



**Elyse D. Cherry, CEO of Boston Community Capital and Venture Fund President**

Elyse Cherry is Chief Executive Officer of Boston Community Capital (BCC), and the President of Boston Community Venture Fund, a BCC affiliate. Cherry helped found BCC in 1984, and has been integrally involved in its growth from a start-up organization to what is, today, a national model for community investment. Under her leadership, BCC has grown into a multi-tiered organization that includes two double bottom-line venture funds, a national tax credit program, a mortgage lender aimed at stabilizing urban neighborhoods, a real estate acquisition entity, and an alternative energy initiative focused on controlling utility costs in multi-family affordable housing developments. BCC has invested more than \$550 million in low-income communities, financing more than 10,000 affordable homes, and 750,000 square feet of inner city commercial real estate, and creating or preserving more than 1,400 jobs.

Cherry is an active civic leader. She is the current Chair of the Massachusetts Cultural Council and a recent past Chair of Mass Equality, an organization dedicated to the establishment and protection of civil marriage for the GLBT community. She has served as Vice Chair of Opportunity Finance Network and is a member of the Boards of Wall Street Without Walls and The Philanthropic Initiative, the Dean's Council of Northeastern University Law School, the Mission Driven Investment Committee of the Kellogg Foundation, and the external Board of the Institute for Global Leadership at Tufts University.

Cherry is an attorney and a former partner at the law firm of Hale and Dorr (now Wilmer Hale), where her practice focused on commercial real estate finance and development. Early in her career, Cherry served as a field examiner at the National Labor Relations Board and as a VISTA volunteer in rural Tennessee.

Cherry is a graduate of Wellesley College and the Northeastern University School of Law.

**DeWitt Jones, Executive Vice President, Managed Assets President, Solar Energy Advantage President**

DeWitt (Dick) Jones is Executive Vice President of Boston Community Capital and President of BCC's Boston Community Managed Assets and BCC Solar Energy Advantage (SEA) affiliates. He has served as a member of BCC's leadership team since it was established in 1984 and is also a director of the Boston Community Venture Fund and Boston Community Loan Fund.

Dick leads and oversees BCC's sustainable development activities, including the Green Building Production Network, BCC's Sustainable Housing and Communities Initiative and its Energy Advantage Program. Under his leadership, SEA has developed approximately 1.4 megawatt of PV capacity on affordable housing developments across Massachusetts, representing a 17% increase in total solar PV capacity in the state. SEA is the largest solar PV power purchase provider for affordable housing in Massachusetts.

Prior to joining Boston Community Capital, Jones was Executive Director of the Massachusetts Urban Reinvestment Advisory Group and served as a VISTA volunteer from 1980-1981. A founding member of the Opportunity Finance Network (OFN), and he served on its board from 1988-1996 where he chaired its Financial Services and Public Affairs committees. From 1991-1998, Dick was co-owner and treasurer of Maria and Ricardo's Tortilla Factory, a national industry leader located in Boston's inner-city. He currently chairs the board of Boston Day and Evening Academy, a public charter high school serving over-age high school students and has served as Board president of the Penikese Island School, a wilderness school for boys in trouble with the law. He is the former treasurer of the Center for Women and Enterprise, a regional women's business development center. He has been appointed to Boston Mayor Menino's Renew Boston Advisory Committee and the Blue Ribbon Task Force on Housing Finance. He is a graduate of Harvard College and its Kennedy School of Government. He is a resident of the Jamaica Plain neighborhood of Boston, Massachusetts. In 2008, Dick and his wife, Viki Bok, received the City of Boston's Green Residential Award.



**Patricia D. Hanratty, Aura Mortgage Advisors President and NSP Residential President**

Patricia Hanratty oversees Boston Community Capital's Stabilizing Urban Neighborhoods (SUN) initiative as President of Aura Mortgage Advisors, a licensed mortgage lender providing mortgage loans to individuals facing eviction due to foreclosure, and NSP Residential, LLC, the real estate acquisition, development and management arm of Boston Community Capital (BCC).

