



## Everett K. Sands

CEO and President of Lendistry

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Everett K. Sands leverages his 20+ years of experience in banking to change the game for underserved small business owners who need access to responsible capital to reach the next level. Mr. Sands has shared his recommendations before Congressional committees and at conferences hosted by FORTUNE, the National Urban League and several industry-related events. He has appeared as a subject matter expert on national business media, including CNBC, the Wall Street Journal, and Bloomberg.

When Mr. Sands saw the accelerating trend of capital becoming less accessible and more expensive for small businesses owned by minorities, women, veterans and rural-dwellers, he recruited an experienced team of fellow banking professionals and founded Lendistry. Since 2015, Lendistry has provided responsible lending to small businesses directly and through partnerships with banks. In 2020, Lendistry began offering recovery grant administration solutions to federal, state and local governments and their local CDFI partners.

Combining the seamless user experience and scalability of a fintech with the low-cost customer acquisition and strong risk management of traditional lending, Lendistry has deployed more than \$9 billion in small business loans and grants to over 633,000 underserved small businesses employing more than 2,000,000 people across the United States. Lendistry is certified by the United States Department of Treasury as both a Community Development Financial Institution (CDFI) and a Community Development Entity (CDE); a member of the Federal Home Loan Bank of San Francisco; and a signatory to the Small Business Borrowers' Bill of Rights. The fintech also provides access to SBA 7(a) loans up to \$5 million through its subsidiary, Lendistry SBLC, the nation's only African American-led Small Business Lending Company.

Mr. Sands has more than 20 years of experience in lending, including tenures at national and community banks. He has served as a Board member and an executive for two Minority Deposit Institutions, where he helped guide the banks' lending teams in executing exponential growth. He has managed credit, operations and sales departments, closed more than \$10 billion in transactions, and served on commercial lending, compliance and rate-risk committees, among others. While at Wells Fargo, Mr. Sands led teams on both the East Coast and the West Coast, growing both teams' sales volumes by more than 300%.

He also has significant experience in commercial real estate development, property acquisition and lending. His experience and expertise also include structured finance transactions like New Markets Tax Credit, Opportunity Zones and secondary market transactions. He is a partner in Baltimore, Maryland-based real estate asset management company MCB Real Estate, which has a \$2 billion portfolio and manages over 6,000,000 square feet of real estate.

A graduate of the University of Pennsylvania, Mr. Sands is an Advisory Board member of The Penn Institute for Urban Research (Penn IUR), and a member of the Board of Directors at Goodwill of Orange County and The Center for Strategic Economic Studies and Institutional Development, a non-profit offering technical assistance and business coaching services to underserved communities.

A native of Washington, D.C., Mr. Sands and his family reside in Los Angeles.