

PATRICIA FOLEY HINNEN

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CEO, Capital Sisters International: Raising Investment Capital for Micro Loans to Women in Developing Countries Since 1998

Patricia has managed International Affairs and Microfinance initiatives for the U.S Congress, the State Department, Peace Corps, and the non-profit sector for decades - living, working, and traveling in more than 60 countries to evaluate international programs, raise funds for economic development, and promote financial inclusion for women in the world's poorest communities by pioneering Gender Lens Investing.

Founding CEO, Capital Sisters International (1998 to the present)

Patricia established Capital Sisters International, a non-profit social enterprise, to provide grants and loans to Microfinance Institutions that make micro loans to women's enterprises in developing countries. In 2011, after piloting the world's first *Person-To-Person Lending Model* with micro loan recipients in 25 countries, she launched the world's first *Women's Bond* to finance the micro businesses with investment capital - enabling the public to invest with purpose. These \$1,000 zero-interest notes (called Sister Bonds[®]) are sold to socially responsible investors with terms of one to five years. Bond proceeds have financed \$8 million in micro loans for women in Guatemala, Afghanistan, and the Philippines to date. Using a combination of grants and investment capital, Capital Sisters has now raised more than \$14 million dollars to finance 140,000 women's micro loans in the developing world. She was also instrumental in launching the micro insurance industry, bringing commercial firms into the movement.

Microfinance and Gender Advisor, U.S. State Department for the Asia Pacific Economic Cooperation (APEC) Forum (2002-2011)

Patricia led U.S. delegations at high-level meetings with representatives of 21 APEC countries to promote financial inclusion and more enabling policies for women's businesses in the developing world.

Microfinance and Gender Advisor to the U.S. State Department (2004-2011)

Assisted the State Department and host governments in designing and promoting microfinance programs and projects in the 21 APEC member countries; recruited and led the U.S. delegation of women leaders from business, academic, NGO, and policy sectors; and helped draft the annual recommendations to Ministers and Heads of State.

Manager, Microenterprise and Gender Portfolios, US State Department (2001-2003)

Recruited by the State Department's APEC Office after 9/11: responsible for analysis and promotion of Microenterprise, Gender, and Financial Inclusion initiatives; represented the US at dozens of conferences for the 21 countries; led the US delegation of the Women Leaders Network; successfully lobbied to add Microenterprises to the Small and Medium Enterprises Working Group - which still meets annually.

Evaluator, U.S. Congress, Government Accountability Office (GAO) - (1982-2002)

Patricia managed evaluations around the world to support Congressional Committees for 20 years:

Issue Area Manager/European Office, Frankfurt Germany (1987-1993)

Managed teams evaluating US development assistance and international programs in Europe, the Middle East, and Africa; responsible for the East European and Soviet Portfolio after the fall of the Berlin Wall, including economic and structural reforms and nuclear power plant safety (reports led to the adoption of the world's first International Nuclear Safety Convention).

Senior Evaluator, Denver Regional Office (1993-2002 and 1982-1987)

Led international evaluations of IMF/World Bank/USAID projects, hazardous waste cleanup at DOD facilities, maternal and child health, and other domestic and international issues; responsibilities included supervising regional audit teams, analysis, and recommendations to Congress.

Co-Founder and CEO, Microenterprise Program, International Alliance for Women (1999-2010)

Established, managed, and raised funding for a Microenterprise Program with a global group of professional, executive, and entrepreneurial women's networks for a decade - raising awareness and funding for tens of thousands of women's micro loans in Africa, Asia, and Latin America.

Advisor, Micro Insurance (1999/2001)

Helped launch the Micro Insurance industry by lobbying commercial insurance leaders, including AIG Insurance, to develop products appropriate to the world's poorest communities.

Co-Founder/Board of Directors, Colorado Microcredit and the Micro Business Development Center; Advisor, Rocky Mountain Microfinance Institute (1997-2020)

Helped established Colorado Microcredit in 1997 to make \$500-\$5,000 loans to "un-bankable" low-income entrepreneurs in inner city Denver. Merged three organizations to create the Micro Business Development Center in 2001 to provide business training and micro loans (\$500 to \$50,000); organization received numerous honors, including Fast Company award for top US social enterprises; Advisor for Rocky Mountain Microfinance Institute, an NGO that took over this work in 2010.

Microfinance Guest Lecturer (1998-present) at Denver University's Graduate School for International Studies, and the Business Schools at the University of Colorado and Colorado State University.

Co-Founder/Board Member, Colorado Microfinance Alliance (1997-present)

Helped established an industry association to promote collaboration and best practices, organizing two global conferences to honor Dr. Muhammad Yunus, the "Father of Microcredit" and Nobel Peace Laureate, and the UN's "International Year of Microcredit" among other events.

United States Peace Corps in Africa (1979-1982):

Program Evaluator, Ministry of Agriculture in Lesotho, Southern Africa (1980-1982)

Evaluated development assistance programs: Women-in-Development, Nutrition, Agricultural Credits (financing solar ovens), and Farming Systems Research. Became active in the Divestiture Movement, promoting global sanctions to fight apartheid in neighboring South Africa.

Program Evaluator, Ministry of Agriculture in Liberia West Africa (1979-1980)

Helped reorganize the Ministry of Agriculture, aligning Division and Field Offices with a five-year Strategic Plan to increase efficiency; responsible for needs assessment, analysis, staffing, and field assignments; service interrupted by a military coup and the execution of the Cabinet Ministers.

