



**Presenter Bios: Applying the 5Cs to Food Production Loan Applicants**  
*September 20, 2012*

**Dorothy Suput, The Carrot Project:**

Dorothy Suput is the founder and executive director of The Carrot Project, a non-profit organization dedicated to creating durable small-farm financing solutions in collaboration with farmers, lenders, farm support organizations, and investors. Since its inception in 2005, the organization has addressed the lack of research that's critical to understanding small-farm financing. It has laid the groundwork for the establishment of financing programs by researching and documenting needs and testing alternative farm-financing strategies. In 2009 and 2010, The Carrot Project launched loan programs in three states with lending partners Coastal Enterprises, Inc., People's United Bank, and MassDevelopment.

Dorothy's commitment to a sustainable food system grew out of the incredible contrasts between Midwestern agriculture, with which she grew up, and the locally focused food and farming system in Switzerland, where she lived after graduating with a BS from Purdue University. Dorothy formalized her commitment when she returned to the U.S. to complete her Master's degree, from Tufts University's Urban and Environmental Policy and Planning program, by focusing on sustainable agriculture and non-profit management. Following graduate school, she worked as the first regional organizer on the 1995 Farm Bill for the Northeast Sustainable Agriculture Working Group under the auspices of the Campaign for Sustainable Agriculture, and subsequently, as a consultant for the Hartford Food System, Red Tomato, and The Food Project.

**Denise Dukette, New England Bank:**

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.