


Michael A. Ocasio, President / CEO and Eduardo Brugman, CIO attend their first post-pandemic Latino Professional Network (LPN) event in Los Angeles, celebrating Dia de los Muertos.



# ANNUAL REPORT 2020

Small Business Development Corporation of Orange County



# OUR MISSION

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



# Table of Contents

## **ABOUT US**

Mission Statement ..... 02

Chairman’s Remarks ..... 04

President’s Message ..... 05

Demonstration of Impact ..... 06

Board of Directors ..... 08

Executive Staff ..... 09

## **INSIGHTS & SUCCESS STORIES**

IBank: New Program Director ..... 10

Success Story Spotlight: Mustang Renewable Power Ventures ..... 12

Brain Injury Center of Ventura County ..... 18

## **IN THE COMMUNITY** ..... 20

## **RESOURCE PARTNERS** ..... 26

# CHAIRMAN'S REMARKS

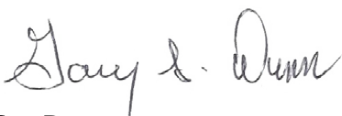
It is with a great feeling of sadness and overall melancholy that I reflect on the previous year's pandemic events and most notably my final year as chairman of the Board of Directors of this awesome organization following a 15-year tenure. I am proud to have served in this leadership role throughout most of the agency's existence during which it experienced substantive growth. In fact, as I write this message, our 20-year inauguration is just a few months away as we prepare for a festive reception in December 2021. I'm looking forward to visiting with our friends, resource partners and significant public partnerships we've developed over the years.

More recently, I've witnessed the agency transcend its range of limits and weather a worldwide pandemic which has forever impacted the California economy, changing the business climate regardless of industry type, affiliation or services provided. Despite these obstacles, we pivoted in terms of the deployment of capital through the issuance of credit guarantee commitments and capital disaster assistance as well as the deployment of direct capital commitments from our self-directed Entrepreneur Loan Fund. In the spirit of supporting many of our small business borrowers during a time of great need, the board of directors also approved a three-month payment deferral allowing businesses to navigate their own survival.

I'm delighted to report our staff has performed admirably in this challenging economic environment during Fiscal Year 2020, having closed 65 project financing requests totaling \$30.1 million in new commercial loans including the issuance and leveraging of \$21.5 million in public funding. This activity helped retain 1,865 FTE positions in the state and create 206 new jobs during the pandemic. Over 45.0% of these borrowers represent communities of color while 20.0% were in low and moderate-income underserved neighborhoods.

In closing, I'd like to thank our dedicated board of directors and new incoming chairman as they take up the mantle and continue our organizational mission supporting economic development and the creation of community wealth, particularly for underrepresented business owners who comprise the backbone of the California economy. Most of all, I thank our long-time professional staff members with whom I'll always enjoy incredible memories forged over the years as we led this remarkable organization together.

To all, a fond farewell and on to FY2021.



Gary Dunn  
Chairman



# PRESIDENT'S MESSAGE

California's recovery is underway after what can only be described as an extraordinarily challenging FY 2020. The continuing COVID-19 pandemic has virtually paralyzed the nation's economy, particularly the 4.1 million small enterprises in California representing 99% of all businesses in the state and employing nearly half of the state's total workforce. These businesses are drivers of economic growth, creating two-thirds of the state's new jobs during the recovery. Last year's state budget created the nation's largest small business relief program, providing billions in needed relief to thousands of small businesses including approximately \$500 million in additional tax relief over several years plus grants for significantly impacted industries.

Although we continue to navigate through the COVID pandemic, the agency was successful during FY 2020 in issuing over \$26 million in credit guarantee commitments representing \$35 million in lending commitments. This activity supported over 120 small business owners of which 45.5% represent communities of color with 20.0% of applicants located in low to moderate-income regions. Of notable mention, the deployment of Disaster Relief Loan Guarantees representing almost 45.0% of total activities helped to retain 602 FTE jobs. Of these loan applicants, 33.0% were female business owners, with 2.0% each from the LGBTQ and transgender communities.

Going forward, California expects to take next steps in its progress and introduce comprehensive strategies and major investments to address stagnant economic growth and support for undeserved communities of color.

In closing, we'll miss Chairman Gary Dunn, our longtime board chairman, confidant, and friend who has concluded his final year in office as he moves into a well-deserved retirement. The agency experienced phenomenal equity growth and expansion during Gary's leadership tenure, and we will continue this good work as we look forward to Fiscal Year 2022.



