

NEW YORK STATE CDFI COALITION



2026 Statewide Conference

March 23-24 • Albany, NY

CDFIs at Work: Bridging the Gap

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CDFIs at Work: Bridging the Gap

2026 Statewide Conference
March 23-24
Albany Marriott

www.nyscdfi.org



Welcome to the 2026 NYS CDFI Coalition Annual Conference!

In communities across New York State, there is a deep and abiding hunger for real change.

CDFIs are bridging financial and skills gaps to help build community, but were operating in an environment of profound uncertainty.

To meet the uncertainty — and the hunger — head-on, we must do more than deliver resources. We must get creative.

From identifying and activating sources of capital, to exploring new opportunities for partnership, we can draw on our past experiences while we try to see around the corner and anticipate what's next.

This moment demands cross-sector courage, creative partnership, and an unwavering commitment to community-centered co-design.

With our sponsors' support, and our speakers' expertise, and your willingness to come together in community, we can leave this conference ready to do what it takes to **be the change** we hunger for.

Aisha Benson
NYS CDFI Coalition Board Chair



OFFICERS 2025-26

Aisha Benson, Chair
Nonprofit Finance Fund, New York

Jessie Lee, Vice-Chair
Renaissance Economic
Development Corp., New York

John Felton, Treasurer
Southern Chautauqua FCU

Nancy Carin, Secretary
Business Outreach Center
Network, Brooklyn

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TruFund, New York

Robert Benitez
Community Capital NY, Elmsford

Giovana Bracchi
La Fuerza CDC, Long Island

Lloyd Doaman
Harlem Entrepreneurial Fund

Daniel Fielding
Habitat for Humanity NYC & Westchester

Brian Gurski
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Charles D. Hammerman
The Disability Opportunity Fund,
Rockville Centre

Alexis Iwanisziw
Inclusiv, New York

Tyra Johnson-Hux
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Buffalo

MaryAnn Lunetta
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Center for NYC Neighborhoods

Kevin Mietlicki
Alternatives FCU, Ithaca

Melanie Stern
Spring Bank, Bronx

Yanki Tshering
Accompany Capital, New York

Dorian Wells
Community Loan Fund of the
Capital Region

Javier Zapata
Enterprise Center at Pathstone,
Rochester

STAFF

Colleen M. Ryan
Consulting Executive Director

Join or Renew: nyscdfi.org/join

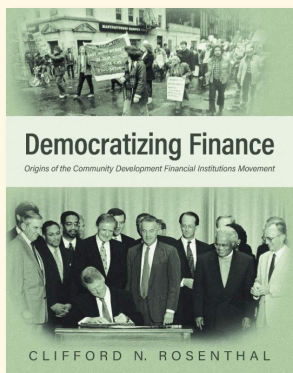
All Members

- Have access to resources and best practices through social media, informal gatherings and an annual conference.
- Receive regular updates related to advocacy and closer connections to CDFI industry peers.
- Have their voices amplified with policy makers, funders and influential stakeholders.
- Have voting privileges, can serve on the Board, and shape the CDFI agenda in NYS.

Associate Members

- Stand with the nation's oldest and largest State-wide CDFI collaborative.
- Have close access to New York State's dedicated community development finance practitioners.

Book Signing



Democratizing Finance

Origins of the Community Development Financial Institutions Movement

CLIFFORD N. ROSENTHAL

KEYNOTE PRESENTATION



Cliff Rosenthal
Author
Former CEO, Inclusiv



Mark Pinsky
Founder
CDFI Friendly America

Roots & Reckoning

A Candid Conversation on the Past, Present, and Future of Community Finance

Two pioneers of the CDFI movement reflect on decades of impact — and the road ahead.

Monday, March 23 - 6:00 - 8:00 pm
Marriott Albany - 189 Wolf Rd.
Tickets - nyscdfi.org/2026-conference



CDFIs at Work :
Bridging the Gap

2026 CONFERENCE

www.nyscdfi.org

KEYNOTE PANEL

Roots & Reckoning: A Candid Conversation on the Past, Present, and Future of Community Finance

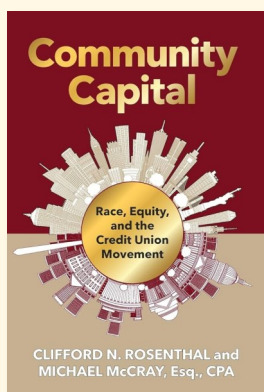
The NYS CDFI Coalition will bring together two of the most consequential figures in the history of community development finance for a rare and candid public conversation. Clifford Rosenthal and Mark Pinsky — whose careers helped define, build, and advance the CDFI movement in America — will appear together on **Monday, March 23, 2026, at 6:00 p.m.** at the **Albany Marriott, 189 Wolf Road, Albany, N.Y.**

“This event offers a valuable opportunity to hear directly from two individuals who have been closely involved in the development of the CDFI movement,” said Aisha Benson, Chair of the Coalition’s Board and CEO of the Nonprofit Finance Foundation (NFF). “Their perspectives on where the field has been, and where it may be heading, come at an incredibly important moment.”

