



CDFA FOOD SYSTEMS FINANCE WEBINAR SERIES

**THE BROADCAST WILL
BEGIN AT 2PM EASTERN**

Submit your questions in
advance using the chat box

View previous webinar
recordings online at cdfa.net

Restoring Local Food Systems Through Finance



Angela Blatt

Director, Research & Technical Assistance
Council of Development Finance Agencies
Columbus, OH



Fawn Zimmerman

Director, Research & Technical Assistance
Council of Development Finance Agencies
Columbus, OH

VISIT OUR WEBSITE AT CDFA.NET



W.K.
KELLOGG
FOUNDATION®

CDFA FOOD SYSTEMS FINANCE **WEBINAR SERIES**



Legal Disclaimer

CDFA is not herein engaged in rendering legal, accounting, financial or other advisory services, nor does CDFA intend that the material included herein be relied upon to the exclusion of outside counsel or a municipal advisor. This publication, report or presentation is intended to provide accurate and authoritative general information and does not constitute advising on any municipal security or municipal financial product. CDFA is not a registered municipal advisor and does not provide advice, guidance or recommendations on the issuance of municipal securities or municipal financial products. Those seeking to conduct complex financial transactions using the best practices mentioned in this publication, report or presentation are encouraged to seek the advice of a skilled legal, financial and/or registered municipal advisor.

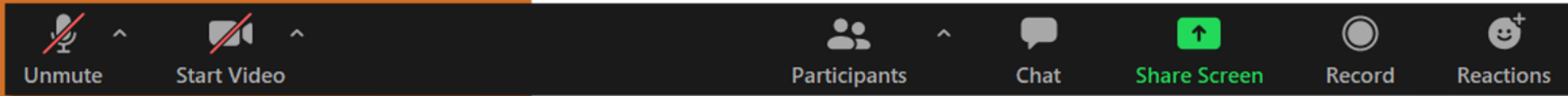
Questions concerning this publication, report, or presentation should be directed to info@cdfa.net.

ARE YOU A CDFA MEMBER?

Members receive exclusive access to thousands of resources in the CDFA Online Resource Database.

Become a member today at www.cdfa.net

Join the Conversation



**Submit your questions by
using the chat function!**

Defining the Food System Asset Class



ARE YOU A CDFA MEMBER?

Members receive exclusive access to thousands of resources in the CDFA Online Resource Database.

Become a member today at www.cdfa.net

With support from the W.K. Kellogg Foundation, CDFA has been researching how development finance agencies can become more engaged in developing localized food systems through traditional finance approaches. The premise of this project is to suggest and then prove that, if organized and defined properly, the food system can become a defined asset class worthy of traditional investment. Through this work, CDFA aims to advance opportunities and leverage capital to scale local food systems, increase access to better food, and create new living wage jobs in communities across the country.

VISIT OUR WEBSITE AT CDFA.NET



CDFA FOOD SYSTEMS FINANCE **WEBINAR SERIES**

CDFA Food Systems Finance Resources



ARE YOU A CDFA MEMBER?

Members receive exclusive access to thousands of resources in the CDFA Online Resource Database.

Become a member today at www.cdfa.net



VISIT OUR WEBSITE AT CDFA.NET



CDFA FOOD SYSTEMS FINANCE **WEBINAR SERIES**

ARE YOU A CDFA MEMBER?

Members receive exclusive access to thousands of resources in the CDFA Online Resource Database.

Become a member today at
www.cdfa.net

CDFA-NASDA Foundation Socially Disadvantaged Farmers & Ranchers Access to Capital Program



CDFA and the NASDA Foundation have partnered to create the **CDFA-NASDA Foundation Socially Disadvantaged Farmers & Ranchers Access to Capital Program** in response to the USDA Office of Partnerships and Public Engagement 2501 Grant Program.

The program will assist socially disadvantaged farmers and ranchers in building successful operations by accessing sustainable business capital. The program will do so by developing a culturally significant educational curriculum that teaches agricultural finance in relatable and meaningful terms. CDFA will build on the organization's 40-year leadership of the development finance industry, along with the experience of our strategic partners at the NASDA Foundation, to provide specialized assistance to rural communities and a transferable toolkit to communities nationwide. Through this combination of expertise and collaboration, this Program will help rural communities understand the myriad of financing programs available to invest in socially disadvantaged farmers and ranchers and develop long-term access to capital programs and strategies.

