Jim Gephardt is a Senior Finance Advisor in EPA's Office of Water where he supports the WIFIA Loan Program as a loan underwriter and the Water Finance Center in its mission to promote water finance best management practices. Jim has over 35 years of career experience in the fields of public finance, bond insurance and investment management including 20 years as Chief Financial Officer at the New York State Environmental Facilities Corporation ("EFC"). At EFC, he was responsible for overseeing all financing and investment activities, including those related to the multibillion dollar NYS Clean Water and Drinking Water Revolving Funds. Management responsibilities included setting strategic direction for these programs, particularly in the areas of financing, investment management and policy development.

From 2007 through 2013, Jim served as USEPA's Financial Advisory Board ("EFAB") member. Jim has also consulted internationally having worked with the World Bank in the Philippines and the US Government in India and Cabo Verde on matters related to the development of sustainable funding facilities.

Jim earned a B.A. in Anthropology from the State University of New York ("SUNY"), Albany and a M.S. in Resource Management and Policy from the SUNY College of Environmental Science, Syracuse. He is a Chartered Financial Analyst.

Nick Wobbrock is co-founder and COO of Blue Forest. He is a licensed civil engineer who developed drinking water and sanitation infrastructure in the US and internationally in Honduras and Malawi. Prior to joining Blue Forest, he worked as a consulting engineer for Brown & Caldwell and for the U.S. Peace Corps and Doctors Without Borders. Nick presently sits on the Board of EOS International where he continues to support communities in Honduras from his days in the Peace Corps.

Nick earned an MBA from the UC Berkeley Haas School of Business, an MS in Civil and Environmental Engineering from Stanford University and a BS in Biological and Environmental Engineering from Cornell University.

Willie Whittlesey is the General Manager of Yuba Water. Willie assists with all aspects of Yuba Water Agency's operations and management, including flood risk reduction, hydropower generation, energy sales, water rights, water supply and more. Prior to joining Yuba Water, he spent 13 years with Pacific Gas & Electric's land and hydro generation departments and six years in private forest management.

Having grown up in the Sierra Nevada foothills, Willie is also passionate about using his role at Yuba Water to help accelerate the pace and scale of forest management and is

leading the agency's efforts to protect the Yuba River watershed from catastrophic fire through innovative partnerships, programs and projects.

Willie graduated from Humboldt State University with a bachelor's degree in forestry and is a registered professional forester in California.