

John Nevitt is Senior Manager of Economic Mobility for Metro United Way, where he works to advance financial stability resulting in strong households. John's primary focus is on ensuring Metro United Way has strategies and measures in place for improving the financial security of individuals and families and advancing economic equity. This includes



service areas such as workforce development, entrepreneur support, benefit access, financial counseling, access to mainstream financial products and services, and assistance for employers committed to creating inviting and inclusive workplaces for attracting and retaining talent. In addition, he advocates for meaningful policy changes to advance economic security. John is a champion for the utilization of a coaching approach within social services to maximize success.



Kevin Ratliff is a Louisville native who has lived there for over 50 years. He graduated from Ballard High School and attended the University of Kentucky, where he studied Finance and Economics. With over 35 years of experience in the financial and insurance industries, he finds great satisfaction in helping people achieve their financial goals and enjoy a lifestyle that everyone deserves. For the last seven years of his career, he has worked in the nonprofit sector. At LHOME, he has discovered a truly rewarding career focused on assisting small businesses and residents in the West and South End of Louisville

in reaching their full potential and creating inter-generational wealth. In his spare time, Kevin enjoys being active in his church and community, as well as fishing and gardening.

Natalie Carrasquillo is 39 years old and originally from Puerto Rico. Six years ago, she relocated to Louisville, Kentucky, where she decided to pursue her passion for baking. She specializes in creating cakes for all occasions, pastries, cookies, and a variety of other sweet treats.



Natalie holds a bachelor's degree in communication from the University of Puerto Rico, focusing on Tele-Radio Communications. Her business, Sweet Capture, was born from her two great passions: photography and sweets. What started as a home-based hobby has now turned into a full-fledged business. Recently, she and her husband made the exciting decision to purchase a food truck, bringing their bakery on wheels to share delicious baked goods with the community.

It has been a long and challenging journey, but with the support of her husband and family, Natalie has been able to turn her dream into reality. She loves seeing the happy faces of customers as they enjoy their treats and is truly grateful for their appreciation. Natalie is passionate about what she does and is committed to continuing her education to gain more knowledge and improve her craft.

In addition to running Sweet Capture, she works for a wonderful company, Goodwill Opportunity Center, where she has the privilege of growing professionally as a Support Specialist.



Richard Ballard is the Program Director of the Revert program with the Louisville Affordable Housing Trust Fund. The Revert program, an acronym for Restoring Each Viable Economically Redlined Territory, provides individuals whose families were previously affected by redlining up to \$50,000 in construction funds. The applicant must show proof of family lineage, and the property must remain their primary residence. Richard has over six years of experience as a Realtor with Semonin Realtors, working with first-time

homebuyers, sellers, and investor clients. Richard expanded his experience in real estate after joining the Louisville Metro Government's Codes and Regulations Department, the Office of Housing and Community Development as a

Rehabilitation Specialist, and a Real Estate Coordinator working with the Louisville Landbank. As an entrepreneur, Richard has over 20 years' experience as an owner of multiple businesses based in Louisville, KY. Entrepreneurship has provided Richard with knowledge in marketing, problem-solving, and leadership skills. Born and raised in Louisville, Richard is an active member of the community, serving as a board member for the Russell Place of Promise and the Louisville Central Community Centers Development Committee. Richard strives to create long-lasting partnerships through community development, leadership, and resources.

Pearlie Walker is an experienced mortgage officer at First Financial Bank, specializing in CHAMP, Home Possible, FHA, and Conventional Loans. With over eight years in the industry, Pearlie is dedicated to helping potential homebuyers in Southern Indiana and West Louisville achieve their dreams of homeownership. She is actively involved in her community, partnering with organizations like the New Albany Housing Authority, Housing Partnership Inc., and the Louisville Urban League to educate individuals on credit building, budgeting, and homeownership. Driven by a strong passion for giving back, Pearlie works to support and empower those in need, particularly first-time homebuyers.



Verni Goatley currently serves as Executive Director with Louisville Metro Government-Human Relations Commission and has been a member of the office since July 2019. In that role, daily duties include supervising the staff and monitoring the daily operations of the department, which includes bridging the many ethnic, racial, and religious groups in Louisville Metro through a combination of civil law enforcement, education, and outreach, as well as monitoring contract compliance for vendors doing business with Metro and the certification of diverse vendors.

Professionally, Verná is very active on several boards and advisory committees locally and regionally. A staunch believer of community service, she uses her business capabilities to help enhance corporate image, coordinate and promote fundraising events for nonprofit organizations, and facilitate community outreach activities. Her efforts have earned her recognition from academia, the private sector, and numerous governmental entities.

DeCora Martin is a seasoned real estate professional with Diamond Key Realtors, the largest Black-owned real estate company in Kentuckiana. Since 2018, she has been committed to helping first-time homebuyers achieve their homeownership dreams. DeCora also served as the Director of Operations, bringing strategic leadership to the firm. Passionate about economic mobility, she empowers individuals and families with the knowledge and resources needed to build generational wealth through real estate.



