

Table of Contents  
**Community Profile: Fresno**  
*updated on July 1, 2001*

<b>Organization</b>	<b>Page</b>
Big Brothers/Big Sisters of Fresno, King and Madera Counties, Inc.	1
BRIDGE Housing Corporation	1
Cabrillo Economic Development Corporation	2
California Business Incubation Network	2
California Economic Development Lending Initiative	3
California Equity Fund	3
California Housing Finance Agency - Home Mortgage Purchase Program	4
California Housing Finance Agency - Multifamily Rental Program	4
California Pollution Control Financing Authority	5
California Reinvestment Committee	5
California Trade and Commerce Agency	6
(Valley) Catholic Charities of the Diocese of Fresno	6
City of Fresno, Department of Housing and Neighborhood Revitalization	7
County of Fresno, Public Works and Development Services Department- Rental Rehabilitation Program	7
County of Fresno, Public Works and Development Services Department- Down Payment Assistance Program	8
Fresno Area Banker Loan Consortium	8
Fresno Certified Development Corporation	9
Habitat for Humanity - Fresno	9
Institute for Affordable Housing Education & Research	10
People's Self-Help Housing Corporation	10
Rural Economic and Community Development Service	11
Self Help Enterprises, Inc.	11
Service Corps of Retired Executives (SCORE) - Central California	12
U.S. Department of Agriculture, Rural Development - Fresno Area Office	12
U.S. Department of Agriculture, Rural Development - Salinas Area Office	13
U.S. Department of Housing and Urban Development, FHA Mortgage Insurance	13
U.S. Department of Housing and Urban Development Indian Community Development Block Grants	14
U.S. Small Business Administration - Fresno District Office	14
United Way of Fresno County	14
Valley Small Business Development Corporation	15

## **Community Profile: Fresno**

---

### **Big Brothers/Big Sisters of Fresno, Kings and Madera Counties, Inc.**

Kay Coffin  
President and Chief Executive Officer  
905 North Fulton  
Fresno, California 93728

**Tel:** (559) 268-2447

**Fax:** (559) 268-1006

**Email:** bbbs-kc@theworks.com

**Website:** www.bigs.org

#### **Mission**

Established in 1968, Big Brothers/Big Sisters of Fresno, Kings and Madera Counties, Inc. is dedicated to providing one-on-one mentoring and helping young people between the ages of six and fourteen become positive, well-adjusted contributors to society. The organization provides adult male and female volunteers who serve as a friend and role model for a young man or woman. The organization helps boys become men and girls become women.

#### **Area Served**

Fresno, Kings and Madera Counties

---

### **BRIDGE Housing Corporation**

Lydia Tan  
Chief Operating Officer  
1 Hawthorne Street, Suite 400  
San Francisco, California 94105

**Tel:** (415) 989-1111

**Fax:** (415) 495-4898

**Email:** ltan@bridgehousing.com

**Website:** www.bridgehousing.com

#### **Mission**

The mission of BRIDGE Housing Corporation (BRIDGE) is to employ its resources and capabilities throughout California to create and rehabilitate both home rental and ownership opportunities for individuals and families with very low- and moderate-incomes. In addition, BRIDGE and its affiliates provide distressed urban areas with opportunities for economic revitalization through mixed-income and mixed-use developments.

BRIDGE's basic purpose has always been to build and maintain large volumes of extremely high-quality housing at exceptionally affordable prices. BRIDGE participates in community development and is committed to enhancing the value of every neighborhood it serves.

#### **Area Served**

State of California

## **Community Profile: Fresno**

---

### **California Business Incubation Network**

Sheila Washington  
President and Chief Executive Officer  
225 Broadway, Suite 375  
San Diego, California 92101

**Tel:** (619) 237-0559

**Fax:** (619) 237-0521

**Email:** sheilawash@aol.com

### **Mission**

Established in 1992, the California Business Incubation Network (CBIN) provides support and development tools for business incubation systems and the incubation of new ideas into sustainable businesses that can successfully compete in the marketplace.

