



# Community Partners Directory



Innovators in TA Performance and Service

A publication of

**CEDLI** - California Economic Development Lending Initiative  
**Community Partners Program**

and

**CARAT** - California Resources and Training

Updated November, 2008

The information presented is provided solely by Community Partner organizations. We take no responsibility for reporting inaccuracies. Community Partners may send in updated information as well.

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# Contents

Purpose	Community Partners Program .....	7
CEDLI/CARAT	Mission Statements.....	8
	Boards of Directors .....	9
CARAT	Programs .....	10
	Contact Information .....	10
CEDLI	Background.....	11
	Contact Information .....	11
	Co-Lending Program for Small Business .....	12
	Investors and Member Banks .....	13
Alphabetical List of Community Partners.....		4
Community Partners by Geographic Region .....		5
Alphabetical List of Community Partners by City.....		6

# Alphabetical List of Community Partners

ACCION San Diego .....	56
Advantage Certified Development Corporation.....	36
Arcata Economic Development Corporation .....	25
Business Resource Group .....	37
California Manufacturing Technology Consulting .....	38
California Statewide Certified Development Corporation.....	27
Capital Funding .....	28
CDC Small Business Finance Corporation.....	57
Central California Small Business Development Center .....	33
CHARO Community Development Corporation.....	39
Community Financial Resource Center .....	40
El Camino College Small Business Development Center .....	41
FAME Renaissance Program .....	42
Hispanic Chamber of Commerce Silicon Valley .....	14
Inland Empire Small Business Development Center .....	43
Los Angeles Local Development Corporation, Inc.....	44
Mission Economic Development Association (MEDA) .....	15
Napa Valley College Small Business Development Center.....	29
Napa Valley Economic Development Corporation.....	30
New Economics for Women.....	45
NORCAL FDC .....	15
The Northcoast SBDC – Humboldt .....	25
Oakland Business Development Corporation .....	17
Oakland One Stop Capital Shop .....	18
Operation HOPE, Inc.....	46
Orange County Small Business Development Center .....	47
Pacific Asian Consortium in Employment (PACE) .....	48
Pacific Coast Regional Small Business Development Corporation .....	49
Pasadena Development Corporation .....	50
Renaissance Entrepreneurship Center .....	19
San Francisco Small Business Development Center .....	20
San Gabriel Valley Small Business Development Center .....	51
Silicon Valley Small Business Development Center.....	21
Solano College Small Business Development Center .....	31
Southeast Asian Community Center.....	22
Southwestern College Small Business Development and International TradeCenter.....	58
TELACU Community Capital .....	52
The Mortgage Capital Development Corp. (TMC).....	23
Tri-County Economic Development Corporation .....	32
University of Southern California Business Expansion Network.....	53
Urban Solutions .....	24
Valley Economic Development Center/Los Angeles Business Development Center .....	54
Valley Small Business Development Corporation.....	34
Vermont Slauson Economic Development Corporation.....	55
Weill Institute Small Business Development Center .....	35

# Community Partners by Geographic Region

BAY AREA	Hispanic Chamber of Commerce Silicon Valley .....	14
	Mission Economic Development Association (MEDA).....	15
	NORCAL FDC.....	16
	Oakland Business Development Corporation.....	17
	Oakland One Stop Capital Shop.....	18
	Renaissance Entrepreneurship Center .....	19
	San Francisco Small Business Development Center.....	20
	Silicon Valley Small Business Development Center .....	21
	Southeast Asian Community Center .....	22
	The Mortgage Capital Development Corporation (TMC) .....	23
	Urban Solutions.....	24
NORTH COAST	Arcata Economic Development Corporation .....	25
	The Northcoast SBDC – Humboldt.....	26
NORTH CENTRAL	California Statewide Certified Development Corporation .....	27
	Capital Funding.....	28
	Napa Valley College Small Business Development Center .....	29
	Napa Valley Economic Development Corporation .....	30
	Solano College Small Business Development Center.....	31
	Tri-County Economic Development Corporation.....	32
CENTRAL VALLEY	Central California Small Business Development Center.....	33
	Valley Small Business Development Corporation .....	34
	Weill Institute Small Business Development Center.....	35
SOUTHERN CALIFORNIA	Advantage Certified Development Corporation .....	36
	Business Resource Group.....	37
	California Manufacturing Technology Consulting.....	38
	CHARO Community Development Corporation .....	39
	Community Financial Resource Center .....	40
	El Camino College Small Business Development Center .....	41
	FAME Renaissance Program.....	42
	Inland Empire Small Business Development Center .....	43
	Los Angeles Local Development Corporation, Inc. ....	44
	New Economics for Women .....	45
	Operation HOPE, Inc. ....	46
	Orange County Small Business Development Center.....	47
	Pacific Asian Consortium in Employment (PACE).....	48
	Pacific Coast Regional Small Business Development Corp. ....	49
	Pasadena Development Corporation.....	50
	San Gabriel Valley Small Business Development Center .....	51
	TELACU Community Capital.....	52
	University of Southern California Business Expansion Network .....	53
	Valley Economic Dev. Ctr./LA Business Dev. Ctr. ....	54
	Vermont Slauson Economic Development Corporation .....	55
SAN DIEGO	ACCION San Diego.....	56
	CDC Small Business Finance Corporation .....	57
	Southwestern College Small Business Dev. and Int’l Trade Ctr. ....	58

# Alphabetical List of Community Partners by City

Arcata Economic Development Corporation	Arcata.....	25
Weill Institute Small Business Development Center	Bakersfield .....	35
Tri-County Economic Development Corporation	Chico .....	32
Southwestern College Small Business Dev. and Int'l Trade Ctr.	Chula Vista.....	58
California Statewide Certified Development Corporation	Davis .....	27
The Northcoast SBDC – Humboldt	Eureka .....	26
Solano College Small Business Development Center	Fairfield .....	31
Central California Small Business Development Center	Fresno .....	33
Valley Small Business Development Corporation	Fresno .....	34
California Manufacturing Technology Consulting	Gardena .....	38
Advantage Certified Development Corporation	Long Beach.....	36
Business Resource Group	Los Angeles .....	37
CHARO Community Development Corporation	Los Angeles .....	39
Community Financial Resource Center	Los Angeles .....	40
FAME Renaissance Program	Los Angeles .....	42
Los Angeles Local Development Corporation, Inc.	Los Angeles .....	44
New Economics for Women	Los Angeles .....	45
Operation HOPE, Inc.	Los Angeles .....	46
Pacific Asian Consortium in Employment (PACE)	Los Angeles .....	48
Pacific Coast Regional Small Business Development Corporation	Los Angeles .....	49
TELACU Community Capital	Los Angeles .....	51
University of Southern California Business Expansion Network	Los Angeles .....	53
Vermont Slauson Economic Development Corporation	Los Angeles .....	55
Napa Valley College Small Business Development Center	Napa.....	29
Napa Valley Economic Development Corporation	Napa.....	30
Oakland Business Development Corporation	Oakland.....	17
Oakland One Stop Capital Shop	Oakland.....	18
Pasadena Development Corporation	Pasadena.....	50
NORCAL FDC	Pleasanton .....	16
San Gabriel Valley Small Business Development Center	Pomona.....	51
Inland Empire Small Business Development Center	Riverside .....	43
Capital Funding	Sacramento .....	28
ACCION San Diego	San Diego .....	56
CDC Small Business Finance Corporation	San Diego .....	57
Mission Economic Development Association (MEDA)	San Francisco .....	15
Renaissance Entrepreneurship Center	San Francisco .....	19
San Francisco Small Business Development Center	San Francisco .....	20
Southeast Asian Community Center	San Francisco .....	22
The Mortgage Capital Development Corporation (TMC)	San Francisco .....	23
Urban Solutions	San Francisco .....	24
Hispanic Chamber of Commerce Silicon Valley	San Jose .....	14
Silicon Valley Small Business Development Center	San Jose .....	21
Orange County Small Business Development Center	Santa Ana .....	47
El Camino College Small Business Development Center	Torrance.....	41
Valley Economic Dev. Ctr./LA Business Dev. Ctr.	Van Nuys.....	54

# Purpose

## **CEDLI/CARAT Community Partners Program**

The Community Partners Program was developed by CEDLI and CARAT in 1997 to identify and certify a network of community organizations throughout the State of California experienced in working with small businesses to assist in identifying and developing qualified small business loan prospects for CEDLI's Co-Lending Program for Small Business. The participants in the Community Partners program represent an important resource to CEDLI to help expand its lending activities and reach new markets.

This directory has been prepared to assist banks, foundations, city, county, and state agencies, and corporations in identifying community partners to assist in the implementation of financing initiatives that foster access to capital and job creation.

- ◆ Interested in identifying community partners?
- ◆ Interested in assisting in the implementation of financing initiatives?
- ◆ Interested in fostering access to capital and job creation?

Call the organizations listed in this document or contact CARAT for additional assistance at:

California Resources and Training – **CARAT**

1333 Broadway, Suite 604

Oakland CA 94612

Tel. 510/267-8994

Fax. 510/835-1332

Email: [training@caratnet.org](mailto:training@caratnet.org)

[www.caratnet.org](http://www.caratnet.org)

## **CEDLI - California Economic Development Lending Initiative - Mission Statement**

CEDLI, the California Economic Development Lending Initiative, is a statewide for-profit lending consortium sponsored by California financial institutions. The purpose of CEDLI is to create jobs by providing financing to support small business and community economic development activities which fall outside of normal bank lending practices. CEDLI aims to achieve and sustain financial self-sufficiency to ensure the continuing availability of credit to CEDLI borrowers, while providing appropriate returns for the funds placed at risk by the participating institutions. CEDLI is designed to serve both urban and rural California through a partnership of a wide diversity of banks, public sector and nonprofit sector partners. Through the establishment and operation of the CEDLI lending consortium, participating financial institutions offer more flexible sources of financing to both traditional and non-traditional borrowers while sharing risks among consortium participants.



