A catalyst for homeownership, small businesses, and real estate development for over 30 years!
Community development financial institutions are structured in a variety of ways, some as nonprofit corporations, some as banks, some as credit unions. OppFund is a 501(C)(3) non-profit corporation and we function as a revolving loan fund. This illustration best demonstrates how our loan funds work.
Greetings!

The past year, 2017, wrapped up Opportunity Resource Fund’s most recent five-year strategic plan and we saw great growth and steady impact with our loans and technical support. The opportunities we were able to effect, through our three strong loan products to advance small businesses, assist real estate development, and expand opportunities for homeownership, represents some of our best work – see a snapshot of our impact on Page 7. Over the past five years, we helped forge and continue to offer the Detroit Zero Percent Home Improvement Loan Program in Detroit; created a Grand Rapids Advisory Council and opened our third office in Grand Rapids.

This past year did include some sadness as three of our very long-standing Trustees reached term limits and had to retire from our Board – see page 14, and our final legacy employee Jane Carpenter retired – see page 13. On an even sadder note, a long beloved former Trustee, Gene Kuthy, passed away in 2016 and is greatly missed – a tribute to him is on Page 15.

Looking forward, the Board adopted an ambitious new three-year strategic plan to guide our work in 2018 – 2020 which will expand our reach allowing us to positively impact even more people in Michigan. We will see growth in all three areas of lending, expanded technical support and greater reach throughout Michigan. We look forward to sharing our progress with you in the coming years.

Thank you for your support and partnership!

Christine Coady Narayanan, President/CEO
Robert K. Hunt, Chair

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Our Mission
Opportunity Resource Fund provides loans to create equitable, economic and sustainable opportunities throughout Michigan - one person, one job, one home at a time.

Our Vision
We envision homes providing shelter for generations of families; successful small businesses creating jobs; and vibrant community facilities.

Equity, Diversity & Inclusion
OppFund created our EDI Policy to recognize that racial and ethnic equity is one of the most important, and also most challenging issues we face. Our policy ensures these values are at the forefront of our work, raises our performance bar on Equity, Diversity, and Inclusion, and creates a means of ensuring operational and strategic alignment with our core purpose while ensuring accountability to the communities we serve.
2017-2018 Board of Trustees & Staff

**Officers**
Robert K. Hunt, Anchor Team, Chair
Marc Craig, Community Housing Network, Inc., Vice Chair
Sister Margaret Alandt, Sister, Servants of IHM, Treasurer
Sheilah Clay, Neighborhood Service Organization, Secretary

**Staff**
Christine Coady Narayanan, President & CEO
Debra Fedewa, VP of Finance/CFO*
Kevin Fitzgerald, VP of Finance/CFO**
Tim Strasz, Vice President of Lending
Jane Carpenter, Director of Investor Relations*
Mary Fox, Manager, Accounting
Charles Turner, Manager, Homeownership Programs
Melodie Balzer Stacey, Executive Assistant/Board Liaison
Jennifer Dennis, Loan Analyst
Karen Gasperoni, Detroit Office Manager
Anne Girvin, Financial Accountant - Assets
Daniel Hale, Finance Associate**
Kaci Jackson, Loan Processor
Michele James, Loan Processor
Tyler Petersen, Small Business Lender
Josh Smith, Loan Servicing Specialist
Kino Smith, Small Business Lender
*Elected to Board 2018
**Hired 2018

**Trustees**
Tarik Bazzy, Ally Financial*
Edwin R. Harlin, Michigan State Housing Development Authority
Amy Hovey, C.S. Mott Foundation*
Michael Layne, Marx Layne & Company*
Sarah Lucas, Networks Northwest*
Thomas H. Seabron, Morgan Stanley
Curtis Smith, Central City Integrated Health*
Anthony Spokojny, Law Offices of Anthony Spokojny
Christine Coady Narayanan, President/CEO
*Elected to Board 2018

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**2013-2014 Trustees**

**OFFICERS**
Gregg Christenson, Flagstar Bank, Chair
Robert K. Hunt, Detroit Housing Commission, Vice Chair
Cedric Flounory, Internal Revenue Service, Treasurer
Marianne Talon, Wayne County Corporation Counsel, Secretary

