



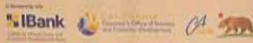
ANNUAL REPORT

SMALL BUSINESS
DEVELOPMENT
CORPORATION OF ORANGE COUNTY





SMALL BUSINESS DEVELOPMENT
CORPORATION OF ORANGE COUNTY



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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.

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Greetings to all our investment partners, stakeholders, and the many resource partners who are a strategic supporting component of this agency's economic development platform. It is with humility and great anticipation of things to come that I've accepted this role as our longtime chairman Gary Dunn retires, and as we move forward setting a clear vision and goals for the agency which recently celebrated its 20-year anniversary.

As a measure of the organization's historical achievements, we have once again been able to show this year that economic performance and environmental, social, and societal performance go hand in hand and are mutually reinforcing. Our impact has remained steadfast as the agency's credit guarantee commitments of \$53 million have leveraged \$74 million in commercial bank and non-bank CDFI community development lending in over 11 counties resulting in the creation and retention of over 4,300 California jobs.

Expanding upon California's partnership with U.S. Treasury and the rollout of the State Small Business Credit Initiative 2.0 (SSBCI), the state has allocated over \$390 million to support our guarantee lending activities to expand access to capital for underserved communities, including building on existing relationships with our community lending institutions with strong established presences in those communities. This is augmented by an additional tranche of \$200 million for the implementation of several capital strategies intended to provide key investments to small businesses.

Going forward, the agency's strong net asset equity provides sufficient liquidity and capacity to support additional growth and programs with respect to our direct lending platforms, financial education, and new housing initiatives under consideration.

As we move into the new fiscal year, I'm absolutely thrilled to collaborate with my fellow board colleagues and agency staff to continue our economic development mission supporting small businesses and public charitable organizations including those underserved communities of greater need and higher unemployment.

Thank you for your continued support.



Thanh Pham
Chairman

CHAIRMAN'S REMARKS



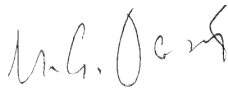
PRESIDENT'S MESSAGE

Once again, California's values and entrepreneurial spirit have powered the state's ascent toward becoming the fourth largest economy in the world. This is due in large part to California's efforts to double down on industries of the future, like renewables and clean energy. California is also the state with the highest gross domestic product in the nation, outperforming others in company market values, renewable energy and more. All of these factors have come together to reinforce our success this year as evidenced by our and organizational net asset growth, capacity and agency liquidity.

As the state continues its economic upward trajectory, we continue to work with a plethora of financial institutions and non-profit organizations statewide to support our economic development mission. More than \$1.2 billion has been allocated to California for the State Small Business Credit Initiative for disbursement over the coming years; to that end, we've leveraged over \$74 million in bank and non-bank lending to small businesses of which 47% is being deployed within low-to-moderate communities and to businesses of which 46.0% are owned by ethnic minorities and 11.0% are owned by women. Over 37% of our lending activities are concentrated within the tri-county regions of Riverside, San Bernardino and Orange counties while 63% of such activities are spread across the state.

We wish to salute outgoing chairman Gary Dunn with a hearty hail and farewell as he enjoys retirement. Picking up the reins is our new board chairman, Thanh Pham, president and chief executive officer at California International Bank in Westminster.

The state's economic performance in 2022 with year-over-year jobs growth of more than 620,000 is certainly encouraging, and while we keep watch on mixed predictions for the future, SBDC-OC does not waiver in its mission of helping at-risk small businesses access the capital they need. Were it not for our efforts and those of our sister institutions under IBank, the foundations of our Golden State would be weakened. We go forward grateful to make a difference in providing valuable resources that help build assets and wealth in ways that ultimately benefit all of us.