## **CARAT - California Resources and Training - Mission Statement**

The purpose of CARAT is to enhance community and economic development in California. To achieve this mission, CARAT will:

- ◆ Identify service gaps and implement programs within the business assistance industry.
- ◆ Raise the standards of service and build capacity among business assistance providers.
- ◆ Generate additional resources for business assistance providers.
- ◆ Expand access to technical assistance for small businesses throughout the state, especially in under-served, low-income, rural and urban communities.
- ◆ Cultivate leadership for the community economic development industry.

**CEDLI Board of Directors**

**President and CEO**

George Williamson  
CEDLI – California Economic Development  
Lending Initiative

**Chairman**

Stephen C. McClure  
Executive Vice President,  
Wells Fargo Bank

**Treasurer**

Richard J. Davis  
Executive Vice President,  
Bank of the West

**Secretary**

Marva Smith Battle Bey  
President,  
Vermont Slauson Economic Dev. Corp.

**Members**

Maria Gallo  
Senior Vice President,  
Union Bank of California

William A. Hanna  
President,  
Pacific Western Bank

Marc Nemanic  
Executive Director,  
Tri-County Economic Development Corp.

Robert D. Rosecrans  
Vice President,  
National Bank of California

Clarence Williams  
President,  
California Capital Small Business  
Development Corp.

**CARAT Board of Directors**

**Chairperson**

Gordon P. Lejeune  
President, Economic Development  
Capital Consulting

**Treasurer**

Clarence Williams  
President, California Capital SBDC

**Secretary**

Terry Coltra  
Executive Director, Northern California  
Indian Development Council, Inc.

**Members**

Brent Berry  
Home Loans Sales Manager,  
Washington Mutual Bank

Linda Cole  
National Director,  
SBA Strategies & Initiatives, Citibank

Tim Hanlon  
President, Wells Fargo Foundation

George Williamson  
President and CEO,  
California Economic Development  
Lending Initiative

Betsy Zeidman  
Director, Center for Emerging Domestic Markets,  
Milken Institute

**Executive Director**

Selma Taylor

## **CARAT Programs: Innovators in TA Performance and Service**

California Resources and Training (CARAT) is a private nonprofit founded in 1995 to integrate and build the capacity of the technical assistance industry in California. CARAT's mission, as a statewide initiative, is to enhance community and economic development in California. To realize our mission, CARAT implements programs aimed to build the capacity of intermediary business development organizations. High quality service providers make for improved performance and practice for businesses, lower risks for funders, and greater economic health for communities as a whole.

Along with COMMUNITY PARTNERS PROGRAM, CARAT has pioneered the development of performance standards and an accompanying certification process for the technical assistance industry. The Technical Assistance Certification Program (TACP) was developed to improve the quality of the service provided by intermediary technical assistance organizations. As innovators in TA performance, CARAT has developed and implemented two pilot TAC programs that benchmark current performance in the industry. The findings are published and available upon request.

### **REVOLVING LOAN FUND/CDFI TRAINING PROGRAM**

CARAT provides training to revolving loan fund operators and CDFIs. Customized training seminars delivered include:

- ◆ program design development
- ◆ portfolio management
- ◆ credit analysis and underwriting
- ◆ micro lending
- ◆ regulatory compliance and
- ◆ loan workouts and loan recovery management.

### **CUSTOMIZED POST LOAN TECHNICAL ASSISTANCE PROGRAM**

CARAT has designed a Post Loan Business Assistance Program that certifies small business advisors to deliver financial management advisory services to CEDLI's co-lending borrowers statewide. A financial analysis software tool has been developed to be used by the business advisors. CARAT facilitates training on the use of the financial analysis software tool.

California Resources and Training – **CARAT**  
1333 Broadway, Suite 604  
Oakland CA 94612  
Tel. 510/267-8994  
Fax. 510/835-1332

Email: [training@caratnet.org](mailto:training@caratnet.org)  
[www.caratnet.org](http://www.caratnet.org)



## **Background on CEDLI and the Co-Lending Program for Small Business**

CEDLI, the California Economic Development Lending Initiative, is a multibank community development corporation established in 1995 to provide investment capital to small businesses and community organizations throughout California. CEDLI is a for profit corporation, and its mission is to create jobs by providing financing to small businesses, and community economic development and revitalization activities which fall outside of normal bank lending practices. Its shareholders include 45 financial institutions and four corporations which are investors in CEDLI and have committed funds in excess of \$70 million to provide financing to its target markets. See list of investors on the following page.

CEDLI's small business loan program, called the Co-Lending Program, provides capital to growing businesses in both urban and rural areas that are currently not able to qualify for conventional bank financing. All small businesses in all industries are eligible for financing. Providing access to women and minority owned businesses is a high priority. CEDLI works in partnership with its member banks in the Co-Lending Program by funding up to 50% of the loan requirement of a business in the form of subordinated debt, while a member bank funds the other 50% or more of the financing need. All loans in the Co-Lending Program must be initially approved by a CEDLI member bank which may work in partnership with a certified Community Partner or CEDLI corporate investor to originate small business loans.

### **Northern California Office:**

**Contacts: George Williamson, President and Chief Executive Officer  
Clinton Etheridge, Vice President  
1333 Broadway, Suite 604  
Oakland, CA 94612  
(510) 267-8990 - Phone  
(510) 835-1332 - Fax  
cedli@cedli.com**

### **Southern California Offices:**

**Contact: Ray Mendoza  
Los Angeles Office  
606 S. Olive Street, Suite 1100  
Los Angeles, CA 90014  
(213) 347-2608 - Phone  
(213) 347-2674 - Fax  
rmendoza@cedli.com**

**Contact: Mark Sullivan  
San Diego Office  
4305 University Avenue, Suite 630  
San Diego, CA 92105  
(619) 756-7000 - Phone  
(619) 795-8964 - Fax  
msullivan@cedli.com**

### Summary of Terms - CEDLI Loan

Total Financing Need:	The Co-Lending Program may be used to fund needs from \$100,000 to several million dollars.
CEDLI Amount:	\$50,000 minimum to \$400,000 maximum investment by CEDLI in the form of subordinated debt. CEDLI investment amount not to exceed a maximum of 50% of the total financing.
Loan Types:	Term Loans with a maturity of one to seven years, amortization of one to ten years. Revolving Lines of Credit with a one year maturity, renewable annually.
Interest Rate:	Pricing in accordance with risk, approximately prime plus 2 - 5 % p.a.
Origination Fee:	2.0% loan origination fee plus loan documentation fee for reimbursement of legal expense.
Use of Proceeds:	Equipment purchase, permanent working capital, business acquisition, lease hold improvements, financing accounts receivable and inventory. Loans for speculative purposes will not be considered eligible.

### CEDLI Borrower Eligibility

Target Borrower:	All small businesses are eligible for CEDLI loans in both urban and rural areas, a priority is placed on making the program accessible to minority and women owned businesses, as well as businesses that are located in low income communities under served rural areas.
Size of Business:	Small businesses with up to approximately \$10 million in sales.
Type of Business:	For profit and nonprofit businesses are eligible.
Operating History:	Must be in operation for at least 12 months and located in California.
Financial Criteria:	<ol style="list-style-type: none"><li>1) profitable with positive trends;</li><li>2) adequate cash flow;</li><li>3) positive tangible net worth.</li></ol>

Member Banks/Headquarters	<p>Americas United Bank  Bank of Marin  Bank of San Francisco  Bank of the Sierra  Bank of the West  Borel Bank &amp; Trust Company  Butte Community Bank  California Commerce Bank  California National Bank  Citibank  City National Bank  Comerica Bank  Commerce National Bank  Commercial Bank of California  Community Bank  County Bank  Far East National Bank  First Bank &amp; Trust  First Commercial Bank  First Northern Bank of Dixon  Fremont Bank  Golden Gate Bank  Guaranty Bank  Hanmi Bank  Imperial Capital Bank  Legacy Bank  Mellon 1st Business Bank  Mid-State Bank &amp; Trust  Mission Valley Bank  Mizuho Corporate Bank of CA  National Bank of California  Neighborhood National Bank  North Coast Bank, N.A.  North Valley Bank  Northern Trust Bank of California, N.A.  OneUnitedBank  Pacific Western Bank  San Diego National Bank  Santa Barbara Bank &amp; Trust Co.  State Bank of India (California)  United American Bank  Union Bank of California, N.A.  United Mizrahi Bank Ltd.  United Security Bank, N.A.  U. S. Bank  Valley Independent Bank  Vineyard National Bank  Washington Mutual  Wells Fargo Bank  Westamerica Bank  Kaiser Foundation Health Plan, Inc.  AT&amp;T  Pacific Life Insurance Company</p>	<p>Glendale  Corte Madera  San Francisco  Porterville  San Francisco  San Mateo  Chico  Los Angeles  Los Angeles  San Francisco  Beverly Hills  San Jose  Fullerton  Costa Mesa  Pasadena  Merced  Los Angeles  San Francisco  Alhambra  Dixon  Fremont  San Francisco  Austin  Los Angeles  La Jolla  Campbell  Los Angeles  Arroyo Grande  Sun Valley  Los Angeles  Los Angeles  San Diego  Windsor  Redding  Los Angeles  Los Angeles  Los Angeles  San Diego  Goleta  Los Angeles  San Mateo  San Francisco  Los Angeles  Fresno  Minneapolis  Bakersfield  Rancho Cucamonga  Seattle  San Francisco  San Rafael  Oakland  New York  Newport Beach</p>
Corporate Investors	<p></p>	

## Hispanic Chamber of Commerce Silicon Valley

696 East Santa Clara Street  
San Jose, CA 95112  
Tel. 408/213-0320  
Fax. 408/213-0329  
Email: rich@hccsv.com  
www.hccsv.com

**Officer(s):** Rich Delarosa, Interim Executive Director  
**Key Contact(s):** Consuelo Hines, Director of Economic Development

Year Founded: 1955

Type of Organization: Chamber of Commerce

Service Area: Santa Clara Valley/Silicon Valley

Activities: To maximize Hispanic participation in the Santa Clara Valley economy, the Hispanic Chamber of Commerce of Santa Clara Valley is a source of business services, opportunities and counseling for Hispanic business owners. It provides access to capital and to contract and export/import opportunities. The Hispanic Chamber's services include business, financial and marketing planning assistance, loan packaging, and certifications.

