

Ruth M. Salzman

Ruth Salzman Consulting

Ruth Salzman is the Principal of Ruth Salzman Consulting, a New York based firm that focuses on social enterprise and community development finance on behalf of both funders and users of capital.

Prior to launching RSC she held the position of Senior Vice President of Commercial Lending & Investing within the Community Development Group of JPMorgan Chase. In this capacity she managed the non-real estate business sectors of CDG on a national basis, lending to nonprofit organizations, small businesses, and community development financial intermediaries. Ms. Salzman also initiated and managed the socially responsible investing program at JPMC. In aggregate these activities resulted in over \$1 Billion being provided, through loans and investments, to customers that the bank's mainstream business units did not reach. In 2005 her department won a New Markets Tax Credit allocation for the institution, enabling lower cost financing to be extended to eligible projects in low income communities.

Prior to joining the Community Development Group she led the Middle Market Banking team providing lending and noncredit services to major nonprofit organizations based in the New York area. Ms. Salzman came to JPMC following four years with Citibank, and had previously been a consultant with Martin E. Segal Co., working with managed care organizations undergoing the Federal HMO qualification process.

Ms. Salzman earned an MBA at The Wharton School, and holds a BA from Brooklyn College. She chaired the Investment Committee of the New York Community Investment Company (NYCIC), a multibank investment fund created by the Clearing House bank members of New York City. She serves on the board of the Primary Care Development Corporation (PCDC) and Institute for Community Living (ICL). She was named a 2000 – 2001 David Rockefeller Fellow by the New York City Partnership and recognized as a Woman of Distinction in 2002 by the Brooklyn (NY) YWCA. She has also served as a board member of the Nonprofit Finance Fund and of American Women Economic Development (AWED).

She serves as an Expert Advisor about traditional banking to the Catherine D. Reynolds Program of Social Entrepreneurship at NYU's Wagner School and participated as a judge in the 2007 graduate Fellows selection process. She is a member of The Financial Women's Association and the Social Enterprise Alliance.

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