With a deep understanding of the challenges many face in securing homeownership, DeCora works to break down barriers and make the process more accessible. She believes that education is key to financial freedom and actively shares insights into navigating the real estate market. Through her work, she strives to create opportunities for long-term stability and community growth.



With over 10 years of experience in the housing industry, **Antoya Brandon** specializes in managing a diverse range of properties, including single-family, multi-family, LIHTC, conventional, low-income, and HUD properties. Her career began as a service coordinator at a senior high-rise, and her early work as a case manager for individuals with dual diagnoses deepened her understanding of the challenges low-income families face in securing stable housing. Passionate about making a difference, she expanded her impact by working as an employment specialist in the Ticket to Work program. A proud graduate of Fisk University, she is committed to lifelong learning, staying

current on industry trends and using her knowledge to support communities in need. She approaches every aspect of her career with empathy and integrity, dedicated to improving the housing landscape and empowering individuals to achieve long-term success.

Valecia Quinn has been the Director of JFCS Navigate since May 2021. Prior to joining JFCS, Valecia enjoyed a rewarding career for nearly 34 years in the news publishing industry with Gannett Co., Inc./USA TODAY Network. Valecia held both regional and national roles and was recognized as an industry expert in consumer marketing, sales, and operations, and had demonstrated successes tied to generating top-line revenue growth. Throughout Valecia's media career, she assumed several industry leadership roles, including President of the Newspaper Association of America Circulation Federation and President of the Ohio Circulation Managers Association.



In addition to leading the microenterprise unit at JFCS, Valecia serves as the Diversity, Equity & Inclusion Chair for JFCS, leading and implementing strategy and cultural training initiatives to increase employee engagement and belonging.

Valecia is a board member for Credit Builders Alliance (CBA), CBA Fund, and Center for Neighborhoods. For both CBA Fund and Center for Neighborhoods, she currently serves as the Secretary Board of Directors. She is the Chair of the Community Impact Cabinet for Metro United Way and serves as a Strategic Advisor for their Black L.O.V.E. Philanthropic Partnership Advisory Committee.



With over 30 years of banking experience, **Greg Dawson** has cultivated a diverse skill set that spans retail, small business, corporate banking, mortgage banking, and community development banking. Throughout his career, he has dedicated a significant portion of his time to community development banking, focusing on fostering economic growth in minority and low-income areas. His work aims to create small business ownership opportunities, generate jobs, and promote homeownership, as well as

ensure safe, comfortable, and affordable rental housing for those in need.

He has played a pivotal role in the establishment and expansion of numerous Community Development Financial Institutions (CDFIs) across the Southern U.S. and parts of Appalachia. By raising and deploying capital, he has helped these

organizations fulfill their economic development missions, thereby making a tangible impact on the communities they serve.

Prior to his banking career, he was a high school math and science teacher, which fueled his passion for empowering young people, especially those from underserved minority and low-income backgrounds. He firmly believes that through access to post-secondary education, these students can reach their aspirations. To further this mission, he founded and continues to run a regional educational non-profit dedicated to supporting underserved students in their pursuit of college education. Over the past eight years, this organization has successfully assisted more than 200 students in gaining admission to college, collectively earning over \$5 million in scholarships.

He holds a Bachelor of Science degree in Mathematics with a minor in Business from the University of Louisville. On a personal note, he has been happily married to his wife for 33 years, and they share a son who is currently pursuing his MBA at the University of Chicago.

In his spare time, he enjoys reading, listening to music, and traveling; his journeys have taken him to 53 countries across five continents. He often reflects on the influence of his 5th-grade math teacher, Ms. Smith, whose genuine interest in his development allowed him to channel his youthful energy into valuable skills. Her support has had a lasting impact on his life, and it inspires him to encourage others to be their own version of Ms. Smith, extending help and guidance to those around them.

Nichole Leachman serves as the Director of the Center for Housing & Financial Empowerment at the Louisville Urban League, holding the position of Program Manager of the LUL Financial Empowerment Center (FEC). Nichole oversees HUD-certified housing counselors in delivering personalized financial empowerment counseling and conducting HUD-certified budget, credit, and homebuyer group education classes. Nichole's expertise in home ownership and financial counseling is underscored by her extensive certifications, including HUD Certified Housing Counselor, Certified Financial Coach, and Certified Financial Empowerment Counselor through the Cities for Financial Empowerment Fund. Additionally, she is a Dave Ramsey Financial Coach and certified through (NACCC) National Association of Certified Credit Counselors.