**TRUSTEES**
Gehad Alawan, Islamic Center of America
Sister Margaret Alandt, IHM
Marc Craig, Community Housing Network, Inc
J. David Ivers, Metropolitan Detroit, AFL-CIO
Bryan Kieler, Huntington Bank
Harriet B. Saperstein, Urban Consultant
Thomas H. Seabron, Morgan Stanley
Anthony Spokojny, Law Offices of Anthony Spokojny
Lawrence Williamson, Midtown Detroit
Timothy D. Wittlinger, Clark Hill PLC

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**2015-2016 Trustees**

**OFFICERS**
Robert K. Hunt, Detroit Housing Commission, Chair
Sister Margaret Alandt, IHM, Vice Chair
Cedric Flounory, Internal Revenue Service, Treasurer
Marianne Talon, Wayne County Corporation Counsel, Secretary

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Harriet B. Saperstein, Urban Consultant
Thomas H. Seabron, Morgan Stanley
Anthony Spokojny, Law Offices of Anthony Spokojny
Lawrence Williamson, Midtown Detroit
OppFund Advisory Councils

**Detroit**

Gehad Alawan, Islamic Center of America  
Patricia L. Alexander, Comerica Bank  
Jane Reed Carpenter, Community Representative  
Gregg Christenson, Flagstar Bank  
Cedric A. Flounory, Internal Revenue Service  
The Rt. Rev’d Wendell N. Gibbs, Jr, 10th Bishop of Michigan  
Tom Goddeeris, Detroit Future City  
Juanita Hernandez, LASED  
John Hooper, MI McGehee Interfaith Loan Fund  
Robert K. Hunt, Anchor Team, LLC  
David J. Ivers, Metropolitan Detroit, AFL-CIO  
Rochelle E. Lento, Dykema  
Cary McGehee, Pitt, McGehee, Palmer and Rivers  
Tim O’Brien, O’Brien Construction  
Harriet B. Saperstein, Urban Consultant  
Prof. Avis C. Vidal, Urban Planning, Wayne State University  
Nancy Walker, Community Representative

**Grand Rapids**

David Allen, Kent County Land Bank  
Laurie Craft, Grand Rapids Community Foundation  
Jeremy Deroo, LINC Up!  
Mary Ellen Gondeck, CSJ, Congregation of St. Joseph  
Robert K. Hunt, Anchor Team, LLC  
Patrick Lonergan, Fifth Third Bank  
Bonnie Nawara, GROW  
Attah Obande, Spring GR  
Scott R. Pastoor, The Huntington National Bank  
Jamiel Robinson, Grand Rapids Area Black Businesses - GRABB  
Laurie Supinski, Start Garden  
Ryan VerWys, Inner City Christian Federation  
Dante Villarreal, Grand Rapids Chamber  
Judy Welch, Michigan Women Forward  
Kara L. Wood, City of Grand Rapids
OppFund receives its loan capital in varying amounts from many sources. Gifts and investments made by individuals, religious communities, local government, banks and foundations allow us to fulfill our mission. The following chart represents our investment sources as of December 31, 2017.

![Pie chart showing investment sources]

**Nonprofit: 45%**

**Faith Based: 28%**

**Individuals: 11%**

**Banks and Other: 16%**

### Statement of Financial Position

<table>
<thead>
<tr>
<th>Assets</th>
<th>As of December 31</th>
<th>2013</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and investments</td>
<td>$1,915,222</td>
<td>$3,616,048</td>
<td></td>
</tr>
<tr>
<td>Grants and contracts receivable</td>
<td>1,472,519</td>
<td>54,191</td>
<td></td>
</tr>
<tr>
<td>Accrued interest receivable and other</td>
<td>268,587</td>
<td>251,354</td>
<td></td>
</tr>
<tr>
<td>Loans receivable, net</td>
<td>8,121,419</td>
<td>12,624,109</td>
<td></td>
</tr>
<tr>
<td>Equipment and furnishings, net</td>
<td>82,476</td>
<td>26,802</td>
<td></td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>$11,860,223</strong></td>
<td><strong>$16,572,504</strong></td>
<td></td>
</tr>
</tbody>
</table>

| Liabilities and Net Assets | | |
|---------------------------|------------------|
| Accounts payable and accrued expenses | $71,893 | $78,554 |
| Loans payable | 8,702,504 | 11,090,794 |
| Other liabilities | 233,292 | 965,892 |
| Total liabilities | 9,007,689 | 12,135,340 |
| Net assets | 2,852,534 | 4,437,264 |
| **Total liabilities and net assets** | **$11,860,223** | **$16,572,504** |