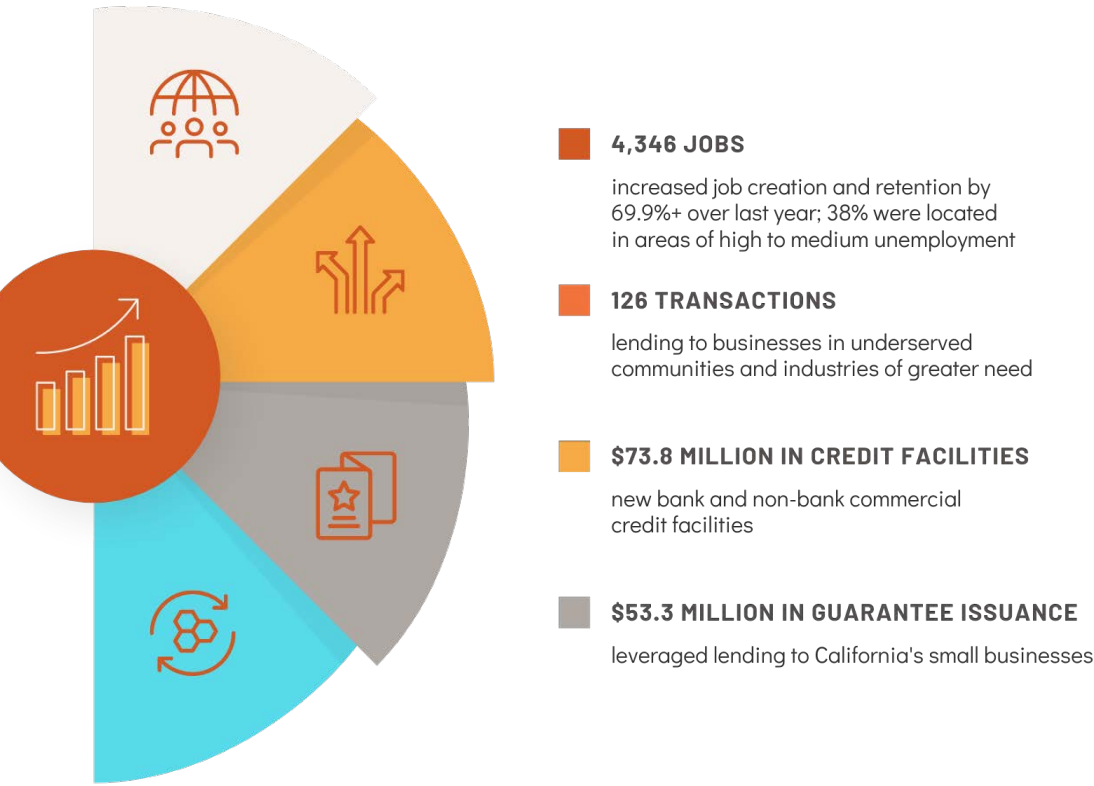
Michael A. Ocasio
President /CEO

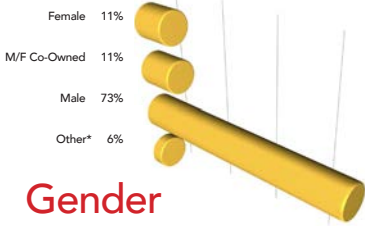


DEMONSTRATION OF IMPACT

AGAINST THE ODDS IN FY'21

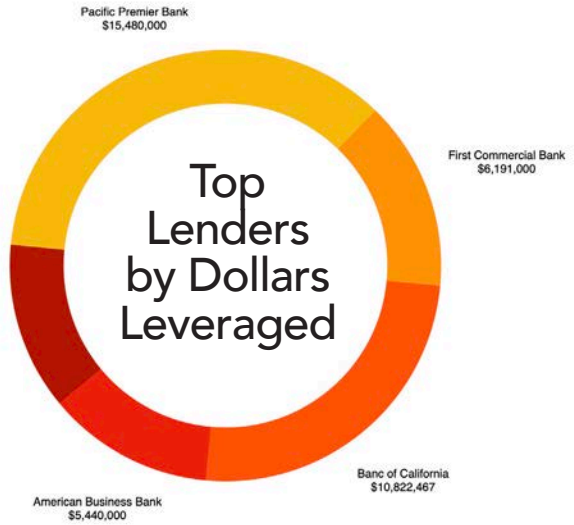
Inflation soared, a war broke out in Eastern Europe, and the negative effects of a lingering pandemic left their mark during the last fiscal year. But in spite of a host of societal and economic challenges, Small Business Development Corporation of Orange County saw its impact significantly expand. Loan guarantees and our self-directed Entrepreneur Loan Fund lending during Fiscal Year 2021-22 helped businesses create and/or retain 4,346 jobs, a 69.9% increase over last fiscal year's results. This outcome was achieved through 126 credit transactions, totaling \$53.3 million in state guarantees issued, supporting over \$73.8 million in bank and non-bank commercial credit facilities. Nonprofit lending equaled \$7.5 million supported by a total of \$5.1 million in guarantee issuances.



