



## ***Supporting Small Business in Recessionary Times***

**November 16, 2009**

### ***Speaker Bios***

#### ***Kurtis Clark, Director***

##### **Alliance Small Business Development Center**

Born in Oakdale CA., Kurtis spent most of his young life growing up on a ranch in the foothills of eastern Stanislaus County. After graduating from Oakdale High School and attending Modesto Junior College for three semesters, he decided to take a “brief” break from college and went to work for a local grocery chain, a short-term job that turned into a 26 years career. During his grocery career, Kurtis and his wife also owned and operated a child daycare center for 12 years.

A few years after his college break he returned to MJC taking classes at night and in 1990 he graduated with an A.A. degree in business. In 1994, he graduated from St. Mary’s College in Moraga, Ca with a B.A. in Management and in 1999 completed a Master of Public Administration degree from CSU Stanislaus. Between 1994-98, Kurtis served the City of Oakdale as an elected council member and from 1998-2001 as a member of the city’s planning commission.

After receiving his MPA he started a professional consulting firm with two other educators that specialized in customer service and organizational development training. At the same time he began teaching part-time at several community colleges and soon after became a part-time business consultant for the local Small Business Development Center. In October 2003, he left the grocery industry and released his interest in the consulting firm to serve full-time as director of the Alliance Small Business Development Center, a position he continues to hold today. Kurtis continues to teach part-time as an adjunct faculty member at Modesto Junior College.

#### ***Alan Fisher, Executive Director***

##### **California Reinvestment Coalition (CRC)**

Alan Fisher is the executive director of the California Reinvestment Coalition (CRC). CRC is a statewide membership organization of more than two hundred and seventy-five nonprofit organizations and public agencies that advocates with financial institutions for increased lending, investment, and financial services to low income communities and communities of color. CRC’s goals are equal access to fair finance for all Californians and an end to the two tier lending system that causes lower income people to pay more for financial access.

CRC has CRA agreements with major California financial institutions, including Bank of America, Comerica Bank, Union Bank of California, Wells Fargo Bank, and U.S. Bank. CRC members meet with these institutions regularly for dialog to expand products and services available to low income and minority communities that also offer positive opportunities for the institution. In addition, CRC negotiates with insurance companies and others entities in the consolidating financial sector to increase their investments and services to under-served communities. CRC also works on the issues of payday, subprime mortgage and tax refund lending.

Alan has a background as a labor and community activist, writer, small business person, management consultant, electronic repairman, researcher, college lecturer, and foundation staffer. He has written or contributed to CRC reports on small business lending, payday lending, affordable housing, mortgage redlining, small business technical assistance and other community issues. Alan is on the Board of Directors of the National Community Reinvestment Coalition, Bernal Heights Neighborhood Center, and Centro del Pueblo. He has an M.B.A. from the University of California at Los Angeles and a B.A. from the University of California at Santa Cruz.

***Susan Howard, District Community Affairs Officer  
Office of the Comptroller of the Currency***

Susan Howard is a District Community Affairs Officer with the Office of the Comptroller of the Currency. Her duties include working with banks, community groups, and government agencies to identify lending, investment, and service opportunities in seven western states. Prior to joining the OCC, Ms. Howard was employed in the banking industry for over 20 years, and held various line and community development lending and compliance positions. She also served on several boards and committees that have ties to the community development field, including the East Bay Asian Local Development Corporation, and the National Trust for Historic Preservation. She currently serves on the board of the California Community Economic Development Association. Ms. Howard is a graduate of California State University at Los Angeles and resides in Pasadena.

***Sharon Miller, Chief Executive Officer  
Renaissance Entrepreneurship Center***

Sharon Miller is the Chief Executive Officer of Renaissance Entrepreneurship Center, a non-profit small business development center working to transform the lives of low income women and men through entrepreneurship. Renaissance provides comprehensive small business training and support services to over 1500 Bay Area entrepreneurs each year with services in English and Spanish that include introductory, business planning and

advanced training classes, individual consulting, workshops, business incubation, access to finance and a US SBA Women's Business Center. Prior to Renaissance, Sharon served as executive vice president of American Jewish World Service (AJWS), a non-profit international development organization, providing non-sectarian humanitarian aid, funding and technical support to economic development, health care, education and agricultural programs throughout the developing world, and was the co-owner of Travel Systems, an international travel wholesaler. She is the Board Chair of CAMEO (California Association of Micro-enterprise Organizations) and a board member of the Association of Women's Business Centers. Sharon was a 2006-2007 Leaderspring Fellow, a graduate of the Leadership San Francisco (LSF) class of 2000 and holds a BS degree in Conservation and Resource Study from the University of California, at Berkeley. She received the National Association of Women Business Owners (NAWBO), San Francisco 2009 Social Entrepreneur of the Year Award. She is the very proud grandmother of Violet Rose Fisher.