VISIT OUR WEBSITE AT CDFA.NET

NASDA
FOUNDATION

CDFA FOOD SYSTEMS FINANCE **WEBINAR SERIES**

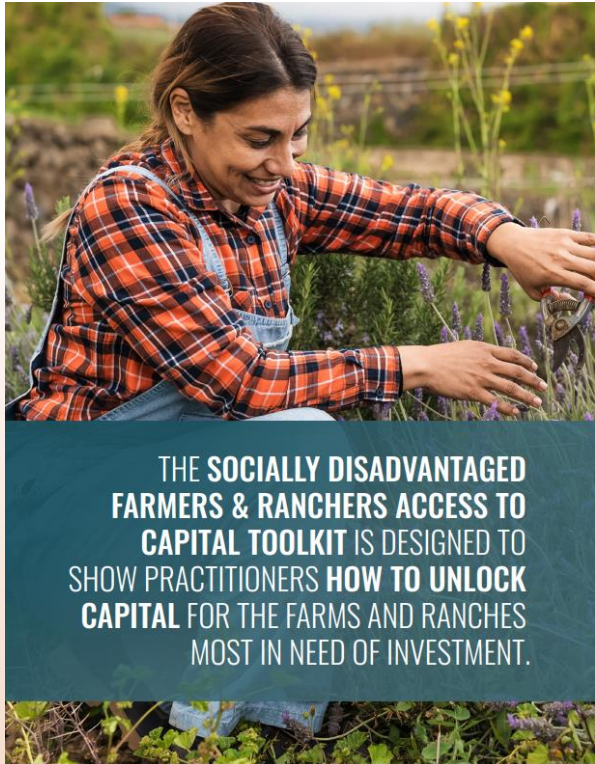
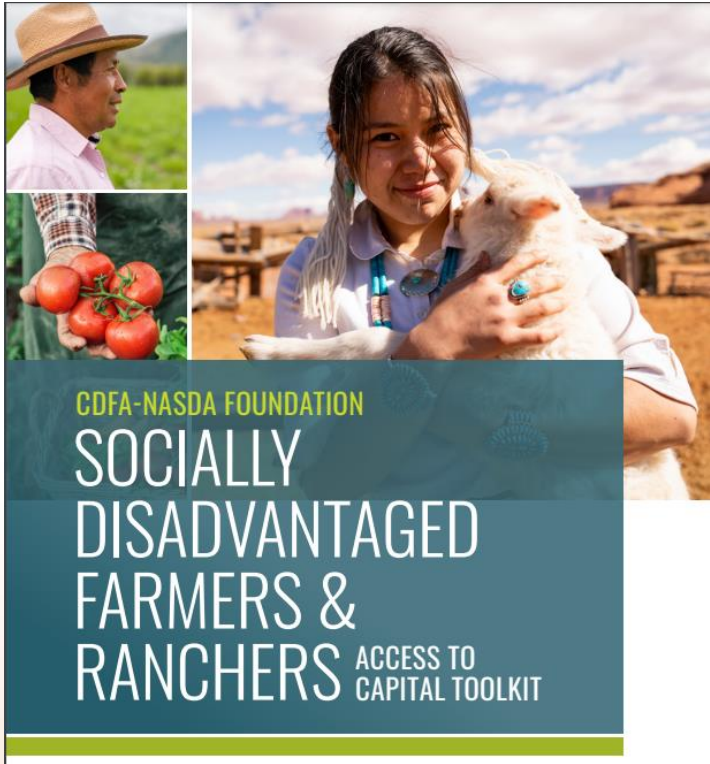
CDFA-NASDA Foundation Socially Disadvantaged Farmers & Ranchers Access to Capital Program



ARE YOU A CDFA MEMBER?

Members receive exclusive access to thousands of resources in the CDFA Online Resource Database.

Become a member today at www.cdfa.net



VISIT OUR WEBSITE AT CDFA.NET



CDFA FOOD SYSTEMS FINANCE **WEBINAR SERIES**



Restoring Local Food Systems Through Finance

ARE YOU A CDFA MEMBER?

Members receive exclusive access to thousands of resources in the CDFA Online Resource Database.

Become a member today at www.cdfa.net

Tom Bliss

Executive Director
Southeast Nebraska Development District

Michael Graff

Partner
McGuireWoods LLP

Michael Pehur

Development Finance Consulting Director
Duane Morris Government Strategies

Charles Spies

President & Managing Director
CEI Boulos Capital Management



Restoring Local Food Systems Through Finance



Michael Pehur

Development Finance Consulting Director
Duane Morris Government Strategies
Pittsburgh, PA



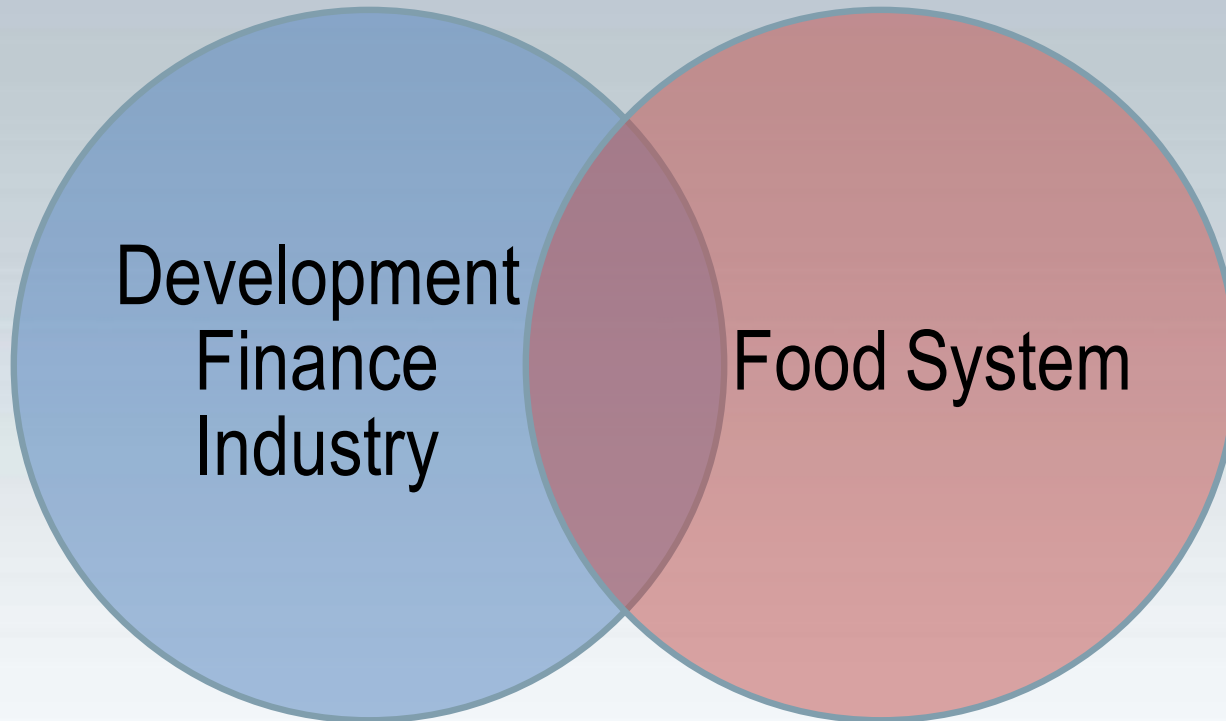
Restoring Local Food Systems Through Finance