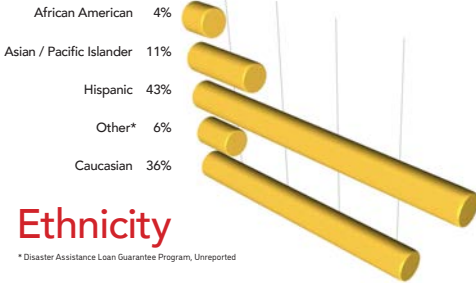


Gender

* Disaster Assistance Loan Guarantee Program, Unreported

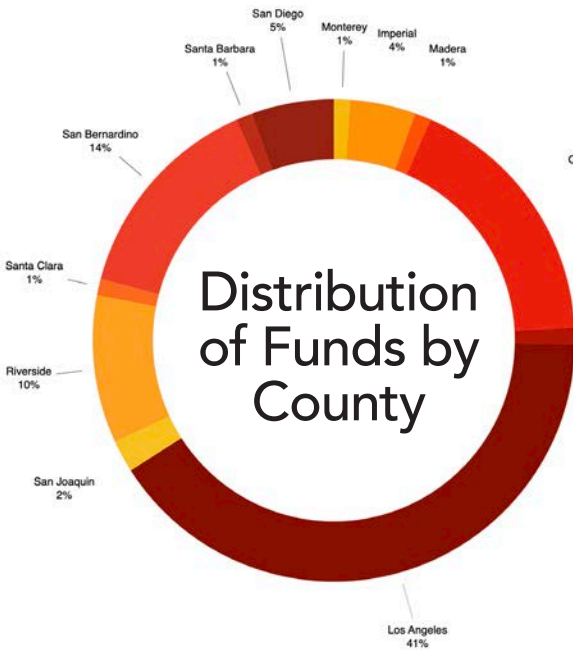


Top Lenders by Dollars Leveraged

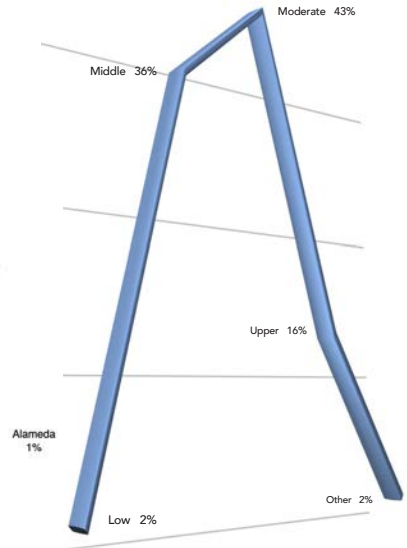


Ethnicity

* Disaster Assistance Loan Guarantee Program, Unreported



Distribution of Funds by County



CENSUS TRACT

* Disaster Assistance Loan Guarantee Program, Unreported

ENTREPRENEUR LOAN FUND

27 TRANSACTIONS SINCE INCEPTION

Self-directed lending of \$740,000 to entrepreneurs, women, and minority-owned enterprises