Lending/Loan Package: \$300,000 in loans approved in 1996

Volume: 15 loans approved in 1996

Relationships: This organization has indicated that it has worked with the following financial institutions - American California Bank, Bank of America, Comerica Bank-California, Lenders for Community Development, San Jose Development Corporation, San Jose National Bank, and Union Bank of California.

## Mission Economic Development Association (MEDA)

3505 20<sup>th</sup> Street  
San Francisco, CA 94110  
Tel. 415/282-3334  
Fax. 415/282-3320  
Email: mtgarcia@medasf.org  
www.medasf.org

**Officer(s):** Luis Granados, Executive Director  
**Key Contact(s):** Teresa Garcia, Business Assistance Manager  
Oscar Fernandez, Business Consultant

**Year Founded:** 1973

**Type of Organization:** Economic Development Agency

**Service Area:** City and County of San Francisco, with particular emphasis in the Mission District neighborhood

**Activities:** MEDA has several technical assistance programs for small businesses:

- (1) General Technical Assistance: such as loan packaging, writing business/marketing plans, assistance in obtaining permits/licenses, general management advice, etc.
- (2) Commercial Ownership Program: assisting local businesses acquire commercial property to maximize their long-term sustainability neighborhood.
- (3) Technical Assistance to Home Child Care Providers: general assistance in acquiring loans/grants, marketing, networking, and in running an efficient home-based operation. Runs a Home-ownership Program to assist San Francisco residents in purchasing residential property. Is involved in merchant organizing in the Mission District to galvanize business owners around shared issues, and implementing a multi-faceted program to revitalize the Mission Street Commercial Corridor.

**Lending/Loan Package:** \$768,500 in loans approved in 2001

**Volume:** 11 loans approved in 2001

**Relationships:**



This organization has indicated that it has worked with the following financial institutions - Bank of Canton, Bank of Walnut Creek, Bank of the West, Metro Commerce Bank, Mission National Bank, San Francisco Mayor's Office of Community Development (MOCD) Revolving Loan Fund, San Francisco Microloan Program, Sonoma National Bank and Wells Fargo.

## Norcal FDC

5776 Stoneridge Mall Road, Suite 345  
Pleasanton, CA 94588  
Tel. 510/208-7330  
Fax. 925/416-6493  
Email: abellow@aol.com  
www.norcalfdc.org

**Officer(s):** Arnold L. Bellow, President and CEO  
**Key Contact(s):** Arthur Washington, Vice President

Year Founded: 1977

Type of Organization: State of California FDC

Service Area: Alameda, Contra Costa, Marin, Napa, San Francisco, San Joaquin (Lodi, Manteca, Stockton and Tracy), San Mateo, Solano and Sonoma counties

Activities: Norcal FDC's mission is to assist small businesses in accessing capital through the State of California Loan Guarantee Program. Services include the provision of credit enhancements for small business loans to over thirty different financial institutions in the nine county region of the San Francisco Bay Area. The FDC also provides collateral enhancements to surety bond companies that issue performance bonds to minority contractors.

Lending/Loan Package: \$6,096,255 in loans approved in 2001

Volume: 55 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - America California Bank, Asiana Bank, Bank of America, Community Development Bank, Bank of the Orient, Bank of Walnut Creek, Bay View Federal Bank, California Bank and Trust, California Security Bank, Citibank, Civic Bank of Commerce, Community Bank of the Bay, Cupertino National Bank, First Alameda National Bank, First Bank and Trust, First National Bank, First Northern Bank, Glendale Federal Bank, Greater Bay Bank, Heritage Bank, Imperial Bank; Manufacturer's Bank, Metro Commerce Bank; Nara Bank, San Jose National Bank, Saratoga National Bank, Scotts Valley Bank, Silicon Valley Bank, Summit Bank, The Mechanics Bank, Trans Pacific National Bank, Union Bank of California, United California Bank, Wells Fargo and Westamerica Bank.

# Oakland Business Development Corporation



519 17th Street, Suite 100  
Oakland, CA 94612  
Tel. 510/763-4297  
Fax. 510/763-1273  
Email: nicole@obdc.com  
www.obdc.com

**Officer(s):** Michael McPherson, Executive Director  
**Key Contact(s):** Nicole Levine, Program Manager

Year Founded: 1979

Type of Organization: Local Development Corporation  
Revolving Loan Fund Operator

Service Area: Alameda County, Contra Costa County and Solano County

Activities: OBDC's mission is to grow strong communities by providing financing and assistance to small businesses that provide employment, services and community benefit. OBDC provides direct lending and loan packaging services to eligible businesses in Oakland and the greater Bay Area. In-house loans range from \$1,000 - \$250,000, with a mean loan size of \$25,000. Loan packaging services range from \$35,000 - \$500,000+.

Lending/Loan Package: \$4.2 million

Volume: 110

Relationships: Wells Fargo, California Bank and Trust, City National, Comerica, Bank of America, Citibank, Mechanics Bank, Community Bank of the Bay, Innovative Bank. OBDC also works with the City of Oakland, City of Berkeley, Alameda County Waste Management and the SBA.

## Oakland One Stop Capital Shop

519 17<sup>th</sup> Street, 6<sup>th</sup> Floor  
Oakland, CA 94612  
Tel. 510/238-3703  
Fax. 510/238-7999  
Email: ghunter@oaklandnet.com  
www.oakland1stop.org

**Officer(s):** Gregory Hunter, Interim Manager  
**Key Contact(s):** John Quintel and Debora Acosta, Loan Analysts

**Year Founded:** 1997

**Type of Organization:** City of Oakland Economic Development

**Service Area:** Businesses located within City of Oakland boundaries. OSCS private lending partners can lend anywhere.

**Activities:** The One-Stop Capital Shop provides management, technical, referral and financial assistance to Oakland-based businesses to retain, expand, and attract businesses to Oakland. The One-Stop Capital Shop provides financial assistance to retain and increase employment opportunities for low and moderate income Oakland residents; provides technical assistance to small business owners, and local development corporations in the seven Community Development Districts operates an Entrepreneurial Training Center for business skill development and training through a monthly workshop program and an entrepreneur training course. The OSCS works in cooperation with the U.S. Small Business Administration, several private lenders, and technical assistance service provides to deliver services.

**Lending/Loan Package:** Over \$3 million in loans approved in 2001

**Volume:** 7 loans approved in 2001

**Relationships:** This organization has indicated that it has worked with the following financial institutions - Bank of America, Bank of Oakland, Citibank, Community Bank of the Bay, Fremont Savings, Merrill Lynch, and Wells Fargo. Oakland One-Stop Capital has also worked with CEDLI and is a direct lender.

## Renaissance Entrepreneurship Center

275 Fifth Street  
San Francisco, CA 94102  
Tel. 415/541-8580  
Fax. 415/541-8589  
Email: sharon@rencenter.org  
www.rencenter.org

**Officer(s):** Sharon Miller, CEO  
Lisa Kirvin, Director of Operations and Admin.  
**Key Contact(s):** Gwendolyn Wright, Managing Consultant,  
Financing Resource Center  
Monika Hudson, Director, Bayview Business  
Resource Center

**Year Founded:** 1985

**Type of Organization:** Entrepreneurship Center providing Small Business Training and Support Services

**Service Area:** Nine-county San Francisco Bay Area

**Activities:** Renaissance Entrepreneurship provides small business training classes and workshops to help entrepreneurs create business plans, determine business feasibility, develop skills business skills; a financing resource center to provide financial education and access to capital; a Women's Business Center (partnership with the US SBA), Graduate Services, including consulting, networking and access to markets; a Small Business Incubator (currently serving 33 businesses); Technology Training and Access and the Bayview Business Resource Center providing business services to entrepreneurs in the Bayview Hunters Point Community.

**Lending/Loan Package:** 31

**Volume:** \$703,000

**Relationships:** Bank of America, California Bank and Trust, Citibank, First Bank, HSBC Bank, Northern Trust, Silicon Valley Bank, Sterling Bank, US Bank, and Wells Fargo



## San Francisco Small Business Development Center

455 Market Street, 6th Floor  
San Francisco, CA 94105  
Tel. 415/908-7501  
Fax. 415/974-6035  
Email: al@sfsbdc.org  
www.sfsbdc.org

**Officer(s):** Al Dixon, Director

**Year Founded:** 1995

**Type of Organization:** Small Business Development Center

**Service Area:** San Francisco County and Northern San Mateo County

**Activities:** SFSBDC serves the small business community in San Francisco and Northern San Mateo County. SF SBDC serves as a major trainer and counselor to entrepreneurs and growing businesses that might not be able to take advantage of such expertise otherwise. Their programs help business owners identify basic management problems and find viable solutions.