CDFA Food Systems Finance Webinar Series
28 November 2023





Restoring Local and Regional Food Systems





Development Finance

- Facilitate economic growth and address barriers to capital
 - Attract private investment
 - Job creation/retention
 - Generate tax revenue
 - Investment priorities
- The 'Toolbox'
 - Federal – USDA, EDA, EPA, SSBCI, NMTC, ARC, Opportunity Zones
 - State – RLFs, Capital Grants, Job Creation Incentives, Tax Credits
 - Local – TIF, Tax Exemptions, Special Assessments
 - Non-Profit Financial Institutions
 - Private Foundations



Development Finance



DEVELOPMENT FINANCE TOOLS

- **BEDROCK TOOLS**

Bonds are the bedrock of public development finance. In its simplest form, a bond is a loan that is incurred by a government entity to finance governmental or private activity.

- **INVESTMENT TOOLS**

Investment tools provide incentives for individuals and companies to invest in new machinery, technology, construction, and more to help catalyze growth.

- **TARGETED TOOLS**

Targeted tools are direct financing tools with unique structures that drive investment and development in specific geographic areas or difficult to finance sectors in a community.

- **ACCESS TO CAPITAL TOOLS**

Access to capital programs address small business financing needs as well as large-scale projects.

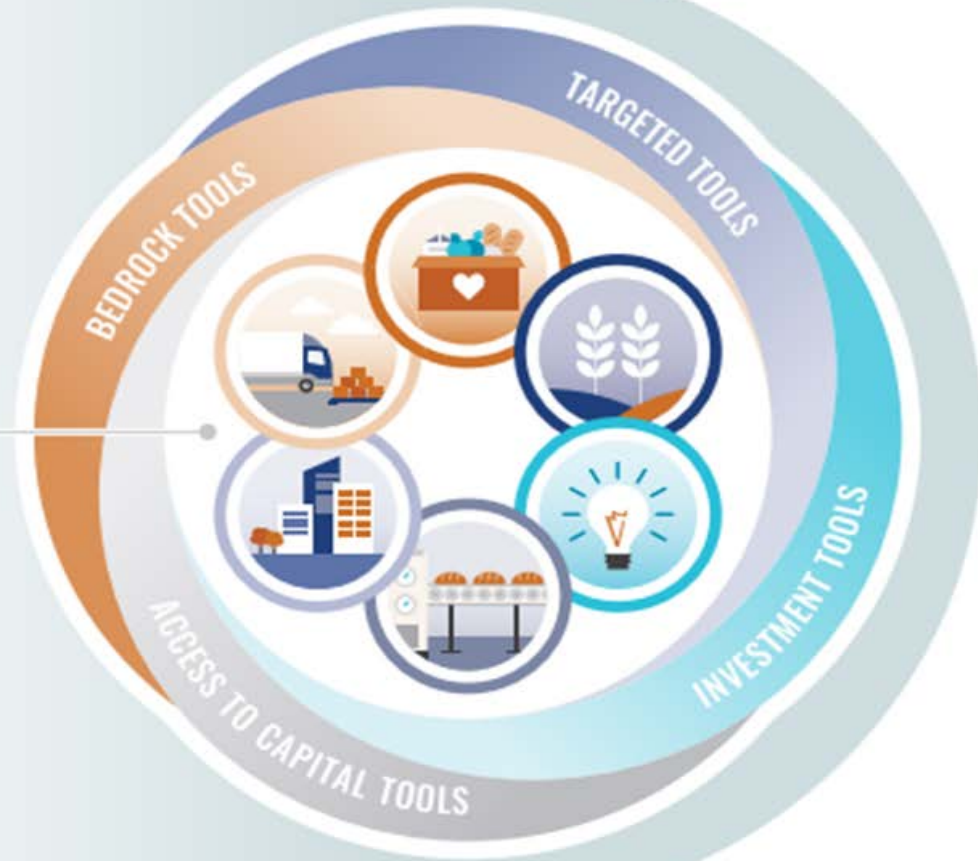


Food System Finance

FOOD SYSTEMS & DEVELOPMENT FINANCE

COMPONENTS OF THE FOOD SYSTEM

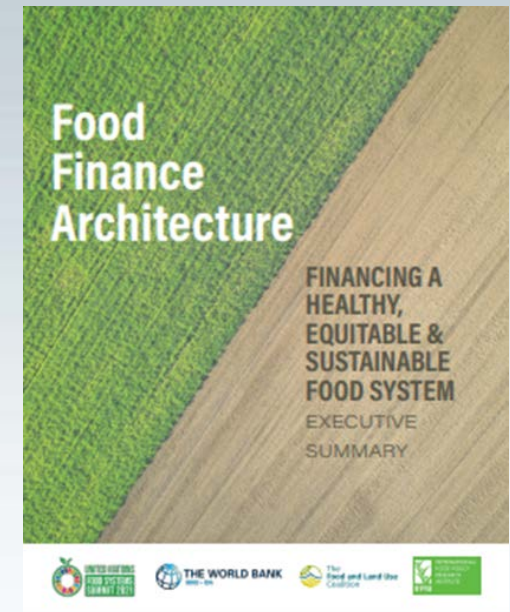
- SOCIAL ENTERPRISE
- AGRICULTURE
- ENTREPRENEURS
- INDUSTRY
- INSTITUTIONAL BUYERS
- INFRASTRUCTURE





