

BIOS

Daniel F. Acosta, Senior Vice President & Director of Development, Puerto Rico McCormack Baron Salazar

Mr. Acosta has 24 years of experience in commercial real estate and has developed strong practical experience in the affordable and market-rate rental housing industry. He is responsible for managing finance, design, construction and legal teams and collaborating with external partners and community stakeholders to develop comprehensive, large-scale, mixed-income and mixed-finance communities in low and moderate-income neighborhoods. He is currently overseeing McCormack Baron Salazar's developments in Puerto Rico.

Lymarís Albors, Vice President of Business Development, Acacia Network

Ms. Albors served as Project Director and Capacity Building Specialist at Cicatelli Associates Inc. providing technical assistance, such as capacity building, conducting patient flow analyzes to improve efficiency, to health agencies throughout New York. She started as Director of Project Management in Acacia Network and was responsible for special new business opportunities, merges and acquisitions. She is now Vice-president of Business Development.

Ricardo Alvarez-Díaz, Principal, Alvarez-Díaz & Villalón

Mr. Álvarez Díaz is an author, architect and professor. In 2017, He was named by the Governor of Puerto Rico as a member of the board of directors of Invest Puerto Rico. He currently serves as the president of the Governor's Construction and Housing Advisory Committee and in 2017, was appointed by the Secretary of State as a liaison between the private sector and the Federal Government (FEMA). In 2018, he was also named by the Governor of Puerto Rico to the Board of Directors of the ENLACE Project Corporation of the Caño Martín Peña.

Marinés Aponte, Catedrática, Facultad de Administración de Empresas, Universidad de Puerto Rico, Recinto de Río Piedras

Ms. Aponte has a PhD in Entrepreneurship and Small Business Management from Universidad Autónoma de Barcelona, Spain (2002), Master in Business Administration (MBA) from University of Puerto Rico (1989), Bachelor of Arts in General Studies from University of Puerto Rico (1985). Finance and Entrepreneurship Professor at the University of Puerto Rico, Río Piedras Campus since 1990. Director of the Finance Department at the School of Business Administration, 1996-1998; Director of the Entrepreneurship Program at the School of Business Administration, 2002-2005; Director,

Cooperatives Institute at the Social Science College, Río Piedras Campus. University of Puerto Rico, 2006-2011. Since 2013 team leader and PI of the Global Entrepreneurship Monitor (GEM) Puerto Rico National research team.

Lucas Arzola, Director of Operations, Parallel18

Mr. Arzola is an entrepreneur, educator and innovation ecosystem builder. He has a strong interest and track record building innovation ecosystems and catalyzing technology commercialization. He is the founder of a university startup incubator and two startups in biotechnology and education.

Juan E. Bauzá, Deputy Field Coordinator, Economic Recovery Support Function (Econ RSF), Economic Development Representative PR & USVI, US Department of Commerce, Economic Development Administration (EDA)

Mr. Bauzá previously served as Economic Development Specialist in the Small Business Administration (SBA) Region II, PR & USVI District. He has extensive experience in the field of controlled environment, precision agriculture and Agri-business as consultant for projects in Barbados, North Carolina, Canada, Israel, and Puerto Rico. His experience includes working in the private sector as subject matter expert in agricultural innovations, K-12 STEAM curriculum design and business development as an entrepreneur. He is the Deputy Field Coordinator for the Economic Recovery Support Function responsible for developing economic recovery initiatives and coordinating stakeholders for the implementation of the economic recovery plan for DR4339PR.

Ramón Borges-Méndez, Associate Professor of Community Development & Planning, Clark University, International Development, Community and Environment Department

Mr. Borges-Méndez has Masters and a PhD in Urban and Regional Planning from MIT. He is an associate professor in the International Development, Community and Environment Department at Clark University and has consulted for the World Bank, Inter-American Development Bank, Ford Foundation, SEIU-1199 Healthcare Workers NYC, Japanese International Cooperation Agency, and the United Nations, among other organizations.