A handwritten signature in black ink that reads "Michael A. Ocasio". The signature is fluid and cursive, with a long, sweeping tail on the final letter.

Michael A. Ocasio  
President / CEO

# DEMONSTRATION OF IMPACT

## FY '20 RAINS JOB INCREASES

Despite the rollercoaster impacts of a vicious pandemic, loan guarantees and our self-directed Entrepreneurial Loan Fund lending issued through Small Business Development Corporation of Orange County during Fiscal Year 2020-21 helped businesses create and/or retain 2,685 jobs, a 32.5% increase over last fiscal year's results. This bright outcome was achieved through 123 loan guarantee transactions, totaling \$26.3 million in state guarantees issued, supporting over \$35.3 million in bank and non-bank commercial credit facilities. Non-profit lending equaled \$1.0 million supported by a total of \$840,000 in guarantee issuances.



### 2,685 JOBS

increased job creation and retention by 32.5%+ over last year; 40% were located in areas of high to medium unemployment

### 123 TRANSACTIONS

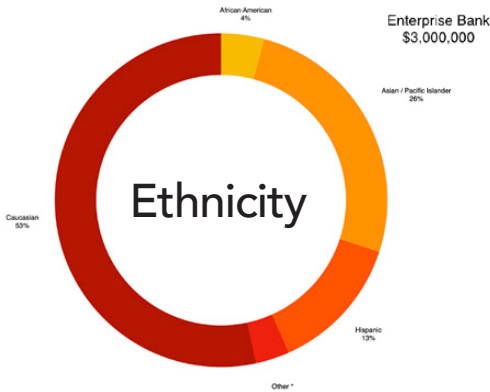
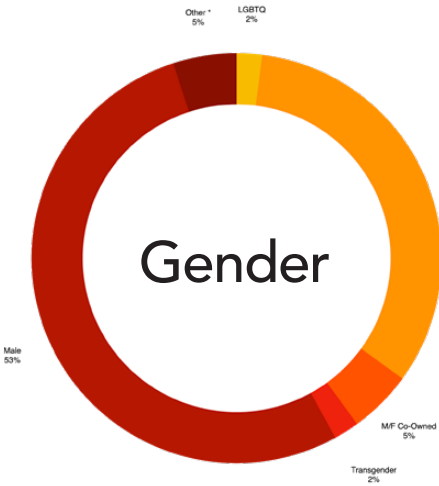
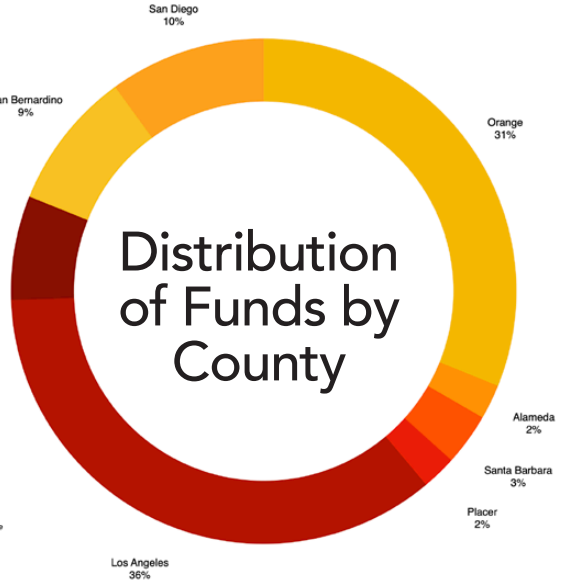
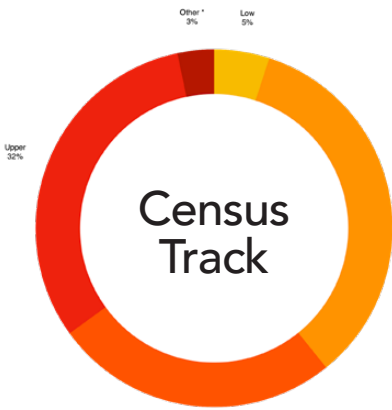
lending to businesses in underserved communities and industries of greater need

