

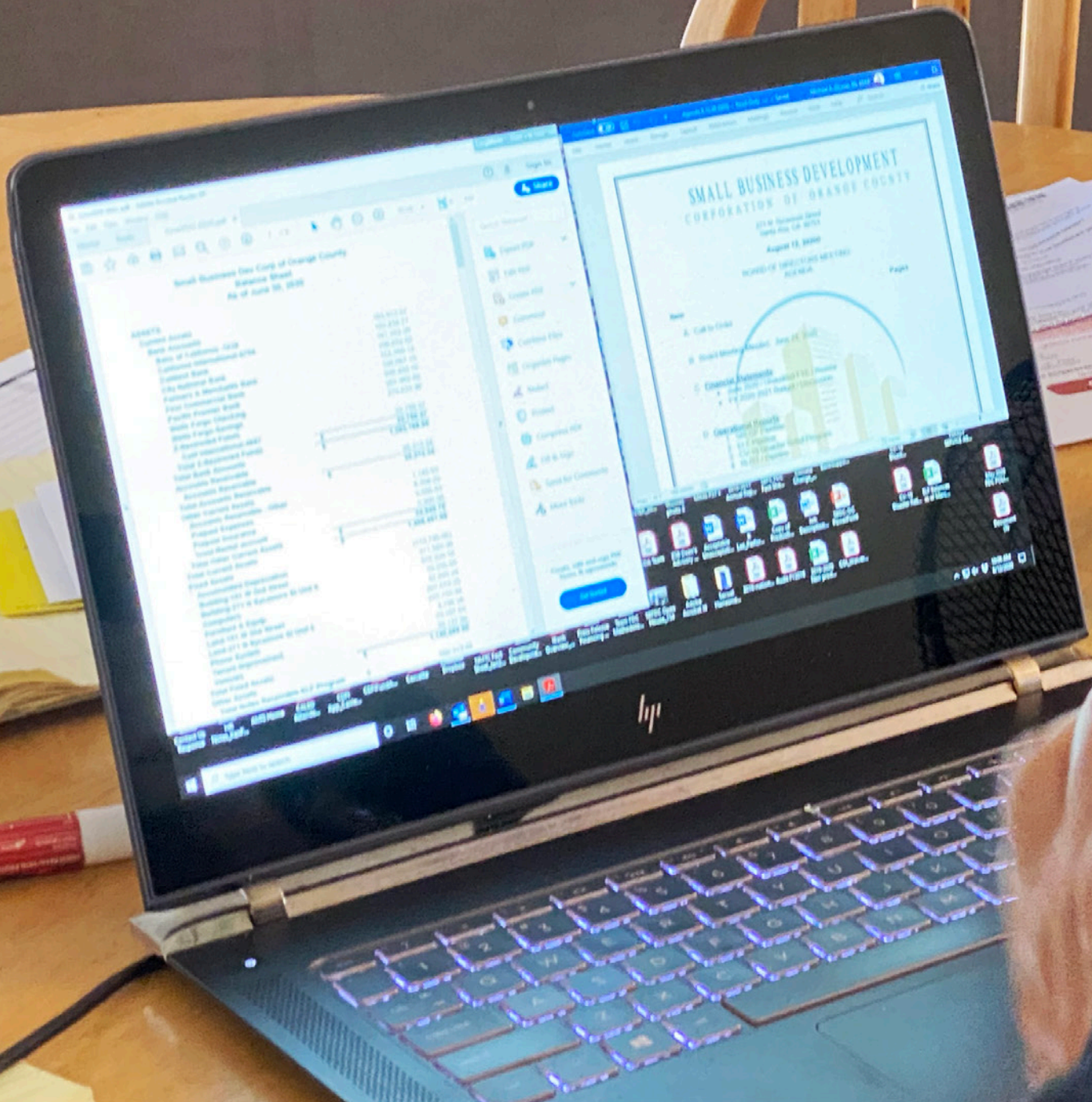


ANNUAL REPORT 2019

SMALL BUSINESS DEVELOPMENT CORPORATION OF ORANGE COUNTY



These pages intentionally left blank in memoriam
of all those who lost their lives to COVID-19.



Small Business Dev Corp of Orange County
Balance Sheet
As of June 30, 2020

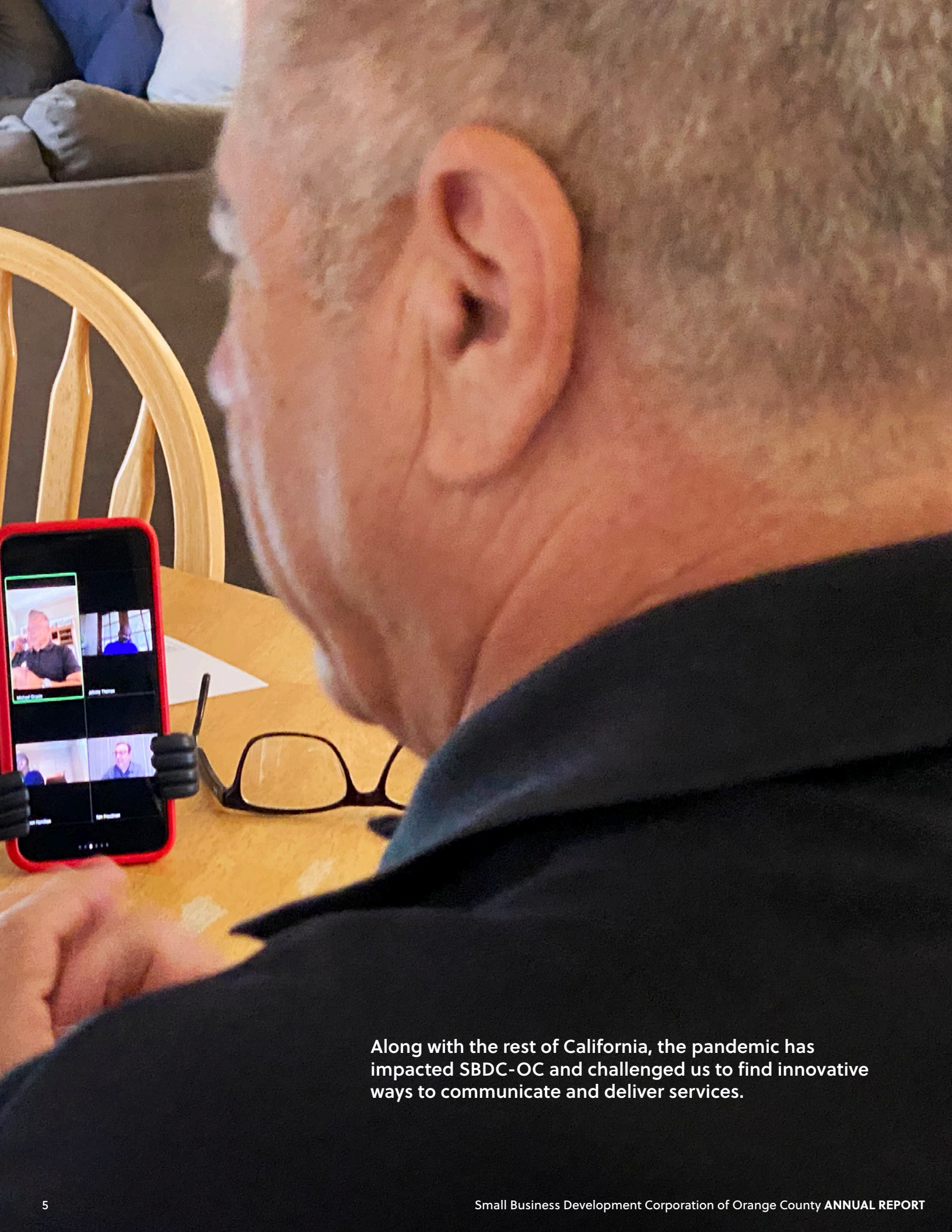
ASSETS		
Cash	100,000.00	
Accounts Receivable	50,000.00	
Inventory	20,000.00	
Prepaid Insurance	10,000.00	
Property & Equipment	1,000,000.00	
Accumulated Depreciation	(200,000.00)	
Other Assets	10,000.00	
Total Assets	1,480,000.00	
LIABILITIES AND EQUITY		
Accounts Payable	30,000.00	
Notes Payable	100,000.00	
Other Liabilities	50,000.00	
Owner's Equity	1,200,000.00	
Total Liabilities and Equity	1,480,000.00	