**Lending/Loan Package:** \$4.6 million in loans approved in 2001

**Volume:** 49 loans approved in 2001

**Relationships:** This organization has indicated that it has worked with the following financial institutions - Bank of America, Cal Fed Bank, Cupertino Community Bank, First Bank and Trust, Heather First Capital, Hunters Point-Bay View Enterprise Community Committee (HUD), Mission National Bank, San Francisco Mayor's Office of Community Development (as lead organization), Southeast Asian Community Center, Union Bank of California, U.S. Small Business Administration (SBA), and Wells Fargo Bank.



## Silicon Valley Small Business Development Center

84 West Santa Clara Street, Suite 100  
San Jose, CA 95113  
Tel. 408/494-0240  
Fax. 408/494-0245  
Email: ehubbard@siliconvalley-sbdc.org  
www.siliconvalley-sbdc.org

**Officer(s):** Gary Hubbard, Director  
Rebecca McConnell, Senior Administrative  
Assistant

Year Founded: 1988

Type of Organization: Small Business Development Center

Service Area: San Mateo and Santa Clara counties

Activities: The Silicon Valley Small Business Development Center (SBDC) helps small business owners and managers access the public and private management and technical resources needed to survive, expand and prosper. Through education, counseling and referrals, the Silicon Valley SBDC assists small businesses to function more effectively and increase the chance of new venture success. Its efforts enhance profitability, stimulate job growth and contribute to the vitality of the California tax and economic base.

Lending/Loan Package: \$12 million in loans approved in 2001

Volume: 19 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Bank of America; Bank of the West; California American Bank; Citibank; First National Bank; Silicon Valley Bank; and California Bank and Trust. Also, BAAGGLE, U. S. Small Business Administration (SBA), MANEX, SCORE, and the Center for International Trade and Development.

## Southeast Asian Community Center

875 O'Farrell Street  
San Francisco, CA 94109  
Tel. 415/885-2743  
Fax. 415/885-3253  
Email: seacc@lycos.com  
Website: In development

**Officer(s):** Philip T. Nguyen, Executive Director  
**KeyContact:** Richard Wada, Sr. Financial Analyst

Year Founded: 1975

Type of Organization: Non-profit

Service Area: Bay Area

Activities: Provides small business loans and technical assistance, immigration services, language translation and interpretation services, advocacy, social services, food program, US citizenship classes.

Lending/Loan Package: \$200,000 in loans approved in 2004

Volume: 10 loans approved in 2004

Relationships: Citibank, Bank of the West, Northeast Community Federal Credit Union, HSBC

Associate Business Analysts.  
Brendan Kyung and Alex  
Deguzman in the foreground.



# The Mortgage Capital Development Corp. (TMC)

611 Front Street  
San Francisco, CA 94111  
Toll Free: 888.989.8855  
Tel. 415/989-8855  
Fax. 415/989-3382  
Email: barbara@tmcd.com  
www.tmcdcapital.com

**Officer(s):** Barbara Morrison, President

**Year Founded:** 1997 (Bay Area Business Development Company, predecessor, founded 1981)

**Type of Organization:** Certified Development Corporation

**Service Area:** California (statewide) and Nevada (10 counties: Carson City, Clark, Douglas, Esmeralda, Lyon, Mineral, Nye, Solano, Storey, and Washoe)

**Activities:** TMC's mission is to increase economic development in California. Services include packaging underwriting of SBA loans, primarily SBA 504 loans for commercial real estate acquisition. TMC is the largest CDC in Northern California.

**Volume:** Since inception TMC has financed over \$5 billion for more than 3,200 small businesses.

**Relationships:** TMC works with all first mortgage lenders who participate in the SBA 504 loan program. TMC is involved in numerous industry-related organizations such as SBA, NADCO, BAAGGL, SIOR, CCIM, NAIOP, CREW, NAGGL, local SBDCs, NAWBO, ASVB, WIRE, WPO, FWA, and ACRE. In addition, TMC supports a microloan program run by the nonprofit organization Working Solutions.



Working Solutions assists underserved entrepreneurs in the nine San Francisco Bay Area counties to access capital and resources they need to successfully start and grow their businesses. Working Solutions' goal is to build strong communities through its economic development activities.

## Urban Solutions

1083 Mission Street, Second Floor  
San Francisco, CA 94103  
Tel. 415/553-4433  
Fax. 415/553-4434  
Email: roger@urbansolutions.org  
www.urbansolutionsssf.org

**Officer(s):** Roger Gordon, Executive Director  
**Key Contact(s):**

Year Founded: 1992

Type of Organization: Economic Development Corporation

Service Area: City of San Francisco with a focus on the South of Market Area

Activities: Services include business technical assistance, enterprise zone services, and business loans. Urban Solutions promotes the South of Market commercial identity and conducts economic and demographic research for the area.

Lending/Loan Package: \$857,000 in loans approved in 2001

Volume: 8 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Bank of America Community Development Bank; Bank of Canton; Bank of Oakland; Citibank; Imperial Bank; TransPacific National Bank; Union Bank of California; United Commercial Bank; and Westamerica Bank. In addition to CEDLI, Urban Solutions has worked with: City of San Francisco Community Development Revolving Loan Fund; U.S. SBA Women and Minority Pre-Qualification Loan Programs; and the NCRC's Community Express Loan Program.

## Arcata Economic Development Corporation

100 Ericson Court, Suite 100A  
Arcata, CA 95521  
Tel. 707/822-4616  
Fax. 707/822-8982  
Email: barbara@aedc1.org  
www.aedc1.org

**Officer(s):** Jim Test, Executive Director  
**Key Contact(s):** Kelli Denney, Loan Manager

Year Founded: 1978

Type of Organization: Non Profit Certified Development Corporation

Service Area: Humboldt, Del Norte, Mendocino, Lake, Siskiyou and Trinity Counties

Activities: AEDC makes loans to small businesses in a six county area of rural Northern California. We foster small business growth through SBA 504 and intermediary relending programs.

Lending/Loan Package: \$3,384,450 loans approved in 2004

Volume: 27 loans approved in 2004

Relationships: Umpqua Bank, Six Rivers Bank, Redwood Capital Bank, TriCounty Bank, U.S. Bank, Bank of America, CitiBank, Wells Fargo Bank. We also work with the SBA, USDA, County of Humboldt, City of Arcata and Redwood Region Economic Development Commission.

## North Coast Small Business Development Center

520 E Street  
Eureka, CA 95501  
Tel. 707/445-9720  
Fax. 707/445-9652  
Email: [email@northcoastsbdc.org](mailto:email@northcoastsbdc.org)  
[www.northcoastsbdc.org](http://www.northcoastsbdc.org)

**Officer(s):** Kristin Johnson, Executive Director  
**Key Contact(s):** Bob Judevine, BizNet Program Manager

Year Founded: 1988

Type of Organization: Small Business Development Center

Service Area: Humboldt and Del Norte Counties

Activities: The North Coast Small Business Development Center (SBDC) provides business assistance, education and resources to small business owners in isolated rural communities. Through its Business Technical Assistance program, Financial Management program, Business Resource Library, private counseling, and workshops, the North Coast SBDC assists in helping small businesses to grow and prosper.

Lending/Loan Package: \$1.5 million in loans approved in 2001

Volume: 21 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Del Norte Economic Development Corporation; Redwood Region Economic Development Commission; and Six Rivers National Bank.

# California Statewide Certified Development Corporation

426 D Street  
Davis, CA 95616  
Tel. 530/756-9310  
Fax. 530/756-7519  
Email: [bv@cscdc.org](mailto:bv@cscdc.org)  
[www.cscdc.org](http://www.cscdc.org)

**Officer(s):** Barbara A. Vohryzek, Executive Director  
**Key Contact(s):** Robert Gonzales, Regional Manager,  
Philip Brown, Rural Loan Officer

Year Founded: 1988

Type of Organization: Non-profit certified development corporation

Service Area: Statewide

Activities: SBA 504 and Intermediary Relending Program lender

Lending/Loan Package: \$90 million

Volume: 150

Relationships: Banco Popular, Bank of America, Bank of Lake County, Bank of the West, Bank of Yorba Linda, Bay Cities National Bank, Borrego Springs Bank, Butte Community Bank, California Bank & Trust, California Center Bank, California Oaks Bank, Cedars Bank, Citibank, City National Bank, Citizens Business Bank, Comerica Bank, Community Bank, Community Bank of Central California, CNL Commercial Bank, Desert Community Bank, El Dorado Bank, First Bank & Trust, First California Bank, First Commerce Bank, First Continental Bank, First National Bank, First Security Bank, GE Capital, Guaranty Bank of California, Greater Bay Bank, Los Robles Bank, Manufacturers Bank, Mellon 1st Business Bank, Nara Bank, PFF Bank and Trust, Professional Business Bank, Redding Bank of Commerce, Plumas Bank, San Diego National Bank, South Valley National Bank, Sun Country Bank, Tri-Counties Bank, Umpqua Bank, Union Bank, United California Bank, U.S. Bank, Wachovia Small Business Capital, Valley Independent Bank, Wells Fargo Bank, Zions First National Bank



Barbara Vohryzek, Executive Director with  
George Williamson, CEDLI President and CEO.

## Capital Funding

5428 Watt Avenue, Suite 200  
North Highland, CA 95660  
Tel. 916/339-1096  
Fax. 916/339-2369  
Email: manager@gscdc.com  
www.gscdc.com

**Officer(s):** Raymond F. Sebastian, Executive Director  
**Key Contact(s):** Brian T. Kerfoot, Marketing Manager  
Dennis Funkhouser, Credit Manager

**Year Founded:** 1985

**Type of Organization:** Certified Development Corporation (SBA 504 Loan Program),  
Commercial Real Estate Lender

**Service Area:** Sacramento, Yolo, Placer, and El Dorado Counties

**Activities:** The purpose of the Capital Funding is to further employment and economic development in the greater Sacramento area and to assist the growth and development of business concerns. GSCDC administers the Micro-Loan Program and the Commercial Rehabilitation Loan Program for the City and County of Sacramento. Micro-Loan Program funds are leveraged through GSCDC services as an intermediary to Westamerica Bank's Cal Business Program and Bank of America's Micro-Loan Program. GSCDC also offers advanced business training classes and provides marketing, packaging, and funding for SBA 504 loans.