Yvette T. Collazo, District Director, Puerto Rico & US Virgin Islands District Office, U.S. Small Business Administration

Ms. Collazo was appointed District Director of the U.S. Small Business Administration's Puerto Rico & Virgin Islands District Office on February 25, 2013. As District Director, Ms. Collazo is responsible for the delivery of the agency's

financial assistance, business counseling, entrepreneurial training, and federal contracting programs throughout Puerto Rico, St. Croix, St. Thomas and St. John. Previously, Ms. Collazo served as Senior Advisor at the U.S. Department of Energy's Office of Environmental Management (DOE's EM) in Washington, DC, leading the Office of Technology Innovation & Development.

Yosem Companys, Associate Director of Marketing and Communication, Technology Management Program

Mr. Companys is a co-founder of the Stanford Program Liberation Technology. He has coached high-technology startup founders to conduct and distill insights from market research, organize and launch startups, develop and implement business models, draft and execute digital marketing and communication plans, and connect and pitch potential investors.

Melvin Córdova, President, Zeus Direct LLC

Mr. Córdova heads Zeus Direct which develops mission critical solutions and capabilities for high stakes environments. He specializes in providing operational advisory services to innovative companies doing business with the Department of Defense and intelligence community organizations. His focus is on identifying emerging threats, and managing the velocity and complexity of technology innovation for high stakes environments. He is the former Director of Innovation for the Defense Intelligence Agency (DIA) who directed investment in more than 100 innovations for the In-Q-Tel Program (CIA's Venture Capital arm).

Lucy Crespo, Chief Executive Officer, Puerto Rico Science, Technology & Research Trust

Ms. Crespo is a former president of the Puerto Rico Industrial Association (PRMA); recipient of the Hector Jiménez Juarbe Award; member of the Board of Directors of the FirstBank Corp; and retired from Hewlett-Packard Puerto Rico as General Manager.

Arnaldo Cruz, Director of Research & Analytics, Foundation for Puerto Rico

Mr. Cruz is the co-founder of ABRE Puerto Rico and has vast experience working for the public and nonprofit sector focusing in the areas of analytics, program evaluation, finance and information technology. He serves on the board of the Puerto Rico Institute of Statistics and is an adjunct professor at Sacred Heart University College of Business. Cruz has also worked as a consultant deploying business process reengineering plans at various government agencies and leading the implementation of performance management systems for government.

Scott G. Davis, Community Planning & Capacity Building Advisor, National Disaster Recovery Support

Mr. Davis worked for the Federal Emergency Management Agency (FEMA) as a member of the senior management team for Long-Term Community Recovery. He previously worked at the U.S. Department of Housing and Urban Development (HUD), where he helped lead the administration of Rebuild by Design: A Planning and Design Competition to Increase Resilience in the Sandy-Affected Region. Prior to Hurricane

Sandy, he served as Director of HUD's Disaster Recovery Division, where he managed the Department's portfolio of Community Development Block Grant Disaster Recovery (CDBG-DR) funds

Ivis García Zambrana, Assistant Professor, City & Metropolitan Planning, University of Utah

Ms. García was recently elected a board member of the National Puerto Rican Agenda which is a nonpartisan alliance to address Puerto Rico's humanitarian crisis and promote Puerto Rican political and civic participation in the United States. She also chairs Planners for Puerto Rico, a group of academics and practitioner's planners from ACSP, APA, FEMA, CENTRO, UPR, and Society for Puerto Rican Planners among other, collaborating in recovery efforts for Puerto Rico.

Dennis G. González Ramos, Subsecretario, Departamento de Vivienda de Puerto Rico

Mr. González Ramos has managed construction projects in residential, multi-family, public housing, commercial, hospitality and sport center. He is a strategic problem-solver who creates smart solutions and executes with urgency across all levels of organizations. He holds a Real Estate Broker License and is a Certified Property Inspector.

Adam Greenfader, Principal, AG & T Development and Advisory Services

Mr. Greenfader is a managing partner at AG&T, a real estate development and advisory firm based in Miami, Florida. AG&T specializes in the Caribbean and Latin America in the areas of hospitality, residential, and commercial properties. He has worked on over 52 developments in The United States, Puerto Rico, Panama, the Caribbean, and is passionate about resiliency - Green building practices. He currently chairs the Caribbean Committee at the Urban Land Institute in South East Florida and is the Florida Liaison for the Puerto Rico Builders Association.