SMALL BUSINESS DEVELOPMENT CORPORATION OF ORANGE COUNTY

222 N. Main Street
Orange, CA 92667
August 12, 2020
MEMBER OF THE CALIFORNIA BUSINESS DEVELOPMENT BANK

Item:

- 1. Cash to Cash
- 2. Small Business Development Bank of CA
- 3. Financial Statements
- 4. Operational Plan



Along with the rest of California, the pandemic has impacted SBDC-OC and challenged us to find innovative ways to communicate and deliver services.



It is our mission to assist small businesses throughout the California region in accessing capital to grow their companies and create jobs through the administration of capital access programs in collaboration with the California Infrastructure and Economic Development Bank.

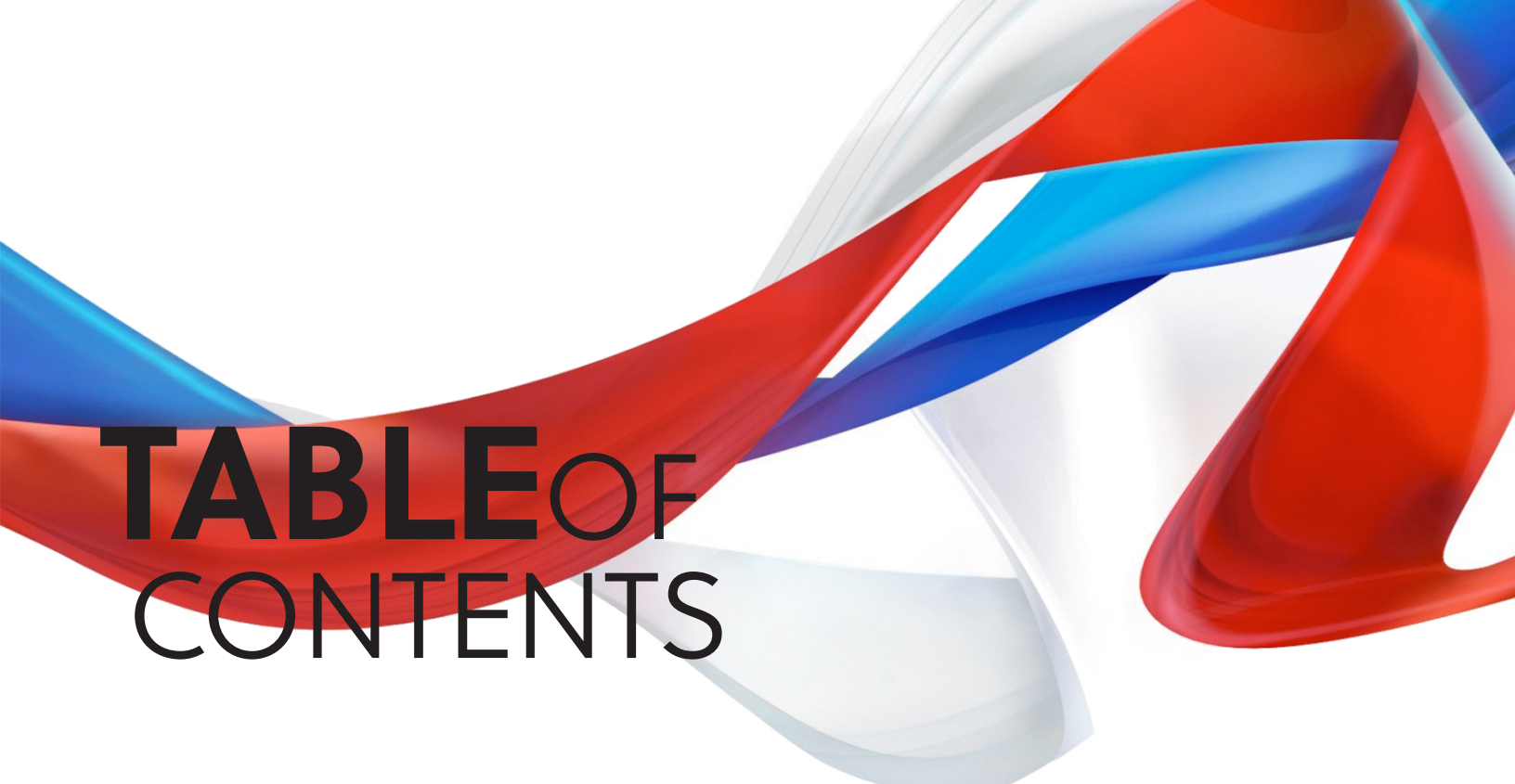


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Reflecting upon our performance during Fiscal Year 2019, I'm delighted to share with you that our organizational operating results were demonstrably superior. Despite what can only be described as a tumultuous year given the onset of the pandemic in the latter months, the organization's balance sheet liquidity is at an all-time high and income surpassed expenses. In light of such extraordinary circumstances, I think it's important to understand how we arrived here.