### \$35.3 MILLION IN CREDIT FACILITIES

new bank and non-bank commercial credit facilities

### \$26.3 MILLION IN GUARANTEE ISSUANCE

leveraged lending to California's small businesses



\* Disaster Assistance Loan Guarantee Program, Unreported

# ENTREPRENEUR LOAN FUND

**26** TRANSACTIONS SINCE INCEPTION

Self-directed lending of \$700,000 to entrepreneurs, women, and minority-owned enterprises

**248** JOBS CREATED OR RETAINED

Job creation and retention for business owners located in low-wealth communities

**68%** WOMEN AND MINORITY-OWNED ENTERPRISES

Focused lending to women and minority-owned businesses statewide



**Gary Dunn**  
Chairman



**Terrin Ensle**  
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**

# Board of Directors



# Executive Staff

## Consultants

**Blue Mountain PR**, Public Relations

**David Brody, Esq** Legal Counsel

**Cecily Jackson-Zapata, Esq** General Counsel

**Jim Ely**, Loan Committee Chairman

**Ray Ashworth, CPA**



**Michael A. Ocasio**  
President / CEO



**Eduardo Brugman**  
Chief Information Officer



**Carrie Miller**  
Controller



**Nestor Correa**  
SVP / Commercial Lending



**Richard Lee**  
SVP / Commercial Lending



**Maria Lopez**  
Executive Assistant

## SMALL BUSINESS DEVELOPMENT CORPORATION CEO RECEIVES HISPANIC LIFESTYLE BIZCON AWARD

Digital media company Hispanic Lifestyle last June honored Michael A. Ocasio as one of its 2021 Executives of Influence during an annual business leadership event. Ocasio serves as chief executive officer and president of Small Business Development Corporation of Orange County in Santa Ana.

Hispanic Lifestyle's BizCon2021 was presented virtually on YouTube and Facebook and included a round of interviews highlighting five awardees of the Executive of Influence recognition. Approximately 700 attendees registered for the virtual BizCon2021 with additional viewers able to tune in.

"I've known Mike for years, I've admired Mike for years. He does so much for his community and it was time he was recognized," Sandoval said. He personally selected Ocasio for the Executive of Influence recognition which typically involves a nomination process to honor leaders who contribute to their organizations and communities. He noted Ocasio's personal dedication in helping small business leaders by providing advice, inspiring drive and focus, and helping them form connections. "He's helping the small business

community, specifically the Latino community, realize their dreams," Sandoval said.

"It was such an honor to be recognized by Hispanic Lifestyle and to be able to talk about the history of our corporation and the services it provides, in particular to small business owners of color," Ocasio said. "Richard Sandoval and his company are providing such an important service for the Hispanic community by highlighting all those making an impact and I am privileged to be a part of that effort."

Ocasio, a native of the Bronx, N.Y. and long-time Southern California resident is a founding member of the Small Business Development Corporation which focuses on the development of underserved communities and funding opportunities for vulnerable small businesses. Established in 2001, the corporation is a nonprofit public-private economic development organization residing under the California Infrastructure and Economic Development Bank, known as IBank. It is one of seven development corporations around the state that comprise The Association of Financial Development Corporations, an industry trade association led by Ocasio.

Over the past 20 years, Ocasio has overseen the expansion of SBDC-OC's board to incorporate a cross-section of experts and has spearheaded the corporation's growth to encompass an array of California's capital access programs. These efforts include the organization's direct lending assistance program called the Entrepreneur Loan Fund launched in 2018.

Going forward, SBDC-OC will add State Small Business Credit Initiative funds via the American Rescue Plan Act to its portfolio of funding opportunities and is in the process of applying for certification through the U.S. Treasury Department to function as a Community Development Financial Institution, which will extend its assistance to housing developers and low-income individuals. In September 2021, Ocasio, his staff and the corporation's board of directors celebrated SBDC-OC's 20th anniversary and the impact of helping hundreds of small businesses and their regions move forward.

To watch the Hispanic Lifestyles BIZCON Awards, visit: <https://youtu.be/2D3pTVaQNUk>



**NEW IBANK  
FINANCE CENTER  
MANAGER LEADS  
TEAM TO HELP  
BUSINESSES  
SCORE SUCCESS**

In her spare time, Megan Hodapp cheers for the Sacramento Kings, Los Angeles Dodgers or the Las Vegas Raiders, depending on the season, and enjoys spending time with her treasured English Bulldog Bogey. As manager of California's Small Business Finance Center, she leads her own team in a game plan to help the state's four million or so small businesses score success through a strategy of capital access programs.