UN Food Systems Summit

- Food systems generate up to *\$12 trillion* in hidden economic, environmental and social costs
- Finance imperatives could reduce costs and unlock *\$4.5 trillion* of annual business
 - 1) Reshape public support and incentives
 - 2) Integrate health, environmental and social risks into financial decision-making
 - 3) Scale fit-for-purpose financial products and business models
 - 4) Secure equitable food systems
 - 5) Strengthen food governance and stability





EPA Funding Opportunity

Climate Pollution Reduction Grants Program

Implementation Grants General Competition

- \$4.6 billion for competitive grants to implement GHG reduction programs, policies, projects, and measures identified in a Priority Climate Action Plan
- 30-115 grants anticipated
- Awards expected to range between \$2 million to \$500 million
- Policy goals:
 - Achieve significant, long-lasting GHG emission reductions
 - Benefits to low-income and disadvantaged communities
 - Incorporate high labor standards, quality jobs, and equitable workforce development



EPA Funding Opportunity

Agricultural Sector

- Incentive programs to fund electric agricultural equipment technologies
- Incentives for technologies and techniques that reduce nitrous oxide emissions from fertilizer application
- Incentives to promote anaerobic digesters to capture methane and generate renewable energy or produce renewable fuel

Industrial Sector

- Standards addressing GHG emissions from facilities and from energy production sectors, including emissions from industrial process heat and industrial processes
- Programs to support/incentivize implementation of energy efficiency measures in industry, including energy audits, strategic energy management, equipment upgrades, and waste heat utilization
- Programs to support or incentivize GHG reductions in industrial energy use and industrial processes, including use of low/no carbon fuels, electrification, renewable energy, and process improvements



Strategy Development

Organize



Plan



Advocate



Questions???

CONTACT:

Michael P. Pehur

Development Finance Consulting Director

mppehur@dmgs.com

Learn more at www.dmgs.com



Restoring Local Food Systems Through Finance

Michael Graff

Partner
McGuireWoods LLP
McLean, VA



VISIT OUR WEBSITE AT CDFA.NET



W.K.
KELLOGG
FOUNDATION®

CDFA FOOD SYSTEMS FINANCE **WEBINAR SERIES**

McGuireWoods

USDA Rural Development Loan Guarantees

Tuesday, November 28, 2023

Rural Development Loan Guarantees - Lenders

- These programs provides loan guarantees to commercial lenders for loans to eligible rural businesses
- Regulating lending institutions can apply
- RD will consider certain non-regulated lenders, as well

Who is Eligible?

- For-profit or nonprofit businesses
- Co-ops
- Federally-recognized tribes
- Public bodies
- Individuals engaged in eligible rural businesses

What is an Eligible Rural Area?

- Areas not in cities or towns with populations more than 50,000
- Plus, adjacent urban areas
- Addresses can be checked online
- Lenders can be located anywhere in USA
- Borrower's headquarters can be in urban areas if project itself is in rural area

Eligible Uses

- Business development, growth, modernization, conversion or repair
- Acquisition of land, buildings, infrastructure for business uses
- Acquire and install machinery, equipment, supplies and inventory
- Refinance debt to enhance cash flow and create jobs
- Acquire businesses to maintain operations and create or save jobs

Ineligible Uses

- Lines of credit
- Housing
- Golf courses
- Racetracks, gambling facilities
- Churches

Additional Restrictions

- Individual borrowers must be U.S. citizens or legal permanent residents
- Loan funds must remain in USA
- Certain limits on agricultural production
- 40-year term; \$25mm size; 90% guaranteed; fees
- Limits on variable interest rate resets

Questions or Comments?