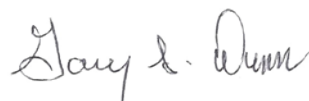
Shortly after the Small Business Administration was founded in 1953, California's most effective and longest-running small business capital access program took root. The Small Business Loan Guarantee Program (SBLGP) came online during the mid 1960s to remove or reduce barriers to capital for many small to medium-sized businesses that might not otherwise have access to mainstream capital markets. To illustrate the size and scope of the SBLGP,

combined statewide guarantee issuance in FY 19-20 alone involved some 470 credit/loan guarantees totaling \$165 million that supported \$240 million in small business commercial term loans and lines of credit. This activity contributed to \$303 million of total project investment deployed to small businesses and resulted in the creation or retention of 15,403 jobs throughout California. In my vast experience as a commercial banker and community re-investment executive within

a major institutional environment, the adage remains true – any government-supported credit enhancement program can only be truly measured by its program capacity and portfolio credit risk. From this perspective, during Fiscal Year 2019-2020, the SBLGP paid 42 claims totaling approximately \$5.2 million. These program losses represent 5.6% of the state's program reserve account and only 0.69% of the \$746 million in loan outstanding principal, a phenomenal statistic and one that should inspire great confidence in our program investors and participating financial institutions.

Going forward, we stand ready to provide continued capital support toward bolstering the California economy and in particular to support access to capital through our COVID-19 Disaster Relief Loan Guarantee Program. Specifically, we aim to assist those companies within underserved communities or project areas of greater need and business owners of color who may lack access to mainstream capital markets or personal financial resources to sustain, expand and grow their businesses while creating new job opportunities and retaining positions.

We are exceedingly optimistic that FY 20-21 will be another banner year for the organization and we look forward to your continued support as we work once again toward surpassing our goals and doing our part to strengthen our great state's economic health.



Gary Dunn, Chairman

CHAIRMAN'S REMARKS



PRESIDENT'S MESSAGE

Fiscal Year 2019 represents one of the most memorable years in our program history, largely due to the COVID-19 pandemic which descended upon the Golden State during the end of First Quarter 2020. The catastrophic results have included incalculable economic losses for our small business communities and detrimental impacts to populations throughout California. Recognizing the challenges ahead, our board of directors pushed for an all-out concerted effort to support the capital needs of affected businesses including the deployment of California's Disaster Relief Loan Guarantee Program (DRLG) administered by our program authority, The California Infrastructure and Economic Development Bank (IBank).

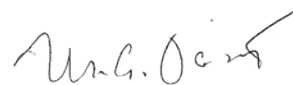
Under the direction of the IBank, we have funded 31 DRLG guarantee transactions totaling \$2.3 million supporting direct loan funding from our resource partners comprised of several Community Development Financial Institutions (CDFI). This effort saved some 269 full-time equivalent jobs for those businesses suffering measurable economic damage. In total we were successful in issuing 103 guarantee transactions across our programs totaling \$37.3 million in credit loan guarantees which supported approximately \$57 million in total bank and non-bank lending increasing our total guarantee portfolio to over \$146.3 million.

Our primary market space is the tri-county region encompassing Orange, Riverside and San Bernardino counties which represents 57.0% of total production activities, although the organization possesses statewide authority to

leverage public dollars throughout California. To that end, kudos to our well-seasoned staff and long-time board directors who not only understand and support the SBDC-OC mission but also are deeply committed to its success and public benefit focus.

In terms of our overall economic development impact, our numbers reflect a favorable story for FY 2019-20. As a result of our guarantee issuance activities, we have created some 325 new jobs while saving 1,477 existing full-time equivalent positions. The distribution of guarantees includes 17.0% to women-owned companies and 31.0% allocated to those that are minority-owned. Most notably, 35.0% of guarantees were issued within low and moderate-income census tracks.

Your commitment to our public mission and continued growth is essential to the effort of assisting small businesses and improving communities. We are dedicated to helping re-build and better California's business community and the many lives impacted by COVID-19, and we have much more to do in the upcoming year. We look forward to your continued support.