Hodapp took the helm of the Small Business Finance Center in July 2021, the latest step forward in a career that began in 2014 and led through various state offices and programs that provide funding avenues for businesses. The Small Business Finance Center is part of the California Infrastructure and Economic Development Bank, or IBank which launched in 1994 and is located within the Governor's Office of Business and Economic Development, called GO-Biz. The finance center offers several loan guarantee programs and other support to the state's small businesses and farms.

Hodapp and her staff of two analysts at the center oversee the state's long-standing Small Business Loan Guarantee Program, or SBLGP, which gives an extra measure of confidence to lenders by partially guaranteeing loans to many varieties of small businesses including those located in low to moderate-income communities. In fiscal 2019-20, the program guaranteed 470 loans resulting in \$165 million in loan guarantees.

The center also provides a Disaster Relief Loan Guarantee program for businesses needing to mitigate damages directly resulting from the Covid-19 pandemic, wildfires, drought, or other declared disasters, including those who do not qualify for federal disaster funds. Eligible ventures with up to 750 employees may receive a disaster relief loan guarantee of up to 95% of their desired bank loan, up to a guarantee of \$1 million.

The center's Jump-Start Loan Program provides micro-loans of up to \$10,000 for low-wealth entrepreneurs located in underserved areas of California. The Farm Loan Program provides direct loans to small farms through participating corporations that are approved lenders of the U.S. Department of Agriculture, Farm Services Agency which guarantees up to 90% of the loan.

Hodapp's daily tasks involve approving all loan guarantees and working with the center's seven Financial Development Corporations, of which Small Business Development Corporation of Orange County is one. The corporations are located around California and help bring the loan guarantee programs to lenders and small businesses.

The Small Business Finance Center also manages programs supported by the federally-funded State Small Business Credit Initiative, or SSBCI which will be reauthorized through the American Rescue Plan Act 2021. California is initially expected to take in \$895 million. The Small Business Finance Center anticipates receiving part of an allocation from that amount.

Building awareness of programs that can be a lifeline to small businesses is of vital importance in Hodapp's view. She notes, "Small businesses are such a large part of the state's economy and overall success, it is important to make sure we are focusing on them and helping them succeed in the small business ecosystem."

For more information on IBank's Small Business Finance Center, visit: <https://ibank.ca.gov>



**IBANK PROGRAMS  
HELP LAUNCH  
STATE-OF-THE-ART  
COUNTY RESOURCE  
CENTER IN SANTA  
BARBARA**

With the new year comes another

slate of California laws which take effect in January, including one pivotal regulation aimed at significantly reducing organic waste and toxic landfill gases by recycling the state's discarded food scraps into compost.

Senate Bill 1383, first signed into law in 2016 and effective January 2022, aims at decreasing the state's organic waste in landfills 75% by 2025, thus reducing a significant source of methane gas, a climate super pollutant. The law requires that all organic food waste produced by households and businesses be diverted from landfilling. Food waste in certain jurisdictions is collected along with yard clippings and other green waste for further processing either via composting or other methods. Counties are expected to lead their jurisdictions and rise to the monumental task of collecting and reprocessing tons of organic refuse as well as figure out how to educate their communities in new waste-discarding habits.

## AHEAD OF THE GAME

The County of Santa Barbara and its 54-year-old Tajiguas Landfill is well ahead of the game thanks to a public-private partnership with Newport Beach-based Mustang Renewable Power Ventures LLC. Led by its founder and Chief Executive Officer John Dewey, a real estate investor and developer, the organization incorporated European technology into a state-of-the-art, two-facility recycling and organic waste processing plant called the ReSource Center. It includes a visitor education center with interactive exhibits and viewing windows of the recycling

facility operations.

Following a 12-year design and development process that began in 2009 with an initial competitive bid submission, the ReSource Center and its two facilities became operational at Tajiguas Landfill in 2021—the 68,000-square-foot materials recovery facility (MRF) for processing recyclables came online in February and the large-scale 68,000-square-foot anaerobic digestion facility (ADF) which turns organics into renewable energy and compost started operations in August.

