



**NALCAB**

National Association  
for Latino Community  
Asset Builders

The 2008 NALCAB National Conference  
Asegurando Nuestro Futuro:  
Asset Preservation in a Challenging Economy  
San Francisco, California  
Hilton San Francisco Financial District  
Wednesday, September 3rd – Friday, September 5th, 2008

## AGENDA

### Wednesday, September 3rd, 2008

#### • Pre-Conference Trainings

1:00 pm - 5:00 pm

Hilton San Francisco Financial District

1. Leading a Community Development Agency: Sustainability, Risk Management and Mission-Focus - **Mason I, 2nd Floor**

Trainer: Andrew Loubert, President, Community Reinvestment Solutions, Inc.

2. Meeting the Bottom Line: Practical Fundraising and Developing a Fundraising Plan - **Mason II, 2nd Floor**

Trainers: Noel Poyo, Executive Director, NALCAB; Manuel Hidalgo, Executive Director, LEDC of Washington, DC

#### • Welcome Reception: Conference Opening

6:00 pm - 7:30 pm

Hilton San Francisco Financial District - Program will begin in the Mason Room on the 2nd Floor. Light hors d'oeuvres will be served following a brief program on the 2nd Floor Terrace.

## Thursday, September 4th, 2008

### SPONSORED BY BANK OF AMERICA

- **Framing the Conference: Market Practices and Latino Communities**

8:30 am - 9:10 am

#### **Grand Ballroom – 3rd Floor**

Part I: Remarks on Latinos and the Mortgage Crisis – Carolina Reid, Federal Reserve Bank of San Francisco

Part II: Remarks on Consumer Financial Protections – Paul Leonard, Center for Responsible Lending

These opening presentations will highlight relevant data and public policy developments related to predatory market practices that impact Latino consumers in the United States, including in the areas of mortgage lending and consumer financial products such as pay day lending, credit cards and bank fees. They are intended to frame the thinking of participants through the rest of the conference and raise questions that will further the day's discussions.

- **Key Note Address: Perspectives on Asset Building in Latino Communities**

9:10 am - 10:30 am

#### **Grand Ballroom – 3rd Floor**

Robert Friedman, Chairman, CFED

Bob Friedman founded, and still helps to lead CFED, a national non-profit organization devoted to expanding economic opportunity, as Chair of the Board and General Counsel. His current focus is on the SEED Policy and Practice Initiative, a multifaceted effort to create an inclusive system of children's saving accounts in the US. He also continues to contribute to efforts to develop the IDA and asset-building movements, on new strategies to bring excluded communities into the economic mainstream. Based in San Francisco, Bob also serves on the Boards of CFED's CDFI subsidiary, the National Fund for Enterprise Development, EARN, the Rosenberg Foundation, the Friedman Family Foundation and the Koshland Committee of the San Francisco Foundation. He is a graduate of Harvard College and Yale Law School. Mr. Friedman will provide NALCAB Conference participants with perspectives on asset building in Latino communities and will engage participants in a conversation about the future of the asset building fields.



- **Break**

10:30 am - 10:45 am

- **Workshops**

10:45 am - 12:00 pm

### Topics

PRESENTED BY RAPOZA & ASSOCIATES

#### ***Federal Legislative Update***

#### **Mason Room - 2nd Floor**

Presenter: Robert Rapoza, President, Rapoza and Associates

Among the most effective federal lobbyists on issues of community and economic development, Bob Rapoza will provide an overview of current, relevant federal policy and appropriations. Also get an inside perspective on what the federal legislative landscape could look like in 2009.

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#### ***Economic Development Strategies for Latino Communities***

#### **Washington Room - 2nd Floor**

Presenters: Roberto Barragan, CEO, Valley Economic Development Center; Veronica Barela, CEO, NEWSSED CDC; Bernardo Ramirez, Executive Director, Hispanic Economic Development Corp. of Kansas City

NALCAB members present proven strategies for small business training and technical assistance, opening access to capital for small businesses and commercial corridor revitalization. This strategy presents the outlines of a national strategy for promoting economic development in predominately Latino communities.