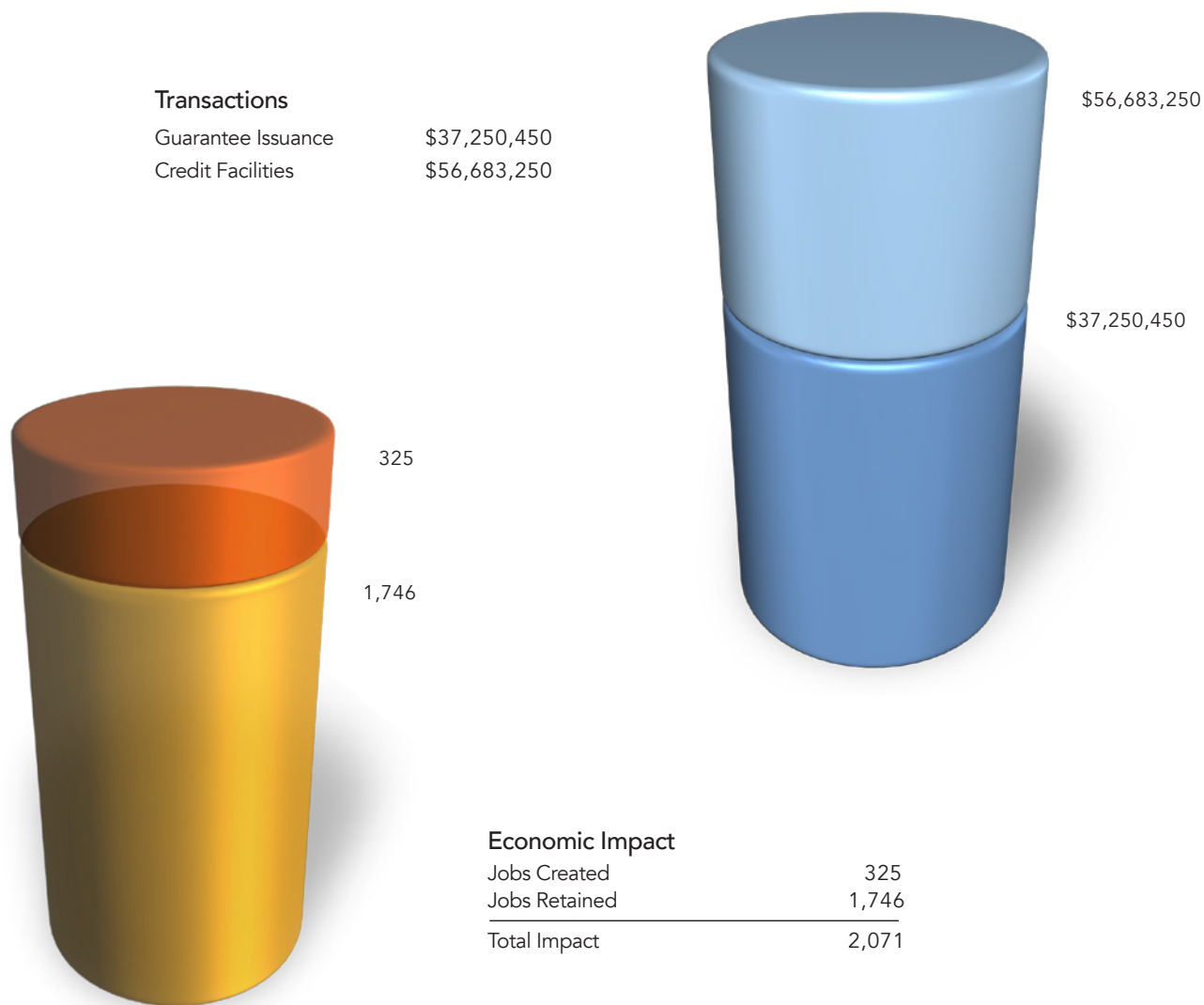


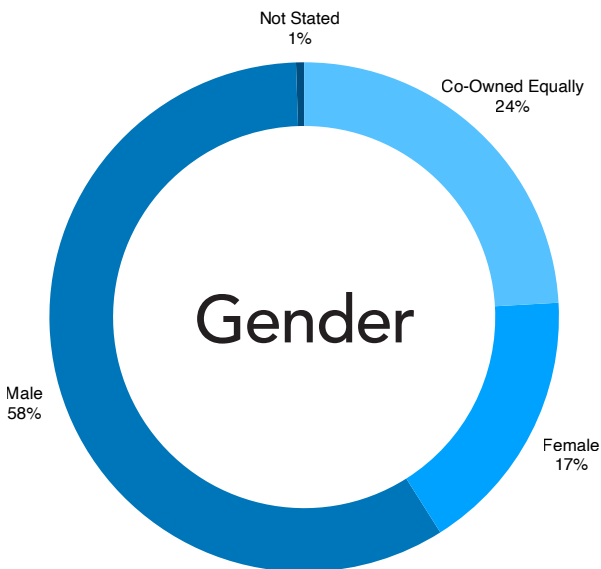
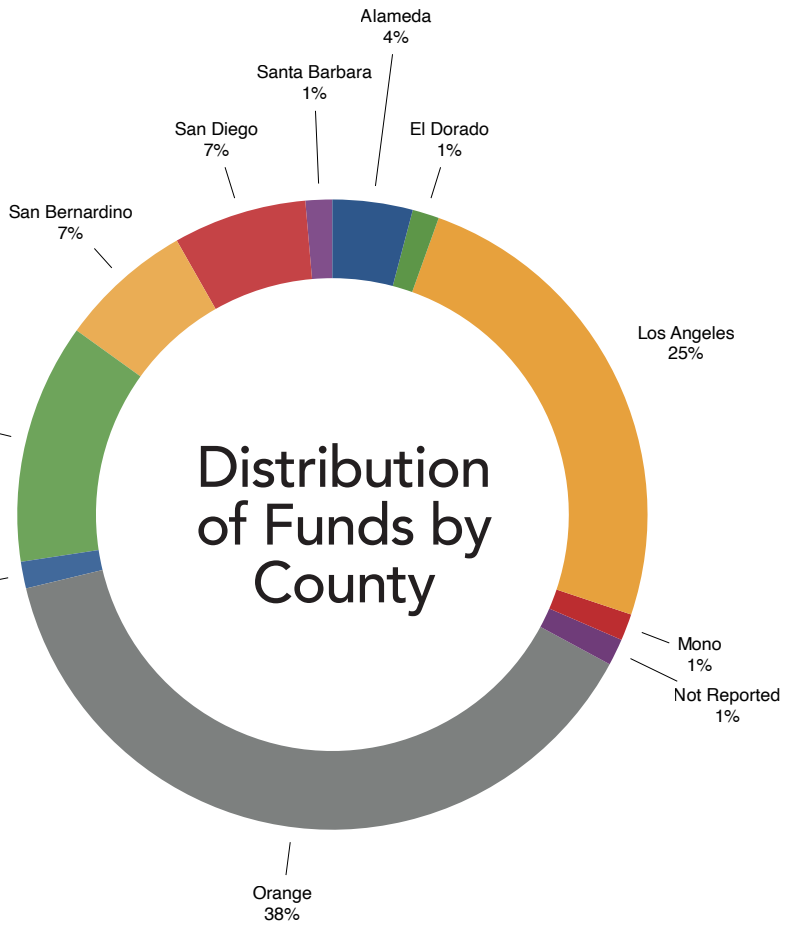
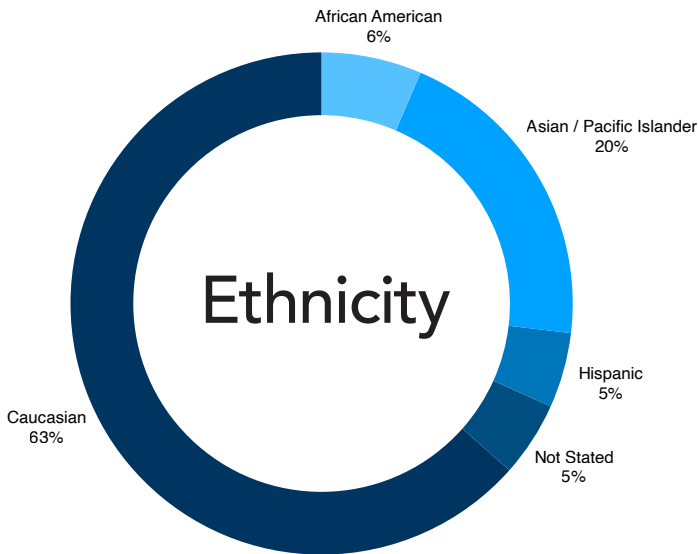
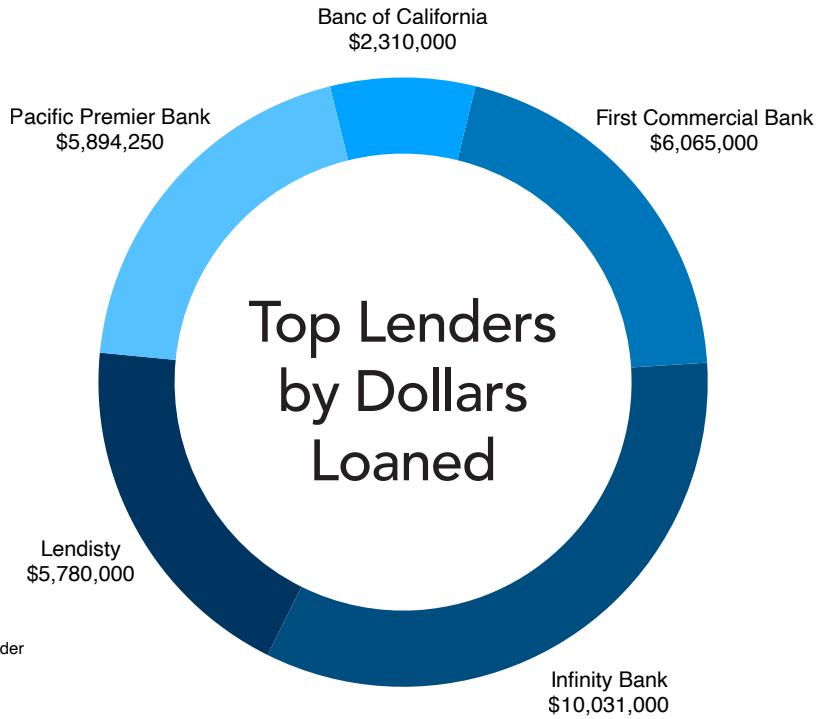
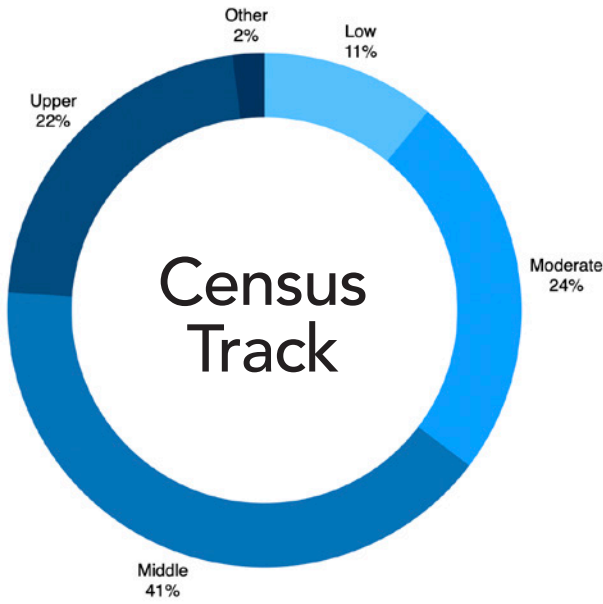
Michael A. Ocasio,
President / CEO



