

The Future of Federal Support for Small Businesses

Speaker Biographies

Sarah Rosen Wartell is the third president of the Urban Institute since it was founded in 1968. During her tenure, Urban celebrated a milestone anniversary by moving into a state-of-the-art research and convening facility and launched its Next50, a strategy to advance upward mobility, equity, and shared prosperity by bringing the power of knowledge to help changemakers accelerate solutions. Under Wartell's leadership, Urban aims to leverage cutting-edge technology and data science, understand and confront structural racism, and deliver timely, relevant, and actionable research to communities, capitals, board rooms, and wherever innovators are pursuing bold ideas. Previously, Wartell was deputy assistant to the president for economic policy and deputy director of the National Economic Council. She also worked in various roles at the US Department of Housing and Urban Development. After government service, Wartell was the founding chief operating officer and then executive vice president of the Center for American Progress. Her work focused on the economy and housing markets, and she directed the Mortgage Finance Working Group and the Doing What Works government performance program. Before her tenure in government, she practiced law with the Washington, DC, firm Arnold & Porter. Wartell currently serves on the boards of Enterprise Community Partners and the Georgetown Day School, Bank of America's National Community Advisory Council, and the Sadie Collective's Advisory Board. She previously served on the boards of the Low-Income Investment Fund, the Center for Urban Science and Progress at New York University, and the Corporation for Enterprise Development (now known as Prosperity Now). Her areas of expertise include community development, consumer finance, asset building, and housing finance. Wartell has a bachelor's degree with honors in urban affairs from the Princeton School of Public and International Affairs. She has a law degree from Yale Law School.

April Schneider is head of Small & Business Banking for Wells Fargo Consumer, Small & Business Banking. She and her team are responsible for Wells Fargo small and business banking clients, serving them through an effective blend of digital offerings, relationship managers and business solutions to focus on customer financial health, retention, growth, and acquisition. April joined Wells Fargo in 2024 and was previously with Bank of America, where her 16-year career included several leadership positions across a variety of client segments, channels, and enterprise functions. Most recently head of the company's Wealth Management Banking & Lending division, April also led Global Strategic Enablement and Transformation, and was head of Consumer and Small Business Products. She was also managing director for Secondary Marketing and Corporate Investments. April is deeply committed to equality of opportunity and inclusiveness, and serves as a board member of Out and Equal, a national organization working in LGBTQ+ workplace equality. April has a bachelor's degree in economics from Hiram College in Ohio and a master's in economics from the University of South Carolina Darla Moore School of Business.

Isabel Casillas Guzman was sworn in as the 27th Administrator of the U.S. Small Business Administration on March 17, 2021 and serves in President Biden's Cabinet as the leading advocate for America's 33 million small businesses and innovative startups. Guzman has made advancing entrepreneurship her life's work. Growing up, she worked alongside her father in his chain of veterinary hospitals. She went on to launch her own businesses across a range of industries and to advise other founders in paving their way to the American Dream of business ownership. She served as SBA's Deputy Chief of Staff in the Obama-Biden Administration and then led the California Office of the Small Business Advocate before being nominated by President Biden and confirmed by a bipartisan vote of the U.S. Senate to serve as SBA Administrator. Under Guzman, the SBA has scaled and improved to help small businesses and innovative startups gain unprecedented access to capital, contracting, networks, technical training, digital tools and disaster support. As a result, millions more of America's entrepreneurs have the resources they need to start, grow, and build resilient businesses than ever before.

Brett Theodos is a senior fellow and director of the Community Economic Development Hub at the Urban Institute. His work focuses on economic and community development, neighborhood change, affordable homeownership,