Natalia Guzmán, Vice President, Community Development Financing, Banco Popular de Puerto Rico

Ms. Guzman is a Vice President at Banco Popular de Puerto Rico, managing the Bank's Community Development Financing efforts. Her role at Popular consists in originating and underwriting multifamily loans, mostly for affordable housing projects under the Low-Income Housing Tax Credit Program, and managing Popular's first New Markets Tax Credit Allocation award. Prior to working at Banco Popular, she served as Senior Vice President at the Government Development Bank for Puerto Rico, focused on tackling the Commonwealth of Puerto Rico's fiscal challenges.

Jennifer Hinojosa, Research Associate & Data Center Coordinator, Center for Puerto Rican Studies, Hunter College, City University of New York

Ms. Hinojosa is a research associate and data center coordinator at the Center for Puerto Rican Studies at CUNY Hunter College. She received her Master of Science degree in Geographical Science from University of Maryland, College Park in 2016, and interned at the Brookings Institution's

Metropolitan Policy Program in Washington D.C. Her research interests include GIS, socioeconomic disparities, migration, and demography.

Maria Jaunarena, Executive Vice President of Collaborations and Mobilization, Foundation for Puerto Rico

Ms. Jaunarena leads the organization's sustainable and inclusive development efforts, fostering multisector collaborative alliances and designing linked-interventions to advance a culture of collective action. She serves on various boards, including the non-profit organization Science PR and Advisory Board of Mid-City/Urban Atlantic, a CDE that serves the triple bottom line of meeting investment objectives, enhancing communities for individuals and families, and preserving the environment.

Efrain Maldonado, Field Office Director, US Department of Housing and Urban Development, San Juan Field Office: Puerto Rico/U.S. Virgin Islands

In 1992, Mr. Maldonado coordinated the development of the non-profit corporation Ponce Neighborhood Housing Services, Inc. Subsequently, he served as Executive Director of the corporation for five years, all the while gaining managerial experience in the financial and development aspects of housing and in forging alliances across sectors with the goal of revitalizing low-income communities. Since early 2011, Mr. Maldonado has served as Field Office Director for the San Juan Field Office, implementing housing initiatives and programs in the jurisdiction of Puerto Rico and the US Virgin Islands.

Rodrigo Masses, Presidente, Asociación de Industriales de Puerto Rico

Mr. Masses has been president of the Puerto Rico Industrialists Association since June 2016. In 1988, he founded Makro Importers and Distributors, Inc., a company dedicated to the manufacture and distribution of custom furniture. He currently combines the manufacturing at Makro with business facilitation at various levels and sectors in and outside of Puerto Rico. He collaborates with BioTech companies and serves as a consultant for companies in the pharmaceutical industry. He facilitates business transactions at an international level from two platforms, Manchester Trade in Washington DC and Strategic Consultants International LLC in Dorado, Puerto Rico.

Marcos Morales, Executive Director, Hogar Hispano Inc.

Mr. Morales is the owner and operator of the Raul Yzaguirre Building, manager of Hogar Community Reinvestment, LLC and manager of Second Opportunity of America LLC. His talent in raising private capital and blending it with public funding and CRA programs has led to a successful and replicable program model that brings true positive changes in to distressed, undeserved, hard-hit communities.

Giovanna Piovanetti, Presidenta Ejecutiva, Corporación para el Financiamiento Empresarial del Comercio y de las Comunidades (COFECC)

After working for many years as Manager of a CPA Firm, in 1996, Ms. Piovanetti started to work in the CDC who used

to be one of her clients. She initially occupied the Finance Director position and for the past 15 years she occupies the Executive President position. She served for two years as member of the Board of Directors of SBA's Puerto Rico Women's Business Institute, is currently a Member of the Board of the Northeast Technological Initiative and was recently selected by Banco Popular to be part of the Advisory Board of Popular Community Capital, LLC. She is now the Region 2 Director and Board Member of the National Association of Development Companies (NADCO).