248 JOBS CREATED OR RETAINED

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

74% WOMEN AND MINORITY OWNED ENTERPRISES

Focused lending to women and minority-owned businesses statewide



Thanh Pham
Chairman



Pablo Ocasio
Vice-Chairman



Larry Trujillo
Secretary



Cassandra Johnson
Treasurer



Michael A. Ocasio
President / CEO



Dr. Gil Keinan



Eric Bell



Dominick Betro



Dr. John Thomas



Michael Karr



Abdi Ahmed

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
Chief Financial Officer



Nestor Correa
SVP / Commercial Lending



Richard Lee
SVP / Commercial Lending



Maria Lopez
Executive Assistant

CITY NATIONAL GRANT TO AID SBDC -OC MISSION

A recent grant from City National Bank will provide important support for Small Business Development Corporation of Orange County's mission serving underrepresented small business owners and their communities. The corporation received approval on Sept. 15 for a \$15,000 grant from City National under the Community Reinvestment Act. All of the contribution will be used for unrestricted program support and will cover such

areas as technical assistance for business owners including guidance with loan packaging and education. The funding will also provide support for the loss reserve for SBDC-OC's Entrepreneur Loan Fund (ELF), a micro-credit program assisting small businesses.

"We are so grateful to City National's partnership and support of our mission to assist small business owners most in need of capital access," said

Richard Lee, one of development corporation's senior vice presidents for commercial lending. "As a public benefit nonprofit, grants like these are vital to our ability to continue our work aiding the small business community and ultimately the California economy."

CITY NATIONAL BANK
AN RBC COMPANY



LENDING STARTUP ACELERA FINANCIAL REVS UP TRUCKING INDUSTRY, AIMS TO EXPAND SERVICES

For more than two years the small business community has struggled under a devastating Covid-19 pandemic which continues to pose a threat. Now a battered economy's wobbly recovery has been stymied by rising inflation and interest rates, continued supply chain snags, ongoing international Covid restrictions and a war in Ukraine. It is into this continuously complex uncertainty that one lending startup has stepped up offering services that vulnerable businesses need the most -- direct access to financing transportation equipment and help navigating the ins and outs of business operations and regulatory red tape.

Acelera Financial Corp. was founded in 2019 in Los Angeles just a few months before the pandemic began its calamitous sweep. It aims to help fill the funding void experienced by many startups and small companies seeking equipment loans, particularly ventures owned by immigrants and people of color located in low to moderate-income California communities.

The corporation is a U.S. Treasury-designated Community Development Financial Institution (CDFI), essentially functioning as a privately-owned bank focused on providing credit and financial services to underserved markets. Acelera offers various loans ranging from \$25,000 to \$1 million, underwriting, loan closing and portfolio management, and assistance with entity formation, licensing and permits, Covid-19 adaptability options, among other services. The corporation also operates an affiliate entity that functions as a business incubator.

Acelera has originated or processed over \$16 million in small business commercial loans since its inception. The corporation has a particular focus on the trucking industry which experienced significant growth in 2021 in numbers of trucking companies granted federal authorization to operate. Currently Acelera's primary loan program, launched in 2021, provides loans to finance the purchase of freight trucks. "We project to originate over 150 truck loans in 2022," said Chief Executive Officer Eric Sarabia, Esq. "Our main goals for the next several years include scaling our lending operations to finance over 1,000 trucks by 2025 and to automate our lending process and bring it completely online in order to simplify the user experience for our borrowers."

In early 2021, Acelera was certified as a participating member lender with the California Infrastructure and Economic Development Bank, or IBank, a self-supporting institution created by the state legislature in 1994 to finance public infrastructure and private development toward helping build a strong economy. IBank, through seven financial development corporations including Small Business Development Corporation of Orange County, offers a state loan guarantee program to small businesses, effectively providing collateral for eligible business owners as they seek lending from banks and other financial institutions.

"Acelera wanted to become a participating member lender with IBank because the Small Business Loan Guarantee Program (SBLGP) sponsored by IBank provides us the additional support needed





Team members from SBDC-OC on a tour of the Acelera facilities.

for us to increase our lending to the Latino and African-American small business community that we serve,” said Sarabia. “This designation supports our objective of providing critical access to capital to the small business owners that we serve by giving us the confidence to lend to those who are traditionally left out of the commercial loan market due to a perceived higher risk.”

Small Business Development Corporation has provided state loan guarantees to Acelera’s trucking clients since summer 2021. The greatest number of guarantees were issued during the third quarter ended March 31. During this timeframe, 21 guarantees totaling almost \$1.6 million were issued which supported nearly \$2 million in loans for trucking businesses.