CBIN's programs and services include:

- (1) Providing information and a clearinghouse for small businesses and entrepreneurs;
- (2) Education, training, workshops and conferences;
- (3) Research and development;
- (4) Technical assistance for the development and operations of incubation systems; and
- (5) Technical assistance for entrepreneurs.

### **Area Served**

State of California

---

### **California Economic Development Lending Initiative**

George Williamson  
President  
1333 Broadway, Suite 1060  
Oakland, California 94612

**Tel:** (510) 835-1332

**Fax:** (510) 267-8990

### **Mission**

The Community Economic Development Lending Initiative (CEDLI) began operating in 1995. CEDLI created a bank-financed lending pool that significantly increases lending for small business and community development in California. CEDLI was initiated in response to the tremendous unmet need in the state for access to loans by small businesses. CEDLI offer banks a way to distribute risk and transaction costs while concentrating expertise and enhancing their record of performance under the Community Reinvestment Act.

CEDLI reduces both the cost and the risk of loans by spreading risk among member banks. Risk is spread through equal participation in loans based on bank size, by centralizing small business lending expertise, by pursuing existing loan guarantee and loan insurance programs, providing technical assistance, and an independent agency that incurs the costs of servicing and managing loans.

### **Area Served**

State of California

## **Community Profile: Fresno**

---

### **California Equity Fund**

Anita Landecker  
Managing Director  
1055 Wilshire Boulevard, Suite 1600  
Los Angeles, California 90017

**Tel:** (213) 250-9550

**Fax:** (213) 240-3118

**Website:** [www.liscnet.org](http://www.liscnet.org)

### **Mission**

The California Equity Fund (CEF) is an affordable housing investment program sponsored by the Local Initiatives Support Corporation (LISC). LISC is a non-profit organization whose mission is to assist community development corporations (CDCs) in the areas of housing and economic development.

CEF provides capital to California-based non-profit housing corporations. Projects focus on affordable housing for low-income households. CEF limited partnerships pool corporate investments which earn profits through tax savings created by low-income housing tax credits.

CEF's other services include raising corporate investment capital, identifying affordable housing investment projects, providing technical support for project development, providing ongoing investment management, and monitoring and reporting services for corporate investors. CEF's investments are managed by LISC's National Equity Fund Inc., headquartered in Chicago.

### **Area Served**

State of California

---

### **California Housing Finance Agency**

#### **Home Mortgage Purchase Program**

Ken Williams  
Single Family Program Director  
1121 L Street, 7<sup>th</sup> Floor  
Sacramento, California 95814

**Tel:** (916) 324-8088

**Fax:** (916) 324-6589

### **Mission**

The California Housing Finance Agency (CHFA) Home Mortgage Purchase Program, through its Single Family Program provides affordable permanent mortgage financing to low- and moderate-income first time homebuyers throughout California. The proceeds of tax-exempt bonds are used to purchase single-family mortgages that are originated by approved participating mortgage lenders. Loans are typically one to one and one-half percent below fixed-rates offered in the conventional market. Loans are for newly constructed or resale homes.

### **Area Served**

State of California, mortgage financing is available statewide

## **Community Profile: Fresno**

---

### **California Housing Finance Agency**

#### **Multifamily Rental Program**

Linn Warren

Director Multifamily Programs

1121 L Street, 7<sup>th</sup> Floor

Sacramento, California 95814

**Tel:** (916) 327-3022

**Fax:** (916) 324-6589

#### **Mission**

The California Housing Finance Agency's (CHFA) Multifamily Rental Program provides builders and developers of multifamily and elderly rental housing permanent, below market financing. CHFA currently manages a portfolio of multifamily mortgages valued at over \$800 million. Mortgage capital is raised through the sale of tax-exempt bonds that generally yield an interest rate savings of one to two percent below market. These savings are passed on to the project so that it can serve low-income renters. CHFA staff performs the underwriting, credit analysis and site review functions associated with these loans.