Chris Plummer, Program Vice President, Local Initiatives Support Corporation (LISC)

Mr. Plummer is LISC's Program Vice President overseeing the Midwest region (Detroit, Peoria, Toledo, and Twin Cities). He also has a lead role in advancing LISC's Disaster Recovery and Rebuilding work, including as part of a HUD Technical Assistance (TA) team in Puerto Rico. He is a subject matter expert on federal grant regulations and management using CDBG-DR, CDBG HOME, NSP, and State Housing Trust Funds and his skills include underwriting public and private sector financing, low income housing tax credits, and managing the development process for single family, multi-family, and commercial projects. Chris has administered federal grant programs in senior-level positions in city government.

Josué E. Rivera, State Executive Director, Puerto Rico - U.S. Department of Agriculture, Rural Development

Mr. Rivera previously served as Secretary of the Board of Directors of the Association of Latino Professionals for America, Puerto Rico Chapter. Josué joined the Puerto Rico Federal Affairs Administration (PRFAA) office in Washington D.C as Policy Advisor, and was also named President of the Ethics Committee.

Denisse Rodríguez Colón, Director, Colmena66, Fideicomiso para Ciencia, Tecnología e Investigación

Ms. Rodríguez is a dynamic business professional with 11+ years of progressive experience in entrepreneurship, social innovation, program management, financial services, public sector and leadership. She is known for strategic and focused approach in establishing creative strategies for optimizing internal operations and financial results. Her consistent community involvement and leadership, lead to being selected as a Global Shaper, an initiative of the World Economic Forum.

Jean Carlos Rosario Mercado, Oficial de Desarrollo de Proyectos, Fondo de Inversión y Desarrollo Cooperativo (FIDECOOP)

Mr. Rosario Mercado is a Founding Member and past President of the Board of Directors of La Cooperativa Mixta IUPICOOP Café. Currently, he works as a Project Developer at the Cooperative Investment and Development Fund.

Erika Ruiz, Director, Enterprise Advisors, Enterprise Community Partners, Inc.

Ms. Ruiz leads the Puerto Rico & US Virgin Islands technical assistance and strategy development for Enterprise

and serves as a Director with Enterprise Advisors. She spearheads Enterprise Advisors' Public Housing consulting initiatives including activities related to the Rental Assistance Demonstration Program (RAD), Moving to (MTW), Choice Neighborhoods Initiative (CNI) and ConnectHome, community and resident engagement, organizational re-visioning and various other program and operational areas. Ruiz has also led Capacity Building and grant making activities in Puerto Rico and has a breadth of experience in various other affordable housing areas including research, program development, communications, technical assistance, consulting, financial underwriting, and financial structuring.

Nilda Iris Ruiz, President and Chief Executive Officer, Asociación Puertorriqueños en Marcha, Inc. (APM)

Ms. Ruiz is a Mayoral Appointee to the Philadelphia City Planning Commission, and in 2008 served as Co-Chair of Philadelphia Mayor Michael Nutter's Transition Team. From October 1999 to March 2005, Ms. Ruiz was the Senior Community Development Director for the East Coast at National Council of La Raza (NCLR). She managed NCLR's community development activities from Maine to Puerto Rico; provided training and technical assistance in real estate development finance and organizational management; and originated and underwrote revolving loans for the Raza Development Fund (NCLR's subsidiary CDFI).

Raul Russi is the Chief Executive Officer of Acacia Network, Inc.

In 2002, Mr. Russi became the CEO of Basics, Inc, a multi-service agency in the South Bronx. In 2009, Basics, Inc. assumed control over Promesa Systems, Inc., another health and human services organization in the South Bronx, and the dream of Acacia Network became a reality, along with its mission: to partner with communities, lead change, and promote healthy and prosperous individuals and families. In 2011 he established the Capital District Latinos, a community based not-for-profit organization that provides services to the Latino community of the Greater Capital District and other communities of color.

