Bio for Scott Smith

Scott Smith is an entrepreneur, author, and managing member of the C Squared Fund. He was an early pioneer in structured finance on Wall Street, originating the first mixed-property commercial mortgage conduit and securing a billion-dollar line of credit from DLJ. He developed the model for securitizing loans that became the cornerstone for mortgage-backed securities today. Scott also helped structure the financing for the first phase of President Nelson Mandela's Redevelopment Program, which provided affordable housing for some 11,000 families near Soweto, South Africa, and paved the way to provide housing for many more families throughout the nation.

While still in finance, Scott founded Kidz Magazine in 1995, an early example of user-generated content. The monthly publication invited students to submit content that ranged from stories and poems to puzzles and drawings. Paid sponsors were classroom-friendly advertisers. The publication grew from a local magazine to an international publication with an audience in the millions that spanned 30 nations. Scott's work in education led him to co-found two Colorado charter schools, Summit Middle School and Peak-to-Peak Charter School, the latter of which is ranked among the top schools in the nation by Time Magazine and U.S. News & World Report.

As an entrepreneur Scott is a co-founder of Massively Parallel Technologies and Fathym, as well as the founder of FinaTech. Massively Parallel is the developer of Blue Cheetah, a software platform that automates the analysis and modernization of legacy code, so it can be migrated to the cloud. Fathym is a low code/no code platform that enables the rapid development of enterprise IoT solutions for the cloud. Scott developed FinaTech's Augmented $\mathrm{ROI}_{\scriptscriptstyle{\circledR}}$ solution, which dramatically improves yields for investors in Private Equity funds.

Scott is the author of *The Financial Freedom Act*, a book that develops the basis for a Congressional bill that would replace income taxes with a universal payments tax, which would slash the tax rate to 0.2%, balance the budget, and provide basic income, healthcare and college for all U. S. citizens.

Scott lives in Boulder with his wife, Sheri, founder of the Indigo Education Company. He has six children and enjoys painting galaxies in his spare time.