**Lending/Loan Package:** \$30 million in loans approved in 2001

**Volume:** 71 loans approved in 2001

**Relationships:** This organization has indicated that it has worked with the following financial institutions - Bank of America, Bay View Bank, Cal Fed Bank, Citibank, Union Bank of California, United California Bank, Wells Fargo, Westamerica Bank, and Western Sierra Bank. GSCDC has also worked with the Redevelopment Agency of the City and County of Sacramento.

## Napa Valley College Small Business Development Center

1556 First Street, Suite 103  
Napa, CA 94559  
Tel. 707/253-3210  
Fax. 707/253-3068  
Email: epratt@napavalley.edu  
www.napasbdc.org

**Officer(s):** Elizabeth Pratt, Director  
**Key Contact(s):** Ray Baslee, Ray Kimball, Financial Consultants

Year Founded: 1988

Type of Organization: Small Business Development Center

Service Area: Napa County

Activities: The Napa Valley College Small Business Development Center (SBDC) provides technical assistance to established small businesses and start-up businesses. Annually, the Napa Valley College SBDC offers approximately 50 business development workshops. It maintains a business library, fosters client networking, and provides market research assistance through a program of the University of Texas at San Antonio.

Lending/Loan Package: \$1,074,650 in loans approved in 2001

Volume: 18 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Clear Lake Bank, Napa National Bank, Napa Valley Economic Development Corporation, SAFE-BIDCO, the U.S. SBA, Vintage Bank and Wells Fargo.

# Napa Valley Economic Development Corporation

433 Soscol Avenue, Suite B-131  
Napa, CA 94559  
Tel. 707/253-3212  
Fax. 707/253-3215  
Email: [nvedc@nvedc.org](mailto:nvedc@nvedc.org)  
[www.nvedc.org](http://www.nvedc.org)

**Officer(s):** Tracy Rideout, Project Director  
Dorothy Lind Salmon, Senior Consultant

Year Founded: 1983

Type of Organization: Economic Development Organization

Service Area: Napa County and its incorporated communities

Activities: The Napa Valley Economic Development Corporation's (NVEDC) purpose is to promote the economic diversification of Napa County, thereby creating jobs and developing additional sources of revenue for local government. NVEDC utilizes its financial resources to maintain a staff and premises that enable the organization to offer consistent services in the field of economic development. The agency also serves as an information clearinghouse and provides common ground and introductions between government and the business community. It is instrumental in arranging financing for new, expanding, or relocating companies on a referral basis.

Lending/Loan Package: \$0

Volume: 0 loans approved

Relationships: The organization operates its own revolving loan fund and cooperates with CEDLI partners to provide "gap" financing.

## Solano College Small Business Development Center

424 Executive Court North, Suite C  
Fairfield, CA 94534  
Tel. 707/864-3382  
Fax. 707/864-8025  
Email: [charles.eason@solano.edu](mailto:charles.eason@solano.edu)  
[www.solanosbdc.org](http://www.solanosbdc.org)

**Officer(s):** Charles Eason, Director

Year Founded:	1989
Type of Organization:	Small Business Development Center
Service Area:	The SBDC provides services to all of Solano County, and to businesses located outside Solano County on a referral basis.
Activities:	The Solano College Small Business Development Center (SBDC) team of professional counselors is dedicated to the development and expansion of small businesses in Solano County. Supported by federal, state, and local grant funding, the SBDC offers small business workshops and seminars, business education and success training programs, entrepreneurial training programs, free one-on-one consultations and a series of 12 short-course small business classes, offered through Solano Community College.
Lending/Loan Package:	\$445,000
Volume:	55 loans approved in 2001
Relationships:	Bank of America, Bank of the West, First Northern Bank, Innovative Bank, Sierra West Bank, Solano Bank, US Bank, Wells Fargo Bank, and WestAmerica Bank. Solano College SBDC has also worked with the Bay Area Development Company, City of Fairfield, City of Vallejo and Business Loan Express.

# Tri-County Economic Development Corporation

3120 Chassett Road, Suite 5  
Chico, CA 95973 (as of October 1, 2003)  
Tel. 530/893-8732  
Fax. 530/893-0820  
Email: marc@tricountyedc.org  
www.tricountyedc.org

**Officer(s):** Marc Nemanic, Executive Director  
**Key Contact(s):** Amy Piper, Office Manager

Year Founded: 1985

Type of Organization: Private not for profit

Service Area: Butte, Glenn and Tehama Counties

Activities: The Tri-County Economic Development Corporation (Tri-County EDC) is committed to creating solutions to provide rural communities and businesses with measurable economic benefits. Its loan department services consist of credit analysis and underwriting along with loan closing, servicing, and administering, and resolution of problem loans. Tri-County EDC manages approximately 75 loans with an estimated portfolio balance of \$2.8 million. It manages eight separate state or locally capitalized revolving loan funds totaling over \$35 million.

Lending/Loan Package: \$1,616,429 in loans approved in 2001

Volume: 21 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following organizations - Housing and Community Development, Federal Trade and Commerce Agency Economic Development Department, USDA Rural Development and many more. The organization operates its own revolving loan fund as well.

Marc Nemanic,  
Executive Director



## Central California Small Business Development Center

3419 West Shaw Avenue, Suite 102  
Fresno, CA 93711  
Tel. 559/275-1223  
Fax. 559/275-1499  
Email: richard@ccsbdc.org  
www.ccsbdc.org

**Officer(s):** Richard T. Wheeler, Director  
**Key Contact(s):** Sarah Valenzuela, Program Assistant

Year Founded: 1992

Type of Organization: Small Business Development Center

Service Area: Fresno, Madera, Kings and Tulare Counties

Activities: The Central California Small Business Development Center (CCSBDC) is dedicated to serving the needs of the small business community. The CCSBDC helps existing businesses with financial, marketing, production, organization, and technical issues. The CCSBDC staff, consultants and volunteers provide up-to-date consulting, training, and research assistance in all aspects of business management.

Lending/Loan Package: \$19,300,000 in loans approved in 2001

Volume: 163 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Bank of America, Heller First Capital, Imperial Bank, Regency Bank, The Money Store, Valley Small Business Development Corporation, Valleywide Bank and Wells Fargo.

# Valley Small Business Development Corporation

7035 N. Fruit Ave  
Fresno, CA 93711  
Tel. 559/438-9680  
Fax. 559/438-9690  
Email: valleysb@vsbdc.com  
www.vsbdc.com

**Officer(s):** Michael E. Foley, CEO and Secretary

Year Founded: 1982

Type of Organization: Certified Development Financial Institution (CDFI)

Service Area: Nine Counties of the Central San Joaquin Valley - Stockton to Bakersfield

Activities: The Valley Small Business Development Corporation (VSBDC) is dedicated to serving the needs of the small business community. The VSBDC helps existing businesses with financial, marketing, production, organization, and technical issues. The staff, consultants and volunteers provide up-to-date consulting, training, and research assistance in all aspects of business management.

Lending/Loan Package: Over \$16 million in loans approved in 2000

Volume: 173 loans approved in 2000

Relationships: This organization has indicated that it has worked with the following financial institutions - Bank of the Sierra; Bank of Stockdale; Bank of the West, Bank of Visalia; California Bank and Trust, Clovis Community Bank; County Bank of Merced; Farmers and Merchants Bank; Glendale Federal Bank; King River State Bank; Regency Bank; San Joaquin Bank; Sierra National Bank; Union Bank of California; United Security Bank; Visalia Community Bank, Wells Fargo Bank and Westamerica Bank.

## Weill Institute Small Business Development Center

2100 Chester Avenue, Suite 9  
Bakersfield, CA 93301  
Tel. 661/395-4126  
Fax. 661/395-4134  
Email: weill@lightspeed.net  
www.weill-sbdc.com

**Officer(s):** Jeffrey B. Johnson, Director

- Year Founded:** 1991
- Type of Organization:** Small Business Development Center
- Service Area:** Kern, Inyo, and Mono Counties
- Activities:** The Weill Institute Small Business Development Center (SBDC) helps small business owners and managers access the public and private management and technical resources needed to survive, expand and prosper. Through education, management consulting, and referrals, the Weill Institute SBDC helps small businesses function more effectively and increases the chances of new venture success. Its efforts enhance profitability, stimulate job growth and contribute to the vitality of the California tax and economic base.
- Lending/Loan Package:** \$1,150,500 plus in loans approved in 2001
- Volume:** 10 loans approved in 2001
- Relationships:** This organization has indicated that it has worked with the following financial institutions - Bank of America, Bank of Stockdale, Bank of the Sierra, Eldorado Bank, San Joaquin Bank and Wells Fargo Bank. Weill Institute SBDC has also worked with the Cities of Bakersfield, Taft, Tehachapi, Ridgecrest and Shafter.



# Advantage Certified Development Corporation

11 Golden Shore, Suite 630  
Long Beach, CA 90802  
Tel. 562/983-7450  
Fax. 562/983-7453  
Email: info@advantagecdc.org  
www.lbacdc.org

**Officer(s):** Regina Grant Peterson, Executive Director

Year Founded:

1979

Type of Organization:

Certified Development Corporation (SBA 504 Loan Program)

Service Area:

Business located in or locating to selected cities of Los Angeles and Orange County communities

Activities:

The Advantage Certified Development Corporation (CDC) is licensed and certified by the U.S. Small Business Administration to provide low-cost, long-term SBA loans to small businesses. The CDC assists in the expansion of businesses by providing financing for land and building acquisition, new construction, renovation, modernization and restoration, and acquisition of long-lived machinery and equipment. The CDC also packages and places SBA 7(a) loans for working capital, inventory, accounts payable, leasehold improvements, and debt consolidation. Additionally, the CDC is an active intermediary in the SBA's Pre-Qualification Loan Programs.

