Microbusiness in the Shadow of Crisis:
How Can Non-Traditional Entrepreneurs Contribute to Boston’s Economy?

Participant Biographies

Introductory Address

Paul E. Harrington
Associate Director
Center for Labor Market Studies, Northeastern University

Paul Harrington is an economist who serves as the Associate Director for the Center for Labor Market Studies and teaches in the Law, Policy and Society Department at Northeastern University.

Morning Panel

Rashmi Dyal-Chand
Professor
Northeastern University School of Law

Professor Dyal-Chand's research and teaching focus on property law, poverty and economic development. Her recent projects examine credit, including microlending and credit card lending, as a means of economic development. Her current research explores property formalization and wealth accumulation by the poor in the United States. Professor Dyal-Chand's article, "Human Worth as Collateral," won the 2006 Association of American Law Schools scholarly papers competition for new law teachers. Her work has appeared in journals including the *Stanford Journal of International Law, Tennessee Law Review, and Rutgers Law Journal*.

Prior to joining the law school faculty in 2002, Professor Dyal-Chand served as an associate general counsel of The Community Builders, Inc., a nonprofit affordable housing developer, where she provided legal representation on all aspects of complex real estate and housing development transactions. Following law school, she served as a law clerk to the Hon. Warren J. Ferguson of the US Court of Appeals for the Ninth Circuit, was a Public Interest Fellow at the law firm of Hall & Associates in Los Angeles and practiced in the business department of the Boston law firm of Foley Hoag, where she specialized in transactions involving intellectual property licensing and transfer.

Alvaro de Castro e Lima
Director of Research
Boston Redevelopment Authority
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Alvaro de Castro e Lima is the Director of Research at the Boston Redevelopment Authority (BRA). In this position, Mr. Lima oversees research that formulates public policy and legislation related to planning and community economic development. He supervises an eleven person staff that collects and analyzes current, historical, and comparative data on Boston’s economy, population, and commercial markets. Prior to his work at the BRA, Mr. Lima was the Senior Vice President and Director of Research for the Initiative for a Competitive Inner City (ICIC). At ICIC he was responsible for designing and executing The State of the Inner City Economies (SOICE), one of ICIC’s most ambitious research projects to date. SOICE provides a consistent means to assess the economic assets, opportunities, and performance of inner cities across America so as to uncover drivers of performance, increase private investment, and sharpen public policy. Previously, Mr. Lima served as the Director of Economic Development for the Urban Edge Housing Corporation from 1995 to 1999. From 1985 to 1987 he served as the Chief of the Economic Development Department for the Ministry of Industry and Energy at the State Directorate of Metalworking Industry in Mozambique where he was responsible for the design and coordination of the Rehabilitation Program for Small and Medium-scale Enterprises. In his native Brazil, Mr. Lima served as the Coordinator of Regional Development Projects for the Institute for Social and Economic Research from 1980 to 1981. Mr. Lima’s work is frequently published and he is a highly regarded public speaker and conference panelist. He currently resides in Jamaica Plain.

**Stephen J. Adams**
Entrepreneurship Policy Expert

Steve Adams has extensive experience developing policies and initiatives in support of entrepreneurship. He has worked in the federal, state and non-profit arenas designing strategies to advance business development in distressed communities and entrepreneurship among low-income individuals. For the last four years he served as New England Small Business Advocate for the U.S. Office of Advocacy. He was also CEO of Pioneer Institute and Director of the Center for Urban Entrepreneurship. For more information please visit [www.sjadams.net](http://www.sjadams.net).

**Ana Hammock**
Program Director, New England and Internet Lending
ACCION USA

Ms. Hammock was hired in August 2006 to launch the ACCION financial education program, *Your Money and You*. The program has succeeded in providing essential financial resources to low to moderate income participants through two primary delivery channels: workshops and one-to-one counseling sessions. With her promotion to Program Director for New England Lending, Ana has built on the strength of community partners to ensure that local entrepreneurs retain access to capital and financial education. Prior to joining AUSA, Ana worked in community development for Catholic Relief Services in Sri Lanka. In addition to her work overseas, Ana worked for three years at Centro Presente in Boston where she taught classes
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on citizenship, computers and immigration policies and procedures to Central American immigrants.

Lunch and Breakout Discussion

Shane Black-Macken
Research Fellow
Northeastern University School of Law

Shane Black-Macken is a Research Fellow in the Program for Law and Sustainable Income Development at Northeastern University School of Law. He is a 2009 graduate of Northeastern and was admitted to the Massachusetts Bar this past November. During law school, Shane interned at the Boston law firm Sugarman, Rogers, Barshak & Cohen, the Massachusetts Division of Capital Asset Management and the Capital Appeals Project in New Orleans, Louisiana. He also interned with the Hon. Marianne B. Bowler at the United States District Court for the District of Massachusetts. Shane was an Editor of the Northeastern University Law Journal and coordinated a Symposium last spring that explored representational issues in the foreclosure crisis.

