2017 Annual CED Conference
www.OpportunitySC.org

Wednesday, December 6th, 2017

1:30 – 3:30pm

Tours – More information coming soon

4:00 – 5:15pm Breakout Session I

**Breaking the Cycle of Predatory Lending**
Deborah McKetty and Latorrie Geer, CommunityWorks
In today’s financial market, consumers are falling prey to lenders for a myriad of reasons, and the results are often devastating. Consumers can find themselves in a cycle of debt that is, in most cases, difficult to escape. In this session, participants will learn how one non-profit and their start-up credit union have designed programs and services that help break the cycle of predatory lending.

**Board Member Engagement: Maximizing Your Time on the Board**
Debbie Rice, Wells Fargo Trust
Most nonprofit organization clients struggle to engage their boards effectively. There is more to committed board members than the F word (fundraising) ! It’s all about clarity of purpose, making connections, and shared commitment from all parties. Come be a part of the discussion on how to be more involved if you are the board member, and how to deeply engage your board if you are development staff.

**Community Development 101**
Rev. Bill Stanfield, Metanoia CDC
New to Community Development? Want to learn more about holistic and asset based community development that is driven by residents? This is the session for you. Learn the most efficient and effective way to help neighborhoods recover by discovering and investing in their strengths rather than constantly focusing on their problems.

**Housing & Community Development: Using Data to Show the Pathway Out of Poverty**

**Luke Crumbaker, United Way of Greenville County**

United Way of Greenville County is applying business intelligence tools to illuminate the pathway out of poverty in a localized context. By integrating data from a pilot group of strategic partners, we believe that we will be able to forecast a prescriptive pathway to Self-Sufficiency. Using localized data will equip United Way and its partners with the tools they need to address poverty in its local context.

**5:30 – 6:30 pm SCACED Member and Sponsor Reception**

**Thursday, December 7th**

**9:30 – 10:45 am Opening Plenary**

**Andreal Levere, Prosperity NOW**

**11:00 – 12:15 pm Breakout Session II**

**Why the Community Reinvestment Act Matters for Community-Based Organizations**

**Jeanne Milliken Bonds, Federal Reserve Bank of Richmond**

**Victor Galloway, FDIC**

The Community Reinvestment Act of 1977 has served as a critical tool through which depository institutions help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. In this session, we will give a broad overview of what you need to know about the Community Reinvestment Act and how to best work with financial institutions in your community.

**Investing in Rural Businesses and Communities**

**Rick Larson and T.F. Congleton, Natural Capital Investment Fund**

Rural communities are blessed with creative, determined entrepreneurs and abundant natural resources. What strategies do CDFIs and other mission-driven lenders use to support rural small businesses as well as they support urban markets? In this session, we will explore these strategies and discuss how one CDFI is helping build wealth in rural communities throughout the Southeast.
Advocacy & the Community Development Tax Credit: Ensuring that Money Flows into your Community
Bernie Mazyck, SCACED
Community-based organizations like CDCs and CDFIs can attract significant capital to low-wealth communities in South Carolina. Capital could have a significant impact on building wealth in underserved communities. This workshop will include discussion of effective strategies for citizen engagement, direct and indirect advocacy efforts, and best practice examples from SCACED’s work on the Community Development Tax Credit.

Your Financial Education Program and the Law: What You Need to Know
Susan Ingles, SC Legal Services
Many laws that affect personal finance are little known and unique to South Carolina. Financial literacy programs usually teach from standard curricula that use broad concepts applicable in most states. South Carolina Legal Services will share information and tools from a wide range of law areas that are helpful to know if you live in South Carolina. These nuggets of legal information can be easily plugged into Financial Literacy curricula to “open the eyes” of participants to this crucial and often state-specific information.

BUDGETING FOR HEALTH CARE COSTS
SHELLI QUENGA, PALMETTO PROJECT
How do we encourage consumers to budget for premiums, routine expenses, and unexpected expenses? Health insurance literacy helps people understand how to prepare for these costs. Come hear practical tips on how to help consumers acknowledge that they need to budget for healthcare costs, then how to do it.