Lending/Loan Package:

\$10,756,000 in loans approved in 2001

Volume:

116 loans approved in 2001

Relationships:

The organization has indicated that it has worked with the following financial institutions: Bank of America, Bank of the West, California Center Bank, Comerica Bank-California, Dai-Ichi Kangyo Bank of California, Farmers and Merchants Bank, First Business Bank, Founders National Bank of Los Angeles, Heller First Capital Corporation, International City Bank, Republic Bank, Union Bank of California, and Wells Fargo. CDC also works with AT&T Capital Corporation.



Ahmao Shafique,  
Business Development Officer

## Business Resource Group

11075 Santa Monica Boulevard, Suite 175  
Los Angeles, CA 90025  
Tel. 310/575-3309  
Fax. 310/575-1121  
Email: admin@bizresourcegroup.com  
www.bizresourcegroup.com

**Officer(s):** Sharon Evans, President and CEO  
**Key Contact(s):** Carolyn Crosby, Technical Assistance Director

Year Founded: 1998

Type of Organization: Financial service intermediary/Technical assistance service

Service Area: Statewide

Activities: Small business diagnostic, business related economic development program, loan packaging and intermediary services, women's initiative.

Lending/Loan Package: \$16 million plus in loans approved in 2001

Volume: 93 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Alliance Bank, Cal Fed Bank, Community Bank, First Professional Bank, Founders Bank of Commerce, Los Angeles Community Development Bank, National Bank of California, Temecula Bank, Union Bank of California, and Wells Fargo Bank. In addition, the organization has worked with CEDLI.



# California Manufacturing Technology Consulting

1149 West 190th Street, Suite 2014  
Gardena, CA 90248  
Tel. 310/263-3041  
Fax. 310/808-1427  
Email: mozaffar@cmtc.com  
www.cmtc.com

**Officer(s):** David Braunstein, President and Chief Executive Officer  
**Key Contact(s):** Leila Mozaffari, Vice President, Alliances

Year Founded: 1992

Type of Organization: Consulting Firm

Service Area: Central and Southern California (Fresno and south)

Activities: CMTC provides high-value consulting services to California's small and mid-size manufacturers to increase their competitive advantage through improved methods of management and manufacturing. CMTC provides consulting services in the areas of Information Technology, Quality Management, Loan Enterprise and Strategic Business Services.

Lending/Loan Package: Organization does not do loan packaging or lending.

Volume: N/A

Relationships: This organization has indicated that it has worked with the following financial institutions - American Pacific State Bank, Banco de Popular, Bank of America, California United Bank, Citibank, Culver National Bank and Sterling Bank.

Jeff Lebow, Dina Lane and Ana Barbosa



# CHARO Community Development Corporation

4301 East Valley Boulevard  
Los Angeles, CA 90032  
Tel. 323/269-0751  
Fax. 323/266-4326  
Email: [camador@charocorp.com](mailto:camador@charocorp.com)  
[www.charocorp.com](http://www.charocorp.com)

**Officer(s):** Cynthia Amador, President and CEO  
**Key Contact(s):** Daniel Valdez, Executive Vice President, Finance

Year Founded: 1967

Type of Organization: Community Development Corporation

Service Area: Los Angeles County & Inland Empire

Activities: Services include loan packaging, entrepreneurial training, business consulting, technical assistance, accounting and financial training, business planning assistance, as well as human resources and staffing.

Lending/Loan Package: \$30+ million in funded loans to date

Volume: 43 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions – Wells Fargo Bank, Citibank, Washington Mutual Bank, Union Bank of California, Bank of America, California Bank and Trust, and Comerica.



Cynthia Amador, President and CEO

## Community Financial Resource Center

4060 South Figueroa Street  
Los Angeles, CA 90037  
Tel. 323/233-1900  
Fax. 323/235-1686  
Email: fhr@cfrc.net  
www.cfrc.net

**Officer(s):** Forescee Hogan-Rowles, President and CEO  
**Key Contact(s):** John Walters and Karina Villegas, Director of Loan Fund and Loan Administrator

**Year Founded:** 1993

**Type of Organization:** Revolving Loan Operator

**Service Area:** Greater South Los Angeles

**Activities:** The Community Financial Resource Center (CFRC) works to create and enhance the economic wealth and capacity of the residents and businesses in disinvested areas of Los Angeles by encouraging collaborative efforts among businesses, the community and the government. Its services and products include credit and legal counseling, financial services and technical assistance.

**Lending/Loan Package:** \$106,000 in loans approved in 2001

**Volume:** 163 loans approved in 2001

**Relationships:** This organization has indicated that it has worked with the following financial institutions - Bank of America, Cathay Bank, Manufacturers Bank, and the State Bank of India. CFRC has also worked with the County of Los Angeles.



Gloria Lavann,  
Karina Villegas and  
Jackie Edwards.

## El Camino College Small Business Development Center

2377 Crenshaw Boulevard, Suite 120  
Torrance, CA 90501  
Tel. 310/787-6466  
Fax. 310/782-8607  
Email: [jthreatt@elcamino.edu](mailto:jthreatt@elcamino.edu)  
[www.southbaysbdc.org](http://www.southbaysbdc.org)

**Officer(s):** James Threatt, Director

Year Founded: 1992

Type of Organization: Small Business Development Center

Service Area: Southwest Los Angeles County

Activities: The California Small Business Development Center Program provides a comprehensive, one-stop source of assistance to California's small business sector. The El Camino College Small Business Development Center provides in-depth, one-on-one business counseling at no charge, conducts training and educational workshops at nominal charge, disseminates information, referrals, and "how to" materials to existing and prospective business owners.

Lending/Loan Package: \$2.5 million in loans approved in 2002

Volume: 6 loans approved in 2002

Relationships: This organization has indicated that it has worked with the following financial institutions - Bank of America, California Bank and Trust, Founders National Bank, Industrial Bank, International City Bank, and Pacific Business Bank.

## FAME Renaissance Program

1968 West Adams Boulevard  
Los Angeles, CA 90018  
Tel. 323/730-7700  
Fax. 323/737-5717  
Email: markw@famechurch.org  
www.famerenaissance.org

**Officer(s):** Mark Whitlock, Executive Director  
Linda Smith, Associate Executive Director  
**Key Contact(s):** Ira J. Graham, Manager, Business Development  
Center

**Year Founded:** 1992

**Type of Organization:** Non-profit

**Service Area:** FAME Renaissance is an economic development initiative of the First African Methodist Episcopal (FAME) Church of Los Angeles. FAME Renaissance is the largest faith based non-profit, economic development agency in the United States, according to the Harvard University Divinity School.

**Activities:** Since 1992, FAME Renaissance has operated several major social and economic assistance programs designed to revitalize neglected communities in Los Angeles County. Here is a short list of several programs: FAME's Business Incubator Program, Welfare-to-Wealth, FAME Home Loan Program, Environmental Protection Program and FAME's Equity Fund.

**Lending/Loan Package:** \$2,655,000 in loans approved in 2001

**Volume:** 51 loans approved in 2001

**Relationships:** The organization has indicated that it has worked with the following financial institutions: Bank of America, California Chohung Bank, California Commerce Bank, Cal Fed Bank, City National Bank, Comerica Bank-California, First Federal Bank of California, Hanmi Bank, HSBC, Manufacturers Bank, Mellon 1<sup>st</sup> Business Bank, Nara Bank, Pacific Century Bank, Pacific Union Bank, Bank of the West, Union Bank of California, U.S. Bank, Washington Mutual Bank and Wells Fargo.



George Williamson, CEDLI  
Linda Smith, FAME Renaissance  
William Hanna, Cedars Bank

## Inland Empire Small Business Development Center



1201 Research Drive, Suite 100  
Riverside, CA 92507  
Tel. 951-781-2345  
Fax: 951-781-2353  
Email: vmccoy@iesbdc.org  
www.iesbdc.org

**Officer(s):** Vincent McCoy, Executive Director  
**Key Contact(s):** Allen Jaszcar, Senior Business Consultant

Year Founded: 1991

Type of Organization: Non-profit, technical assistance, business consulting

Service Area: San Bernardino and Riverside Counties (Inland Empire)

Activities: One-on-one confidential business counseling, training, resource delivery, assistance with business plans, marketing strategy, growth planning and business start up. Government procurement, international trade.

Lending/Loan Package: Economic impact at \$31,000,000

Volume: 116 loans approved in 2001

Relationships: The organization has indicated that it has worked with all banks and micro loan programs in their region.

# Los Angeles Local Development Corporation

1055 West 7<sup>th</sup> Street, Suite 2840  
Los Angeles, CA 90017  
Tel. 213/362-9111 or 800/366-1178  
Fax. 213/362-9119  
Email: Mbanner8@aol.com  
www.losangelesldc.com

**Officer(s):** Michael Banner, President and  
Chief Executive Officer  
**Key Contact(s):** Albert Davis, Community Development  
Finance Officer

**Year Founded:** 1980

**Type of Organization:** Community Development Financial Institution (CDFI) licensed by the State of California Department of Corporations as a Commercial Finance Lender (CFL) and by Treasury Department.

**Service Area:** County of Los Angeles and Southern California with special emphasis on enterprise zones, empowerment zones, revitalization zones, redevelopment areas and ethnic minority/women borrowers operating in other areas severely impacted by disinvestments.