Brittany Hill-Whitehead is a Louisville native, entrepreneur, and passionate advocate for economic empowerment, business development, and holistic wellness. With a career dedicated to fostering economic growth and equity, she actively supports initiatives that drive entrepreneurship and wealth-building opportunities for underserved communities. A graduate of Ballard High School, Brittany pursued formal studies in Business Marketing and Administration at the University of Louisville as a Governor's Scholar and AD Porter Scholarship recipient. Her deep-rooted commitment to social impact led her to join the Amped Russell Technology Business Incubator (RTBI) in 2022, where she currently oversees the

Russell Technology Business Incubator (RTBI). Under her leadership, Amped RTBI— a multi-million-dollar nonprofit—has supported over 100 Black and Latinx entrepreneurs in Kentuckiana, providing critical resources to help them grow and sustain their businesses. With a waiting list of over 500 businesses, her efforts continue to shape the region's entrepreneurial landscape. Brittany also serves as a board member of the Louisville Independent Business Alliance (LIBA) and U of L Clinical & Translational Research Center (LCTRC). She has been appointed as a Louisville Metro Office for Women's Ambassador, where she advocates for economic independence through entrepreneurship and economic development initiatives policy. Additionally, she has also worked with the participants, including Fund Black Founders, Derby Diversity Week, Bellarmine Women of Color Program, and the University of Louisville Forcht Entrepreneurship Cardinal Challenge. Her dedication to community engagement extends to education, serving on the Advisory Board for the Academy of Shawnee High School Entrepreneurship and Leadership Pathway and collaborating with Simmons College of Kentucky and the University of Louisville to provide students with hands-on entrepreneurial experiences and education. Brittany is a recipient of the 2023 and 2024 Pathway Partner Awards for her work with the Academy of Shawnee. She also serves as a Next Gen Ambassador for the Fund for the Arts, further demonstrating her commitment to economic and cultural advancement. In addition to her nonprofit leadership, Brittany is the Founder and CEO of Ballo, a groundbreaking wellness app designed to reduce racial and health inequities through sound therapy while promoting musicianship. With over fifteen years of experience in business development, sales, fundraising, digital marketing, and strategic management, she has worked with Fortune 500 brands on community-driven initiatives, including the Chevy Cares Breast Cancer & American Cancer Society #IDRIVEFOR campaign and Chevy Community Youth Baseball programs. As a graduate of the Alice Houston Women's Leadership Program, Brittany embodies the intersection of leadership and impact, consistently advocating for wealth creation, economic

mobility, and sustainable entrepreneurship. With a vision for inclusive economic empowerment, she remains committed to creating pathways to success for Women, Black, and Latinx entrepreneurs, ensuring equitable access to opportunities and resources.

Dave Oetken currently serves as the Center Director of the Kentucky Small Business Development Center in Louisville, where he helps the community's entrepreneurs start and grow their businesses. He also teaches classes on entrepreneurship and financial management.



He has extensive small business experience owning and operating businesses in hospitality, commercial real estate, professional sports, manufacturing, and distribution. Dave received his MBA from Bellarmine University, is a Certified Commercial Property Manager, Economic Development Finance Professional, Certified Exit Planning Advisor and Certified Mergers & Acquisitions Advisor.



Chase Medved is the Human Relations Supervisor at the Louisville Metro Human Relations Commission, where he oversees all fair housing investigations related to discrimination under the Louisville Metro Code of Ordinances and the Fair Housing Act. He has extensive experience investigating a wide range of cases and facilitating settlements that provide relief to complainants, ensuring they are made whole while also requiring housing providers to comply with fair housing laws and take steps to prevent future discrimination. His work is rooted in a strong commitment to protecting civil rights and ensuring people have access

to the housing opportunities they are legally entitled to. Beyond enforcement, he leads public education and outreach efforts, organizing initiatives like Fair Rights Fridays and working with local organizations to address barriers to housing and economic mobility. Dedicated to lasting change, Chase works to uphold the principles of fairness and equal opportunity in housing.

Gabriel Jones, Jr. PhD, MPH, is a resident of the Russell neighborhood and an Assistant Professor in the Department of Health Promotion and Behavioral Sciences at the University of Louisville School of Public Health and Information Sciences. He has a Bachelor's degree in Human Nutrition from the University of Kentucky, and a Master's degree and Doctorate in Public Health Sciences from the University of Louisville. Dr. Jones conducts research investigating the relationship between wealth and health outcomes, economic policy, banking practices, social equity, and structural violence. He disseminates his research findings through songs he writes and releases on music platforms in addition to writing publications.



Allison Federspiel, Financial Wellness Specialist at First Financial Bank, brings over 25 years of experience in the banking industry. She is dedicated to helping clients achieve financial well-being by specializing in personal finance solutions, including credit building and rebuilding, lending, and financial education.

Through the Financial Wellness program, Allison focuses on creating, repairing, and strengthening financial stability for both community members and the employees of the organizations they serve. Her mission is to make a meaningful impact by partnering with First Financial's WORKlife program, nonprofit organizations, and other community partners to provide innovative credit solutions and financial resources.

Justin Smith, Small Business Specialist with First Financial Bank, has over 12 years of experience in the banking industry. Justin provides a vast array of financial knowledge to his clients, drawing on his years of experience in multiple topics, including cash management and business/consumer credit.

As a Small Business Specialist, Justin partners with business owners and entrepreneurs to help streamline their finances, access capital, and maximize their growth opportunities. His mission is to advise and empower business owners and entrepreneurs through education and local resources to help them achieve their aspirations and strengthen our community together.