Together, Rosenthal and Pinsky bring a combined view of the grassroots origins of community development finance through its evolution into a multibillion-dollar industry — and its ongoing struggle to reach those left behind by mainstream capital markets.

The conversation will span the arc of their careers, the pivotal moments that shaped the CDFI field, and the challenges and opportunities facing the movement today, from the growing demand for economic equity to an uncertain federal policy environment.

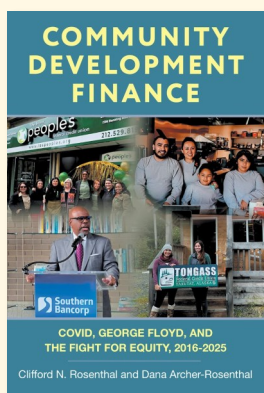
Please be advised that this presentation will be recorded.



Community Capital

Race, Equity,
and the
Credit Union
Movement

CLIFFORD N. ROSENTHAL and
MICHAEL McCRAY, Esq., CPA



COMMUNITY DEVELOPMENT FINANCE

COVID, GEORGE FLOYD, AND
THE FIGHT FOR EQUITY, 2016-2025

Clifford N. Rosenthal and Dana Archer-Rosenthal

Presenters and Moderators

Amir Ali, CFA **Clarity Impact Finance**

As founder and principal consultant at Clarity Impact Finance, Amir brings a dual perspective to CDFI advisory — six years in institutional finance followed by nine years inside one of the nation’s largest CDFIs. At Clarity, he helps mission-driven lenders think strategically about capital, risk, and growth. At Low Income Investment Fund (LIIF), he served as Vice President overseeing community facilities lending and New Markets Tax Credits. He deployed over \$150 million in impact capital, structured and closed 25+ NMTC transactions, and worked with CDFI clients ranging from \$50 million to \$900 million in total assets. Before LIIF, he managed real estate private equity funds at Aviva Investors and advised high-net-worth clients at BNY Mellon. He holds a B.Com in Finance and Accounting from McGill University and is a CFA Charterholder.



Michael A. Beifeld **Federal Home Loan Bank of New York**

Michael Beifeld is a Vice President and Relationship Management Officer at the Federal Home Loan Bank of New York (FHLBNY), where he works closely with banks, credit unions, housing authorities and CDFIs to support housing finance, community development, and financial stability across New York, New Jersey, Puerto Rico, and the US Virgin Islands. FHLBNY is part of the congressionally chartered Federal Home Loan Bank System, established in 1932 to provide reliable liquidity to community lenders engaged in mortgage lending and neighborhood investment. In his role, Michael serves as a trusted relationship manager, helping members access funding, capital and liquidity solutions aligned with their strategic and operational needs. Prior to joining FHLBNY, Michael worked in the insurance industry, advising hedge funds, private equity firms, and law firms on risk management and actuarial solutions. He brings a strong analytical foundation and client-focused perspective to his work with member institutions. Michael holds an MBA in Finance from St. John’s University.



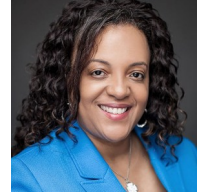
Robert Benitez **Community Capital NY**

Robert Benitez has served as the President and CEO of Community Capital New York since January, 2025. Robert has over 35 years of experience in the financial industry, with the first 10 years spent in investment banking and trading. For the past 25 years, Robert specialized in lending, working as a Managing Partner of several private debt and equity funds. Additionally, as an Executive Vice President at a bank, he oversaw multiple departments, including Lending, Credit, and Portfolio Management. Most recently, Robert led the growth of a national CDFI, expanding its assets from \$4 million to \$35 million, expanding their loan portfolio, introducing new loan products, and extending lending services into new markets. Robert serves on the board of the NYS CDFI Coalition.