Management Analyst, City Manager's Office - Boulder Colorado (1978-1979)

Established a program evaluation function in the City Manager's Office; responsible for evaluating municipal programs to make them more efficient and cost effective.

Hard Rock Miner: Henderson Molybdenum Mine - Empire, Colorado (1976-1977)

Among the first seven women to work in an underground mine in Colorado (to earn tuition for graduate school): operated heavy equipment 2,000 feet below the surface and invented a more efficient device for the "shotcrete" rig (received company Innovation Award for efficiency and safety).

ASSOCIATIONS AND AFFILIATIONS

- The International Women's Forum/Colorado Women's Forum; member (2006-present)
- The Women's Foundation "Beyond Our Borders"; Board of Directors (2005-present)
- APEC Women Leaders Network; led the US Delegation in 21-country forum (2002-2011)
- The International Alliance for Women; Co-Founder, Managing Director, and Board Chair for the Microenterprise Development Program (1999-2010)
- The Foundation for the Alliance of Professional Women; Board Member, Founder and Manager of the International Village Bank Project (1999-present)

- Colorado Microcredit/Microbusiness Development Center; Co-Founder/and Board (1997-2008)
- Colorado Microfinance Alliance; Co-Founder and Board of Directors (1997-present)
- The Rocky Mountain Microfinance Institute; Advisor (2008-present)
- Peace Corps Friends of Liberia; raising funds for post conflict projects (1982-present)
- Peace Corps Friends of Lesotho; raising funds for HIV orphans (1982-present)
- Executive Women in Government; member (2001-2011)

ACADEMIC BACKGROUND

- MPA Public Policy; Denver University’s School of Public/Private Management, scholarship (1977)
- BA in Economics and Public Policy; University of Colorado, Cum Laude (1975)
- The International Microfinance Training Institute in Boulder, Colorado (2004)
- Fellowship, Center for the Advanced Study of Leadership, University of Maryland (1998)
- Denver Community Leadership Forum, Fellowship/Outward Bound (1997)

ACKNOWLEDGMENTS

- Recognition for bringing Gender Lens Investing to the Colorado Women’s Foundation to screen and manage its entire \$30 million dollar endowment and impact investments (2023)
- 1 of 3 Finalists, Outsized Impact Award, Exponent Philanthropy/Council on Small Foundations (2022)
- Impact Award, the Governor’s Office of International Trade and Development (2021)
- Global Award for “Ideas Remaking the World”, the International Women’s Forum (2019)
- Nominated for the Sargent Shriver Distinguished Humanitarian Service Award (2019/2020)
- Official Delegate, United Nations Annual Conference on the Status of Women (2018 - 2024)
- Inaugural List “Who’s Who in Impact Investing”, Denver Business Journal (2017)
- The Global Purpose Prize for Financial Inclusion from AARP/Encore/MetLife Foundation, for work in micro finance and economic justice for women around the world (2016)
- Pathfinder Award for “Outstanding Woman Entrepreneur”, World Denver (2016)
- One of “15 Inspiring Female CEOs to Impact the World”, from *Cause Artists* (2015)
- Organized/chaired the world’s 1st Gender Lens Investing Symposium with Beyond Our Borders (2015)
- Encore Fellowship, for innovative work in gender and microfinance (2015)
- Leader, inaugural Impact Investing Marketplace, Impact Finance Center (2014)
- Recognition from Friendship Bridge (microfinance in Guatemala) for a decade of service (2014)
- Acknowledgment from the Ambassador for Global Women’s Issues at the State Department for a decade of service to the Asia Pacific Economic forum (2011)
- Global Service Award, the Alliance of Professional Women (2010)
- Semi-finalist Echoing Green Innovation Fellowship, for Social Entrepreneurs (2010)
- World of Difference 100 Award, for creating and building Micro Loan Programs in the United States and 24 developing countries (2009)
- Nominated for an Ashoka Fellowship for Social Entrepreneurs (2007)
- Rocky Mountain Microfinance Institute Scholarship Award, named in Patricia’s honor (2006)
- 21st Century Leadership Award, for establishing and managing the Microenterprise Program with the International Alliance for Women (2004)
- U.S. Comptroller General’s Community Service Award at GAO, for microfinance work (2001)
- Minoru Yasui Community Service Award, for inner city microfinance work in Denver (2000)
- Outstanding Performance Awards at GAO (1984, 1986, 1989, 1991, 1994, 1995, 1996)

WORLD TRAVEL includes Lesotho; South Africa; Liberia; Botswana; Swaziland; Zimbabwe; Malawi; Tanzania; Kenya; Uganda; Egypt; the Seychelles; Sri Lanka; India; Nepal; Burma; Thailand; Japan; the Philippines; Korea; Hong Kong; Taiwan; Tibet; China; Malaysia; Cambodia; Singapore; Indonesia; Australia; Guatemala; Mexico; Chile; Peru; Costa Rica; Panama; Cayman Islands; Aruba; the United Kingdom, Canada; Switzerland; Germany; France; the Netherlands; Belgium; Sweden; Austria; Italy; Spain; Portugal; Denmark; Luxembourg; Yugoslavia; Hungary; the Czech and Slovak Republics; Romania; Albania; Russia; and Ukraine.