### Statement of Activities

<table>
<thead>
<tr>
<th>Revenues</th>
<th>As of December 31</th>
<th>2013</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions and grants</td>
<td>$1,487,044</td>
<td>$155,243</td>
<td></td>
</tr>
<tr>
<td>Investment and interest earnings</td>
<td>609,517</td>
<td>647,751</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>74,599</td>
<td>241,186</td>
<td></td>
</tr>
<tr>
<td><strong>Total revenues</strong></td>
<td><strong>2,171,160</strong></td>
<td><strong>1,044,180</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>As of December 31</th>
<th>2013</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td>1,192,099</td>
<td>3,091,077</td>
<td></td>
</tr>
<tr>
<td>Support services</td>
<td>372,988</td>
<td>359,526</td>
<td></td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>1,565,087</strong></td>
<td><strong>3,450,603</strong></td>
<td></td>
</tr>
</tbody>
</table>

| Change in net assets | | |
|---------------------|------------------|
| Beginning of year | $606,073 | |
| End of Year | $(2,405,723) | |
| **Total change in net assets** | **$2,852,534** | **$4,437,264** |

OppFund received clean opinion audits for each year: full audit report(s) available upon request.
Our Impact

As of December 31, 2017

248
248 homeowners assisted
$6,702,846
248 Fresh Opportunity Mortgages and/or Detroit Zero Percent Home Improvement Loans

422
422 jobs created or preserved
$3,078,879
33 Small Business Loans / Pure Michigan Microloans

303
303 rental units and community facilities
$1,478,463
7 Real Estate Development Loans

ADD UP TO SUCCESSES IN 2013 – 2017

✓ Placed $12.8 million in service
✓ Closed 288 Loans
✓ Provided 64 Down Payment assistant forgivable grants totaling $1,512,315

Expenses
Program and Support Services

<table>
<thead>
<tr>
<th>Year</th>
<th>Program Services</th>
<th>Support Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>90%</td>
<td>10%</td>
</tr>
<tr>
<td>2016</td>
<td>78%</td>
<td>22%</td>
</tr>
<tr>
<td>2015</td>
<td>77%</td>
<td>23%</td>
</tr>
<tr>
<td>2014</td>
<td>79%</td>
<td>21%</td>
</tr>
<tr>
<td>2013</td>
<td>76%</td>
<td>24%</td>
</tr>
</tbody>
</table>

Loans Receivable and Notes Payable in Millions

<table>
<thead>
<tr>
<th>Year</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>$8.1</td>
<td>$8.7</td>
<td>$7.9</td>
<td>$8.1</td>
<td>$8.3</td>
<td>$11.0</td>
</tr>
<tr>
<td>$8.7</td>
<td>$8.3</td>
<td>$8.2</td>
<td>$8.4</td>
<td>$11.5</td>
<td>$12.6</td>
</tr>
<tr>
<td>$8.3</td>
<td>$8.4</td>
<td>$8.5</td>
<td>$11.5</td>
<td>$11.1</td>
<td></td>
</tr>
</tbody>
</table>

Program Services | Support Services | Loans Receivable, gross | Notes Payable
OppFund provides our loans and technical support throughout Michigan with offices in Lansing, Grand Rapids, and Detroit.*

Providing loans and technical support for:

Real Estate Development
Small Business
Homeownership

*Stars represent our offices; please note checkmarks are not geographically precise.
Homeownership Opens New Doors

It has long been said that owning a home is part of the American Dream. For many the realization of this dream is delayed by discouraging obstacles. OppFund not only provides loans for individuals and families unable to borrow from traditional lenders, but also offers personalized support to those facing challenges on the path toward realizing their dream of homeownership.