DEMONSTRATION OF IMPACT

FY 19-20, 103 economic development transactions closed, resulting in \$37.3 million in state guarantees issued supporting \$57 million in bank and non-bank commercial credit facilities funded. Non-profit lending equaled \$1.45 million, with a total of \$1 million in guarantee issuances. Businesses reported 2,071 jobs created or retained because of these loan guarantees.





EXECUTIVE STAFF



Michael A. Ocasio
President / CEO



Ken Freedman
Chief Administrative Officer



Eduardo Brugman
Chief Information Officer



Nestor Correa
SVP Commercial Lending



Richard Lee
FVP Commercial Lending



Maria Lopez
Loan Administrator

CONSULTANTS

Ray Ashworth, CPA Auditor

Carrie Miller, CPA Accounting

Jim Ely, Loan Committee Chair

Blue Mountain PR, Public Relations

BOARD OF DIRECTORS



Gary Dunn
Chairman



Terrin Enssle
Vice-Chairman



Abdi Ahmed
Secretary



Michael Karr
Treasurer



Michael Ocasio
President / CEO



Thanh Pham



Eric Bell



Jason Hamilton



Pablo Ocasio



Dr. John Thomas



Cassandra Johnson



Larry Trujillo



Dominick Betro

OC ECONOMIC DEVELOPMENT CORPORATION EXPANDS LEADERSHIP TEAM

The Small Business Development Corporation of Orange County added two new positions effective July 1, 2019 rounding out its executive team to four members.

Ken Freedman, a former vice president of Banc of California is serving as the corporation's chief administrative officer, and Eduardo Brugman, previously the director of technology and e-learning at La Sierra University is filling the position of chief information officer.

"Our board of directors are thrilled both Ken and Eduardo have joined the team, additions necessitated by our growth and expansion," said Michael A. Ocasio, president and chief executive officer of the Small Business Development Corporation of Orange County. "Ken will oversee the agency's budget and assist advancing and implementing strategic growth and capital investment initiatives, while Eduardo will oversee technological infrastructure and IT platforms including social media strategies and market presence in California."

Freedman arrives with more than 25 years' experience in sales and management with commercial bank and mortgage companies. His expertise in operations and sales strategies helped increase profitability and strong customer service rankings for several organizations. Most recently he held the position of vice president for Banc of California in Santa Ana, CA.



Ken Freedman, Chief Administrative Officer.



Eduardo Brugman, Chief Information Officer.

For the past 11 years, Brugman's responsibilities at Riverside's La Sierra University have included the development and implementation of innovative web and multimedia learning solutions as well as online foundational courses for the Zapara School of Business.

"Ken and Eduardo bring the skills necessary for our organization to continue its upward trajectory, and we look forward to working together to help an even greater number of small businesses achieve their goals," Ocasio said.





2019
ECONOMIC DEVELOPMENT COLLABORATIONS
AWARD OF MERIT

PRESENTED TO

CALIFORNIA STATE LOAN GUARANTEE PROGRAM
Small Business Development Corporation of Orange County
MARCH 26, 2020

California Association for
Local Economic Development



CALED RECOGNIZES SBDC-OC FOR COLLABORATION THAT BOLSTERS SMALL BUSINESSES

Small Business Development Corporation of Orange County was honored to receive an Award of Merit from the California Association for Local Economic Development (CalEd) and particularly so because this award honors our close collaboration with other resource partners to boost the state's economy.