**Activities:** The mission of the Los Angeles LDC, Inc., is to participate in the development, finance and implementation of economic development projects or strategies which are intended to be a catalyst in the revitalization of impacted areas through Los Angeles. LDC meets customer needs by matching its investment capital in traditional and non-traditional debt structures to leverage additional investment from financial institutions, private investors and charitable foundations.

**Lending/Loan Package:** \$10,426,500 in loans approved in 2001

**Volume:** 10 loans approved in 2001

**Relationships:** This organization has indicated that it has worked with the following financial institutions - Bank of America, Far East National Bank, National Cooperative Bank, Banco Popular, Community Reinvestment Fund, and Wells Fargo. LALDC has also worked with the City of Los Angeles.



Rachel Fleet, The Development Fund  
Myron Perryman, Washington Mutual  
Claudia Lima, Los Angeles LDC

## New Economics for Women

303 South Loma Drive  
Los Angeles, CA 90017  
Tel. 213/483-2060  
Fax. 213/483-7848  
Email: email4new@aol.com  
www.neweconomicsforwomen.org

**Officer(s):** Beatriz Stotzer, President  
**Key Contact(s):** Maggie Cervantes, Executive Director

Year Founded: 1985

Type of Organization: Non-profit community economic development

Service Area: Los Angeles/Pico Union, San Pedro, South Central Los Angeles, San Fernando/Canoga Park

Activities: Affordable housing, technical assistance to small businesses, and loan packaging

Lending/Loan Package: \$553,000 in loans approved in 2000. (No loans approved in 2001.)

Volume: 20 loans approved in 2000

Relationships: This organization has indicated that it has worked with the following financial institutions - Bank of America, California Federal Bank, Imperial Bank, Union Bank, Washington Mutual, and Wells Fargo.

## Operation HOPE, Inc.

707 Wilshire Boulevard, Suite 3030  
Los Angeles, CA 90017  
Tel. 213/891-2900  
Fax. 213/489-7511  
Email: karen.clark@operationhope.org  
www.operationhope.org

**Officer(s):** John Bryant, Chairman and CEO  
Lance Triggs, Sr. Vice President, Chief of Staff  
**Key Contact(s):** Karen A. Clark, SVP, Chief of Development

Year Founded: 1992

Type of Organization: Community development and economic empowerment

Service Area: Underserved communities of Los Angeles

Activities: Technical assistance and loan packaging for small businesses

Lending/Loan Package: \$308,000 in loans approved in 2001

Volume: 26 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Cal Fed Bank, Union Bank of California, Washington Mutual, and Wells Fargo Bank.

John Bryant, Chairman and CEO



## Orange County Small Business Development Center

900 North Broadway, 8<sup>th</sup> Floor  
Santa Ana, CA 92701  
Tel. 714/564-5200  
Fax. 714/647-1168  
Email: roessler\_michael@rsccd.org  
www.ocsbdc.com

**Officer(s):** Michael Roessler, Director  
**Key Contact(s):** Deborah Gossett, Intermediate Clerk

Year Founded: 1990

Type of Organization: Small Business Development Center

Service Area: Orange County

Activities: Orange County Small Business Development Center (SBDC) offers complimentary, personalized business assistance in a confidential, one-on-one setting. Our experienced business consultants can help in business planning, loan assistance, marketing and advertising, financial analysis and more. The Orange County SBDC also offers valuable low-cost seminars that are taught by the center's business consultants and industry experts. We also provide services at several locations, as well as consulting in Spanish, Korean, Vietnamese and English.

Lending/Loan Package: \$1,231,505 in loans approved in 2001

Volume: 16 loans approved in 2001

Relationships: This organization has indicated that it has worked with a variety of financial institutions.



Michael Roessler,  
Director

## Pacific Asian Consortium in Employment (PACE)

1055 Wilshire Boulevard, Suite 1475  
Los Angeles, CA 90017  
Tel. 213/353-3982  
Fax. 213/353-1227  
Email: tmaschler@pacela.org  
www.pacela.org

**Officer(s):** Tim Maschler, Director  
**Key Contact(s):** Sandra Higashi, Project Assistant

Year Founded: 1992 (PACE 1973)

Type of Organization: Non Profit Business Assistance

Service Area: Southern California

Activities: Business TA, Loan Packaging, Procurement services

Lending/Loan Package: \$197,700 in loans approved in 2001

Volume: 26 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Bank of America, Bank of California, Wells Fargo, California Center Bank, Washington Mutual Bank, Cal Fed, Pacific Century Bank, First Republic Bank, US Bankcorp, and HBSC Bank, USA.



## Pacific Coast Regional Small Business Development

3255 Wilshire Boulevard, Suite 1501  
Los Angeles, CA 90010  
Tel. 213/739-2999  
Fax. 213/739-0639  
Email: mark.robertson@pcrcorp.org  
www.pcrcorp.org

**Officer(s):** Mark J. Robertson, Sr., President and CEO  
**Key Contact(s):**

**Year Founded:** 1977

**Type of Organization:** State of California Regional Financial Development Corporation

**Service Area:** Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties with an emphasis on under-served inner-city and rural communities.

**Activities:** Among the products and services offered by the Pacific Coast Regional Small Business Development Corporation are a loan guarantee program, a commercial business loan program, financial consulting, and educational training for entrepreneurs.

**Lending/Loan Package:** \$10 million in loans approved in 2001

**Volume:** 213 loans approved in 2001

**Relationships:** This organization has indicated that it has worked with the following financial institutions - Alliance Bank, California Bank and Trust, California Korea Bank, Charter Pacific Bank, Citizens Commercial Bank, City National Bank, Culver National Bank, Far East Bank, Founders National Bank, Hanmi Bank, Home Bank, International Bank of California, Liberty National Bank, Manufacturers Bank, Marina State Bank, Republic Bank, Union Bank of California, Vineyard National Bank, Wells Fargo Bank, Western State Bank, and Wilshire Bank.

## Pasadena Development Corporation

1015 North Lake Avenue, Suite #100  
Pasadena, CA 91104  
Tel. 626/398-9971  
Fax. 626/398-9307  
Email: info@pdcloans.org  
www.pdcloans.org

**Officer(s):** Phil Glover, Executive Director  
**Satellite:** Pasadena Enterprise Center

Year Founded: 1977

Type of Organization: Non-Profit SBA Program

Service Area: Pasadena and Los Angeles County

Activities: Pasadena Development Corporation provides non-traditional financing, technical assistance, and CDFI certification to start-up and existing businesses through its business loan programs.

Lending/Loan Package: \$345,500 in loans approved in 2001

Volume: 11 loans approved in 1996

Relationships: The organization lends directly to clients from an internal loan pool.

## San Gabriel Valley Small Business Development Center

300 West Second, Suite 203  
Pomona, CA 91766  
Tel. 909/629-2247  
Fax. 909/629-8310  
Email: sbdcpom@attglobal.net  
<http://vclass.mtsac.edu/sbdc>

**Officer(s):** Mike Brady, Director  
**Key Contact(s):** Gloria Madison, Accounting  
Jane Calva, Clerical Support

Year Founded: 1990

Type of Organization: Small Business Development Center

Service Area: San Gabriel Valley of Eastern Los Angeles County

Activities: The Eastern, Southeastern and Northeastern portions of Los Angeles County and South Central Los Angeles provide technical assistance and package loans for SBA's pre-qualification loan program.

Lending/Loan Package: \$2,327,000 in loans approved in 2001

Volume: 23 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Bank of America, Foothill Bank, First American Bank and Well Fargo.



## TELACU Community Capital

1250 Goodrich Boulevard  
Los Angeles, CA 90022  
Tel. 323/838-8556  
Fax. 323/838-0619  
Email: [mriddle@telacu.com](mailto:mriddle@telacu.com)  
[www.telacu.com](http://www.telacu.com)

**Officer(s):** Mari Riddle, Executive Director

Year Founded: 1999

Type of Organization: Community Development Financial Institution (CDFI)

Service Area: Low to moderate income areas of Los Angeles County, Santa Ana and Anaheim

Activities: TELACU Community Capital provides loans and technical assistance to small businesses in low to moderate income areas of Los Angeles and Orange County.

Lending/Loan Package: \$1,685,000 in loans approved as of 12/31/04

Volume: 7 loans approved as of 12/31/04

Relationships: TELACU Community Capital Small Business Loan Fund is made possible with investments from the following Contributing Lenders: Citibank, Comerica, HSBC Bank, Manufacturers Bank, Mellon 1st Business Bank, Nara Bank, Pacific Western Bank, Wilshire State Bank, and U. S. Bank.



Left to right:  
Claudia Torres - Loan Officer  
Mari Riddle – Executive Director  
Sonia Gonzalez – Loan Administrator

3550 Wilshire Boulevard, Suite 501  
Los Angeles, CA 90010  
Tel. 213/368-1450  
Fax. 213/368-1454  
Email: [rswamy@usc.edu](mailto:rswamy@usc.edu)  
[www.usc.edu/ext-relations/unipark/bus\\_exp\\_net.html](http://www.usc.edu/ext-relations/unipark/bus_exp_net.html)

**Officer(s):**

**Key Contact(s):** Ramesh Swamy, Director, Minority Business Development Center

Year Founded: 1991

Type of Organization: University sponsored Small Business Assistance Center

Service Area: Greater Los Angeles and West Los Angeles County

Activities: The mission of the University of Southern California Economic Development Unit is to cultivate the entrepreneurial spirit of Los Angeles communities. Its management and technical assistance programs foster business expansion and job creation. These services include needs assessment/general counseling, financial analysis/loan packaging, feasibility/business plan preparation, market research, development, promotion and procurement assistance, and bid preparation. The services are provided through the Central Los Angeles Small Business Development Center and West Los Angeles Minority Business Development Center.