Restoring Local Food Systems Through Finance



Charles Spies

President & Managing Director
CEI Boulos Capital Management
Brunswick, ME

VISIT OUR WEBSITE AT CDFA.NET

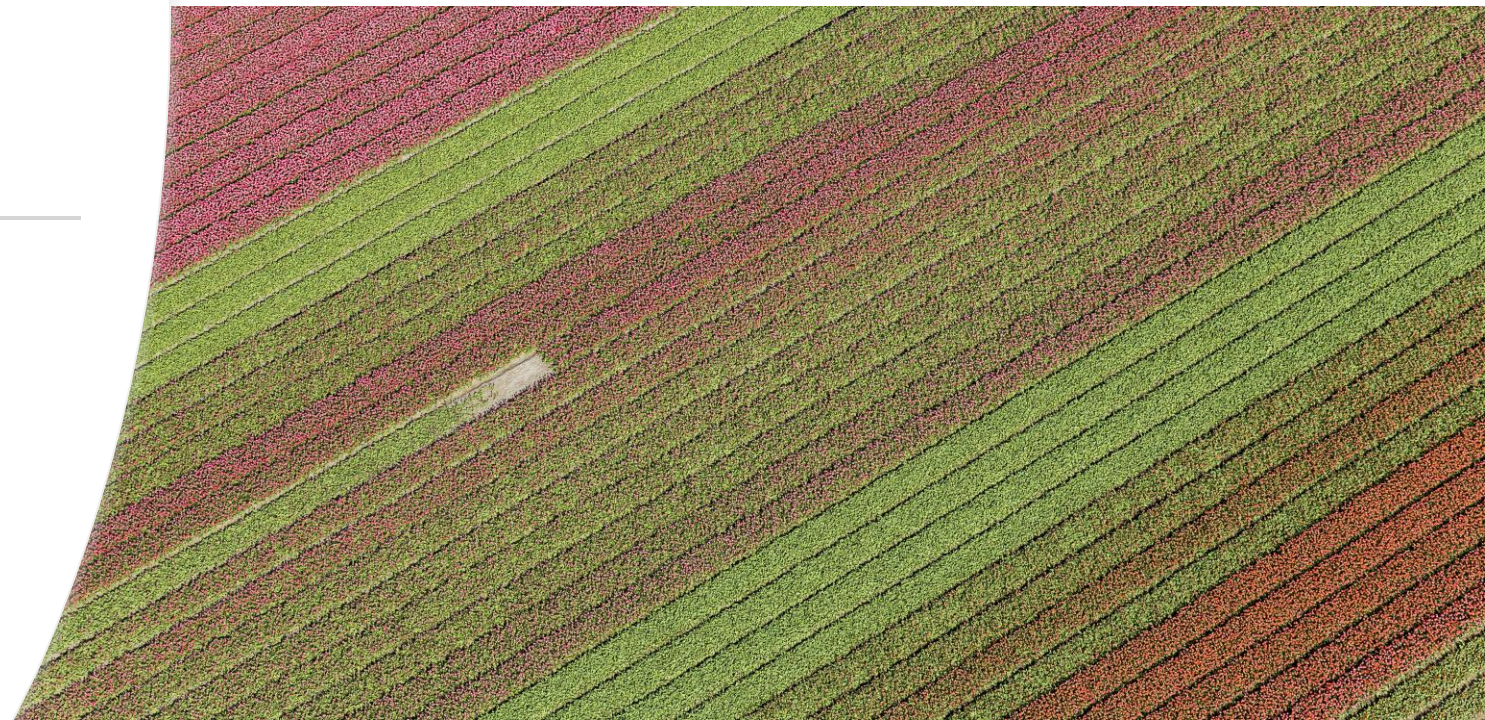


CDFA FOOD SYSTEMS FINANCE **WEBINAR SERIES**



**“Restoring Local Food Systems”
through the lens of the
CDFA-NASDA Foundation Socially
Disadvantaged Farmers & Ranchers
Access to Capital Program**

Charlie Spies
11/28/23



Some Core Principles

- RIGHT FIT - Consider the appropriate scale for the financing need. A program needs to be both well thought out AND creative.
- MAKE IT REAL - When considering SDFRs, or any cohort, as part of an effort to restore local food systems, financial assistance must tie to the economic realities of the markets being served.
- EMPATHY - SDFRs will often have specific cultural practices, language barriers and other elements that need to be considered and respected.

Being humble is not a weakness: allows for learning the best fit for the SDFR's needs, allows for creative thinking, respects cultural norms and builds trust.

Potato Marketing Improvement Fund (PMIF)

- Provides low-interest financing to help Maine growers and packers improve the quality and marketing of their potatoes. Fixed at Prime Rate, but never goes above 5%
- Developed in conjunction with the Maine Potato Board and the Maine Department of Agriculture, Conservation and Forestry. The program is administered by FAME.
- Eligibility: Generally, any person or business engaged in growing, processing or marketing potatoes in Maine. All potatoes must be produced in Maine.
 - **New Facilities Loan Fund:** storages and/or centralized packing facilities and equipment.
 - **Storage Retrofit Loan Program:** upgrading storages with energy efficiency improvements, and climate control equipment.
 - **Support Facilities Loan Program:** structures augmenting production/storage of potatoes or help meet food safety standards.
 - **Value Added Loan Program:** construction or improvements of facilities and equipment to add value to potato production.



Old Technology: Track and Inground Storage

Photo sources unidentified



Current design with insulation and controlled airflow,
temperature and humidity

Brunswick Topsham Land Trust (BTLT)

- **Guiding Principals:**
 - Mitigating or slowing climate change
 - Protecting the rivers and bays in our service area, including buffering for marsh migration/sea level rise, providing water access where appropriate, and protecting fisheries
 - Protecting large areas of unfragmented ecologically important habitat and forest blocks
 - Connecting recreational and ecological assets
 - Protecting farmland, particularly parcels containing greater than 50% prime farmland and supporting active farming
 - Encouraging public use of land where such public use does not harm the important ecological features of the land

Crystal Spring Farm -> Farmer's Market -> SDFR



A guiding principle that has led to the genesis of a local food system which continues evolving

- **Protecting farmland, particularly parcels containing greater than 50% prime farmland and supporting active farming**
 - Acquired Crystal Spring Farm (1990s – 320 acres)
 - Leased to a reputable grower
 - Crops and markets evolved – now a producer of organic row crops
 - Developed very successful farmer's market supporting over 25 local vendors (Started 1999)
 - Now working with “New Mainer’s” SDFR cohort of Angolans and Congolese (Started 2022)



Sivi's Garden

Circling Back to the “Core Principals”

“.....we hired someone from the Congolese community to be the garden liaison. Additionally, one New Mainer woman grows in about 6,000sqft at the Tom Settlemire Community Garden. Sivi is supported by other members of the Brunswick based Angolan and Congolese community. She donates the majority of her produce to support culturally appropriate food access to Portland, Brunswick and Lewiston based African immigrant families, often prepares the food into meals, and sells her excess to a few retail outlets, including at our farmer’s market. We have supported Sivi in acquiring the growing supplies she needs, enrolling her in a farmer training, recruiting volunteers to support her, in licensing her business, getting her a business advisor and acquiring farm insurance.....”

“...It is amazing work, but also extremely challenging. Providing dollars isn't enough, there have to be staff people that will get on the ground (literally) and do the work alongside the families to be successful. It's as much about cultural navigation and trust building as it is about access to resources.....”

Jamie Pacheco

Director of Strategic Partnerships &

Agricultural Programs

Brunswick-Topsham Land Trust

Charlie (“Chip”) Spies

- Email: chipspies@gmail.com
- Cell: 207-837-3929

THANK YOU !