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#### ***Co-operative Ownership Models: Residential, Commercial and Community Facility Case Studies***

#### **Jackson Room - 2nd Floor**

Presenters: Fernando Lemos, Executive Director, Mi Casa, Inc.; Luis Granados, Executive Director, MEDA; Ramon León, Executive Director, LEDC of Minneapolis

Innovative cooperative ownership models are particularly prevalent among NALCAB members. Three nationally-recognized practitioners present case studies of how they have used cooperative ownership models in residential, commercial and community facility projects to meet the needs of predominately Latino communities.

**SPONSORED BY WASHINGTON MUTUAL**

**• Lunch with Panel Presentation**

12:00 pm - 2:00 pm

**Grand Ballroom – 3rd Floor**

Panel Presentation: Who is Funding Latino Asset Builders?

Presenters: Orson Aguilar, Associate Director, Greenlining Institute; Noel Poyo, Executive Director, NALCAB; Pete Garcia, President, Victoria Foundation

Moderator: Tim Otani, First Vice President and Regional Manager,  
Washington Mutual



Orson Aguilar



Pete Garcia

This distinguished panel will provide a critical analysis of who is funding asset building work in Latino communities. The discussion will include the Greenlining Institute's recent work on diversity in philanthropy, intermediary funding strategies and trends and the work of developing Latino-led, community-based philanthropy.

**• Break**

2:00 pm - 2:15 pm

**• Workshops**

2:15 pm - 3:30 pm

**Topics**

**SPONSORED BY THE FEDERAL HOME LOAN BANK OF SAN FRANCISCO**

***Affordable Housing and Neighborhood Preservation***

**Mason Room - 2nd Floor**

Presenters: Amy Anthony, President, POAH; Pat DeCarlo, Executive Director, Norris Square Civic Association; David Adame, Chief Development Officer, Chicanos Por La Causa

This session will examine innovative approaches to preserving affordable housing and the connection of this work to overall neighborhood revitalization and preservation. The distinguished panel of presenters brings perspectives from different markets and a wide range of experiences including working in the non-profit, private and government sectors. Presenters have also addressed these issues intensively on a neighborhood scale, state-wide and nationally.

SPONSORED BY WACHOVIA

***Creating Sustainable CDFI's and Credit Unions***

**Washington Room - 2nd Floor**

Presenters: Janie Barrera, President & CEO, Acción Texas; John Herrera, Chairman, Latino Community Credit Union

In 2007, Acción Texas and the Latino Community Credit Union were the inaugural winners of the Wachovia NEXT Awards for Opportunity Finance, awarded to innovative and effective CDFIs. These national leaders in microlending and community banking address the difficult question of how to sustain these non-profit financial institutions and their potential for meeting the needs of low-income Latinos.

SPONSORED BY THE ANNIE E. CASEY FOUNDATION

***Building Family Wealth in Low-Income Latino Communities – How can my organization have the greatest wealth building impact?***

**Jackson Room - 2nd Floor**

Presenters: Larry Garcia, President, El Paso Affordable Housing CUSO; Ben Mangan, CEO, EARN; Maggie Cervantes, Executive Director, New Economics for Women

Homeownership counseling? Financial coaching? Individual Development Accounts? The Earned Income Tax Credit? This session is a place to explore the question: Which strategy, or combination of strategies, will build family wealth in your community most effectively? The leaders of three organizations that have found innovative answers for their communities will address the topic.