Mustang's redevelopment of the Tajiguas Landfill into the sophisticated ReSource Center is its first waste-recycling project. The startup operation has created nearly 100 new, full-time jobs and incurs monthly operating costs for all facilities of more than \$1 million. Its development has been supported by two state loan guarantees, a program of the California Infrastructure and Economic Development Bank, or IBank, and administered by the Small Business Development Corporation

of Orange County. The guarantees act as collateral for eligible small businesses and startups seeking loans to cover business development and operational costs. The most recent guarantee issued to Mustang in April 2021 provided 80% backing on a \$1 million term loan from American Business Bank. The loan provided Mustang a working capital facility to meet its contract obligations to the county including support of the anaerobic digestion facility, which will have 10 employees when fully operational.

The loan guarantee program is IBank's long-standing flagship effort aimed at helping California's small business economic backbone



John Dewey, real estate investor and developer, is also founder and CEO of Newport Beach-based Mustang Renewable Power Ventures LLC.



John Dewey, CEO of Mustang Renewable Power Ventures giving a tour of Tajiguas Landfill based ReSource Center.

overcome financing obstacles and thrive. More recently IBank rolled out new direct financing through the CLEEN Program intended to support the energy and environmental needs of municipalities, universities, schools and hospitals. Direct IBank loans are available to eligible applicants ranging from \$500,000 to \$30 million.

“There is much work to be done toward creating a healthier environment that combats climate change and its devastating effects on our state,” said SBDC-OC President and Chief Executive Officer Michael A. Ocasio. “IBank’s loan guarantee programs and its new CLEEN direct lending program are absolutely critical to small businesses and organizations that are focused on cleaning up our environment and the recycling of waste, helping to ensure a healthier and safer future for all of us. We are grateful to be able to assist Mustang Renewable Power Ventures’ working capital needs to support their energy recycling manufacturing plant which will make such a significant difference to the health and wellbeing of communities in Santa Barbara County and beyond.”

## INVESTMENT STRATEGY

The ReSource Center represents an investment by Santa Barbara County of more than \$140 million and was the largest public works project undertaken by Santa Barbara County. It was a public-private partnership development that had not been done previously for a project of such magnitude, Dewey said. The center is owned by the county with Mustang Renewable Power Ventures’ subsidiary, MSB Investors, contracted over the next 10 years as its design-build operate contractor.

The center is processing approximately 500-600 tons of municipal solid waste a day and separating and processing about 200 tons of single-stream recyclables daily. All of this activity is expected to divert about 60% of incoming waste away from the landfill, more than doubling its effective remaining capacity. Greenhouse gas emissions emanating from the landfill are expected to drop by an amount equal to 28,668 cars per year.







“Through its increase in recycling and massive greenhouse gas reductions, this facility sets new standards for mitigating the environmental impacts of our community’s waste for both the region and state,” said Carlyle Johnston, project leader with Santa Barbara County Resource Recovery & Waste Management Division. “It has been a cornerstone to Santa Barbara County in its efforts against climate change. This facility has also kept the county well ahead of new state mandates. It exceeds the 75% organics diversion goals for 2025 set out by new legislation such as SB 1383, by diverting more than 80%.”

The ReSource Center’s facilities are designed with equipment and technology from corporations based in the U.S., the Netherlands, Germany, Italy and Spain. The facilities process, capture and separate recyclable materials as well as convert organic food and green waste into compost and energy from trash and recyclables trucked to the landfill by the local waste management company, MarBorg Industries. The dry fermentation anaerobic digestion process for turning organics into compost captures toxic, climate-damaging methane gas and turns it into renewable energy which will be sold to SoCal Edison, providing enough power for 2,000 homes via clean-burning gas engines.

“We had a team of more than 20 design and engineering firms that contributed to the project design,” said Dewey. “As project developer, it was our responsibility to provide an integrated solution that met the waste diversion, recycling and renewable energy goals of our client, Santa Barbara County. We did our best to meet and exceed their expectations in all project requirements.”

## **OBSTACLES TO OPPORTUNITIES**

Mustang beat out 11 competitors to receive the county’s final selection in 2011. From there, various delays, including inclement weather and later the Covid-19 pandemic, extended the completion timeframe for the massive and complex

project.