consumer finance, and program evaluation and learning. His research includes evaluations of the Economic Development Administration, New Markets Tax Credit, Small Business Administration loan and investment programs, Opportunity Zones, and the US Department of Housing and Urban Development's Choice Neighborhoods, Community Development Block Grant, and Section 108 programs. He is studying how capital flows (or fails to flow) into communities, including the role of mission finance actors like community development financial institutions. He leads projects researching how entrepreneurs can access capital. Theodos has conducted studies of neighborhood change and geographic mobility. He is evaluating several place-based initiatives. He's led studies of affordable homeownership supports, including shared equity models like community land trusts. In the financial capability space, he's led studies of financial coaching, financial curriculum, and rules of thumb for decision-making. He's explored the geography of debt. Theodos is working to grow nonprofit capacity in performance measurement. He directs Measure4Change, which provides technical assistance and facilitates a community of practice for nonprofits and has led randomized controlled trial evaluations of youth workforce and education preparedness programs. Theodos serves on the Board of the Center for Community Progress, the Douglass Community Land Trust, and the Housing Authority of Prince George's County. Theodos received his BA from Northwestern University, MPP from Georgetown University, and PhD in public policy from George Washington University.

Marla Bilonick is the President and CEO of NALCAB. Marla is a seasoned veteran in the arena of economic and community development with over 20 years of expertise in small business development, community-based financial services and international aid with an emphasis on Latin America and the US Latino population. President Joe Biden appointed Marla to lead the US Department of Treasury's CDFI Fund Community Development Advisory Board; she is the first Latino and only the second female to hold this position in its 27-year history. She is also a member of the Federal Deposit Insurance Corporation (FDIC) Advisory Committee on Economic Inclusion. In this capacity, she advises the agency on initiatives to expand access to banking services for underserved populations.

Melissa Roberts Chapman is the Regional Innovation Officer of the KC Bio Hub. Melissa has worked at the nexus of policy, entrepreneurship, innovation, and economic development throughout her career. She identifies as an ecosystem builder and entrepreneur, and is a proud native of De Soto, KS. Prior to leading Kansas City's Tech Hub effort, Melissa was Director of Entrepreneurship and Ecosystem Policy at the Federation of American Scientists and a Senior Program Officer at the Kauffman Foundation, where she led a grantmaking team focused on building more inclusive, collaborative, and vibrant entrepreneurial ecosystems in the Heartland. Previously, she held leadership roles in entrepreneurship support organizations, started her own business, led coalition-building efforts, and managed political campaigns. Melissa is deeply involved in her community, working both "in" and "on" Kansas City, where she is based. She is passionate about centering equity in her work, and building a future in which geography has no impact on the opportunities folks can access. In her free time, she and her husband Brad enjoy watching the Royals, perfecting brisket smoking techniques, and throwing dinner parties. Melissa earned an MBA from the MIT Sloan School of Management with a certificate in Business Analytics, and a bachelor's degree in History from Boston College.

Doug Criscitello leads research into specific U.S. government agencies to identify and advance solutions aimed at ensuring taxpayer dollars are used smartly to realize intended program objectives while minimizing incidences of fraud, waste, and abuse. Before joining Arnold Ventures, Doug served as the executive director of the Golub Center for Finance and Policy at the Massachusetts Institute of Technology where he led research and educational initiatives aimed at improving financial decision making by government officials. Previously, he served as both a Presidential appointee and career civil servant within the U.S. government working at agencies including the Office of Management and Budget and the Congressional Budget Office. He has also been engaged at the local level of government as the founding director of the New York City Independent Budget Office. Between government roles, he worked at JPMorgan Securities and Grant Thornton where he provided operational, investment banking, and financial advisory services to public sector entities.

Brian Graham leads strategy, finance, capital, M&A, partnerships and stakeholder engagement at Klaros Group, an advisory and investment firm focused on financial services. Brian most recently served as CEO of BancAlliance, a network of more than 300 community banks that provides lending, fintech partnerships, vendor management and

other services to its members. From 2008 to 2011, Brian led investments in bank and non-bank financial services companies as a partner in Blue Ridge Capital Management, LLC, a global asset management firm. From 2005 to 2008, Brian served at CapitalSource, where he led the transformation of the non-bank finance company into a bank in coordination with banking regulators. Previously, Brian held various operating executive positions at Fannie Mae and was a technology investment banker at Morgan Stanley & Co. Incorporated. Brian has also served in government, both as the senior financial services aide to then-Congressman Charles E. Schumer during the thrift crisis and as a staff member on the Brady Commission which investigated the causes of the 1987 stock market crash.