Hanratty has had a distinguished career encompassing three sectors of the economy: finance, the public sector and academia. Prior to joining BCC, she was founder and president of Pamet Ventures, an investment and consulting firm. She has served as Executive Vice President and Director of the Small Business Division of Fleet Bank, where she managed over \$400MM in troubled loans and a team of workout officers. She was instrumental in the formation of the Fleet Community Development Corporation and served as a Director of the CDC.

Prior to joining Fleet, Hanratty was the founder and CEO of the Industrial Services Program and the Massachusetts Economic Stabilization Trust, two quasi-public agencies focused on addressing the needs of maturing industries and their workers. During her tenure over 350 companies and tens of thousands of workers received assistance. Hanratty began her 8 years in public service as Assistant Secretary of Economic Affairs for the Commonwealth of Massachusetts. She has also worked as a professor of Political Science at the College of the Holy Cross.

Hanratty serves as Director and Past President of the New England Trade Adjustment Assistance Center. She served as a member of the BCC Board of Directors from 1998-2007, before leaving the Board to begin work on the Neighborhood Stabilization Program. She is a former Director and Executive Committee Member of the Center for Women and Enterprise.

Hanratty has a Ph.D. in Political Science and Public Policy from the Massachusetts Institute of Technology and a Bachelors Degree from the University of Massachusetts at Boston.

**Rebecca Regan, Chief Operating Officer and Loan Fund President**

Rebecca Regan joined Boston Community Capital in 2005. As Chief Operating Officer for Boston Community Capital, she is responsible for the organizational management aspects of BCC's operations and provides leadership and coordination in the administrative, business planning, financial management and budgeting efforts of the organization. As President of the Loan Fund, she has overall responsibility for the Loan Fund's lending activities, including raising capital, staff training and supervision, production, financial management, building external relationships and new business lines, loan and portfolio monitoring, and social impact reporting.

Becky brings to her position more than 15 years of experience in commercial real estate lending, with a focus on community development. Prior to joining Boston Community Capital, she was Senior Vice President and Senior Relationship Manager for Bank of America formerly Fleet Bank (1999-2005), and prior to that she held lending and management positions in Commercial Real Estate at Bank of Boston (1996-1999), BayBank (1991-1995) and Eastland Savings Bank (1989-1991). Becky is on the Board of Directors of New Ecology, Inc., a nonprofit organization that seeks to become a catalyst for sustainable development in cities by promoting best practice and information exchange among three constituencies - CDCs, private developers, and universities - as well as public policy networks. She is a member of New England Women in Real Estate (NEWIRE) and the Investment Committee of City Mission Society. She is a former elected member of the Town of Wayland Planning Board. Rebecca graduated with a Masters in Business Administration from Babson College and a Bachelor of Sciences degree from the Boston University School of Management.



**Andrew Chen, CFO and Managing Director, Venture Fund**

Andrew joined Boston Community Capital in 1998 as a Venture Officer to assist in the management of BCVF's initial fund. As CFO, he oversees financial management and budgeting efforts of the organization. As a Managing Director of the Venture Fund overseeing the portfolios of our first and second funds. He currently serves on the Board of Directors or actively monitors several of BCVF's portfolio companies. Prior to joining BCC, Andrew headed an investment firm specializing in start-up companies in the advanced materials industry. He was also a general partner in two real estate investment and development syndicates. Andrew has a doctorate from MIT in Technology, Management and Policy, where his research focused on materials processing and technology commercialization. He also holds S.M. and B.S. degrees in Materials Science and Engineering from MIT and The Johns Hopkins University, respectively.

