



Presenter Bios: Developing Loan Policies and Procedures for Financing Healthy Food
September 12, 2012

Ginger McNally: Ginger McNally is the founder of Mission + Money Matters, a consulting firm specializing in community investment strategies domestically and internationally. Ginger assists community development financial institutions and foundations to achieve integrated financial and social impact goals. Ms. McNally is nationally recognized for her work designing microfinance and healthy foods-related loan programs. With a thirty-plus year background in community investment, Ms. McNally has designed, implemented and evaluated microenterprise programs in Latin America, the Caribbean, Africa, and North America. In the Central Coast of California, Ginger designed the first regional microenterprise loan program serving new and expanding small businesses with limited capital resources. She also managed a successful regional business incubator program serving low-income, Latino entrepreneurs. Ms. McNally served as Chief Executive Officer of the Santa Cruz Community Credit Union, an innovative \$86 million community development credit union, and its affiliated nonprofit, Santa Cruz Community Ventures. Ms. McNally has a Master of International Public Administration with a specialization in International Economic Development from Monterey Institute of International Studies. Ginger pursues her commitment to global equity and ending poverty by serving on the Board of Trustees of Freedom from Hunger and on the Audit Committee of the Firelight Foundation.

Jayne Crosby Giles: Jayne Crosby Giles, Chief Executive Officer, MaineStream Finance, has over 30 years of experience in the banking industry, with extensive experience in small and microbusiness lending. She most recently served as Vice President Commercial Banking for Machias Savings Bank before joining MaineStream Finance in 2010. Ms. Giles is a past recipient of a US Small Business Administration Women Business Advocate award for Maine, and a former state legislator, House Lead on the Business, Research and Economic Development Committee, which works with the Department of Economic and Community Development, Finance Authority of Maine, Small Business Development Centers, and public higher education to advocate and promote small/micro business. She has served as Chair and Director of the Finance Authority of Maine, member of the Maine SBA Advisory Council, and president of the Belfast Chamber of Commerce, in addition to holding numerous other positions with regional nonprofit and philanthropic organizations. She received her BA in Economics from Wellesley College and completed graduate work at the University of Delaware/Stonier Graduate School of Banking, graduating with honors. She has developed small business and micro loan programs at both large and community-sized financial institutions.