Aisha Benson **NFF**

Aisha Benson is President and CEO of Nonprofit Finance Fund (NFF), a national community development financial institution (CDFI) that has worked for more than 40 years to strengthen nonprofits and improve how money flows to social good. Under her leadership, NFF advances community wealth and well-being by providing financing, consulting, and advocacy to nonprofits and mission-driven organizations nationwide. A seasoned community development finance executive, Aisha brings over 30 years of experience across banking and CDFIs. Prior to joining NFF, Aisha served as Chief Operating Officer of TruFund Financial Services, where she led multidisciplinary teams delivering lending, New Markets Tax Credit deployment, and advisory programs for historically disadvantaged small businesses. Earlier in her career, she held community development finance roles at Carver Federal Savings Bank, Banco Popular, and JPMorgan Chase, deploying \$130 million in NMTC investments and \$300 million in loan and grant capital to low-income communities. A respected industry leader, Aisha holds leadership and advisory positions on several key boards, including Opportunity Finance Network (Board Chair), the NMTC Coalition, the Community Advisory Group of the Federal Reserve Bank of New York, the Carsey Center for Impact Finance, and a founding member and Board Chair of the NYS CDFI Coalition.



Giovana Bracchi **La Fuerza**

Giovana Bracchi has served as Executive Director of La Fuerza Unida Community Development Corporation on Long Island since 2012. La Fuerza is a certified CDFI and a micro lender providing access to capital to women and minority owned businesses, principally in Hispanic communities. They focus on low-income minority neighborhoods where the barriers of language, culture, and conventional lending have hindered the growth of small businesses. Through their programs of business education, development services as well as access to capital and ongoing support, they support the creation of stable and vibrant communities. Giovana chairs the Nominating Committee of the board of the NYS CDFI Coalition.



Nancy Carin **BOC Network**

Nancy Carin, Executive Director of the Business Outreach Center (BOC) Network, began her community service work in 1980, providing leadership strategies in housing development, program development and community needs assessment, learning the fundamentals of not-for-profit real estate, survey tools and grants research along the way. She launched BOC Capital, a small business loan fund certified as a CDFI in 2002, that provides financial assistance to low income and underrepresented communities throughout New York City. During her tenure, she has established strategic linkages with regional and local microlenders, banks, local development corporations, merchant associations, and New York City and State agencies. She is a Certified Economic Development Finance Professional, a licensed Real Estate Broker, and holds an A.B. from Barnard College. Nancy is Secretary of the board of the NYS CDFI Coalition.



Presenters and Moderators

Morgan Clark **Empire State Development**

Morgan Clark serves as Assistant Director, Capital Access, for Empire State Development (ESD). The Capital Access team uses public capital to reduce risk, expand lending capacity, and strengthen partnerships with community lenders and CDFIs across New York State. ESD initiatives include the Small Business Revolving Loan Fund, Contractor Financing, the Main Street Capital Program, the Capital Access Program, and the NYS CDFI Assistance Program. Prior to joining ESD, Morgan supported the Industrial Business Zone Program and the Entrepreneurial Assistance Center for SoBro, a CDFI serving the Bronx, the most underbanked borough in NYC. She is a graduate of the University of Georgia – Terry College of Business.



Bhairavi Desai **New York Taxi Workers Alliance**

Bhairavi Desai has been organizing taxi drivers since 1996. In 1998, she and a group of drivers co-founded the New York Taxi Workers Alliance of which she has been the Executive Director since its founding. The 28,000-member NYTWA has secured \$476 million in debt forgiveness for yellow cab medallion owner-drivers, recovered over \$400 million in stolen wages for Uber and Lyft drivers, and established first-ever livable income standard for drivers in city regulations, resulting in a number of raises, and including for empty time in between trips and for annual cost of living adjustments for app-dispatched drivers. Most recently, NYTWA won the most comprehensive protections against unfair firings by Uber and Lyft in the country. Bhairavi, a native of India, was the first Asian-American elected to the Executive Council of the AFL-CIO. She was born in Gujarat, India, and moved to New Jersey with her parents and brothers as a child. She received a degree in Women's Studies and History from Rutgers University.