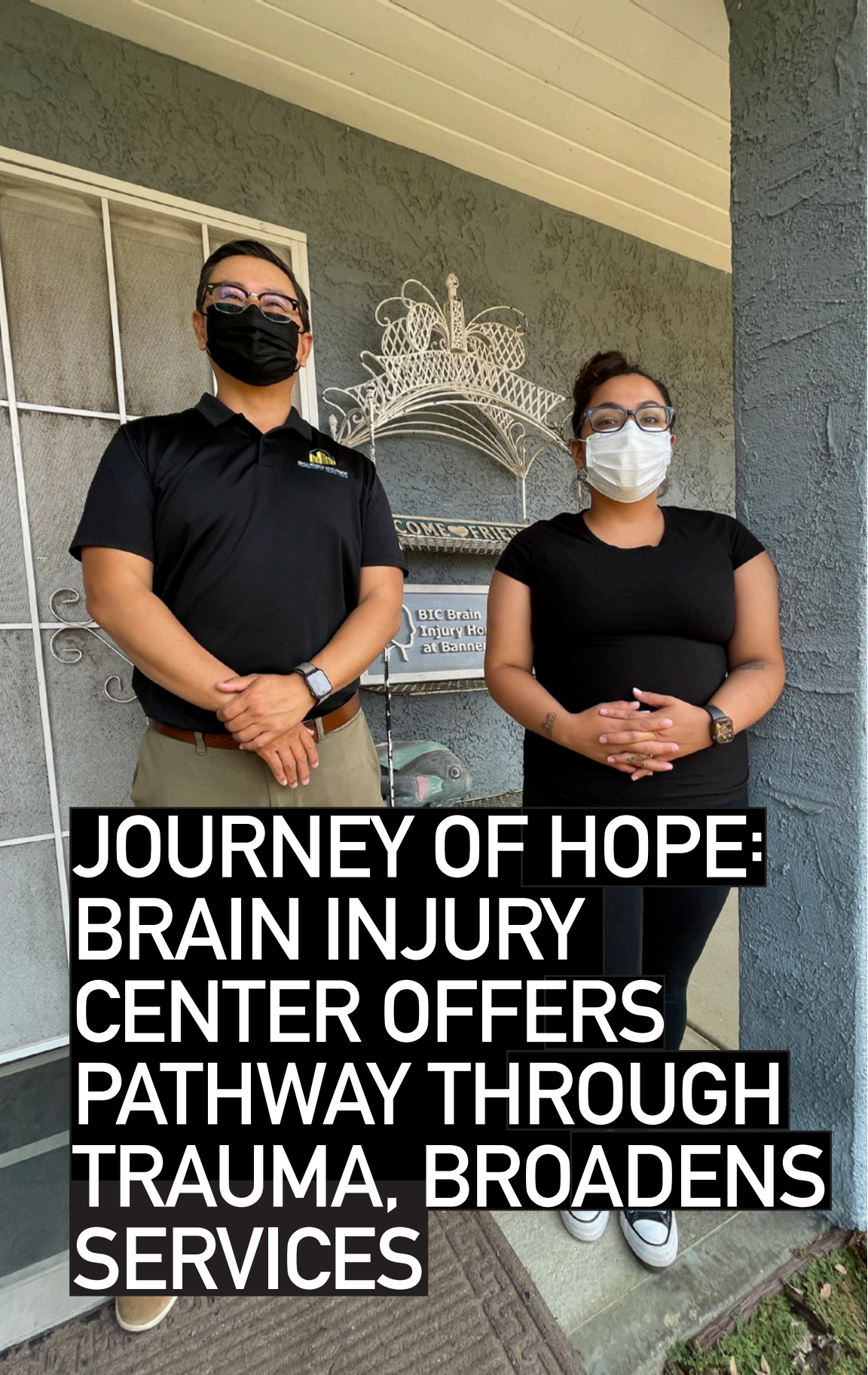
“The environmental review and contracting process was initially estimated to be a three-year process. It took seven years for various reasons,” Dewey said. “We worked very closely with the county and the participating cities to ensure that the project met all of the municipal participants’ requirements.”

Dewey has held careers in real estate investment, finance, entitlement and development for more than 40 years. He initially worked in real estate capital markets for Shearson Lehman/American Express Real Estate Capital Markets for nearly 10 years, placing commercial and large residential debt and equity exceeding \$450 million transaction volume. As a real estate investor and developer, he has owned three former landfills in Southern California which were renovated as industrial and self-storage properties.

“Owning landfills exposed me to the landfill crisis in California as two-thirds of California’s 300 landfills operating since 2000 have filled up and closed,” he said. “Most municipalities have seen this coming for the past two decades and have begun exploring European style solid waste diversion technology and projects.”

Mustang is also pursuing other waste management and recovery projects throughout the US. “We look for opportunities to leverage our unique skills and experience to other forward-thinking municipalities that are looking for a best-in-class solution to achieve the highest possible recycling and organic waste diversion rates available,” said Dewey.