The dream of homeownership does not end with securing a mortgage. Homes require routine maintenance and repair. For Mr. and Mrs. Muhammad of Detroit, OppFund was able to assist through the Detroit 0% Home Improvement Loan Program. OppFund’s team, with other partners in the program, supported the couple through the application process and while repairs were completed on their home. Upon the closing of their loan in November 2017, Mr. and Mrs. Muhammad sent a note to OppFund saying, “Thank you for all of the work you did on our loan closing! Your experience, your kindness, and professionalism was greatly appreciated. We are thankful and very grateful for this opportunity!”

In the fall of 2012 LeeAnna Rocha, after learning about the Fresh Opportunity Mortgage Program through an online search, contacted an OppFund loan officer. Ms. Rocha and her family had recently experienced multiple traumatic acts of vandalism. Windows of both their home and vehicle were shattered by gunshots. Rocha, not content to sit idle and feel helpless, was determined to do “whatever it takes” to provide a safe environment for her family. Within months she was approved for a loan and in March 2013, Rocha and her family moved into their new home in Lansing. "We are all so grateful to OppFund for this new opportunity. The house has more space to meet our needs, and is in a much safer place," says Rocha. “This loan OppFund provided for me and my family gave us hope and a fresh start.”

Wanda Barber, like Ms. Rocha found OppFund at a time of discouragement. After previous efforts to purchase a home were unsuccessful, she found new hope in the Fresh Opportunity Mortgage Program. With the support of OppFund staff, discouragement opened the door to determination. “Owning a home is a milestone. Being a homeowner gives you more advantages,” shared Ms. Barber who closed on her new home on Detroit’s eastside in December 2017. With joy in her voice she said, “Your loan officers, Charles and Kaci, were my angels. They went above and beyond the call of duty to help me with my closing.”

OppFund is also grateful for this opportunity to open the doors of homeownership, not for, but together with individuals and families determined to realize their dreams.
PK Development Group LLC

PK Development combined a $750,000 loan from OppFund, with Low Income Housing Tax Credits and other sources of financing and partnered with Third Coast Development to commence work on Diamond Place - a redevelopment of a large brownfield site on a key corridor in Grand Rapids into a mixed-use, mixed income community. The project is located near Michigan Street and Diamond Avenue NE in Grand Rapids and will include the new construction of 165 housing units, of which 106 are affordable, 26,000 square feet of commercial space, and a 200-space parking deck. The project is estimated to create 176 full-time equivalent construction jobs and total.

Detroit Catholic Pastoral Alliance

Detroit Catholic Pastoral Alliance (DCPA) borrowed $110,000 from OppFund to help finance the build out of commercial space in lower level of the 8900 Gratiot building in Detroit. Upon completion, tenants included On the Rise Bakery Retail Shop and Head Start. This project helped provide employment for low-income and/low wealth individuals with the expansion of the bakery and the ability of working parents to utilize the Head Start program. In general, the work was part of a larger effort to reduce blight in this area and leverage other resources. OppFund has issued multiple loans to DCPA throughout the years and remains a proud partner.

LINC Community Revitalization

OppFund was delighted to provide a $400,000 loan to LINC to purchase and rehabilitate one, and construct three, single-family homes on the Southeast side of Grand Rapids. All of the homes will be for households at or below 80% area median income and will include some form of home-buyers’ assistance. This project was in line with the goals of the City’s 5-year Consolidated Housing and Community Development Plan. LINC has completed other projects within the City’s General Target Area and LINC’s past housing projects were supported by MSHDA, LIHTC, and City HOME Funds.
A Snapshot of Small Business Success

Encore Performing Arts Center
Pontiac’s historic Strand Theatre is experiencing new life. A loan from OppFund assisted the efforts of the Encore Performing Arts Center, a local nonprofit, to refurbish the historic space into a dynamic live entertainment destination once again. Since opening in December of 2016, the Strand Theatre acts as a catalyst to spark economic and community growth attracting audiences, diners, and shoppers into the Pontiac city center.

Don Pancho Market
In 2014 when the Cervantes family opened the now popular Hispanic market, they provided the community with a much-needed selection of diverse groceries and fresh-food options. Since then, Don Pancho Market has become a staple on Cedar Street best known for their authentic Mexican food and specialty grocery offerings. In 2017 OppFund worked with the Cervantes family, providing them the funds necessary to purchase and improve their commercial space in the south side of Lansing.

