



Rafeal Underwood serves as a staff consultant in the role of economic recovery coordinator for Clinton County, City of Wilmington, Fayette County and Highland County. A former Management Analyst with the Ohio Department of Development's Small & Developing Business Division, Mr. Underwood provided extensive management and technical assistance in the area of business plan preparation, loan packaging, deal structuring and finance negotiations, and is responsible for obtaining over \$100 million dollars in the last twenty years for Small Business Enterprises across the country wishing to start or expand their operations, including several industrial projects. Rafeal Underwood has also assisted small businesses in expanding their operations through tactics of mergers and acquisitions.

Mr. Underwood's tenures include serving as the Executive Director of the Springfield Technology Center and Small Business Development Center. There Mr. Underwood managed a small business incubator, the Small Business Development Center, the City of Springfield's Revolving Loan Program, the Ohio Department of Development Child Care Micro Loan Program and The Clark County Development Corporation's SBA 504 Loan Program. Mr. Underwood also managed the incubator program in Mansfield, Ohio and served as Supervisor of Contract Compliance for the City of Dayton.

Mr. Underwood was the first Economic Development Manager for the City of Northfield, Minnesota. There Mr. Underwood was responsible for the creation of several economic development programs including a unique program called the Employee Attraction Grant. In addition, Mr. Underwood was responsible for project development and management. After leaving the position in Northfield, Mr. Underwood accepted the position of Economic Development Director for the City of East Point, Georgia. There Mr. Underwood developed a national marketing campaign to attract development to the Camp Creek Parkway and I-285 interchange. As a result of this marketing campaign the City of East saw the interchange develop with over \$100 million in investment by companies such as Target and Home Depot.

Mr. Underwood is a graduate of Franklin University with a BS in Business Administration, with a major in Finance and a minor in Accounting. Mr. Underwood is a Certified Economic Development Finance Professional through the National Development Council; a Certified Business Analyst and a Certified Procurement Specialist. Mr. Underwood also served as a resource person to the preliminary White House Conference for Small Business under President Clinton.