Lloyd Doaman **Harlem Entrepreneurial Fund**

Lloyd Doaman serves as Chief of Staff and Head of Institutional and Client Engagement at Harlem Entrepreneurial Fund. Founded in 2008 by the Harlem Commonwealth Council, the Harlem Entrepreneurial Fund (HEF) was established to break down barriers facing minority entrepreneurs in Upper Manhattan, the Bronx, and throughout New York City. HEF achieved certification as a CDFI from the U.S. Treasury Department in 2012. He previously served as Executive Director, Carver Community Development Corporation, a subsidiary of Carver Bancorp, as Vice President and Relationship Manager at PNC, and as Director of Lending for Harlem Commonwealth Council, Inc. He holds a B.S. in Finance from Seton Hall University and serves on the board of the NYS CDFI Coalition.



Steve Garibell **TD Bank**

Steven Garibell is the vice president of diverse business for TD Bank, which is focused on addressing changing banking expectations by exploring, testing and scaling innovative solutions and emerging technologies. As a Business Development Officer he cultivates relationships in the community to uncover ways to improve a clients financial position through TD's Small Business, Commercial, Wealth, and Retail Networks. He serves as a Financial Literacy advocate and facilitates classes in all aspects of financial well-being. He's a graduate of the Risk Management Association for Commercial Lenders and a board member of numerous non-profits, including those focused on LGBTQ+ communities, chambers of commerce and educational organizations.



Genny Kurzweil **The Disability Opportunity Fund**

Genny Kurzweil has an extensive events and hospitality background that includes her working in Sydney, Australia and several different restaurants in New York City. Genny brings her passion for building relationships and her ability to organize large-scale projects as she manages DOF's efforts in active real-estate management, climate lending and business development. She also maintains the daily operations of the business, including human resources, payroll, benefits and marketing. Genny is a member of DOF's Board of Directors and Investment Committee. Genny graduated cum laude from Boston University's School of Hospitality Administration with a concentration in Event Management.



Chris Mahase **NYSERDA**

Chris Mahase is Senior Project Manager, Multifamily Residential, for the NYS Energy Research and Development Authority (NYSERDA). He believes that sustainability is the defining issue of our time, and has chosen to be part of the solution and hopes to inspire others to take similar steps on the journey to true environmental sustainability. He has extensive experience in real estate development and finance, by way of the affordable housing industry in NYC, including nearly 17 years at the NYC Department of Housing Preservation and Development. At NYSERDA, his focus is on scaling multifamily building performance to meet New York State's ambitious climate goals. He has an MS from the Pratt Institute in Urban Environmental Systems Management, Building Energy Efficiency and Green Buildings.



Presenters and Moderators

Kevin McQueen **The Leviticus Fund**

Kevin McQueen is a seasoned leader in community development finance with over four decades of experience driving impact investment strategies that uplift low-income communities. As the Senior Director of Lending and Business Development at the Leviticus Fund, he leads a team dedicated to financing mission-driven projects across the Northeast. His past roles include Partner at BWB Solutions, where he advised foundations and public agencies on impact investment design, and Vice President at Capital Impact Partners, where he originated transactions spanning housing, manufacturing, and small business development. Kevin also shapes the next generation of finance professionals as an adjunct faculty member at Columbia University's Graduate School of Architecture, Planning & Preservation, and The New School's Milano School. He currently serves on the board of directors for the CDFI Partners for the Common Good and Change Machine, a fintech social enterprise.



Ray Salaberrios **Empire State Development**

Ray Salaberrios is Senior Vice President, Small Business Capital Access at Empire State Development (ESD). He leads a team of economic professionals in the development and delivery of state programs designed to leverage private capital to create collateral support, state and loan guarantee programs and guide New York State investment in public/private economic development projects. He previously served as President of the Bronx Overall Economic Development Corporation, where he developed and executed borough wide initiatives to spur and sustain economic growth in the Bronx, and administered the federally designated Bronx Empowerment Zone. He holds a BA in Economics from Lehman College.



Thomas R. Settino **Federal Home Loan Bank of New York**

Tom Settino is First Vice President and Director of Member Relations at the FHLBNY. He is responsible for managing a team of Relationship Managers who provide product support to banks, credit unions, insurance companies and CDFIs located throughout the FHLBNY district, which includes New York, New Jersey, Puerto Rico, and the U.S. Virgin Islands. Tom has been with the FHLBNY since January 2011. Tom's experience includes a long tenure working in the Banking Supervision Group at the Federal Reserve Bank of New York. Tom was also employed at the United States Trust Company of New York where he worked as VP of Treasury Services in charge of Cash Management and Asset/Liability Management.