Restoring Local Food Systems Through Finance



Tom Bliss

Executive Director
Southeast Nebraska Development District
Lincoln, NE

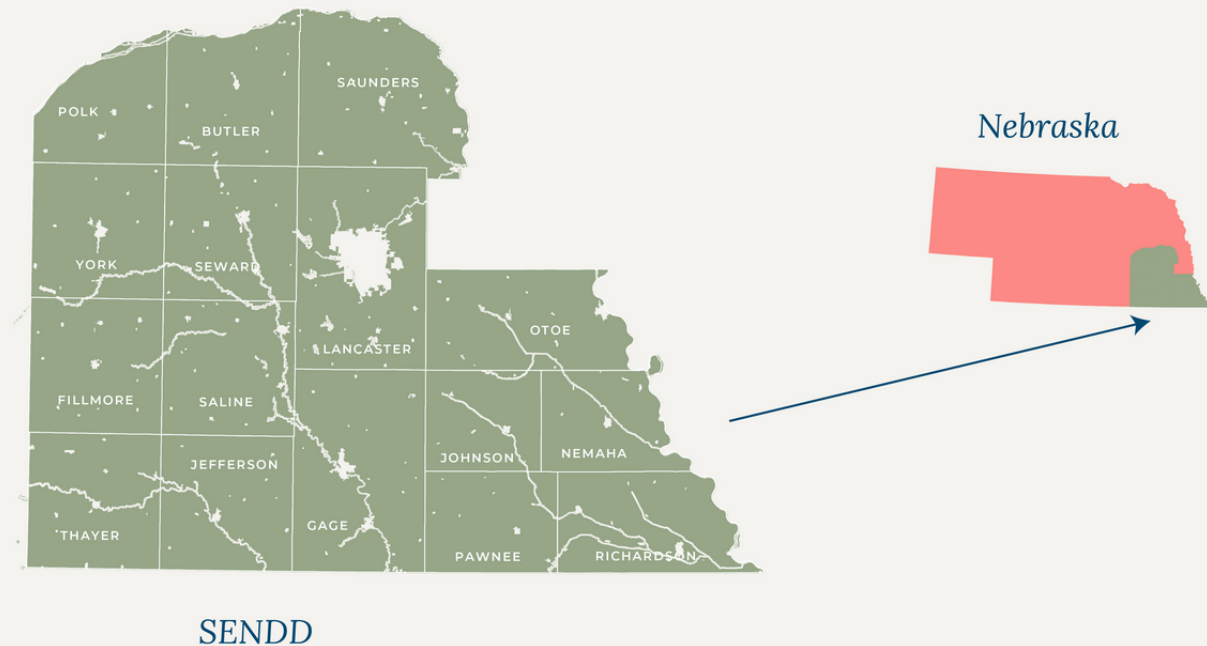
Southeast Nebraska Development District

November 28, 2023



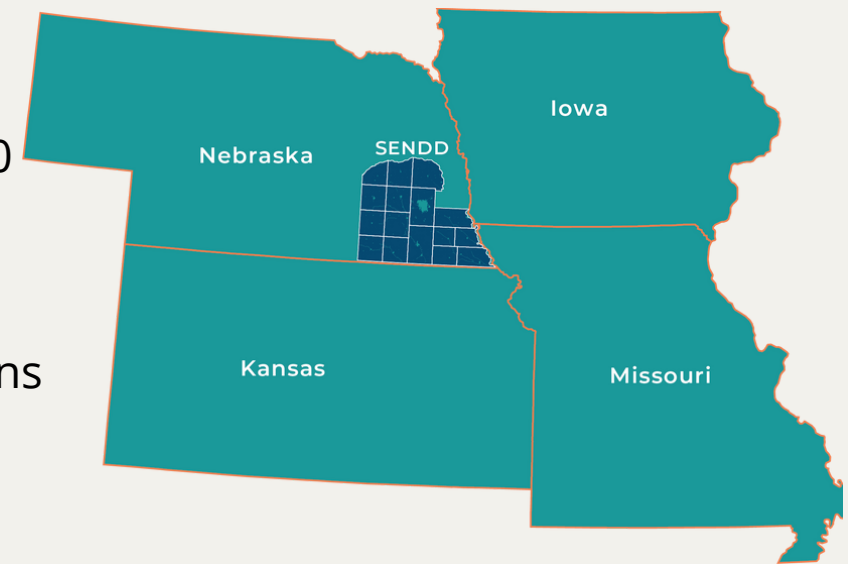
Presentation Summary

1. About Southeast Nebraska Development District (SENDD)
2. Programs and Services
3. Reframe, Build, Plan
4. Questions



About SENDD

- One of eight development districts in the state
 - Focused on Community Development, Disaster Recovery, Economic Development, and Housing
- 164 communities - 75% with fewer than 500 residents
- For context - Nebraska has approximately 1,000 communities, only 33 have populations over 5,000 residents
- Two affiliate organizations
 - Southeast Nebraska Development, Inc. (SEND, Inc.)
 - Southeast Nebraska Affordable Housing Council (SENAHC)



About SENDD (Cont.)