Afternoon Panel

Steve Winter
Senior Project Director
Metropolitan Area Planning Commission

Steven Winter is a Senior Project Director at the Metropolitan Area Planning Council (MAPC), the regional planning agency for greater Boston. His responsibilities include strategic planning for the organization, direct planning services to towns, technical assistance and support to frontline economic development practitioners, fund development, and program development. Employing 25 years of non-profit and public sector experience, Mr. Winter is developing programs that use an economic development lens to understand and address regional planning issues such as employment transportation, public post secondary education linked to the regional economy, suburb-to-suburb transportation, emerging industry clusters, and the opportunities presented by an older workforce.

Mr. Winter has a professional background that includes community organizing, regional planning, non-profit management, organizational development, and teaching in pre and post-secondary educational institutions. He serves annually as an evaluator for Ash Institute for Democratic Governance and Innovation, Innovations in American Government Awards. Mr. Winter lives in Cambridge, Massachusetts, and enjoys the city for its well-planned urban
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streetscapes, adjacent and distinct residential and commercial districts, and for the atmosphere of tolerance and acceptance that defines the city to others. His community service has most recently included ¡Adelante! Youth Center, Cambridge Police Review and Advisory Board, Friends of Cambridge Athletics, Inc., and the Cambridge Planning Board.

Paul Y. Watanabe, Ph.D.
Director, Institute for Asian American Studies and Associate Professor, Political Science University of Massachusetts Boston

Dr. Watanabe is currently Director of the Institute for Asian American Studies and Associate Professor of Political Science at the University of Massachusetts Boston. Recently, he was appointed to the U.S. Census Advisory Committee on the Asian Population. He serves on the Boards of Directors of the Nisei Student Relocation Commemorative Fund and the American Civil Liberties Union of Massachusetts. His principal research and teaching interests are in the areas of political behavior, public policy, ethnic group politics, Asian Americans, and American foreign policy. He is the author of Ethnic Groups, Congress, and American Foreign Policy and principal author of A Dream Deferred: Changing Demographics, New Opportunities, and Challenges for Boston. His scholarly articles have appeared in Amerasia Journal; Asian American Law Journal; Asian American Policy Review; Business in the Contemporary World; New England Journal of Public Policy; Political Psychology; PS: Political Science and Politics, Public Perspective; Western New England Law Review; and World Today. He contributes analysis and commentary to national and local television, radio, newspapers, and newsmagazines. Paul was born in Murray, Utah, and he received his Ph.D. in Political Science from Harvard University.

Cristo R. Banda
Director of Neighborhood Lending Programs
Dorchester Bay Economic Development Corp. (DBEDC)

Cristo R. Banda has practiced community economic development for over twenty years, and recently celebrated his twelfth year as Director of Neighborhood Lending Programs for the Dorchester Bay Economic Development Corporation. As director, Cristo oversees programming in small business, homeowner services, individual development accounts, and home foreclosure prevention. These programs provide wealth creation and financial services to clients in Boston, microlending to entrepreneurs, home improvement/deleading loans, savings match for education, home ownership, small business, and counseling services to prevent foreclosure.

Cristo has a Masters Degree in Public Administration from Northern Illinois University and Bachelors Degree in History and Political Science from New Mexico Highlands University. Before joining DBEDC, Cristo worked at the local and national level in economic development programming. He spent three years with the National Council of La Raza, the nation’s premiere
advocacy group for Latinos, and began his career with the Southeast Chicago Development Commission as an advocate for business manufacturing and SBA small business lending.

As Director of the DBEDC small business program, Cristo oversaw technical assistance services to over 100 microentrepreneurs each year, financed over $1,000,000 in microloans, and provided $4 million in private sector leveraging. He has fundraised over $2 million to capitalize the Dorchester Bay Neighborhood Loan Fund, garnered technical assistance grants from the U.S. Treasury’s CDFI Fund, and was awarded the SBA Microloan Program for Boston. Cristo’s work has led to numerous economic development studies in partnership with university academic researchers.

Rafael Carbonell
Deputy Director
Office of Business Development, Department of Neighborhood Development, City of Boston

Rafael Carbonell joined the Department of Neighborhood Development in September 2009 as Deputy Director for the Office of Business Development (OBD). As Deputy Director of OBD, Mr. Carbonell works with a staff of 20 to provide entrepreneurs and existing businesses with access to financial and technical resources in an effort to retain and grow Boston’s small business base. Rafael recently worked for Madison, Wisconsin-based Thrive, Inc., a regional collaborative economic development enterprise which he launched and oversaw. Born in Boston and raised in Brattleboro, Vermont, Mr. Carbonell attended Boston College, where he earned a B.S. degree in marketing with a focus on International Business and Spanish

Future Directions

Jim Rowan
Professor
Northeastern University School of Law

Professor Rowan is an expert at representing poor people and their organizations. He has taught courses in Welfare Law, Poverty Law and Practice, Trial Practice, Lawyering Process, Professional Responsibility and an advanced course in Criminal Procedure. He is also involved in the law school’s Legal Skills in Social Context program.

Professor Rowan heads the Poverty Law and Practice Clinic and supervises all of the clinical programs. His specific interests include community legal education, economic development and grassroots organizing. He works collaboratively with a range of legal services and private practitioners on these issues.