Sabrina Stratton **Amalgamated Bank**

Sabrina Stratton is a senior banking executive with extensive experience in the financial services industry and a distinguished record of strategic growth. As Senior Vice President and Northeast Regional Director for the Commercial Bank at Amalgamated Bank, she leads commercial strategy, strengthens key client relationships, and oversees business development across a diverse portfolio. Her earlier career includes progressive leadership roles at Wachovia Bank (now Wells Fargo), SunTrust Bank, Arvest Bank, and JPMorgan Chase, where she built deep expertise in commercial lending, relationship management, and regional market strategy. Recognized for her collaborative leadership style and strong command of market dynamics, Sabrina has guided Amalgamated's Commercial Banking division through significant expansion. In 2024, she was named one of Crain's New York Notable Leaders in Finance. Sabrina serves as Board Chair for Demos, and as a Board Director for the Community Health Center Capital Fund, Women Creating Change, SisterSong, and the Upper Manhattan Empowerment Zone. She holds a BSBA and an MS in Accountancy and is both a Certified Public Accountant and a Certified Treasury Professional. An avid runner, she is preparing for her 16th marathon.



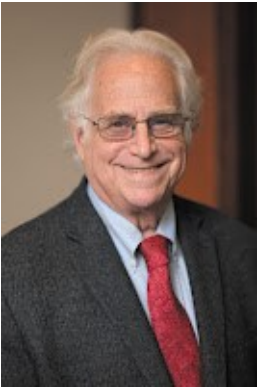
Yanki Tshering **Accompany Capital**

Yanki Tshering, Executive Director of Accompany Capital, founded this organization in 1997 as a project of NYANA, a refugee resettlement agency. With over twenty-five years of experience in developing and implementing economic development programs, her leadership was key as Accompany Capital transitioned into a new and independent entity. Her passion for economic development stems from her belief that with appropriate support, immigrants and refugees can start new lives and contribute to the mainstream economy. She has a Master's degree in International Affairs from Columbia University with a specialization in Economic Development and South Asian Studies. Living in Tibetan refugee communities in India and Nepal for many years, Yanki came to the U.S. in 1986. She serves on the board of the NYS CDFI Coalition, IRC's Center for Economic Opportunity (CEO), CBA Fund, and on the Advisory Board of the New York City Neighborhood Capital Corporation, NYCEDC, a program that makes low-interest loans to community development projects in low-income communities in New York City.



Keynote Speakers

Clifford N. Rosenthal



Cliff Rosenthal is a nationally recognized leader and innovator in bringing financial services to low-income communities and consumers through credit unions in the United States.

During a career spanning more than 30 years as CEO of the National Federation of Community Development Credit Unions, he authored the first concept paper for the establishment of the Community Development Financial Institutions (CDFI) Fund of the U.S. Treasury

Department. For two decades, he was a leader of the CDFI Coalition. Under his direction, the Federation invested more than \$100 million in local credit unions, with funds raised from the CDFI Fund, social and religious investors, major banks, and foundations.

In his work at the National Federation of CDCUs, he developed innovative programs ranging from Individual Development Accounts (IDAs), to Latino credit union outreach, to a pilot project to develop the next generation of credit union leaders. He assisted the organizing of a dozen credit unions and co-authored *Organizing Credit Union: A Manual*. His monograph, *Credit Unions, Community Development Finance, and the Great Recession* was published by the Federal Reserve Bank of San Francisco (February 2012).

Rosenthal left the National Federation in 2012 to launch the Office of Financial Empowerment of the newly created federal Consumer Financial Protection Bureau (CFPB), developing initiatives to build the financial capacity and improve access to financial services for low-income and economically vulnerable consumers.

He is the author of a trilogy of books on the CDFI movement: *Democratizing Finance: Origins of the Community Development Financial Institutions Movement* (2018); *Community Capital: Race, Equity, and the Credit Union Movement* (2024); and *Community Development Finance: COVID, George Floyd, and the Fight for Equity, 2016-2025* (2026).

Cliff, who founded the NYS CDFI Coalition in 1995 as a project of the National Federation of CDCUs, continues to serve the NYS CDFI Coalition as an advisor.

Staff

Colleen M. Ryan

Colleen is the part-time, consulting executive director of the NYS CDFI Coalition. She is principal of CMR Communications, a consulting firm certified as a Women-Owned Business Enterprise by New York State. She provides strategic communications, grant writing and association management services for nonprofits, especially those serving vulnerable populations, across New York State. She delivers the strategic infrastructure and narrative power that nonprofits, agencies, and associations need to influence policy, secure funding, and serve their communities. She previously served as Director of Strategic Communications for a statewide nonprofit membership organization, worked on central staff for both the New York State Assembly and New York State Senate, and for a lobbying firm with offices in Albany, New York City and Washington.