**Matthew Aliberti, Loan Officer and Senior Negotiator**

Matt joined Boston Community Capital in February 2008 as a Loan Officer. He markets Boston Community Loan Fund to potential borrowers, underwrites loan requests, and conducts ongoing portfolio management. He also assists Boston Community Capital's affiliate, NSP Residential, in its efforts to stabilize foreclosed homes and their surrounding communities by working with banks and loan servicers to negotiate the purchase of occupied foreclosed properties. Previously, Matt worked for Rhode Island Housing as a Development Officer and for the City of Boston's Department of Neighborhood Development as a Housing Development Officer. A native of Maine, he has a bachelor's degree from Harvard University and a Master's in Urban Planning from the University of Michigan.

**Gail D. Berlinger, Portfolio Manager**

Gail joined Boston Community Capital in January 2007. As Portfolio Manager for the Loan Fund, she monitors covenant compliance and trends within the existing loan portfolio, conducts status reviews, and develops reporting practices focusing on the social and environmental impact of Boston Community Loan Fund's holdings. Prior to joining BCLF, Gail worked in the Low Income Housing Tax Credit field, in both asset and portfolio management with Boston Capital and in property management with Federal Management Company. She began her career as a property manager with Boston Union Realty. Gail serves as Board Treasurer for Transition House, the oldest domestic violence shelter in New England, and is a member of the Finance Committee for the Women's Institute of Housing and Economic Development. She holds a BA from Rutgers University and a Masters in Urban Affairs from Boston University, focusing on issues affecting low-income communities.

**Jessica Brooks, Director of Development & Communications**

Jess Brooks joined Boston Community Capital in 2001. She works closely with our external constituents, maintaining relationships with our investors and donors, raising new funds to support our work, and organizing events that showcase our borrowers and portfolio companies and their work. Jess came to Boston Community Capital from The New York Times where she was in charge of online community development and affiliate management. Her prior experience includes positions as a securities trader on Wall Street, and at Safe Horizon, a nonprofit organization providing services to battered women and other crime victims. Jess serves as Vice Chair of the Board of Trustees for The Food Project, a local nonprofit that serves as a national model for engaging young people in personal and social change through sustainable agriculture with locations in Dorchester, Lincoln and on the North Shore. She is past chair of the Boards of Directors of the Boston chapter of Social Venture Partners, and Cascap, a nonprofit organization providing affordable housing and support services for people with special needs. She serves on the Brown University President's Committee on Relations with Tougaloo College and is a 2007 alumna of the Boston Center for Community and Justice's LeadBoston program. Jess is a graduate of Brown University.



**Anna Delgado, Mortgage Counselor**

Anna Delgado joined Boston Community Capital in 2007 as a Debt Planning Specialist for Aura Mortgage Advisors. In that role, she works with individuals to help them understand their finances and what types of mortgage products may be appropriate for their individual situations. Prior to joining Aura Mortgage, Anna worked as a mortgage processor and loan originator for Mortgage Impressions in Cranston, RI. Anna is fluent in five languages - Spanish, English, Portuguese, Creole and Wolof. She has a Bachelor's Degree in International Business from Palm Beach Atlantic University.

**E. Matthew Gautieri, Controller**

Matthew joined Boston Community Capital in 2001 after working in commercial banking for twenty-one years. Matt is responsible for all financial management and accounting functions, including budgeting, investments, portfolio management, and financial reporting. Prior to joining BCC, Matt worked at FleetBoston Financial or its affiliates, most recently as Manager of Planning & Analysis in Fleet's Small Business Services unit. He has also held positions in commercial real estate, financial analysis, and loan operations. Matthew attended Fisher College.

**Jessica Herrmann, Data and Intake Specialist**

Jessica joined Boston Community Capital in January 2010 as a Data and Intake Specialist. She works to review and process client applications to the SUN program, collect and manage data related to the program, and maintain relationships with partner organization. Previously, Jessica worked as a Research Associate at the Kitty and Michael Dukakis Center for Urban and Regional Policy where she co-wrote the 2009 Greater Boston Housing Report Card. She also worked as an intern at Boston Community Capital during the summer of 2009. Jessica graduated *summa cum laude* from Tufts University with a bachelor's degree in Economics.