• **Break**

3:30 pm - 3:45 pm

• **Workshops OR Walking Tour**

3:45 pm - 5:30 pm

PRESENTED BY THE MISSION ECONOMIC DEVELOPMENT AGENCY

***A walking tour of community assets in the Mission District***

Buses board in front of the hotel at 3:45 pm

Presenter: Luis Granados, Executive Director, Mission Economic Development Association

The Mission District is San Francisco's oldest neighborhood, dating to the construction of the Dolores Mission in 1776. It has always been a gateway for immigrants and new arrivals to the City, and it is now home to San Francisco's largest Latino community. For over 34 years, MEDA has worked to improve economic and social conditions in the neighborhood by stimulating investment, enhancing the business environment, and creating jobs for area residents. A rapid rise in real estate values over the past fifteen years has threatened the character of this largely low-income, immigrant community, resulting in large scale displacement. This walking tour will describe MEDA's asset preservation and development strategy in this high cost market.

SPONSORED BY THE LEVI STRAUSS FOUNDATION

***The Mission Asset Fund: A comprehensive approach to asset building in an immigrant community***

**Jackson Room - 2nd Floor**

Presenters: Jose Quiñones, Executive Director, Mission Asset Fund; Merle Lawrence, Senior Program Officer, Levi Strauss Foundation

Launched in 2007, the Mission Asset Fund is a cutting edge model for asset development in a predominately Latino and immigrant community. Established with a seed grant of \$1 million from the Levi Strauss Foundation, the MAF integrates savings and investment-based approaches to community asset development and family wealth building.

SPONSORED BY THE WALTER AND ELISE HAAS FUND

***Innovative Local Policy Approaches to Asset Development***

**Sansome Room - 2nd Floor**

Presenters: Brad Paul, Senior Program Officer, Evelyn and Walter Haas Jr. Fund; Leigh Phillips, Assistant to the Treasurer, Office of the Treasurer of the City of San Francisco; Flor Barajas-Tena Director, Los Angeles Alliance for a New Economy

This session will examine local policy approaches that promote both family and community asset development and that address predatory economic practices in low-income communities. Panelists will cover topics such as inclusionary zoning for affordable housing, exclusionary zoning for check cashers and pay day lenders, organizing banks to provide low-cost checking accounts and community benefits agreements.

- **Evening Entertainment Options**

**MADE POSSIBLE WITH THE SUPPORT OF LISC**

6:30 pm - 8:30 pm

***Next Generation Leaders Networking Reception***

**Picaro Tapas Restaurant - 3120 16th St in the Mission District**

Shuttle bus will leave the hotel at 6:00, and return at 7:30 and 8:30

NALCAB invites up-and-coming practitioners, new executive leaders and experienced leader-mentors to come together for a relaxed evening of tapas and networking. This is an effort to provide next generation Latino leaders in the asset building fields with a strong national group of peers and mentors.

8:00 pm - 9:30 pm

***Viewing of Angelica's Dreams/ Los Sueños de Angélica a movie produced by Latino Community Credit Union***

Hilton San Francisco Financial District, **Columbus Room - 4th Floor**

Los Sueños de Angélica is the moving story of an immigrant couple from Latin America, Angélica and Roberto, who are discussing whether to return to their home country or stay in the United States. With an unexpected event, everything changes and the couple is faced with the difficult realization that one of them will have to sacrifice their dream for the other.

Angélica's Dreams, the first Latino feature film to come out of North Carolina, boldly mixes financial education and fiction. Angélica's Dreams is the film version of Latino Community Credit Union's three-part dramatic financial education mini-series dedicated to showing community members, and the general population, the process of buying a home. Latino Community Credit Union (LCCU) produced it with a grant from the CDFI Fund, a program of the United States Treasury Department. LCCU contracted Rodrigo Dorfman's creative services as producer and director.

## Friday, September 5th, 2008

- **Transportation to City Hall with Breakfast to Go**

Shuttle buses leave from the hotel at 8:45 am

8:45 am - 9:15 am

- **NALCAB Town Hall Event**

*Asegurando Nuestro Futuro: Asset Preservation and Addressing Predatory Economic Practices in Latino Communities*

**San Francisco City Hall - South Light Court**

9:30 am - 11:30 am

See following page for details.

Shuttle Buses Return to Hotel at 11:45 am