

## VINCENT A. DI CARA

**Vin DiCara** is a co-founder of Development Finance Training and Consulting, Inc. (DFTC) and has been involved in evaluating the credit needs of businesses for more than twenty-five years as a business advocate, lender, credit analyst and trainer. Since 1995, Mr. DiCara has developed and conducted a wide variety of training programs for individuals who work in the financial services industry sector. His training clients include organizations in the credit union, banking, economic development, and community development fields. Training clients in the community and economic development sector have included the International Economic Development Council (IEDC) the National Association of Development Organizations (NADO), the High Ground of Texas, the Texas Economic Development Council, the Nebraska Department of Economic Development, the Nebraska Economic development Association, the Iowa Association of Regional Councils, the Alabama Association of development Councils, the Northeast Economic Developers Associations, the NeighborWorks America Training Institute, and the Office of Rural Development (United States Department of Agriculture) in the states of Maine, Georgia, Mississippi, North Carolina, Alabama, and Tennessee. Mr. DiCara's training programs have become known for their ability to foster an informal and participatory environment in which students are empowered to learn.

Mr. DiCara also currently serves as the Commercial Lending Officer for the Greater Portland Council of Governments (GPCOG). In this role, he oversees a public loan fund that provides subordinated debt financing to small businesses in Maine's York and Cumberland Counties. His specific responsibilities include loan underwriting, liaison to area financial institutions, and the structuring of complex financing packages that utilize multiple sources of funds from the private and public sectors. Mr. DiCara works closely with a wide variety of banks, credit unions, and other traditional financing sources in the Southern Maine area. He also provides loan underwriting services to the City of Portland, Maine which oversees a number of different loan funds for small businesses.

Mr. DiCara is a graduate of Bowdoin College in Brunswick, Maine and received a Masters Degree in Public Administration from the University of Maine. A native of Boston, Massachusetts, he has been a resident of the State of Maine for the last thirty -five years.