For more information on Mustang Renewable Power Ventures, visit: <http://mustangrpv.com>



**JOURNEY OF HOPE:  
BRAIN INJURY  
CENTER OFFERS  
PATHWAY THROUGH  
TRAUMA, BROADENS  
SERVICES**

**F**or more than 20 years Brain Injury Center of Ventura County has strived to illuminate the dark and confusing pathways survivors of traumatic brain injuries and their families face by stepping alongside of them with guidance, resources and compassionate support.

Established in 1998, the nonprofit Brain Injury Center offers weekly support groups for the severely brain injured and their caregivers. In 2016, hospital-to-home Care Transitions services were added linking clients to physical, occupational and speech therapists, neurologists and medical specialists, government aid programs and other resources. All support groups and resource connections services are free of charge.

In 2019, the center took over the management of a six-bed residential facility called Banner House dedicated to the care of brain injured clients who need cognitive and physical rehabilitation. In May 2021, armed with an 80.0% state loan guarantee acquired through Small Business Development Corporation of Orange County, Brain Injury Center was able to secure a \$720,000 loan from City National Bank for the purchase of Banner House.

Noted Associate Executive Director Chrissy Stamegna, “Purchasing the facility has allowed the Brain Injury Center to plan for the future and be in a better position to provide for the long-term needs of our residents. We are also now able to offer more services to both residents and the larger community of brain injury survivors.”

## **FROM TRAGEDY, A FUTURE**

The Brain Injury Center was forged in the fires of trauma. In 1985, Sue Stork was an energetic 19-year-old college freshman. But a devastating vehicle accident resulted in significant damage to her brain. Recovery involved a 16-month stay at St. John’s Regional Medical Center in Oxnard and her injuries required her to re-learn how to

walk and talk and carry out simple activities. Her family faced the overwhelming responsibility of helping her navigate this difficult process with little to no assistance.

Along the way, they connected with other families who shared similar experiences. Eventually a group of five families established the Brain Injury Center as a 501(c)3 nonprofit. Sue and her mother, Midge Stork, recently completed a book about their experiences. Titled “A Father’s Abundant Love,” the book was published by Wilk Entertainment Group in August 2021.

The Brain Injury Center with 20-30 employees assists around 500 clients annually. Its support groups and Care Transitions services are funded through donations and grants. The residential facility is private pay-based with monthly fees starting at around \$8,500.

## **COVID IMPACT**

Because of Covid-19, over the past year and a half the center’s support groups and transitions assistance services have taken place on Zoom video conferencing and by phone. While the center experienced only a slight initial reduction in referrals, it incurred an overall drop in donations as the broader business community struggled. The Brain Injury Center received a federal \$10 million Paycheck Protection Program loan that was forgiven and was able to retain the majority of its caregivers and all of its core staff members and leadership.

“Our main goal is to continue to provide services for those who have been affected by brain injury throughout Ventura County,” Stamegna said. “We hope to expand our services to reach even more people in the coming years.”

For more information on the Brain Injury Center of Ventura County, visit:  
<https://braininjurycenter.org>



*In the  
Community*













# RESOURCE / PARTNERS

## 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.  
Aspire Community Housing Economic-  
Development Organization

## SERVICES

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

Cecily Jackson-Zapata, Esq  
Citrus Counseling Services  
Blue Mountain PR  
Fourth Sector Innovations  
DL Digital Consulting

## COMMERCIAL LENDERS

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

First Choice Bank  
First Commercial Bank  
First Foundation, Inc.  
First General Bank  
Five Star Bank  
Hanmi 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 Premier Bank  
Partners Bank of California  
Poppy Bank  
San Diego Private Bank  
SCE Federal Credit Union  
Seacoast Commercial Bank  
Sunwest Bank  
Torrey Pines Bank  
Tustin Community Bank





**MEMBERSHIPS**

The Association of Financial Development Corporations  
 California Association for Local Economic Development  
 California Organized Investment Network (COIN)  
 California State Association of Counties Finance Corporation  
 Orange County Black Chamber of Commerce

National Asian American Coalition  
 National Diversity Coalition  
 Responsible Business Lending Coalition  
 Risk Management Association Orange County  
 Risk Management Association Inland Empire



**SMALL BUSINESS DEVELOPMENT CORPORATION OF ORANGE COUNTY**

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