It is through our partnerships with the California Infrastructure and Economic Development Bank (IBank) as well as with numerous community based lenders and non-profit organizations that SBDC-OC helps small business owners acquire the capital needed to grow their ventures. These partnerships produced record results last fiscal year in terms of loan guarantees, job retention and creation. We are grateful for the opportunity to serve and support our business community!

Michael Ocasio, President/CEO of SBDC-OC states, "Our passion is helping small businesses succeed. This recognition is another source of validation of how community-based lending helps to drive the California economy."

The 40th Annual CALED conference celebrates how California's economic developers are "Getting it done" every day in their communities through relationship building, strategic planning, and connecting to key resources.

THE SBA LOAN GUARANTEE DEFINED: HOW IT'S DIFFERENT

When entrepreneurs and small business owners need capital to maintain and grow their ventures, they often approach the closest bank. But without sound research, their quest may result in loan denial.

Banks and other lenders cater to specific industries and operate under cultures that can vary widely between institutions. Whether a business lands the desired funding can depend not only on the business' credit worthiness, but on whether there is a match between the lender and its programs and the business seeking a loan. Financing options offered by some lenders include a federal loan guarantee program through the U.S. Small Business Administration or a State Loan Guarantee Program provided through the California Infrastructure and Development Bank, or IBank.

The SBA loan guarantee program is offered directly by lenders in California and is similar in many ways to the California IBank's Small Business Loan Guarantee Program. The state loan guarantee program is not offered directly by lenders but is offered in partnership with a plethora of both bank and non-bank financial institutions through seven IBank-administered Financial Development Corporations of which, Small Business Development Corporation of Orange County is one.

The guarantee functions like an insurance policy for the lender by significantly reducing the risk inherited when loaning money to entrepreneurs and small business owners who may have viable business plans and other critical attributes, but who have some challenges.

"What that guarantee does is bring a prospective loan closer to the middle of a prudent lender's credit policy box. The loan may be considered somewhat riskier for several reasons but still fits within the lender's established credit policy. And the guarantee also provides a level of assurance to the lender," said Larry Trujillo, Small Business Development Corporation board member. He previously served as the Small Business Administration's Director of Lender Relations in the Pacific Northwest and as the Director of Financial Oversight in Washington, D.C. for the SBA's Office of Small Business Development Centers.

Guarantees in general are designed to encourage lenders to make capital available to individuals and entities who may otherwise not be able to obtain financing. "And something to keep in mind is that a loan guarantee is intended to make a marginal loan better but to be clear, guarantees are never intended to make a bad loan good," he said.




CALIFORNIA ORGANIZED INVESTMENT NETWORK

Insurers investing in a better California

We are delighted to share with our constituent resource partners that SBDC-OC has obtained re-certification for FY 2020-2021 under the California Organized Investment Network (COIN), California Department of Insurance.

The California Organized Investment Network (COIN) was established in 1996 as a unit within the California Department of Insurance (CDI). COIN is a collaborative effort between the CDI, community development organizations, advocates, and the insurance industry.

COIN's mission is to provide leadership in increasing insurance industry capital in safe and sound investments providing fair returns to investors and social benefit to underserved communities. COIN also administers the CDFI tax credit program, which is open to all taxpayers who pay taxes under the California Personal Income Tax or Corporation Tax Laws or pay insurer Premium Tax in California.

CDFIs are mission-driven private financial institutions in California specifically dedicated to, and whose core purpose is, providing financial products and services to people and communities underserved by traditional financial markets. They seek to bridge the growing gap that exists between the loans and services available to the economic mainstream and those offered to low-income people and communities, as well as the non-profit institutions and businesses that serve them.

In addition, they serve a critical role in addressing issues of poverty and access to credit for economically disadvantaged communities by providing development services or technical assistance along with the loans and investments they make for community and economic development.

RBT ELECTRIC: BUILDING SUCCESS AND MAKING A DIFFERENCE

When Ryan Tittsworth embarked down the path of entrepreneurship in 2008, he was so closely focused on the growth of his new business that he chose not to take a salary.

That bedrock of determination and drive to build his company, RBT Electric, Inc. into an electrical contracting firm known for its professionalism, expertise and customer service resulted in more than 900% revenue growth over the next 12 years. Starting out with three staff members, RBT Electric in Placentia now employs more than 50 people and self-performs 90% of its contracted work with full-range electrical services and photovoltaic systems in the retail, commercial, transportation, defense, and multi-family housing sectors. The company is a signatory contractor with the International Brotherhood of Electrical Workers and holds many certifications including Small Business Administration 8a minority-owned business and Service Disabled Veteran-owned Small Business. It is licensed to work in six states including California.

Due to the critical services it performs, RBT Electric has ridden out the COVID-19 pandemic in good form with a business backlog of 25% and a 10% increase in its employee base.

"We've not seen a slow-down. We're planning to grow," Tittsworth said, noting upward trends in multi-family housing and in transportation, particularly rail with traction power, lighting and solar projects. Toward capitalizing upon opportunities in these sectors, the company organized an expert team and is leveraging existing relationships with customers in the Los Angeles area.



Ryan Tittsworth got his company off the ground with a CA Dept. of Transportation contract to install solar panels.

Smart business owners know that in today's climate a company's reputation rests not only in honest and exceptional business practices, but in the manner in which they impact the world around them. He saw a need for minority-owned specialty contractors who could perform and run their operation well. As he built his business, he aggressively recruited minorities and

female staff members, people that "mainstream construction companies may have passed up," he says. Among Tittsworth's favorite projects are those designed to better the lives of others.

"These projects matter to RBT," said Tittsworth, "because it's our chance to provide good paying jobs and careers for the next generation of electricians whilst we help provide housing for the less fortunate."



SBDC-OC CELEBRATES CLIENT UNITED TRANSMISSION EXCHANGE'S ENTREPRENEURSHIP AWARD

On November 13, 2019 the chief executive officer of United Transmission Exchange was honored with a prestigious entrepreneurship award during a ceremony in Riverside for leading her company from crisis into success.

United Transmission Exchange CEO Karen Mason, a client of the Small Business Development Corporation of Orange County was named the 2019 Inspirational Entrepreneur during the Spirit of the Entrepreneur Awards. The annual event organized by Cal State San Bernardino's Inland Empire Center for Entrepreneurship honors the inland region's entrepreneurial men and women.



United Transmission Exchange CEO Karen Mason was named 2019 Inspirational Entrepreneur during the Spirit of the Entrepreneur Awards.