Projects eligible for financing involve new construction, rehabilitation or acquisition. At least 20 percent of the units must be set aside for very low-income tenants, earning 50 percent or less of area median income, for a minimum of 30 years. The 30 to 40 year, fixed-rate mortgage is fully amortized and secured by a first deed of trust. Subordinated loans and grants are encouraged from local governments and third parties to achieve project feasibility.

#### **Area Served**

State of California

---

### **California Pollution Control Financing Authority**

James Goldsteine

Program Manager

915 Capitol Mall, Room 466

Sacramento, California 95814

**Tel:** (916) 654-5610

**Fax:** (916) 657-4821

**Email:** [jgoldste@treasurer.ca.gov](mailto:jgoldste@treasurer.ca.gov)

#### **Mission**

Established in 1973, the California Pollution Control Financing Authority provides alternative financing opportunities for California businesses that create economic benefits and improve the State of California's environment.

#### **Area Served**

State of California

## **Community Profile: Fresno**

---

### **California Reinvestment Committee**

Alan Fisher  
Executive Director  
474 Valencia Street, Suite 110  
San Francisco, CA 94103

**Tel:** (415) 864-3980

**Email:** info@calreinvest.org

**Fax:** (415) 864-3981

**Website:** www.calreinvest.org

### **Mission**

The mission of the California Reinvestment Committee (CRC) is to revitalize California's low-income and minority communities by increasing access to credit and deposit services. CRC was organized in 1986 by an ad-hoc group of nonprofit community developers and organizations for the purpose of leveraging the federal Community Reinvestment Act to increase the flow of credit and investments into California's low-income communities and communities of color.

### **Area Served**

State of California

---

### **California Trade and Commerce Agency**

Jim Young  
Financial Unit Manager  
801 K Street, Suite 1700  
Sacramento, California 95814-3520

**Tel:** (916) 445-6733

**Fax:** (916) 322-5084

**Website:** www.commerce.ca.gov

### **Mission**

Established in 1993, the California Trade and Commerce Agency (CTCA) is the lead agency for promoting economic development, job creation and business retention in California. Its mission is to improve California's economic climate. The CTCA works closely with domestic and international businesses, economic development corporations, chambers of commerce, regional visitor and convention bureaus, and the various permit-issuing state and municipal government agencies. CTCA houses the California Office of Small Business, which offers programs for small businesses and entrepreneurs starting, buying or expanding their operations in California.

CTCA also has the following divisions and departments:

- (1) The International Trade and Investment Division, which is the headquarters for California's international offices and the Office of Foreign Investment, Export Finance and Export Development; and
- (2) The Tourism Division and the Economic Development Division, which includes the Offices of Business Development, Small Business, Strategic Technology, Permit Assistance, Major Corporate Projects and the California Film Commission.

### **Area Served**

State of California with regional offices in San Francisco, Los Angeles and San Diego

## **Community Profile: Fresno**

---

### **(Valley) Catholic Charities of the Diocese of Fresno**

Ernest E. Velasquez  
Diocesan Director  
149 North Fulton Street  
Fresno, California 93701

**Tel:** (209) 237-0851

**Fax:** (209) 264-0655

**Website:** [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org)

### **Mission**

Catholic Charities is a national organization originally founded in 1910. Catholic Charities USA's goal is to reduce poverty, support families and empower communities in the United States. Catholic Charities' mission is to provide service for people in need; to advocate for justice in social structures, and to call the entire Church and other people of good will to do the same. Catholic Charities' services include adoption services, day care, immigrant services, meals for seniors and those in need, respite care, a resident work program, transitional housing, thrift stores, and multiple other services for seniors.