12:30 – 2:00 pm SCACED Awards Luncheon

2:15 – 3:30 Breakout Session III

Crime Prevention through Environmental Design
Esther Wagner, Palmetto Pride
Why does crime happen here? Crime Prevention Through Environmental Design (CPTED) seeks to answer this question by considering the signals sent by our surroundings. Our built environment can be used to encourage desirable behavior and discourage undesirable behavior through the four CPTED strategies: Territorial Reinforcement, Natural Access Control, Natural Surveillance, and Maintenance.

Opportunity Lending for Rural Businesses
Doug Dunkelberg, US Department of Agriculture
Getting a commercial loan has always been difficult for most businesses. In this session, we will discuss basic business credit and how lenders view the five Cs of credit. We will discuss how a B&I loan guaranty can greatly improve a business’s prospect of obtaining a business loan, the loan guaranty process, and what makes getting a B&I guaranty beneficial for both the lender and the borrower, and some of the distinct advantages to getting a USDA B&I Guaranty as opposed to other government guaranty programs like the SBA.

Healthy Insights: Stories from the Intersection of Health and Community Development
Deloris (Dee) Fedrick, Chester County Literacy Council
Wallace Evans, A Father’s Place
Dan Weidenbenner, Mill Community Ministries
Germaine Jenkins, Fresh Future Farm
One year ago, SCACED launched its Healthy Insights Initiative, which uses “big data” to show how socioeconomic factors like income, education, and food access affect health outcomes like obesity and diabetes. Through this program, four projects were funded in 2017. Join us in a conversation with the leaders of these projects to hear their stories and what they’ve learned through their work.

Understanding the new South Carolina Earned Income Tax Credit
Jessica Hennessey, Furman University
In May 2017, the South Carolina General Assembly passed a Roads bill, which also created a nonrefundable state Earned Income Tax Credit (EITC) that is equal to 125% of the federal EITC. How does a nonrefundable EITC work? Who does this impact in South Carolina? What could the impact be for a household and in our communities?

3:30 – 4:00 pm Afternoon Snack Break

4:00 – 5:15 pm Breakout Session IV

Helping Former Prisoners Return to Work
Jerry Blassingame, Soteria CDC
Liberty Canzater, The Butterfly Foundation
For those formerly-incarcerated, gaining the skills and knowledge to find gainful employment can be an extremely difficult process riddled with barriers. But several of our state’s community-based organizations manage cutting-edge “re-entry” workforce development programs aimed at providing customized training to help these citizens find good jobs in growing industries, begin developing assets again, and improve their quality of life.
In this session, participants will learn about two highly successful re-entry programs and how to start a similar program in their community.

**Exploring the Business of Tax Credits**  
**Cohn Reznick, LLC**  
In this session, we will explore Historic Tax Credits, Low Income Housing Tax Credits, Solar Tax Credits, and New Market Tax Credits. We will gain an understanding of why the tax credit programs work and how they benefit the different players within the deal. Finally, we will help you build a general understanding of each program and the process of gaining these credits on a federal and state level.

**Small Business Ownership: A Tool to Build Wealth and Revitalize Communities**  
**Tina Herbert, City of Columbia**  
In this session, participants will learn why small business ownership is the second most common tool for wealth creation. The discussion will identify and address typical barriers to small business ownership, particularly those that women- and minority-owned businesses face. Participants will learn which kinds of small businesses have higher than average revenue potential, how individual household incomes impact the vibrancy of a community, and the importance of supporting small and minority- and women-owned businesses in your community.

**Tri-County Community Action Team: A Community Outreach Model**  
**Marian Robinson, Clemson University**  
Collaborative partnership helps to identify and sustain best practices for coalition building and is a proven strategy to bring attention to and improve communities and the services offered within them. This session will feature discussion of a community partnership model known as “Tri-County Community Action Teams”, a model developed by Clemson University.

