### Executive Summary: Doug Richards

Doug Richards is a distinguished figure in the fields of technology, finance, and fintech, boasting over 25 years of leadership experience. His expertise encompasses technology leadership, compliance, product development, human performance improvement, data management, organizational development, and adult learning theory.

In 1989, Doug launched his entrepreneurial journey by co-founding his first company, which quickly expanded to nearly 300 employees before its sale in 1991. Capitalizing on this success, he established D'Signs, an innovative digital agency specializing in creative design and web development. D'Signs garnered a prestigious clientele from the alternative music scene, leveraging the internet as a groundbreaking marketing tool under Doug's leadership, thus cementing his reputation as a tech pioneer.

After selling D'Signs in 1996, Doug embraced new challenges, including a pivotal role at the University of Guadalajara in Mexico, where he developed VivaVallarta.com. This venture anticipated social media trends by nearly a decade, showcasing Doug's foresight in digital innovation. His subsequent tenure at Sprint further demonstrated his expertise, particularly in web development and Flash technology, earning him a coveted position on the global Team Macromedia for Flash.

Returning to his entrepreneurial roots in 2005, Doug played a crucial role in a $2mm ecommerce startup, which saw significant growth and a substantial VC investment under his leadership. His founding of B2i Ventures marked a new phase, consulting for major companies and driving innovation in technology and business strategy.

In 2017, Doug launched Smart Factory, focusing on Remote Workforce Management and promoting technology accessibility for underrepresented groups. His latest role at the Cooperative Finance Association as SVP; Chief Technology Officer showcases his commitment to integrating advanced technologies like blockchain and AI to revolutionize agriculture financing.

Throughout his career, Doug has been a passionate community leader, contributing to various boards and non-profit organizations, emphasizing his dedication to leveraging technology for social good and innovation.