### **Area Served**

City of Fresno

---

### **City of Fresno, Department of Housing and Neighborhood Revitalization**

Yvonne Quiring  
Director  
2600 Fresno Street  
Fresno, California 93721-3605

**Tel:** (209) 498-1134

**Fax:** (209) 498-1078

**Email:** [hnr@ci.fresno.ca.us](mailto:hnr@ci.fresno.ca.us)

**Website:** [www.ci.fresno.ca.us/hnr/index.html](http://www.ci.fresno.ca.us/hnr/index.html)

### **Mission**

The City of Fresno's Department of Housing and Neighborhood Revitalization administers three programs: (1) The Home Investment Partnership; (2) The Emergency Shelter Grant; and (3) The Community Development Block Grant.

### **Area Served**

City of Fresno

## **Community Profile: Fresno**

---

### **County of Fresno, Public Works & Development Services Department, Rental Rehabilitation Program**

Jean Marchand  
Loan Officer  
2220 Tulare Street, 6th Floor  
Fresno, California 93721

**Tel:** (559) 262-4277

**Fax:** (559) 488-3316

**Email:** [jmarchand@fresno.ca.gov](mailto:jmarchand@fresno.ca.gov)

**Website:** [www.fresno.ca.gov](http://www.fresno.ca.gov)

#### **Mission**

The purpose of the County of Fresno, Public Works & Development Services Department, Rental Rehabilitation Program (RRP) is to provide no interest loans to rehabilitate rental units for households earning less than 80 percent of area median income. RRP loans are repaid over 20 or 30 years.

#### **Area Served**

RRP operates in the unincorporated areas of Fresno County and in selected cities, excluding the City of Fresno.

---

### **County of Fresno, Planning and Resource Management Department, Down Payment Assistance Program**

Jean Marchand  
Loan Officer  
2220 Tulare Street, 6<sup>th</sup> Floor  
Fresno, California 93721

**Tel:** (559) 262-4277

**Fax:** (559) 488-3316

**Email:** [jmarchand@fresno.ca.gov](mailto:jmarchand@fresno.ca.gov)

**Website:** [www.fresno.ca.gov](http://www.fresno.ca.gov)

#### **Mission**

The County of Fresno's Down Payment Assistance Program (DAP) provides zero interest deferred payment loans for down payments, closing costs, and to reduce the principal of the primary home loan. DAP applicants are qualified by the primary lender. Primary lenders submit one page applications for a review by DAP.

#### **Area Served**

DAP operates in the unincorporated areas of Fresno County and selected cities, excluding the City of Fresno.

## **Community Profile: Fresno**

---

### **Fresno Area Bankers Loan Consortium**

Kathy Karst  
Chair of Consortium  
United Security Bank  
Fresno, California 93710

**Tel:** (209) 248-5079

**Fax:** (209) 248-4939

### **Mission**

The mission of the Fresno Area Bankers Loan Consortium (FABLC) is to provide financing for affordable housing and local business development. FABLC seeks transactions in housing projects, located in areas where the median household income is 80 percent or less of the county median income, or where 50 percent or more of the population is an ethnic minority. FABLC also considers requests for rehabilitation loans on a case-by-case basis.

### **Area Served**

The primary service area is the Fresno/Clovis metropolitan area and individual communities in Fresno and Madera Counties in which member banks have operations.

---

### **Fresno Certified Development Corporation**

Robert R. Garcia  
Executive Director  
2300 Tulare Street, Suite 235  
Fresno, California 93721

**Tel:** (559) 485-5735

**Fax:** (559) 485-5302

**Email:** rgarcia@fresnocdc.com

### **Mission**

The Fresno Certified Development Corporation (FCDC) is a non-profit corporation designed to stimulate the growth and expansion of small businesses in Fresno County through financial and technical support. FCDC's charter provides for, but is not limited to, long-term financing of small business growth through the Small Business Administration's loan guarantee program.