Acelera’s focus on underserved markets and specifically the needs of Latino, African American, and immigrant business owners in low-to-moderate-income communities derives from its founders’ personal experiences and insights. The organization’s seven partners originate from Colombia, the Dominican Republic, Mexico, and El Salvador and

have held careers in law, finance, marketing, and executive leadership. Said Sarabia, “We observed that many small business owners needed affordable commercial loans of less than \$250,000 to either re-finance predatory loans or to meet working capital needs to fulfill reliable customer contracts.”

The company connects with its clientele through the founders’ networks, direct interaction with business owners at their locations, hosting or participating in online and in-person workshops, and through partnerships or collaborations with other organizations.

Meanwhile, Acelera’s leadership hopes additional lenders will broaden their financing opportunities to encompass the needs of vulnerable small businesses. “Despite recent pledges, large banks continue to reduce the number of commercial loans of \$250,000 and below to small businesses, so this small business community will still face challenges with access to capital,” Sarabia said. “We plan on continuing to fill the void, but the need is so large that it will require many more lenders and/or government support.”



SBDC-OC AND COMERICA BANK CELEBRATE \$1 MILLION INVESTMENT SUPPORTING AT-RISK BUSINESSES

Dallas-based Comerica Bank and Small Business Development Corporation of Orange County celebrated Comerica's \$1 million investment in SBDC-OC's mission of helping vulnerable businesses achieve success.

Dubbed an EQ2 investment, the \$1 million outlay is an Equity Equivalent investment which will function as a deeply subordinated note with certain features that allow it to work like equity. Such bank investments serve as tools to help community development financial institutions, or CDFIs increase lending in economically disadvantaged areas. SBDC-OC is a state-certified CDFI and Comerica's \$1 million EQ2 investment will support its activities that help small businesses successfully operate their ventures by accessing capital and receiving general management assistance and business education. The corporation's mission is particularly focused on businesses located in low-to-moderate income communities or opportunity zones and that are owned by women, people of color, the disabled and veterans.

Small Business Development Corporation, which is a nonprofit public benefit corporation, functions as one of seven Financial Development Corporations in California operating under the state's public municipal bank, the California Infrastructure and Economic Development Bank known as IBank. Among other things, the corporations administer the long-standing State Loan Guarantee Program

which provides credit guarantees for eligible small businesses seeking loans or lines of credit from lenders. The program is among many different funding and business services products SBDC-OC offers the small business community in Southern California and other parts of the state. Its offerings include the Entrepreneur Loan Fund, Disaster Assistance Loan Guarantee Program and the California Capital Access Program.

The EQ2 investment's unique features include its function as a general obligation debenture on SBDC-OC's balance sheet that is not secured by company assets. It is also subordinated to the development corporation's other creditors. The investment includes a 10-year term and fixed low-market interest rate.

"On behalf of SBDC-OC's board of directors we are thrilled and delighted to have received Comerica Bank's \$1.0 million equity investment which will be utilized to expand the agency's small business lending platform and future affordable housing initiatives," said Michael A. Ocasio, president and chief executive officer.



BUILDING DREAMS: SPECIAL NEEDS SCHOOL EXPANDS OPERATIONS

As special education enrollment surged across California over the past decade, a new school arrived on the scene in 2013 offering research-based, personalized programs for students who are challenged by disability.

The school, Port View Preparatory, is a state-designated non-public school which began operations in Yorba Linda and expanded with a second campus in Ontario in 2017. This year it grew again with a larger space for one of its sites following a two-year delay due to the Covid-19 pandemic. Port View now has a total of around 190 students enrolled in Ontario and at another 76,675-square-foot facility on a three-acre lot in Tustin. Port View moved into the Tustin facility in May 2020 from the smaller Yorba Linda site to handle anticipated increases in requests for its services.

On July 1, 2022 Port View completed a purchase agreement and \$2.2 million in financing for the Tustin campus along with a \$1 million line of credit. The property acquisition occurred through a collaboration between Clearinghouse CDFI and the Bank of Southern California and was assisted by a state loan guarantee on 80% of the term loan. Another loan guarantee of 74% was provided for the credit line.