Lending/Loan Package: \$10 million in loans approved in 2001

Volume: 35 loans approved in 2001

Relationships: The organization has indicated that it has worked with the following financial institutions: American Pacific States Bank, Bank of the West, Bank of America, Cathay Bank, City National Bank, Comerica Bank-California, East-West Bank, First American Bank, Founders Bank; Home Savings of America, Nara Bank, Republic Bank of California, Transworld Bank, and Union Bank of California. USC has also worked with Astar Capital Corporation, Community Lending Corporation; Draper Associates, First AME Church, Fulcrum Venture Corporation, Imperial Ventures, J. Funding, Los Angeles Community Development Bank, Magna Pacific Investments, MFR Financial, Pacific Coast Regional Corporation, Pine Cobble Funding, Ritters Partners, VK Capital Company, Community Financial Resource Center and Asian Pacific Revolving Loan Fund.

5121 Van Nuys Boulevard, Third Floor  
Van Nuys, CA 91403  
Tel. 818/907-9977  
Fax. 818/907 9720  
Email: roberto@vedc.org  
www.vedc.org

**Officer(s):** Roberto Barragan, President  
Vladimir Victorio, Lending Director  
**Key Contact(s):** Vladimir Victorio, Lending Director

Year Founded: 1976

Type of Organization: Economic Development Corporation, Revolving Loan Fund Operator, Technical Assistance Provider

Service Area: Los Angeles, Ventura, Santa Barbara and Orange Counties

Activities: Valley Economic Development Center helps business owners obtain financial assistance through its various lending programs including its Revolving Loan Fund, Financial Development Corporation and U.S. SBA Microloan Program. Through the Small Business Development Center businesses are provided consulting services and loan packaging assistance for the U.S. SBA 7(A)loans and 504 loans.

Lending/Loan Package: \$11,750,036 in loans approved in 2004

Volume: 94 loans approved in 2004

Relationships: VEDC works with the following financial institutions: Alliance Bank, Banco Popular, Bank of America, California Bank & Trust, California Oaks State Bank, California United Bank, Cedars Bank, City National Bank, Community Bank, East West Bank, Encino State Bank, First State Bank, First Commerce Bank, First Federal Bank, Manufacturer's Bank, Mission Valley Bank, National Bank of California, Telesis Credit Union, Ventura County Business Bank, Washington Mutual, Wells Fargo Bank, and Wilshire State Bank



Roberto Barragan, Vladimir Victorio  
with Selma Taylor, CARAT

# Vermont Slauson Economic Development Corporation

5918 South Vermont Avenue  
Los Angeles, CA 90044  
Tel. 323/753-2335  
Fax. 323/753-6710  
Email: msbb@vsedc.org  
www.vsedc.org

**Officer(s):** Marva Smith Battle-Bey, Executive Director CEO

Year Founded: 1981

Type of Organization: Economic Development Corporation, Revolving Loan Fund operator

Service Area: Los Angeles County

Activities: The Vermont Slauson Economic Development Corporation helps qualified small business owners (less than 5 employees) who have been denied funding by the commercial banks. Entrepreneurial training and technical assistance are also available to clients. The Revolving Loan Fund assists businesses in creating, expanding and upgrading operations.

Lending/Loan Package: \$3,000 in loans approved in 2001

Volume: 1 loan approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Bank of America, California Bank and Trust, City National Bank, Merrill Lynch, U. S. Bank, Washington Mutual, Wells Fargo Bank.

Marva Smith Battle-Bey of Vermon Slausen  
with President Bush



## ACCION San Diego

1250 6<sup>th</sup> Ave., Suite 500  
San Diego, CA 92101  
Tel. 619/685-1380  
Fax. 619/685-1470  
Email: [cvelasquez@accionsandiego.org](mailto:cvelasquez@accionsandiego.org)  
[www.accionsandiego.org](http://www.accionsandiego.org)

**Officer(s):** Patti Mason, Chief Executive Officer and President  
**Key Contact(s):** Carolina Velasquez, Director of Operations

Year Founded: 1994

Type of Organization: Microenterprise 501(c)(3) small business loans

Service Area: San Diego County

Activities: The primary mission of ACCION San Diego is to stimulate local economic growth by facilitating access to credit and business support services to micro-enterprises. ACCION San Diego positions itself as an intermediary lender between commercial banks and micro-business operators, specifically targeting disenfranchised, low income, and minority micro-entrepreneurs.

Lending/Loan Package: \$939,022 in loans approved in 2001

Volume: 217 loans approved in 2001

Relationships: The organization lends from an internal loan pool which it manages.

# CDC Small Business Finance Corporation

2448 Historic Decatur Rd, Suite 200  
 San Diego, CA 92106  
 Tel. 800-611-5170  
 Fax. 619-497-6794  
 Email: rvillarreal@cdcloans.com  
 www.cdcloans.com

**Officer(s):** Kurt Chilcott, President and CEO  
 Mike Owen, Executive Vice President  
**Key Contact(s):** Mike Sarthou, Ken Rosenthal, Dean Aloe,  
 Mike Muetzel, Sam Tuyen, Phil Mulder,  
 Jeff Bolton, Carmen Moya, Brian Kerfoot -  
 Loan Officers

Year Founded: 1978

Type of Organization: Certified Development Corporation and Community Loan Funds Operator

Service Area: State of California

Activities: CDC Small Business Finance is a private, nonprofit lender offering financing through SBA and community development loan programs throughout California.

Lending/Loan Package: \$358,668,100

Volume: 586

**Relationships:**

Alliance Bank, American Charter Bank, Bank of America, Bank of the West, Bank One, Borrego Springs Bank, Banco Popular, Bridge Bank, Business Community Capital, California Bank and Trust, California Community Bank, Canyon National Bank, Cathay Bank, Center Bank, Citibank, Citizen's Business Bank, City National Bank, CNL Commercial Finance, Comerica Bank, CommerceWest Bank, Commercial Capital Bank, Community Bank, Community National Bank, Cuyamaca Bank, Discovery Valley Bank, East West Bank, El Paseo Bank, First Bank and Trust, First Centennial Bank, First National Bank, First National Bank of North County, First International Bank, First Pacific Bank of California, GE Capital, General Bank, Greater Bay Bank, Guaranty Bank of California, Hanmi Bank, International Bank of California, IronStone Bank, La Jolla Bank & Trust, Liberty National Bank, Manufacturers Bank, Members Business Services, Mission Oaks National Bank, Nara Bank, Neighborhood National Bank, North Island Federal Credit Union, Pacific Capital Bank, Pacific Liberty Bank, Pacific Union Bank, Palm Desert National Bank, Premier Commercial Bank, Provident Savings Bank, Rancho Bernardo Community Bank, Regents Bank, Saehan Bank, San Diego National Bank, Seacoast Commerce Bank, Security Pacific Bank, Southwest Community Bank, Sterling Bank, Sun County Bank, Sunrise Bank of Arizona, Temecula Valley Bank, Telesis Community Credit Union, Union Bank of California, Uniti Bank, US Bank, Valley Bank, Valley Independent Bank, Vineyard Bank, Wachovia, Wachovia Commercial Mortgage, Washington Mutual, Wells Fargo, Wilshire State Bank, Zions First National Bank.



George Williamson, CEDLI  
 Mike Owen, CDC  
 Small Business Finance  
 William Hanna, Cedars Bank

900 Otay Lake Road, Building 1600  
Chula Vista, CA 91910  
Tel. 619/482-6391  
Fax. 619/482-6387  
Email: [kmc@sbditc.org](mailto:kmc@sbditc.org)  
[www.sbditc.org](http://www.sbditc.org)

**Officer(s):** Mary Wylie, Director  
**Key Contact(s):** Ken M. Clark, Small Business  
Programs Coordinator

Satellite Office:  
Imperial Valley Small Business Development Center  
1240 State Street  
El Centro, CA 92243

Year Founded: 1989

Type of Organization: Small Business Development Center

Service Area: San Diego and Imperial Counties with focus on South San Diego County

Activities: The Southwestern College Small Business Development and International Trade Center provides one-on-one counseling and technical assistance in business planning, marketing, finance, government procurement and international trade. Also offered are seminars and other training programs on a variety of business-related subjects.

Lending/Loan Package: \$10,335,700 in loans approved in 2001

Volume: 48 loans approved in 2001

Relationships: This organization has indicated that it has worked with the following financial institutions - Bank of America; Bank of Coronado; Borrego Springs Bank; Cuyamaca Bank; First International Bank; Imperial Bank; Pacific Commerce Bank; Pacific Crest Bank; Peninsula Bank; San Diego Bankers Small Business CDC; San Diego CDC; Union Bank; and Valley De Oro Bank.

# Southern California Edison

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**Southern California Edison**

Southern California Edison is one of the largest electric utilities in the U.S., and the largest subsidiary of Edison International.

On an average day, SCE provides power for 11 million individuals, 800 communities and cities, 5,000 large businesses, and 280,000 small businesses in Central and Southern California. Delivering that power takes 16 utility interconnections, 4,900 transmission and distribution circuits, 365 transmission and distribution crews, the days and nights of 12,642 employees, and over a century of experience.

Edison International has been a corporate leader in the socio-economic development of central and Southern California for over a century. While our foremost role has been to provide safe and reliable electric service, we have always had a fundamental commitment to the economic prosperity and overall quality of life in the areas we serve. To meet that commitment, we have launched numerous community initiatives and historically supported a variety of effective educational, civic and charitable activities.

Edison International companies serve communities of increasing ethnic and cultural diversity. Forging partnerships to improve the quality of life in these communities is of the utmost importance to us. Toward this end, Edison International supports a broad range of community organizations, activities, and interests.

Edison International supports nonprofit, 501(c)(3), tax-exempt organizations that strive to maintain or improve the quality of life in the community and that address specific community needs. We support a broad range of community organizations, activities, and interests.





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