### **Area Served**

The FCDC is certified to provide services in Fresno, King and Madera counties.

## **Community Profile: Fresno**

---

### **Habitat for Humanity - Fresno**

Jackie Holmes  
Executive Director  
P.O. Box 742  
Fresno, California 93712

**Tel:** (559) 237-4102

**Fax:** (559) 237-1451

### **Mission**

Established in 1986, Habitat for Humanity is an international, ecumenical, Christian organization that builds homes in partnership with low-income families. Owning one's own home is basic to the American dream, and Habitat for Humanity is working to make that dream come true for all. Habitat seeks to eliminate poverty housing from the world and to make decent shelter a matter of conscience and action. By having needy and affluent people work together in equal partnership, Habitat builds new relationships and a sense of community as well as new housing.

### **Area Served**

City of Fresno

---

### **Institute for Affordable Housing Education & Research**

Jayna Bower  
Executive Director  
2020 Hurley Way, Suite 185  
Sacramento, California 95825

**Tel:** (916) 646-2002

### **Mission**

The Institute for Affordable Housing Education & Research (The Institute) is a non-profit corporation that oversees the Affordable Housing Specialist (AHS) designation program. The program was developed in partnership with over 30 lenders and real estate professionals. The AHS program is an intensive two-day study program designed to provide important information on affordable housing development strategies to community development professionals. Currently under the umbrella of the Sacramento Home Loan Counseling Center, the Institute provides consistent, quality information and services to the affordable housing professional.

Financial institutions are encouraged to send affordable housing lenders and community development lending professionals to the AHS designation program to further develop their CRA products and services and to work more effectively with low- and moderate-income, inner-city and non-English speaking potential home buyers. With the tools provided through the Institute, financial institutions can develop new avenues of service with qualified buyers.

### **Area Served**

Available nationwide with a focus on the western United States, including California, Nevada, Arizona, Texas, Utah, Washington and Oregon

## **Community Profile: Fresno**

---

### **Peoples' Self-Help Housing Corporation**

Jeanette Duncan  
Executive Director  
3533 Empleo Street  
San Luis Obispo, California 93401

**Tel:** (805) 544-1901

**Email:** admin@pshhc.org

**Fax:** (805) 544-1901

**Website:** www.pshhc.org

### **Mission**

Peoples' Self-Help Housing Corporation (PSHHC) is a regional, private, community development corporation incorporated in 1970. PSHHC provides affordable rental housing and helps families build homes and obtain mortgage loans. PSHHC has spent its first 29 years evolving into one of the strongest, most exemplary community-based housing development corporations in the country with award winning programs. PSHHC has already produced over fifteen-hundred housing units for low-income seniors, families, farm workers, and other special needs groups on California's Central Coast with many more in development. PSHHC also provides technical assistance to numerous cities, counties and community groups with the design and implementation of affordable housing programs.

### **Area Served**

California's Central Coast

---

### **Rural Economic and Community Development Service**

(Formerly Farmer's Home Administration)

Michael Carnes  
District Loan Specialist  
3137 South Mooney Boulevard  
Visalia, California 93277

**Tel:** (209) 732-4123

### **Mission**

The Rural Economic and Community Development Service (RECDS) is a federal agency whose mission is to facilitate the use of public and private resources to enhance the stability of rural communities.

### **Area Served**

Rural areas in the State of California

## **Community Profile: Fresno**

---

### **Self Help Enterprises, Inc.**

Peter Carey  
Executive Director  
8445 W. Elowin Court  
P.O. Box 451  
Visalia, California 93279

**Tel:** (559) 651-1000

**Fax:** (559) 651-3634

**Email:** peterc@selfhelpenterprises.org

**Website:** www.selfhelpenterprises.org

### **Mission**

The mission of Self Help Enterprises, Inc. is to improve the living conditions of low-income people of the San Joaquin Valley by preserving and increasing the supply of decent, safe and affordable housing and facilitating related community development efforts.