The Sparrows Coffee & Tea & Newsstand
The Sparrows is a household name when discussing coffee shops in Grand Rapids. Their Wealthy Street location has been a favorite for over 10 years. Last year, their founder and owner, Lori Slager-Wenzel, decided it was time to expand and begin roasting their own coffee beans. With a loan from OppFund, Lori was able to open an auxiliary location on Bridge Street, and officially joined a niche group of roasters providing the Greater Grand Rapids Area with a much-needed local option.

The Stamped Robin
Emily Deering and Matt Caruso are Kalamazoo natives and owners of the popular new lounge, The Stamped Robin. Having spent time in Chicago and while traveling the world, Emily and Matt recognized the need for more innovative food & drink options in their hometown. The Stamped Robin specializes in a unique selection of small plates and aperitifs. In 2017 with the help of OppFund, the SBDC, and many others they brought their dream to life in downtown Kalamazoo.
Ways to Participate

There are many ways you can participate in the work OppFund does throughout Michigan. Loans for real estate development and small businesses, and our own Fresh Opportunity Mortgages are in high demand. Listed below are some of the many ways you may partner with us:

- Request a copy of our Offering Circular and consider investing in OppFund.
- Make a tax deductible donation to OppFund directly, or via a community foundation.¹
- Consider serving on one of our volunteer committees or advisory councils.
- Donate an item on our wish list (see website for updated lists).
- Include us in your will or charitable remainder trust.

¹To qualify for potential additional tax benefits, you may choose to support our work through a donation to one of the following foundations to benefit “Opportunity Resource Fund”.

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Capital Region Community Foundation
330 Marshall Street, Suite 300
Lansing MI 48912

Community Foundation of Southeast Michigan
333 W. Fort Street, Suite 2010
Detroit MI 48226

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“My husband and I are investors in Opportunity Resource Fund because we like the fact that they take chances on people when others won’t. They measure their success by the success of their borrowers and not by the bottom line.”
— Wendy and Rachid Hatem

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Special thanks to all of our investors and donors ~ without your participation we could not realize our mission.

Major Grant Contributors 2013 – 2017

Bank of America
Community Development Financial Institutions Fund
Flagstar Bank
Grand Rapids Community Foundation
Individual Estates and Trusts
JP Morgan Chase – Pro Neighborhoods Initiative
Local Initiatives Support Corporation
Michigan State Housing Development Authority
Jane E. Carpenter, Director of Investor Relations, retired in 2017 capping a long career of service dedicated to social justice. Jane began her career with several positions including Office Manager, Operations Manager, Investor Relations and support staff to Public Affairs, Stewardship, CESA and the Economic Justice Commission of the Episcopal Diocese of Michigan. While at the Economic Justice Commission, Jane’s mentor, The Rt. Rev. H. Coleman McGehee Jr. realized his dream of creating an economic justice ministry in order to serve the population with the greatest need. Jane was delighted to participate in the Convention in 1985 which put this in the forefront and created the McGehee Fund.

She proudly served the McGehee Fund in multiple capacities as it grew and remained with the organization when it merged with the Michigan Housing Trust Fund in 2004. Jane was rapidly promoted to the position of Director of Investor Relations and excelled in her work with individual and faith-based investors.

Jane has been deeply committed to the population that is underserved in our community since a young woman. She serves on the Board of Directors of the Mulvey North Condominium Association; served as the first female Junior and Senior Warden on the Vestry (Board) of St. Gabriel’s Church in Eastpointe, Michigan; served as coordinator of the Macomb County Rotating Emergency Shelter Team (MCREST) at St. Gabriel’s for seven years and still works with the team after 25 years of hosting the shelter. She has been a volunteer at St. Gabriel’s and Grace Church, Mt. Clemens in multiple capacities, including as youth leader, finance committee member, Sunday school teacher, usher, lay leader and co-chair of Vacation Bible School for ten years. In 2013, Jane was awarded the very special Bishop H. Coleman McGehee Jr. Award for Social and Economic Justice, an award created to honor her mentor and friend and recognize a lifetime of achievement in social and economic justice.