**Ryan Kim, Data and Intake Specialist**

Ryan joined Boston Community Capital in December 2009 as Data and Intake Specialist. Ryan assists Aura and NSP's underwriting team with income verification, property valuation, and initial underwriting. He directly works with clients up to the negotiation stage. Previously, Ryan worked as construction manager in Los Angeles and as assistant project manager for a community development corporation in San Francisco. Ryan has a Bachelor's degree from University of California at Berkeley and expects to receive a Master's degree from Harvard University in May 2010.

**Luis Matienzo, Operations Manager**

Luis Matienzo joined Boston Community Capital in November 2005. His job has three components: Loan Administration, Information Management and Portfolio Management. Luis was most recently at Bank of America as an Information Officer for a \$7 billion real estate loan portfolio and also has experience at Bank of Boston and Fleet as an Operations Manager/ Team Leader and Loan Administrator for a \$200 million real estate portfolio located in low and moderate income areas in New England, and at Fleet's Community Development Bank. He brings to his position expertise in construction loan management and information management.

**Kathryn McHugh, Senior Loan Officer**

Kathryn McHugh joined Boston Community Capital in 2001. She markets Boston Community Loan Fund to potential borrowers, underwrites loan requests, and conducts ongoing portfolio management. Prior to joining the Loan Fund, Kathryn was a Program Officer at the Local Initiatives Support Corporation office in Providence; a housing development specialist with the Massachusetts Department of Mental Health and a project manager for real estate development at CASCAP. A graduate of Mount Holyoke College, she also holds a Masters degree in Public Policy from Tufts University. Kathryn is a resident of Jamaica Plain and is an active volunteer on Boston and Massachusetts housing issues, especially with homeless groups. She serves on the Board of Directors of the Somerville Homeless Coalition, and is a trustee for the Castle Square Tenants Organization's Charitable Trust and the Jamaica Plain Housing Trust. She also consults with the State of



Massachusetts and various municipalities on their housing and homeless policies and programs. She is currently assisting Attleboro and Taunton with their Ten Year Plan to End Homelessness.

**Michael Nilles, Senior Loan Officer**

Mike Nilles worked as a full-time Senior Loan Officer at Boston Community Capital from 1996 - 2001, and rejoined us as a consultant in 2004, and full-time in 2005. He markets Boston Community Loan Fund to potential borrowers, underwrites loan requests, and conducts ongoing portfolio management. Mike has worked as a private consultant in community-based financing and real estate development. He came to Boston Community Capital in 1996 from BayBank, where he was an Assistant Vice President in a middle-market commercial lending group. A graduate of Georgetown University and the Yale School of Management, Mike previously served as a Jesuit Volunteer in Seattle. Mike is a CFA® charterholder.

**Andres Rodriguez, Mortgage Counselor**

Andres Rodriguez joined Boston Community Capital in 2006 as a Mortgage Consultant for Aura Mortgage Advisors. Andres has been a licensed broker for over a decade, and has worked with many communities through the Neighborhood of Affordable Housing, Sovereign Bank, and Wells Fargo Home Mortgage. He speaks Spanish, English, and Portuguese. Andres works to educate potential homebuyers and help them make smart decisions through one-on-one counseling and Homebuyers Seminars.

**Michelle Volpe, Team Leader/Senior Loan Officer**

Michelle joined Boston Community Capital as Loan Officer in 1995 from BayBank's not-for-profit lending group where she was an Assistant Vice President and lender for four years. She became a Senior Loan Officer at BCC in 1996. Previously, Michelle worked for the Center for Community Self-Help in Durham, North Carolina and for Management Sciences for Health in Jamaica Plain, Massachusetts. She is a graduate of the University of North Carolina at Chapel Hill and Yale's School of Management.