Mason was one of 11 recipients in 2019 who were recognized at the black-tie gala at the Riverside Convention Center. As she accepted the honor, she relayed to the audience the experience that she and her late husband and former NFL star Tommy Mason encountered in 2008 as their San Bernardino business faced demise. The couple along with a team of dedicated employees began to build up the struggling enterprise led by Tommy's inspirational team approach.

When Tommy's health began to fail, Karen found herself in the chief executive's role. She possessed no business management or



relevant industry experience and ascended into a leadership position in the male-dominated heavy-duty trucks and transmission arena.

Today the company employs nearly 30 skilled staff members and is the largest independent transmission remanufacturing facility in California. United Transmission Exchange, or UTX, repairs, overhauls and remanufactures Allison transmissions, and distributes and sells parts over the counter for heavy duty commercial vehicles such as municipal buses, trash trucks, fire engines and utility work vehicles.

In 2015, Small Business Development Corporation in conjunction with its partners at Pacific Premier Bank, assisted United Transmission Exchange in swapping out high interest rate commercial real estate debt financing for its facility in San Bernardino and supported a large working capital facility for the company. The move allowed the company to restructure its debt load for better term financing, ultimately saving UTX thousands in interest financing costs over the years.

In return, the business has created and retained well-paying jobs in the Inland Empire and helped to stabilize a low-wealth community.

“Congratulations to my long-time friend Karen Mason and the team at United Transmission Exchange,” said Michael A. Ocasio, president and chief executive officer of the Small Business Development Corporation of Orange County. “Well deserved. Karen is a one-of-a-kind entrepreneur. She is an intelligent and most savvy business owner who has a deep commitment to the city of San Bernardino. And as a woman-owned enterprise, United Transmission Exchange is also an industry exception among heavy manufacturing industry firms which are predominantly operated by men.”



SBDC-OC CIO Eduardo Brugman attended the event to show support for Karen Mason's achievement.



Ms. Mason accepting the 2019 Inspirational Entrepreneur during the Spirit of the Entrepreneur Awards.

The Spirit of the Entrepreneur Award allowed Mason to honor her husband and his legacy, she said, to acknowledge the company's team of committed employees and pay tribute to General Manager Adrian Downs whom the Masons hired to help rebuild the firm. “If it wasn't for our dedicated company family and the way we operate, we'd never be successful,” she said.

GROWTH ENGINE: ENTREPRENEUR LOAN FUND HELPS BUSINESSES TAKE OFF

Land surveying firm Conaway Geomatics Inc. was just out of the starting gate in 2019 when an unexpected influx of business created an immediate need for capital. Feeling the pressure to fulfill contracts, the start-up was uncertain of how to quickly acquire funding.

Conaway Geomatics is based in Placentia and provides services and consulting for public works projects and public utilities. Its array of geospatial services includes boundary surveys, digital terrain modeling, topographic surveys, as-built surveys, CADD drafting, terrestrial laser scanning, aerial mapping with drones, utility research and mapping and many other options. The company is classified as a disabled veteran owned enterprise. It was founded by Shannon Conaway, Cosette's husband, an experienced licensed surveyor and military veteran whose earlier work with a field artillery unit in the California Army National Guard resulted in hearing loss.

"Our largest need was to purchase equipment and insurance to allow us to perform contracting that was being awarded to the business," said executive vice president Cosette Conaway. The company's chief financial officer had an idea of how to resolve the dilemma. She had previously

worked with Small Business Development Corporation of Orange County in Santa Ana and was aware of their capital access programs and resources. Conaway Geomatics applied and within five days was awarded a \$30,000 ELF loan which provided rapid access to important capital that helped the fledgling firm begin fulfilling orders. "The SBDC-OC staff believed in our vision and in our company," Conaway said. "The ELF loan was huge for a newly formed company. It allowed us to focus on the growth of the business in 2019. Since then Conaway Geomatics has been able to grow to almost \$1 million in revenue in 2020 and add four new staff members. We anticipate increasing our revenue by 45% and our staff by 30% in 2021."

Noted Conaway, "Our founders believe that without the assistance given by the SBDC-OC, our company would not have been able to grow as quickly as it has."

The Entrepreneur Loan Fund (ELF) is among an array of capital access programs offered by SBDC-OC toward helping small businesses remain viable and thrive. The corporation's funding programs aim in particular to assist ventures owned by minorities, women, veterans and the disabled and businesses located in undeserved communities.



Prior to becoming one of the founders of Conaway Geomatics, Cosette Conaway worked for two Southern California geospatial firms.



SBDC-OC OFFERS LIFELINES AS COVID SLAMS SMALL BUSINESSES ACROSS CALIFORNIA

As the COVID-19 pandemic swept across the state and nation in the spring of 2020 devastating lives and livelihoods, Small Business Development Corporation of Orange County sprang into action, providing disaster loan guarantees to dozens of companies.

SBDC-OC, through the Disaster Relief Loan Guarantee Program provided by California Infrastructure and Economic Development Bank, or IBank, is helping businesses, in particular small ventures in vulnerable communities, weather drastically reduced revenue stemming from the pandemic as much of society has moved online.

“We see the pain so many businesses have been suffering and we want to do everything we can to help keep their doors open,” said Ken Freedman, chief administrative officer. “The pandemic has negatively affected everyone in some manner, and we all need to work together to get through it and move into a stronger future. We are glad to play a role in helping our economy survive and ultimately recover.”

The development corporation is a mission-driven organization that aims to provide capital access to businesses in underserved communities who typically have difficulty obtaining credit approval, loans and technical assistance. The IBank is a state general purpose financing authority which

finances public infrastructure and private development. The IBank’s Small Business Finance Center provides the Small Business Loan Guarantee Program and the Disaster Relief Loan Guarantee Program which offer state guarantees on loans for small businesses.

Seven nonprofit Financial Development Corporations around the state, of which SBDC-OC is one, are overseen by the IBank and provide state guarantees for qualified business loans from commercial banks, credit unions and non-bank Community Development Financial Institutions (CDFI).

On April 2, the state increased the IBank’s Disaster Relief budget by \$50 million, which coupled with a decision on March 16 to raise the state loan guarantee on qualified business loans to 95%, is providing significant aid to small ventures damaged by economic fallout from the pandemic. As of June 30, 2020, SBDC-OC has funded 31 loans for \$2.4 million in loan amounts.

The fund, a public-private partnership, is anchored by IBank’s \$25 million commitment and \$50 million guarantee allocation. The fund’s initial backers include Wells Fargo, First Republic Bank, the Grove Foundation, Kapor Center, the Panta Rhea Foundation and generous individual donors, a state release says.



