

Frank Altman



An experienced business executive, Altman is founder of Community Reinvestment Fund, USA (CRF), a national community development financial institution (CDFI) that has delivered more than \$3.4 billion in capital to borrowers located in more than 1,000 mostly low-income communities throughout the United States. A pioneer in the responsible use of asset securitization, Altman has engaged major investors on Wall Street in supporting the capital needs of low-income people and business borrowers located primarily in low-income communities. CRF's debt products pursue socially responsible and compelling community impacts while also delivering competitive financial returns.

A thought leader, Altman has authored the forthcoming book: *A New Capitalism - Creating a Just Economy that Works for All*. He has also served on the board of US SIF, the forum for sustainable and responsible investing; the CDFI Coalition; the Minnesota Housing Partnership Network; the Center for Community Development Investments at the San Francisco Fed; and is currently a director of Babban Gona, a social enterprise in Lagos, Nigeria. He is an advisor to the Center for Impact Finance at the University of New Hampshire and the Swearer Center at Brown University, as well as a founding member of the Financial Innovations Roundtable sponsored by the Board of Governors of the Federal Reserve. He also serves on the Community Advisory Council for U.S. Bank. He also served for 10 years as a director of Franklin National Bank (now Sunrise Bank).

In 2000, Altman helped gain passage of the New Markets Tax Credit, a federal tax credit aimed at attracting investments in low-income communities. He was founding president of the NMTC Coalition and a member of its board of directors.

In 2011, he launched CRF Small Business Loan Company. Under Altman's leadership, CRF SBLC has become the largest nonprofit SBA 7(a) small business lender in the country. When the COVID crisis hit, CRF SBLC began making Paycheck Protection Program loans to very small women- and BIPOC-owned businesses. CRF SBLC has originated more than 3,000 PPP loans exceeding \$600 million.

Altman is past chair of Ignify Technologies, Inc. a SaaS company. Ignify Technologies operates Spark, a best-in-class technology platform for the origination of business loans including SBA loans.

Specialties: Asset Securitization, Business Finance, Nonprofit Development, New Markets Tax Credits, Affordable Housing Finance, Entrepreneurship Development, Strategic Planning, Public Policy, Technology Platforms, Renewable Energy.

Vivian Chow



Vivian is a strategic business consultant and coach for organizations and individuals. She draws from extensive experience and broad perspective gained from diverse roles in multiple functions, sectors and organizations. After years helping some of America's biggest brands succeed, she now focuses on supporting smaller companies and nonprofits, as well as their leaders.

An adept leader, Vivian's career spans Strategy, Marketing, Communications, Logistics, and Sales. She led supply chain logistics at Procter & Gamble, then General Mills. There, she transitioned to marketing and general management, managing a wide range of consumer and commercial products with PNLs of \$50-500 million. She was Director of Marketing and Portfolio Strategy for a privately-held food ingredients company, then Communications Program Director for the Bush Foundation where she guided strategy and leadership for communications to support the Foundation's grantmaking activities and assets.

Vivian earned an MBA from the University of Chicago Booth School of Business with concentrations in Strategy, Marketing and Operations. She completed executive education programs at Columbia Business School and Northwestern University's Kellogg School of Management, and is completing accreditation through the International Coaching Federation.

Vivian has led multiple DEI and regional initiatives through leadership and advisory roles for AscendNAAMBA (Asian professionals association), St. Catherine University's Business Advisory Council, Greater MSP's "Be MSP" initiative supporting retention of professionals of color, the 2019 NCAA Men's Basketball Final Four Impact Advisory Committee, and the 2022 NCAA Women's Basketball Advisory Council.

Driven by a passion for helping organizations and leaders succeed, Vivian is excited to support Alia's work toward the vision of all children thriving within their families and communities.

Karina Forrest Perkins MHR



Karina is a values-driven and accomplished executive leader with over twenty-five years of experience in: person-centered population health strategies, mental health and substance misuse recovery/treatment best practices, health equity innovations, public policy, and trauma responsive environments for clients and staff. She has had consistent success balancing strategic vision, business acumen, and authentic connection. Karina is a Bush Fellow and believes in fostering environments where staff are free to create, adjust, or dismantle systems in order to build what children, adults, families, employees, and communities deserve. Karina is a member of the Cherokee Nation and has authored Congressional briefs advocating against health disparities for indigenous communities.

Karina currently serves as President and Executive Officer for Vail Place and has spent the last 10 years as a Master Trainer of Self-Healing Communities for Ace Interface LLC. Since 2001, she has served as an executive leader and consultant across sectors in: Board ethics and standards; staff engagement; trauma informed and responsive care; integrated healthcare models; embedding safety, inclusion, equity, and diversity in the organizational environment; SUD/MH treatment best practices, and mission efficiency, impact, and scale. Client examples: CDC&P; Prevent Child Abuse America; Integris Health Nazih-Zuhdi Transplant Center; Heartland National TB Center; NAMI National; Center for Substance Abuse Prevention (CSAP); Center for the Application of Prevention Technologies (CAPT); SAMHSA's Center for Excellence on Opioid Abuse for Pregnant and Post-Partum Women; Project ECHO; MN Alcohol and Drug Counselor Coalition of Color; and the National Council of Nonprofits.

Karina attended the Saïd Business School, University of Oxford's Executive Education Programme, holds a Harvard Business School Graduate Certificate in Organizational Behavior, and received her University of Oklahoma master's degree in human relations with a focus on diversity, equity, inclusion and belonging (DEIB). Karina has governance experience as a non-profit executive and Board Member expertise serving the Minnesota Council on Nonprofits, the Native American Community Clinic; the Minnesota Trauma Project; the Mid America Addiction Technology Transfer Center; and the Minnesota Governor's Advisory Council for Medical Cannabis Research.

Karina holds numerous professional certificates and certifications including Kaizen Executives Global, London; National Multi-Cultural Institute, Cultural Awareness Trainer | Level III; NIATx Process Improvement Leader, Network for the Improvement of Addiction Treatment; American College for HealthCare Executives (ACHE); and a Licensed Alcohol and Drug Counselor certification from the Oklahoma Board of Licensed Alcohol and Drug Counselors.

Dominick Washington



Dominick Washington brings a wealth of experience and skill in strategic communications, community engagement, and advocacy. Dominick is currently the Assistant Vice President of Strategic Communications for the Federal Reserve Bank of Minneapolis, where he leads external and internal communications in support of the Bank’s mission to pursue an economy that works for everyone.

Dominick has had a diverse career, with leadership roles in various sectors, including government, corporate, non-profit, philanthropy, and higher education. Before joining the Minneapolis Fed, he served as the Director of Policy Research and Planning and Legislative Relations at Minnesota Management and Budget. Dominick has also held senior communications roles at the Minneapolis Foundation, Bush Foundation, University of Chicago, UnitedHealth Group, and Planned Parenthood.

Dominick comes to Alia with a passion for helping create the upstream community conditions needed for children to live safely with their families. He currently serves as a board member for GiveMN, and previously served on the boards of the Saint Anthony Park Community Foundation and the Headwaters Foundation. Born and raised in Sioux Falls, South Dakota, Dominick is a proud alumnus of Augustana University. He lives in Saint Paul, Minnesota, with his wife and two children.