### **Area Served**

San Joaquin Valley

---

### **Service Corps of Retired Executives (SCORE) – Central California**

Melende Ward  
Coordinator  
2719 N. Air Fresno Drive, Suite 200  
Fresno, California 93727-1547

**Tel:** (559) 487-5605

**Fax:** (559) 487-5636

**Website:** www.score.org

### **Mission**

Sponsored by the U.S. Small Business Administration, SCORE is a national volunteer organization serving the small business community. SCORE is comprised of 11,500 volunteer business counselors throughout the U.S. and its territories. There are 389 SCORE chapters in urban, suburban and rural communities. SCORE members are trained to serve as counselors, advisors and mentors to aspiring entrepreneurs and business owners. These services are offered at no fee, as a community service. SCORE was formed in 1964 and nearly 4 million Americans have utilized SCORE services.

### **Area Served**

City of Fresno

## **Community Profile: Fresno**

---

### **U.S. Department of Agriculture, Rural Development - Fresno Area Office**

Sally Tripp  
Rural Development Manager  
4625 Jennifer, Suite 126  
Fresno, California 93722-6424

**Tel:** (559) 276-7494

**Fax:** (559) 276-1791

**Email:** sally.tripp@ca.usda.gov

**Website:** www.rurdev.usda.gov

#### **Mission**

The mission of the U.S. Department of Agriculture, Rural Development (RD), is to enhance the ability of rural communities to develop, to grow and to improve the quality of life by targeting financial and technical resources in areas of greatest need through activities of greatest potential.

In addition to other services, RD provides:

- (1) Water and waste loans and grants to communities of 10,000 persons or less;
- (2) Community facility-type loans to communities of 50,000 persons or less;
- (3) Business-and industry-guaranteed loans to communities of 50,000 people or less; and
- (4) Rural housing loans and grants to communities of 20,000 people or less.

#### **Area Served**

Fresno County

---

### **U.S. Department of Agriculture, Rural Development - Salinas Area Office**

Gustavo Cairto, Jr.  
Community Development Manager  
635 S. Sanborn Road, Suite 18  
Salinas, California 93902-4533

**Tel:** (408) 757-5294

**Website:** www.rurdev.usda.gov

#### **Mission**

The mission of the U.S. Department of Agriculture, Rural Development (RD), is to enhance the ability of rural communities to develop, to grow and to improve quality of life by targeting financial and technical resources in areas of greatest need through activities of greatest potential.

In addition to other services, RD provides:

- (1) Water and waste loans and grants to communities of 10,000 persons or less;
- (2) Community facility-type loans to communities of 50,000 persons or less;
- (3) Business- and industry-guaranteed loans to communities of 50,000 people or less; and
- (4) Rural housing loans and grants to communities of 20,000 people or less.

#### **Area Served**

Alameda, Monterey, San Benito, San Francisco, San Mateo, Santa Clara and Santa Cruz Counties

## **Community Profile: Fresno**

---

### **U.S. Department of Housing and Urban Development Indian Community Development Block Grants**

Robert Barth  
Director  
450 Golden Gate Avenue  
San Francisco, California 94102-3448

**Tel:** (415) 436-8122

**Fax:** (415) 436-8208

**Email:** robert\_g.\_barth@hud.gov

#### **Mission**

The primary objective of the U.S. Department of Housing and Urban Development's Indian Community Development Block Grant Program is to provide community development, housing and economic opportunities for low- and moderate-income persons on reservations. Single purpose grants are administered through the Office of Native American Programs to tribal governments on an annual competitive basis. Grant projects eligible for funding include: (1) infrastructure projects such as water, sewer, electric line extensions, bridges and roads; (2) community buildings such as clinics and recreational facilities; (3) economic development projects such as shopping centers, restaurants, RV parks, convenience stores and agriculture; (4) land for new housing, housing rehabilitation and interim housing repairs; and (5) new housing for tribes without Native American housing authorities, carried out through a tribal sub-recipient.