SBDC-OC, SO CAL BANK, OC UNITED WAY PARTNER IN IRS VITA PROGRAM

For the second year, Small Business Development Corporation of Orange County will partner with a Southern California bank and the Orange County United Way in participating in an IRS program that helps moderate to low-income taxpayers file their income taxes.

The not-for-profit corporation continued its partner sponsor agreement in October with the IRS Volunteer Income Tax Assistance, or VITA program that uses trained volunteers to provide free services assisting qualified taxpayers. SBDC-OC will serve as an Orange County site sponsor for VITA during the 2020 tax season. SBDC-OC board director Thanh Pham, chief operating officer of Westminster-based California International Bank purchased computers for the VITA program and the bank is providing its branch in Westminster as the host site for the tax preparation service.

"We once again are delighted to team up with California International Bank. N.A. to support the IRS' Stakeholder Partnerships, Education and Communication (SPEC) organization to administer the Volunteer Income Tax Assistance program," said Michael A. Ocasio, president and chief executive officer of Small Business Development Corporation of Orange County. "As a public benefit entity, we recognize the need and also have a public mission to support low to moderate-income taxpayers

providing free tax preparation and counseling services. This is a vulnerable population and many have limited resources. To that end, we look forward to supporting our communities through volunteerism."

The development corporation first became involved with VITA in 2019 for the 2019 tax filing season. SBDC-OC recruited more than 20 volunteers who were then trained in tax preparation through the Orange County United Way. In early 2019, the volunteers assisted the region with 133 tax returns, saving clients \$50,000 in filing fees and helping them receive more than \$200,000 in total tax refunds. Free filing services were provided through February 2020 until stay-at-home orders due to the spreading pandemic shuttered the program.

"The SBDC-OC was on pace to double those numbers if it would have been safe to participate up to tax day," Pham said. "We'll do better this year as we'll be prepared for COVID." The methods for safely providing income tax filing services this coming year are being determined, he said. The United Way and California International Bank will publicize the program once details are confirmed.

Stated Pham, "We truly want to give back to our communities and this an opportunity for making a difference in people's lives."





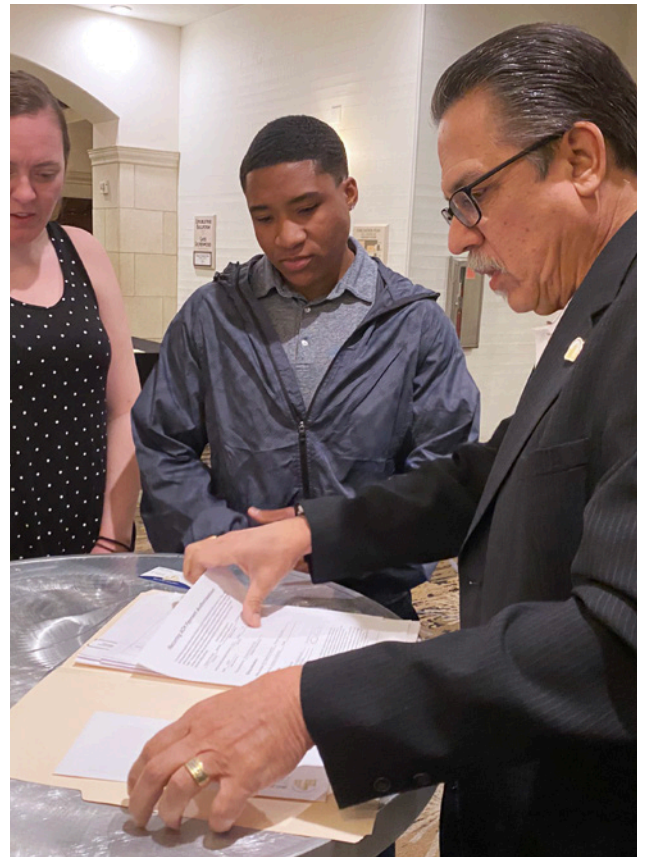
BUILDING PARTNERSHIPS

SBDC-OC is increasingly joining forces with like-minded organizations to tackle complex economic issues and strategize local access to capital. Nurturing collaboration with community partners helps stimulate job creation, boost economic development, and build community capacity and leadership throughout California.











AGENCIES

California Association for Local Economic Development
California Infrastructure and Economic Development Bank
Governor's Office of Business and Economic Development
Black Chamber of Commerce of Orange County
Small Business Borrowers' Bill of Rights

National Asian American Coalition
National Development Council
National Diversity Coalition
Downtown Inc.

SERVICES

Equipoint Captial Advisors
Government Strategies, Inc.
Law Offices of David W. Brody
Veterans Legal Institute
sbapro.com
Trinity Finance Group

EDUCATION

Jack H. Brown College
Tom & Vi Zapara School of Business
Crafton Hills College Foundation
Fullerton Education Foundation

COMMERCIAL LENDERS

Amalgamated Bank
AmPac Business Capital
American Business Bank
Banc of California
Bank of Southern California
Bankers CDC
Business Consortium Fund, Inc.
California Bank & Trust
California Business Bank
California Credit Union
California International Bank
CalWest Bank
Commonwealth Business Bank
Clearinghouse CDFI
City National Bank
Citizens Business Bank
Commerce West Bank
Community Valley Bank
Enterprise Bank & Trust
Enterprise Funding
Evertrust Bank
Farmers & Merchants Bank
First Bank
First Choice Bank
First Commercial Bank

First Foundation, Inc.
First General Bank
Five Star Bank
Hanmi Bank
Homestreet Bank
Infinity Bank
Lendistry
Manufacturers Bank
Mega Bank
Mission Driven Finance
National Asian American Coalition
National Development Council
Nonprofit Finance Fund
Northern Trust Bank
Pacific Commerce Bank
Pacific Premier Bank
Pacific Mercantile Bank
Partners Bank of California
Poppy Bank
Tustin Community Bank
San Diego Private Bank
SCE Federal Credit Union
Sierra Vista Bank
Sunwest Bank
Torrey Pines Bank



SBDC-OC is a proud member of Downtown Inc. and program banner sponsor of our downtown Artists Village and its local artists such as Mike McGee, whose banner projects the City of Santa Ana's art legacy.



MEMBERSHIPS

The Association of Financial Development Corporations
California Association for Local Economic Development
California State Association of Counties Finance Corporation
Risk Management Association Orange County
Risk Management Association Inland Empire

Orange County Black Chamber of Commerce
Responsible Business Lending Coalition
National Asian American Coalition
National Diversity Coalition




**SMALL BUSINESS DEVELOPMENT
CORPORATION OF ORANGE COUNTY**

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