

Growing Microfinance to Scale

Presenter Bios

The Path to Loan Repayment

Joyce Klein assumed the role of Director of the Aspen Institute's microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination (FIELD) in January of 2012, after serving as a consultant to the program for more than fifteen years. Joyce has more than 20 years of experience in studying and supporting microenterprise and entrepreneurial development programs in the United States. As a private consultant with FIELD, Joyce's work included managing and supporting several of FIELD's signature projects, including the Asset Building through Credit pilot, the Scale Academy for Microenterprise Development, microTracker, and the Welfare-to-Work Learning Evaluation. Ms. Klein's co-authored, with Elaine Edgcomb, *Opening Opportunities, Building Ownership: Fulfilling the Promise of Microenterprise in the U.S.* (2005), an examination of the state of the U.S. microenterprise industry after its first 20 years. Other FIELD publications authored or co-authored include *The Practice of Microenterprise in the U.S.: Strategies, Costs and Effectiveness*; *Entering the Relationship: Finding and Assessing Microenterprise Training Clients*; and *Microenterprise as a Welfare to Work Strategy: Two-Year Findings*. Ms. Klein also has provided consulting assistance to the CDFI Fund and CFED (Corporation for Enterprise Development). Prior to her work as a consultant, she led CFED's microenterprise work. She holds a Master's Degree in Public Policy from the University of California at Berkeley and a B.A. in Economics from Boston College.

Leslie Hoffman is principal of LEH Consulting Group, a firm specializing in capacity building for the economic and community development sectors. She began her microfinance career in 2005 when she was hired to coordinate public relations and marketing activities for then-ACCION New Mexico. She quickly took on additional responsibilities ranging from project management of a loan software system conversion to gap coverage on loan collections. She went on to play a number of management and senior-level roles, including vice president positions overseeing lending, portfolio quality, client service and strategic partnership development. She helped the organization expand its footprint into Arizona and Colorado and grow to become the nation's fourth largest microlender by 2011 while improving overall portfolio performance. Leslie launched LEH Consulting Group in 2013, and the firm's national clientele includes economic and community development organizations and educational institutions. Her operational experience includes small business coaching, microloan underwriting, loan collections, portfolio management, sales team development and management, staff recruitment and training, strategic planning, business development and market expansion, process improvement, fundraising, community organizing and outreach, credit education and entrepreneurial training. She has also published articles on financial and small business management topics. Leslie began her community development career as a municipal development volunteer in the Peace Corps in rural El Salvador and speaks Spanish. She is a two-time University of New Mexico graduate, having earned a bachelor's degree in both journalism and political science and a master's degree in business administration. She returned to UNM's Anderson School of Management in 2012 as a part-time lecturer and currently teaches nonprofit management in the MBA program.