



Presenter Bios: Underwriting Supermarkets and Grocery Stores
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Christina Szczepanski. Ms. Szczepanski is responsible for implementation and day-to-day program management of TRF's healthy food retail financing programs including the Pennsylvania Fresh Food Financing Initiative (FFFI) and the New Jersey Food Access Initiative (NJFAI), and providing consulting and technical advisory services to peer CDFI's in New Orleans, LA, New York, and other regions who have created supermarket financing programs mirrored off of the success of PA's FFFI. In addition to rolling out these new public-private food access programs, Ms. Szczepanski is responsible for underwriting loans for supermarket operators and developers within TRF's footprint, with a focus on New Market Tax Credit eligible projects. Prior to joining TRF in June 2008, Ms. Szczepanski was an Active Equity Research Associate at TIAA-CREF in New York. Ms. Szczepanski is a Chartered Financial Analyst, has a Masters in City and Regional Planning from the University of Pennsylvania, and a Bachelors of Science in Construction Science and Management from Clemson University.

Denise Dukette. Ms. Dukette 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. Ms. Dukette 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.