The guarantees, administered by Small Business Development Corporation of Orange County, are a program of the California Infrastructure and Economic Development Bank or IBank which facilitates its programs through seven financial development corporations around the state. The state loan guarantees function as collateral for eligible small businesses who otherwise would find it difficult to land conventional financing. For Port View, the funding allowed the retention of 200 positions and will help in hiring 50 to 100 additional staff as the school continues to increase enrollment and further its operations.

“It’s about sustainability of the organization and not wanting to be at the mercy of the market,” and hav-



Edward Miguel, president of Portview Preparatory answering questions during a tour of the facilities.

ing assets to draw from to continue to support students in the event of economic downturns, said Edward Miguel, Port View’s co-founder and president.

Port View serves students in kindergarten through age 22 who enroll through referrals from more than 50 school districts. The students arrive with varying degrees of disability. Funding is provided through the federal Individuals with Disabilities Education Act and via district funding through the Individualized Education Plan (IEP) process.

Port View Preparatory operates with a one-to-12 teacher-to-student ratio. It accepts an average of four new students every two weeks, allowing an all-hands-on-deck approach with therapists and others focused on understanding the student’s needs. “We do this because our success relies on the relationship that we develop with each student. It is



Team members from SBDC-OC and Bank of California pose with staff from Portview Preparatory.

important that the students know that we are there for them and that we will walk through these challenges together to achieve better outcomes,” said Melaura Erickson-Tomaino, Port View’s co-founder and principal.

Port View has its sights set on additional expansions – a 20,000-square-foot second floor in the Tustin building is slated for outpatient therapies and services, and the school is considering another Inland Empire location in the future.

ACTING COMPTROLLER OF THE CURRENCY DISCUSSES IMPORTANCE OF CDFIS AND MDIS

As acting United States Comptroller of the Currency Michael J. Hsu noted in remarks on June 2022, “it is vital to our economy that substantive support continues for Minority Depository Institutions and Community Development Financial Institutions so that underserved communities are better financed into the future.

an unprecedented designation for a de novo institution. We congratulate Genesis Bank and look forward to working with this important institution going forward.”

“The state’s policy goals for deployment of federal State Small Business Credit Initiative (SSBCI) dollars emphasizes greater participation among Minority Depository Institutions not only in California, but across the country. We are fortunate to have one such institution in our own backyard -- Genesis Bank in Newport Beach. Small Business Development Corporation recently certified the bank as a state loan guarantee participating lender,



Nestor Correa, SVP / Commercial Lending, alongside Jenny Simmons, President / CEO of Genesis Bank

CEO RECEIVES HISPANIC LIFESTYLE BIZCON AWARD



Micahel A. Ocasio, CEO

Menifee-based digital media company Hispanic Lifestyle on June 16 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.

“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,” said Hispanic Lifestyle’s founder Richard Sandoval. 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.

Ocasio has served as a community economic developer for more than 25 years and is a former senior commercial banking officer. His career launched just out of college when he was recruited to a position with a major money center bank in San Francisco and its credit training program which landed him in commercial and industrial lending. His clients included development corporations which later served as a bridge into the career field of economic development.

DEVELOPMENT CORPORATION’S CONTROLLER MOVES INTO NEW CFO ROLE

Small Business Development Corporation of Orange County (SBDC-OC) has created its first chief financial officer position to oversee its financial strategies as it aims for program expansion.

This summer the corporation’s controller and CPA, Carrie Miller, was promoted to CFO where she oversees development of financial policies and provides overall guidance in the financial direction of the institution. Her tasks include streamlining the corporation’s financial management functions into a paperless system and expanding accounting platforms in preparation for growth. Ms. Miller has more than 20 years’ experience in the accounting industry. She is already making a mark at SBDC-OC with key investment and training initiatives.



Carrie Miller, CFO



SBDC-OC OFFERS FRANCHISEES A BOOST AS MARKET EXPANDS

Franchising can offer significant advantages to business owners and the sector is in growth mode, industry reports indicate. But sometimes those seeking to start or expand franchises need an experienced helping hand that can guide them to needed funding. They find such assistance at Small Business Development Corporation of Orange County (SBDC-OC).