Mildred Santiago Ortiz, Executive Director, Liga de Cooperativas de Puerto Rico

Ms. Santiago Ortiz is a leader in cooperative housing, insurance, savings and credit. She served as the Deputy Administrator of the Administración de Fomento Cooperativo, currently known as Comisión de Desarrollo Cooperativo. Ms. Santiago Ortiz has represented the Cooperative Movement on the Boards of Directors of the Fondo de Inversión y Desarrollo Cooperativo, la Corporación para la Supervisión y Seguro de Cooperativas and la Junta Rectora de la Comisión de Desarrollo Cooperativo. Since 2004, she has held the post of Executive Director of the Liga de Cooperativas de Puerto Rico and is the editor of the Liga de Cooperativas newspaper, Puerto Rico Cooperativista, and writes a column on cooperatives in a weekly newspaper of national circulation.

Wilma Sosa, Lender Relations Specialist/DITO, Puerto Rico & USVI District Office, U.S. Small Business Administration

Ms. Sosa is a Lender Relations Specialist (LRS) and the

District International Trade Officer (DITO) of the U.S. Small Business Administration's Puerto Rico and Virgin Islands district office. She works with financial institutions to provide training and conduct lender roundtables, and share updates on SBA financial assistance programs, policies and the agency's lending goals as they pertain to the district. Ms. Sosa also conducts workshops for the community on the various SBA programs, services and resources available to help individuals start and grow successful small businesses. As DITO, she performs similar duties, focusing on export and international trade programs to support small business activities in foreign markets.

Bill Taft, Senior Vice-President for Economic Development, Local Initiatives Support Corporation (LISC)

Bill Taft has served with the Local Initiatives Support Corporation (LISC) since 2005, initially as the Indianapolis Executive Director, and now as Senior Vice-President for Economic Development. Bill is leading the expansion of LISC's inclusive economic development efforts in its 33 local programs to include business district redevelopment, investments in businesses offering living-wage careers to low-income residents, and equipping under-skilled people to meet middle-skill job requirements. Prior to his time at LISC, Bill served as President of Southeast Neighborhood Development, Inc. (SEND) for 14 years.

Laurel Tinsley, Chief Executive Officer, MBS Urban Initiatives CDE, LLC, McCormack Baron Salazar

As Chief Executive Officer of MBS Urban Initiatives CDE, LLC, Ms. Tinsley focuses on McCormack Baron Salazar's New Markets, Historic and Renewable Energy investments. She works on projects across the company's diverse portfolio, specializing in closing New Markets Tax Credit (NMTC), Rehabilitation Tax Credits (Historic) and Renewable Energy Credit (Solar) transactions at the project level and at the CDE/lender level.

Rafael Torrech-San Inocencio, Lead, Philanthropic Alliances Unit Hub of Philanthropic Engagement, Puerto Rico, Federal Emergency Management Agency (FEMA)

Mr. Torrech-San Inocencio is a grants and management professional with expertise in fundraising; strategic planning; disaster recovery management; sustainable economic and community development; program design, development and evaluation; applied research, and specialized training and technical assistance to federal, state and municipal agencies, for profit and community-based non-profit organizations, public and private universities, and philanthropic and grant making institutions. He was recruited as Lead of the Philanthropic Alliances Unit at the Hub for Philanthropic Engagement, a new FEMA program to foster an increase of stateside and international philanthropic support for Puerto Rico's reconstruction.

José L. Valenzuela, State Hazard Mitigation Officer, Central Office of Recovery, Reconstruction & Resilience (COR3)

Mr. Valenzuela's career started at the Puerto Rico Planning Board (PRPB), where he was recognized as a talented GIS Analyst. He led and managed special projects, such as

HAZUS, and participated on committees such as the Puerto Rico Infrastructure Committee. He formed Camino Consulting Group, LLC, a professional consulting company that provides services to both the public and private sectors on energy, environment and planning matters; and he is an Associate Member and Vice-President of the PRPB, lead agency managing the development of the Island.

Arlene I. Zambrana Castillo, Housing Program Director, US Department of Agriculture (USDA)

Ms. Zambrana has worked at the USDA since 1986. She started as assistant to a Loan Specialist in the local office in San Sebastian and is now the Program Director for USDA Rural Housing Program. As part of her responsibilities, she successfully administered budgets during fiscal years 2009-2011 and has provided homeownership opportunities to 7,830 families.

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