6:00 – 8:00 pm Courtyard Reception

Friday, December 8th

8:30 am – 9:45 Breakout Session V

**Self-Employment as a Career Objective**  
**Tom Ledbetter, Midlands Technical College**  
In today’s job market, there is significant movement towards what is called the "gig economy", where individuals work as contractors instead of employees. Enabling participants in this sector to be intentional about self-employment can be a source of economic growth in even the smallest
This session will cover this burgeoning employment trend and how community-based organizations can benefit.

**Equitable Food Access at Farmers Markets**

*Jamie Gibson, Hub City Farmer's Market*

*Kelsey Allen, Eat Smart Move More SC*

This session explores practical ways for farmers markets to promote equitable food access for low-income working-class families through accepting and matching SNAP benefits spent at markets, as well as by provide SC SNAP Healthy Bucks. The proposed "SNAP Champions" model is structured so that a part-time employee of the market can solely focus on its SNAP shoppers and programs.

**Attracting Capital and Measuring Success**

*Moderator: Jeanne Milliken Bonds, Federal Reserve Bank of Richmond*

*Speakers: Marc Wancer, AERIS*

*Lenwood Long, Carolina Small Business*

*Deborah McKetty, CommunityWorks*

This presentation will provide insight on how CDFIs can better demonstrate their impact through effective tools like the AERIS rating, and how they can use this tool to effectively attract investment. Attendees will be debriefed on research conducted by the Urban Institute on the state of the industry; receive an overview of the AERIS program; and hear one CDFI’s perspective on the AERIS rating process.

**Underwriting CDFIs: Not your Typical Commercial Loan**

*Moderator: Victor Galloway, Community Affairs Specialist, FDIC*

*Ricky Spitz, South State Bank*

*Robert B. Battle, Sr, Credit Risk Management, Woodforest Bank*

This presentation will provide bankers with an understanding of the financial structure and operations of CDFIs so they are better equipped to underwrite their investments. Attendees will gain a better understanding of CDFI balance sheets and sources of capital, and bankers with previous experience working with CDFIs will share their knowledge on portfolios and asset management for CDFIs, and how they successfully evaluated a non-regulated entity.

**10:00 – 11:15 Breakout Session VI**

**History, Tourism, and Economic Development in South Carolina**

*Jannie Harriot and Dawn Dawson-House, SC African American Heritage Commission*
Heritage tourism remains a lucrative niche in the South, and the South Carolina African American Heritage Commission has developed a service that promotes cultural destinations and attractions to travelers. In this session, the Commission will discuss the new mobile guide "The Green Book of South Carolina: a travel guide to African American attractions in the Palmetto State" and its potential economic impact.

Funding Community Development
Ginny Stroud, City of Greenville
Melanie Allen, Mary Reynolds Babcock Foundation
John Verreault, TD Bank
Lori Jones-Gibbs PNC Bank
Community-based organizations have always been challenged with locating and securing a variety of resources to sustain and enhance their programs, activities, and services. Join us for this panel discussion by some of the Upstate’s leading financiers of community development. Participants will learn more about the resources these groups provide, the kinds of programs they support, and how to potentially partner with them in the future to support their organization’s work.

Banks, CDFIs and CDEs: Creative Financing Tools for Community and Economic Development
Introduction: Anna Alvarez Boyd, Division of Consumer and Community Affairs, Federal Reserve Board of Governors
Moderator: Pam Porter, OFN
Speakers: Michelle Mapp, SC Community Loan Fund
Raquel Valdez, BCL of Texas
Ricky Spitz, SouthState
Doris Shellhorse, The Innovate Fund
Edwin Lesley, BDC of SC
This presentation will highlight how banks partner with CDFIs to achieve their overall community development finance objectives as well as review how tax credits can be a low-cost source of capital in distressed communities. Panelists will share specific project examples on how bank investments and financing partnerships with CDFIs and CDEs have had a significant community economic development impact.

YOUR LEGACY: Importance of Sustainable Land Use for Economic Development
D. Hope Watson, Center for Heirs Property Preservation
Participants will learn the basics and importance of clearing title to heirs’ property and using sustainable forestry technical assistance to generate income from their real property.
11:30 – 1:00 Closing Lunch
William J. Bynum, HOPE Enterprise and HOPE Credit Union