalents: $23,226,658
- Restricted cash: 104,422
- Accrued interest on small business loans and other receivables: 672,873
- Contributions receivable, net: 41,969
- Loans receivable, net of loan loss allowance: 29,770,635
- PPP Loans receivable, net: 33,668,954
- Derivative instrument: 107,785
- Prepaid expenses: 72,740
- Investment securities: 1,312,960
- Property, equipment and software, net: 2,041,855
- Land: 1,003,216
- Property held for sale: 958

**Total Assets:** $92,025,025

### LIABILITIES

- Accounts payable: $147,296
- Accrued payroll: 520,450
- Third-party participation on small business loans: 184,665
- Advances and other accrued liabilities: 4,987,100
- Program advances: 1,287,353
- Capitol lease obligation: 36,541
- Unsecured Lines of credit: 3,599,999
- Unsecured Notes payable: 51,391,817
- Secured debt: 6,103,082

**Total Liabilities:** $68,258,303

### NET ASSETS

- Without donor restrictions: $12,574,590
- Undesignated: 8,187,265
- LLC investments: 3,004,867

**Total Net Assets:** $23,766,722

**TOTAL LIABILITIES AND NET ASSETS:** $92,025,025

## Revenue & Expenses

### SUPPORT & REVENUE

#### CONTRIBUTIONS & FEDERAL AWARDS

- Without Donor Restrictions: $1,624,249
- With Donor Restrictions: 2,796,794
- In-Kind contributions: 641,635

**Total Support:** $5,062,678

### REVENUE

- Loan interest and fees: 5,151,863
- SBA PPP lending fees: 2,921,010
- Investment income, net of expenses: 29,516
- Other revenue: 147,712
- Net realized/unrealized gains on investments: 87,089

**Total Revenue:** $8,337,190

### TOTAL SUPPORT AND REVENUE

**$13,399,868**

### EXPENSES

- Program services: 9,899,163
- Fundraising: 613,025
- Supporting services: 490,186

**Total Expenses:** $11,002,374

### Change in Net Assets from Operations

**$2,397,494**

### OTHER ACTIVITIES

- Federal awards: 4,905,234
- Financial assistance distributions: (4,905,234)

**Change in Net Assets from Operating and Nonoperating Activities:** $2,397,494

### INCREASE IN NET ASSETS FROM LLC ACTIVITY

- Gain on LLC activity: 137,045
- Distributions: (136,988)

**Change in Net Assets from LLC Activity:** $57

### CHANGE IN NET ASSETS

**$2,397,551**

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Complete financial statements, audited by Atkinson and Co., are available upon request through DreamSpring.
2021 Board of Directors

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Lacey Keene  
Accountant I

Vignesh Kudva*  
Senior Software Engineer

Michael Langley  
Racial Equity Program Advisor

Richard Lara  
Client Ambassador

Francisco Lopez  
Chief Operations & Innovation Officer

Sandra Lopez Tovar  
Commercial Real Estate Program Officer

Jessica Lubbe  
Senior SBA Program Officer

Marco Macias  
Underwriting Supervisor

Evan Maxon  
Director of Operations & Technology

Martin Mendoza Acuna  
Commercial Real Estate Program Officer

Germaine Mitchell  
Business Partner and Government Relations Specialist

Vimal Nair*  
Senior Software Engineer

Van Nguyen  
Data Scientist

Mary Perkins  
Director of Philanthropy

Alfonso Ramos Landaverde  
Lending Ambassador

Paula Ronquillo  
Operations Administrator/Loan Assistant

Felix Ruiz  
Credit Risk Manager

Joe Sanchez  
Portfolio Quality Officer

Ernest Sankeshwar*  
Senior Software Engineer

Yolanda Segura  
Portfolio Quality Officer

Analisa Smith  
Vice President of Finance

Metta Smith  
Chief Lending & Client Experience Officer

Tim Tapie  
Donor Stewardship & Relationship Specialist

Bill Tye  
Audit Specialist

Yvette Ulbarri  
Client Experience Supervisor

Gretchen Williams Sr.  
Philanthropy Associate

Sandra Yanez-Lopez  
Office Administrator

Lucas Younts  
Project Assistant

*Contract team members
Funding business dreams, vitalizing communities.