Mark Pinsky

Mark Pinsky is the President and Founder of CDFI Friendly America (CFA). Prior to forming CDFI Friendly America, with Adina Abramowitz, his late business partner, Mark served as the President & CEO of Opportunity Finance Network (OFN) for 21 years.

Mark has an impressive history of more than 35 years working to develop, promote, scale, and bring resources to the CDFI industry.

In February 1995, Mark became President & CEO of NACDLF while remaining Chair of the CDFI Coalition. He led NACDLF and the CDFI industry through the start-up of the CDFI Fund, remarkable annual growth greater than 30% year over year, two rebrandings, and the Great Recession of 2008.

In 2016, Mark left OFN and planned to take a break from the CDFI sector. That only lasted until 2017 when he received a call from then Mayor of Bloomington, Indiana, John Hamilton. A CDFI industry pioneer himself, Hamilton had just been elected and wanted Mark's help creating a CDFI in Bloomington. CDFI Friendly Bloomington was designed as a nonprofit hub to connect local developers, business owners, nonprofits, and residents who need alternate financing options to CDFIs that are based elsewhere.

Mark invited his career-long colleague Adina Abramowitz to help in Bloomington, and together they formed CDFI Friendly America in 2020. CDFI Friendly America was created to address a long-standing challenge in the CDFI industry – the number and size of CDFIs were growing but there were still many places that have little to no access to CDFIs. Sadly, Adina passed away unexpectedly in December 2023, five months before her planned retirement. Mark has continued to pursue the work they started together despite the loss of his business partner and friend.

Mark is working to develop new approaches for CDFI Friendly America. He envisions a time in the not-too-distant future when there will be 50, 100, or even 1,000 CDFI Friendly places in the U.S. Mark has been a fervent and inspirational leader in the CDFI industry since 1989, and continues to work for equitable community development, fair access to capital, and a CDFI Friendly America.



NYS CDFI COALITION 2026 CONFERENCE - DAY 1: MONDAY, MARCH 23

NYS CDFIs at Work: Bridging the Gap

Time	Event	Moderator	Panelists		
10:00 AM	REGISTRATION				
11:00 AM	Welcome Remarks: Aisha Benson, Chair, NYS CDFI Coalition Colleen Ryan, Consulting Executive Director, NYS CDFI Coalition				
11:15 AM	Plenary Session - The Future of CDFIs Mark Pinsky, President, CDFI Friendly America				
12:30 PM	Lunch Presentation - Unlocking Private Capital to Deliver Impact	Amir Ali, CFA, Clarity Impact Finance	Sabrina Stratton, Amalgamated Bank		
1:30 PM	Session I - Capitol to Community: Building Partnerships with NYS	Morgan Clark, Empire State Development	Chris Mahase, NYSERDA		
2:45 PM	BREAK				
3:00 - 4:15 PM	Session II - Driving Change Moderator: Steve Garibell, TD Bank	Bhairavi Desai, NY Taxi Workers Alliance	Yanki Tshering, Accompany Capital	Genny Kurzweil, The DOF	Ray Salaberrios, Empire State Development
4:15 - 5:15 PM	Small Business Lending MeetUp Welcome: Catherine Domenech, Wells Fargo	Facilitators:	Giovana Bracchi, La Fuerza	Nancy Carin, BOC	Lloyd Doaman, Harlem Commonwealth
6:00-8:00 PM	Roots & Reckoning: A Candid Conversation on the Past, Present, and Future of Community Finance Cliff Rosenthal and Mark Pinsky				

NYS CDFI COALITION 2026 CONFERENCE - DAY 2: TUESDAY, MARCH 24

8:00 AM	BREAKFAST NETWORKING				
9:00 - 10:15 AM	Session III - Stronger Together: When Two (or more!) CDFIs Are Better Than One	Kevin McQueen, Leviticus Fund	Robert Benitez, Community Capital NY		
10:15 AM	BREAK				
10:30 - 11:45 AM	Session IV - Opening Doors: Working with the Federal Home Loan Bank	Michael Beifeld, Federal Home Loan Bank of New York	Tom Settino, Federal Home Loan Bank of New York		
11:45 AM	Box Lunches Available				
12:00 - 1:00 PM	NYS CDFI COALITION BOARD MEETING				