Jane is also an avid skeet shooter and has served on the Michigan Skeet Association Board of Directors for the past 18 years. She has also been the editor of the Michigan Skeet Association Newsletter for 18 years. Jane is the proud mother of Nanette and Christa and grandmother to Erika Jane.
Farewell to Trustees

We bid adieu with supreme gratitude to three amazing individuals who have served on our Board of Trustees for the greatest time possible. Their dedication, time, talent and treasures were shared freely and helped shape OppFund. Please join us in recognizing them!

“My 22 years with the McGehee Fund thru to Opportunity Resource Fund was a very pleasurable and enjoyable experience. The work OppFund was able to support gave me the biggest thrill in working with the board. With my background in working for the Internal Revenue Service, gave me the pleasure in insuring that we were on time in filling our Form 990 on time. The relationship with the members of the board was very meaningful to me also. I will miss the monthly meeting, but I will keep the Board in my thoughts in the future.”

— Cedric Flounory

“As a sociologist turned planner concerned with the stabilization and growth of Michigan neighborhoods and communities, I have been a supporter of OppFund since its early focus on housing support for homeless people in need of group and institutional housing more than 20 years ago. I appreciated the organization’s expansion into more general affordable housing concerns as it strengthened its contacts with a variety of non-profit community groups who were potential housing developers concerned with neighborhood stabilization and affordable housing when it became the “Michigan Housing Trust Fund” and I became an active member of the Board of Trustees.

I have always enjoyed the Board meetings because I learned a lot about the problems and opportunities of businesses and housing, which in turn was helpful to my “Day Job” in community and economic development in one of the more troubled communities in our State.

I was pleased to help strategize the organization’s expansion into statewide small business development as the Episcopal Diocese social justice economic development efforts merged with “MHTF” to become the “Michigan Interfaith Trust Fund”. In that situation, in addition to the increasing difficulties of getting corporate, foundation and governmental grants, our organization could draw on the meaningful contributions and investments of religious orders and churches as well as the smaller investments and contributions by individuals like my husband and myself. Our more recent expansion into the “Fresh Opportunity Mortgage” program for individuals, is one more example of our ability to find the missing places where our investments, funds and grants, can be utilized appropriately and safely through staff expertise and informed Board support to make a difference in helping individuals and families as well as strengthening neighborhoods and communities. Our organization has been through some tough times, but we always came through as a better organized, more efficient and effective organization. I am honored to have been a part of that struggle and will continue to provide my time and financial support in any way I can.”

— Harriet Saperstein

It has been an absolute honor and learning experience to grow through the transitions from the original McGehee Fund to what is now Opportunity Resource Fund. Despite the challenging economic times that our state and country has gone through, OppFund has always stood fast to its mission and vision to help those who cannot be helped within traditional banking systems.

Being a part of seeing a family move into a home that they can call their own or a business owner opening up a store front and fulfilling their dream is truly humbling. Thank you for allowing me to serve in such an amazing and fulfilling organization.

— Gehad Alawan
In Memory of Eugene Kuthy

DECEMBER 17, 1930 - DECEMBER 12, 2016

Gene Kuthy was an outsize figure and personality in the lives of his friends and family. While trained as a lawyer at the University of Michigan and (what was then) the Detroit College of Law, he found himself in Officer Candidate School during the Korean War, and the result was an abiding love of the U.S. Navy. Upon leaving active duty, and his absorbing work in the Pentagon, service continued to be a priority in his life as he spent over thirty years in the Naval Reserve Security Group, from which he retired as a Captain.

In the 1980s he joined former Governor James J. Blanchard’s administration as the head of the Financial Institutions Bureau, which at the time regulated state banks. True to his philosophy of in for a dime, in for a dollar, he soon became prominent in the Conference of State Banking Supervisors, rising to the position of President. As a result, and to his delight, in later life he was asked to join the new bank board and the founding of what is now Main Street Bank. During this time he also put his experience to work in community development, transportation, politics, management consulting, and community development.

Mr. Kuthy served on multiple non-profit boards and councils. Also during the 1980s he was a Trustee and Board Chair of the McGehee Fund, the Michigan Housing Trust Fund and, in early 2000 served as the catalyst which brought the two entities together to form Opportunity Resource Fund. OppFund remains grateful for his immeasurable contributions.