- Governed by a 27-member Board of Directors
 - Elected officials - 51%
 - Non-governmental (private business owners, public utilities, lenders, Nebraska Public Media)
 - At-large representatives (county economic developers, statewide organizations)
- Staffing - 17 FTEs and 1 PTE
 - Partner with the area universities for interns
- Primary goal is to improve the quality of life for rural Nebraska while growing wealth for the region
 - Serve as an advocate for our membership
 - Problem solvers and connectors
 - Since 2017, secured over \$115 million in grant funds for the region

Programs and Services

- Housing
- Emergency and Disaster Relief
- Economic Development
- Community Development
- Broadband

MEMBERSHIP SERVICES



Housing & Contracting

- Owner Occupied Rehabilitation
- Purchase Rehab Resale
- Down Payment Assistance Loans
- Housing Quality Standards Inspections
- New Construction Services
- Housing Condition Studies
- Lead-Based Paint Inspections
- USDA Loan Packaging
- General Contracting Services
- Rural Workforce Housing



Economic Development

- Revolving Loan Funds
- GIS Mapping/Location Intelligence
- Support businesses and communities with analytical decision making
- Market reports/analysis
- Technical Assistance for Business Startups and Expansions
- Economic Development & Leadership Certified Community
- Economic Development Curriculum & Toolkit



Emergency & Disaster Relief

- Review Disaster Recovery Plans
- Assess infrastructure, vulnerabilities, and needs of communities impacted by disaster
- Regional Recovery Guide
 - Community and Business Resiliency and Recovery Resources
- Flood and Floodplain Management
- Assist communities to meet National Flood Insurance Program (NFIP) guidelines
 - Potential insurance premium discount for Community Rating System



Community Development

- Grant Writing and Administration
 - Community Development Block Grant (Downtown Revitalization, Economic Development, Planning, Public Works, Tourism, Youth Job Training)
 - Community & Civic Center Financing Fund
 - Land & Water Conservation Fund
- Household Income Studies
- Community Needs Assessment
- Workforce Availability Studies
- Project Specific Environmental Review
- Strategic Planning
- Broadband Assistance

SENDD members can take advantage of our wide variety of services. We are continually looking for additional ways to better serve our member communities.

Conditions

- Agriculture is the largest industry in Nebraska with approximately 25% of jobs related to the sector
- Family farms being bought up by large out-state corporate operations; coupled with local lenders being bought out by national banks
- Other concerns
 - Broadband
 - Spotty/no coverage
 - Expensive and little competition
 - Food security
 - Rural grocers retiring/shuttering
 - Aging population and population loss



NROC
Nebraska Regional
Oftentimes Council

SENDD

Bridging Nebraska's Digital Divide
A State-wide event to collectively seek solutions for improved broadband service

SAVE THE DATE
March 21 2022
9:00 am - 3:00 pm

Learn from experts and join in regional community conversations
Beatrice | Broken Bow | Imperial | Kearney | Lincoln | Norfolk | North Platte |
O'Neill | Ogallala | Omaha | Ord | Scottsbluff | Valentine | South Sioux City

Register NOW at: www.nrocne.com

The poster features a central illustration of a large blue cloud with a red and white Wi-Fi symbol. Three stylized human figures are shown interacting with the cloud: one sitting on it with a laptop, one standing next to it with a smartphone, and one standing below it with a tablet. The background is light gray with blue circuit-like lines connecting the figures to the cloud. A QR code is located in the bottom left corner, with the text 'Scan me to register' below it. The event title and date are prominently displayed in the bottom right, with a red curved background behind the date information.

How we got started

- Began with our regional **Comprehensive Economic Development Strategy (CEDS)** - A five-year, community-driven planning process that identified food systems and food security as a top issue
- EPA Local Foods, Local Places led to a connection with CDFA
- CDFA selected SENDD to be a pilot with the Strategic Food Systems Financing Plan

**LOCAL FOODS, LOCAL PLACES
YORK, NEBRASKA**

Schedule of Online Events

Aug 26
1. Community Evening Open House
5:30 - 7:00 pm

Aug 27
2. Case Studies Sharing: Peer Communities
10:00 - 11:30 am
3. Small Group Exercises
1:30 PM - 3:00 pm
4. Action Brainstorming
4:00 PM - 5:00 pm

Aug 28
5. Action Prioritization
10:00 - 11:00 am
6. Action Detailing
2:00 - 4:00 pm
7. Wrap-Up Session
5:30 - 7:00 pm

For more information and to register please visit:
<https://www.yorkdeveco.com/local-foods-local-places>

JOIN US! AUGUST 26 - 28, 2020

LOCAL BUSINESS

Results
... aspects of the business climate in southeast to address

41%
... BUSINESS SUPPORT

39%
... DTR EFFORTS

SENDN
SOUTHEAST NEBRASKA DEVELOPMENT DISTRICT

**STRATEGIC FOOD SYSTEMS
FINANCING PLAN**
SOUTHEAST NEBRASKA DEVELOPMENT DISTRICT (SENDN)

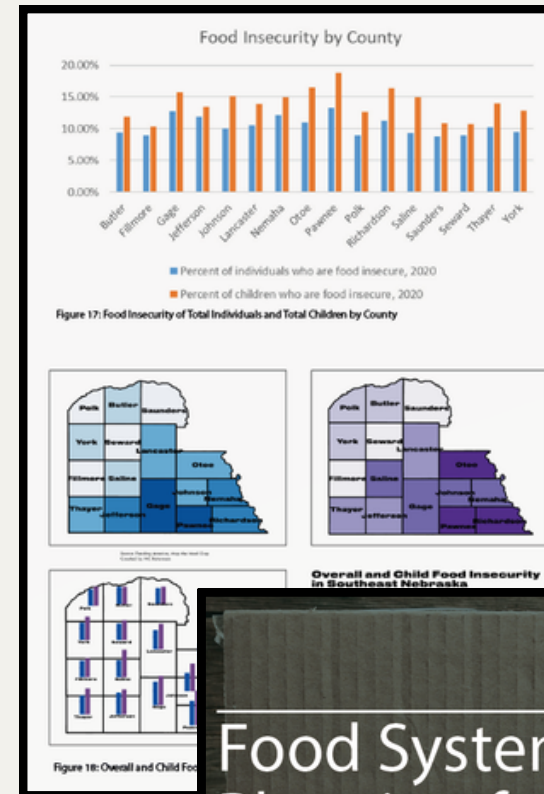
CDFA
Council of Development Finance Agencies

Prepared by the Council of Development Finance Agencies

FEBRUARY 2023

Prepare

- CDFA's involvement widened our network of partners to include food-related groups
- Strengthened our relationships with local Economic Development Organizations (EDO)
- University of Nebraska Food Systems Planning for Southeast Nebraska
 - Identified specific gaps, equity concerns, and recommendations
- SENDD pulled from CDFA's Strategic Food Systems Financing Plan to identify goals.