#### **Area Served**

All federally recognized Indian tribes

---

### **U.S. Department of Housing and Urban Development, FHA Mortgage Insurance**

Janet Browder  
Director, SF Multifamily Hub  
1630 E. Shaw, Suite 138  
Fresno, California 93710-8193

**Tel:** (209) 487-5032

#### **Mission**

The U.S. Department of Housing and Urban Development, FHA Mortgage Insurance office administers a program for the purchase of one-to-four family homes. This is the primary FHA program used to assist low- and moderate-income families. FHA insures the mortgage loan and provides coverage to the lender in case of borrower default. This facilitates the lender's ability to sell loans to investors which results in increased availability of funds for lending. This office also administers a program for the purchase and rehabilitation of one-to-four family homes. This program insures private lender financing for the acquisition and rehabilitation of existing one-to-four family properties.

#### **Area Served**

Central Valley of California

## **Community Profile: Fresno**

---

### **U.S. Small Business Administration - Fresno District Office**

John McGarry  
Acting District Director  
2719 N. Air Fresno Drive, Suite 107  
Fresno, California 93727

**Tel:** (559) 487-5791

**Fax:** (559) 487-5292

**Website:** [www.sbaonline.sba.gov](http://www.sbaonline.sba.gov)

### **Mission**

The U.S. Small Business Administration (SBA) encourages small business development and economic growth by providing loan guarantees to enable small businesses to access capital. SBA also assists minority-owned businesses in obtaining set aside contracts for federal projects, and provides business counseling and technical assistance through the Service Corps of Retired Executives (SCORE) and Small Business Development Center (SBDC) Programs.

### **Area Served**

Fresno area

---

### **United Way of Fresno County**

Richard Kriegbaum  
Executive Director  
P.O. Box 5177  
Fresno, California 93755-5177

**Tel:** (559) 244-5700

**Fax:** (559) 288-8159

**Email:** [rkriegbaum@unitedway.org](mailto:rkriegbaum@unitedway.org)

**Website:** [www.unitedway.org](http://www.unitedway.org)

### **Mission**

United Way seeks to build better communities by providing leadership and maximizing community resources in the area of human services. United Way is one way to build strong communities and help people who are in need.

In order for United Way to accomplish this mission, there are six core strategies which must be performed consistently and at a high rate of quality and customer satisfaction:

- (1) Understand and prioritize community needs;
- (2) Provide leadership in addressing targeted needs;
- (3) Build relationships with partners: volunteers, donors, corporations, agencies, other funders, public officials, campaign workers, service recipients and community leaders;
- (4) Develop maximum resources-both financial and voluntary;
- (5) Invest resources effectively; and
- (6) Measure outcomes and achieve community impact.

### **Area Served**

Fresno County

## **Community Profile: Fresno**

---

### **Valley Small Business Development Corporation**

Mike Foley

Executive Director

3417 W. Shaw, Suite 100

Fresno, California 93711

**Tel:** (209) 271-9030

### **Mission**

The Valley Small Business Development Corporation (VSBDC) is a non-profit, public benefit corporation under contract with the State of California's Trade and Commerce Agency. Under the terms of this contract, VSBDC administers the state's loan guarantee program in the central San Joaquin Valley. VSBDC was established to stimulate economic development by providing financial resources to small businesses. VSBDC offers a variety of loans to businesses.

Guarantees have been issued on short- and long-term loans, revolving lines of credit and equipment purchases. There are two requirements for lenders to obtain a guarantee from VSBDC for small business borrowers: (1) the business is unable to obtain financing without the guarantee; and (2) the business has reasonably demonstrated the ability to repay the loan and is supported by adequate collateral.

### **Area Served**

Central San Joaquin Valley from Modesto to Bakersfield

---