According to a September 2022 report in QSR Magazine, restaurant franchising not only survived the worst of the COVID-19 pandemic, but is on the verge of growth. The article cites data from financial services company Rabobank that shows franchises grew market share nearly 10% during the pandemic and experienced a 3.2% compound annual growth rate between 2015 and 2021. The top 10 franchised restaurants moved from 19% market share in 2012 to 28.4% in 2021, the article states.

Because mission-critical functions and costs such as marketing are typically covered by parent companies, franchisees often have less trouble than stand-alone businesses in obtaining financing, says Nestor Correa, one of two senior vice presidents of commercial lending at SBDC-OC who assist franchise owners in accessing capital. However, sometimes franchise owners and potential owners experience complications such as past financial losses or low credit scores, or have issues with their franchise agreement and need assistance obtaining capital. California's Small Business Loan Guarantee Program offered through SBDC-OC and administered by the California Infrastructure and Economic Development Bank, or iBank paves the way for an eligible business owner's loan to move ahead.

"The California Small Business Loan Guarantee Program is the most conducive for franchise operations," said Richard Lee who works with Correa as a senior vice president of commercial lending for the development corporation. "Unlike the U.S. Small Business Administration, the state loan guarantee program does not have a list of franchises deemed eligible or ineligible to receive a state-guaranteed bank loan. For example, oftentimes gas station businesses may have a deed restriction which has a provision on which a franchise may or may not be operated on the premises. This is deemed ineligible by SBA, but the state loan guarantee program is not restricted to these rules."

The number of franchises SBDC-OC has handled over the past few years has remained relatively



Richard Lee, Ray Ashworth, and Nestor Correa posing during an RMA, Inland Empire meeting.

steady, said Correa and Lee. During the fiscal year ended June 30, the corporation processed loan guarantees for 16 franchise deals out of a total 126 loan guarantees. During fiscal 2020 and 2021, much of the focus was on disaster relief loans, Lee said.

The majority of franchises SBDC-OC has assisted in obtaining loans have been 7-Eleven convenience stores, noted Lee. This is because 7-Eleven's franchise agreements are structured in such a way that makes conventional bank lending problematic as the majority of store assets are held by the franchisor, Correa said. This means SBDC-OC's loan guarantee program is even more important for 7-Eleven franchise owners because it mitigates the risk of collateral short fall.

"There are not many options that we are aware of for traditional bank lending when it comes to 7-Eleven franchises," Lee said. "I have developed a relationship with First Commercial Bank to provide financing for the acquisitions of 7-Eleven franchises for small business owners. Over the past few years we have successfully closed 48 7-Eleven loans, without a single default."

Lee credited First Commercial Bank's team for their ability to think outside the box in utilizing the state loan guarantee program to help their small business clients obtain financing, in particular franchises that have difficulty accessing capital.

Other franchises that have benefitted from the development corporation's assistance have been Cold Stone Creamery, Subway, Arco and Valero gas stations as well as Papa John's pizza restaurant chain and Dave's Hot Chicken restaurants.

Lee has held his position at SBDC-OC for six years.

"I'm lucky to be part of a non-profit organization helping small businesses and other non-profit organizations obtain financing," he said.

Previously he worked as a manager for nine years at

Hancock Small Business Financial Development Corporation in Los Angeles and as an accountant for Hahm & Lee Accounting Co.

Correa arrived at Small Business Development Corporation in 2018 following 26 years at PCR Business Finance in Los Angeles. He began his

banking career with Wells Fargo 12 years prior to joining PCR and held business banking and branch management positions.

For Correa, the best part of working in the financial services industry comes down to the positive impact made in the lives of his clients. "That's where it's at," Correa said, "seeing the fruits of your labor and helping people with what they want to accomplish."



Richard Lee, Jim Ely, and Nestor Correa and Peter Barish



Nestor Correa and Richard Lee discussing a credit transaction with loan committee.



CALCAP GREEN LIGHTS DEVELOPMENT ORGANIZATION'S PARTICIPATION

In today's difficult economy, small businesses need all the help they can get. And with the recent nod from the state treasurer's office, Small Business Development Corporation of Orange County is able to provide further assistance with new resources for business owners.

