



Presenter Bios: How to Effectively Underwrite Small and Emerging Farms

June 27, 2012

Gray Harris: Gray Harris is the Director of Sustainable Agriculture and Healthy Food Finance at Coastal Enterprises, Inc (CEI), a CDFI in rural Maine. Gray supervises all work in CEI's agriculture and food system program and is responsible for the management, development and deployment of Sustainable Agriculture Investment Funds and Healthy Food Finance Funds (including The Carrot Project funds for Maine). In her role, she assesses sector needs and identifies sources of specialized technical assistance and financing for agricultural and food system start-up and expanding businesses; and sources and aligns investment-ready projects with CEI lending and investment staff. Prior work includes coordinator of business planning services for Maine Farmland Trust's Farm Viability Program; and former administrator of the Farms for the Future program, a statewide business planning and grants program for Maine farmers. Engaged in state, regional, and national agriculture and food system initiatives and networks.

Denise Dukette: Denise has spent over 25 years in credit, risk management and commercial lending roles for various commercial banks in New England, as well as several years working for a Community Development Financial Institution in Western Massachusetts. She has an economics degree from Wheaton College (MA) and received her MBA from the University of Connecticut. She lives in Connecticut and continues to actively participate in the economic development field in addition to her full time commercial lending job. Denise has been involved in the development of working tools for organizations to use in order to more effectively lend into the small and emerging agriculture sector, has and been involved with Financing Farming in the US (FFUS) for several years.