Food Systems Planning for Southeast Nebraska

A Research Report Prepared for the Southeast Nebraska Development District



Implement

- SENDD has existing Revolving Loan Funds
 - \$4 million in USDA IRP, EDA, and NDO funding
 - We want to expand this
- Identified near-term, realistic goals
 - Staffing and financial capacity
 - Experience
 - Began strengthening our resume
- Submitted applications to various state and federal food-related programs
- Added new board members - increased diversity



SEND DDA
Southeast Nebraska Development District

EDA REVOLVING LOAN FUND

Contact SEND DDA to start your application today:
KELLY GENTRUP
kgentrup@sendd.org
(402) 475-2560

SEND DDA.ORG

Funding is available through the Southeast Nebraska Development District's EDA Revolving Loan Fund to small businesses for start-ups or expansions.

Eligible Activities Include:
Property Acquisition
Building Construction & Renovations
Equipment & Machinery Purchases
Working Capital

COULD BE ELIGIBLE FOR 0% INTEREST UP TO 24 MONTHS

REPAYMENT TERMS: FIVE TO FIFTEEN YEARS

LOAN AMOUNTS FROM \$75,000 - \$200,000

EQUITY INJECTION AND LENDER PARTICIPATION RECOMMENDED



+ STRENGTHS <ul style="list-style-type: none">+ Strong staff & engaged board+ Six current revolving loan funds+ Forward-thinking & energy around local food+ Regional engagement & partnerships	- WEAKNESSES <ul style="list-style-type: none">- Fragmentation in the food system- Geographic challenge- Staffing issues- No statutory or taxation power- Existing programs hard to find
+ OPPORTUNITIES <ul style="list-style-type: none">+ Socially aware community+ Convener role+ New programs & services+ Growing interest in bond financing and TIF+ Strong CDFIs that focus on community food systems	- THREATS <ul style="list-style-type: none">- Inflation and potential for recession- Young people moving out of the community- Lender attitudes towards small agribusinesses- Competition with existing organizations & programs

S **W**
O **T**

What's Next?

- **Economic Development Lite**

- Online tool for local stakeholders and elected officials to gauge their jurisdiction's economic development skillset
- Worked with consultants from across the Midwest to develop the resource
- Should come online in Winter 2023

- **Food Security**

- CDFA (Council of Development Finance Agencies)
- Continue preparing applications for food start-ups and expansion
- Educate board and staff

- **Broadband**

- Work with decision-makers to ensure whatever agreement they make with county officials makes sense for the residents
- <https://www.sendd.org/broadband-101>
- FCC ACP (Federal Communication Commission Affordable Connectivity Program) - The only Nebraska organization to receive this grant.
- USDA Broadband Technical Assistance grant

Questions



CONTACT US



**7407 O St
Lincoln, NE 68510**



402.475.2560



Tom Bliss, Executive Director: tbliss@sendd.org

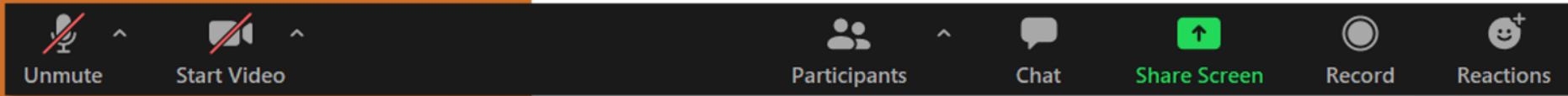
**Kelly Gentrup, Director of Development:
kgentrup@sendd.org**



www.sendd.org



Audience Questions



**Submit your questions by
using the chat function!**



Upcoming Events at CDFA

CDFA TRAINING INSTITUTE

We offer 22 courses in development finance designed for all skill levels. Learn more and register today at www.cdfa.net

Intro Federal Finance Course

December 13-14, 2023

Daily: 12:00 PM - 5:00 PM Eastern

Fundamentals of Economic Development Finance Course

January 24-25, 2024

Daily: 12:00 PM - 5:00 PM Eastern

Intro & Advanced Bond Finance Courses

March 4-5 & 6-7, 2023

Daily: 12:00 PM - 5:00 PM Eastern

VISIT OUR WEBSITE AT CDFA.NET



CDFA FOOD SYSTEMS FINANCE **WEBINAR SERIES**



2024 CDFA
FEDERAL POLICY
CONFERENCE

APRIL 2-4, 2024

Contact Us



Angela Blatt

Council of Development Finance Agencies

Director, Research & Technical Assistance
ablatt@cdfa.net

Fawn Zimmerman

Council of Development Finance Agencies

Director, Research & Technical Assistance
fzimmerman@cdfa.net

Tom Bliss

Southeast Nebraska Development District

Executive Director
tbliss@sendd.org

Michael Graff

McGuireWoods LLP

Partner
mgraft@mcguirewoods.com

Michael Pehur

Duane Morris Government Strategies

Development Finance Consulting Director
mppehur@dmgs.com

Charles Spies

CEI Boulos Capital Management

President & Managing Director
charles.spies@ceiboulos.com