On June 28, 2022 the development corporation received the green light from the California Pollution Control Financing Authority to offer the California Capital Access Loan Program and the Collateral Support Program. The access loan program known as CalCAP for Small Business helps entrepreneurs and business owners start and expand their ventures through acquisition of loans and other financing. The CalCAP Collateral Support Program puts up cash as collateral for eligible small businesses of 750 or fewer employees who lack the collateral to secure a conventional loan.

These are among a variety of programs administered by the state treasurer's California Pollution Control Financing Authority which was established in 1972. The authority's key initiatives are designed to provide financing options for pollution control facilities. As an example, it functions as a conduit issuer of tax-exempt bonds to help businesses construct projects for management of solid waste, recycling, water and wastewater projects. The authority also collaborates with other state agencies to support financing of cleaner-burning diesel trucks and buses and the acquisition of electric vehicle charging station equipment.

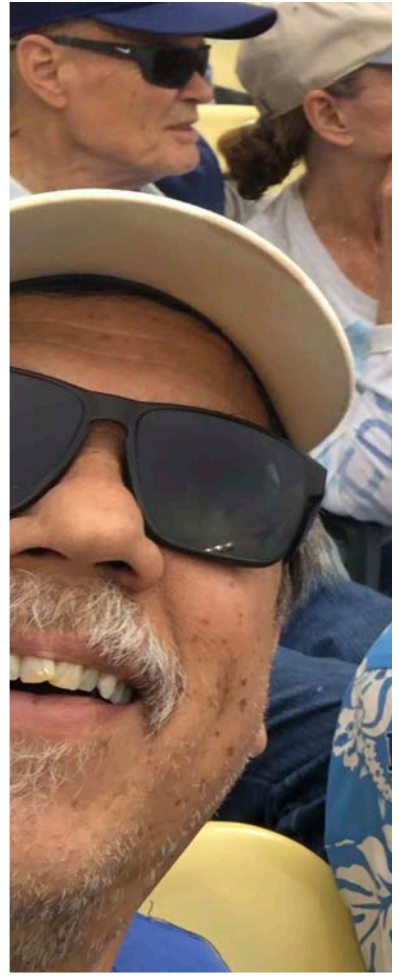
The impact of state financing assistance programs is significant. As an example, financing authority figures show that in 2020 CalCAP lenders enrolled 5,312 loans aggregating to approximately \$362.4 million. For the fiscal third quarter ended March 31 this year, 158 loans were supported by CalCAP Small Business totaling \$5.9 million in loans enrolled.

The CalCAP and CalCAP Collateral Support Program round out a stable of services provided by Small Business Development Corporation of Orange County. These include the state Small Business Loan Guarantee Program, the Disaster Assistance Loan Guarantee Program, the Entrepreneur Loan Fund and many other programs. The corporation aims to support small businesses around the state and in particular those located in vulnerable communities and owned by people of color, women, veterans, and the disabled.

"These capital access programs are vital tools to help California small businesses and the state economy gain its footing after a devastating two-year pandemic," said Michael Ocasio, Small Business Development Corporation's president and chief executive officer. "On behalf of SBDC-OC's board of directors we are delighted to become a participating financial institution and member of the CPCFA's family of statewide economic community development lenders."



In the Community





20th
Anniversary
Celebration







RESOURCE / PARTNERS

AGENCIES

California Association for Local Economic Development
California Association for Micro Enterprise Opportunity
California Infrastructure and Economic Development Bank
California Pollution Control Financing Authority
Governor's Office of Business and Economic Development
Black Chamber of Commerce of Orange County
Asian Real Estate Association of America, Greater Los Angeles
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
AltCap CDFI
Amalgamated Bank
American Business Bank
American Lending Center
AmPac Business Capital
Banc of California
Bank of Southern California
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
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 Premier Bank
Pacific Mercantile 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
Vermont Slauson EDC



MEMBERSHIPS

- The Association of Financial Development Corporations
- California Association for Local Economic Development
- California Association for Micro Enterprise Opportunity (CAMEO)
- 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



SMALL BUSINESS DEVELOPMENT CORPORATION OF ORANGE COUNTY

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In Partnership with



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- twitter.com/sbfdoc