***Gregg Mitchell, Manager***  
**Wells Fargo SBA Lending San Jose**

Gregg Mitchell, a 4<sup>th</sup> generation Californian, has both a bachelor's and an MBA from UC Berkeley and is about to begin his 25<sup>th</sup> year at Wells Fargo, all in positions involving small and middle size businesses. He is currently manager of Wells Fargo SBA Lending's west coast underwriting center where over \$300MM in SBA loans are expected to be approved this year.

***John Moon, Senior Community Affairs Analyst***  
**Board of Governors of the Federal Reserve System**

John Moon is a Senior Community Affairs Analyst at the Board of Governors of the Federal Reserve System where he develops programs and policies affecting low-income communities. He also serves on the advisory committee of the San Francisco Federal Reserve Bank's Center for Community Development Investments. Prior to joining the Federal Reserve, he worked at the CDFI Fund on the New Markets Tax Credit Program and has advised several successful allocation applications. He has also worked in many other areas within the community/economic development field. These experiences include the District of Columbia's Deputy Mayor's Office for Planning and Economic Development where he was responsible for many large-scale real estate development projects; the Federal Home Loan Bank of Seattle as a Public Interest Investment Banker; the City of Seattle where he managed its development finance programs; FleetBoston where he was a commercial loan officer; and the Initiative for a Competitive Inner City where he conducted one of its first research case studies.

John earned his Bachelor's degree from UCLA Phi Beta Kappa and Master's in Public Policy from the Kennedy School of Government at Harvard University. He was also a Public Affairs Fellow through the Coro Foundation.

***Barbara Morrison, President***

**TMC Development**

Barbara Morrison is founder and president of TMC Development, a Certified Development Company (CDC) based in San Francisco that has provided real estate financing for over 26 years.

TMC specifically offers commercial real estate financing for owner-user buyers utilizing the U.S. Small Business Administration (SBA) 504 loan program. Clients are successful, growing small and medium-sized businesses located in California and Nevada. Since inception TMC has financed over \$4.4 billion for more than 3,000 small businesses. TMC ranks annually as the largest SBA lender in Northern California, and has been in the top five CDCs nationally for over a decade.

Morrison is also the founder and board president of Working Solutions, an innovative nonprofit organization that assists underserved micro-entrepreneurs with accessing the capital they need to start and grow their businesses.

Morrison has served as a Council Member for the City of Belvedere since 2002 and is currently serving a term as Mayor. Morrison was also Mayor from 2005 to 2006. Morrison previously served as Deputy Director of the Mayor's Office of Economic Development in San Francisco and worked for five years in investment banking.

**Awards**

- San Francisco Business Times *Top 75 Influential Bay Area Business Women* 2003, 2002, and 2001
- U.S. Small Business Administration *Women in Business Advocate Award 2001*
- *1999 Arthur Goodman Achievement and Diversity Award* from the National Association of Development Companies
- SF Commission on the Status of Women *1997 Women Who Make a Difference Award*

**Julius Robinson, Deputy Group Head, Corporate Social Responsibility**

**Union Bank**

Julius Robinson has thirty-three years of comprehensive banking experience and a thorough knowledge of sales management, marketing, residential lending, commercial and consumer lending, retail, private banking, community development and CRA and diversity. Julius began his banking career in 1976 with San Diego Trust & Savings Bank as a teller. In 1979 he was recruited by Crocker Bank and

relocated to the San Francisco Bay. Over the next almost twenty years, Julius gained experience in various business lines taking on increasing levels of management responsibility at several banking institutions including Crocker Bank, Union Bank, Chase Manhattan Bank, and Home Savings of America.

In 1996 Julius founded Greenview Consulting, a management-consulting firm dedicated to providing consultative services to financial institutions and coaching top performing bankers in the areas of sales and business development techniques, performance management, strategic planning, and technology implementation.

In 1997, Julius returned to Union Bank then known as Union Bank of California. his new bank was the result of a merger between Union bank and The Bank of California, and his assignment in consulting with UBOC's Retail Banking Group. here he developed sales training and individualized coaching for the branch managers and their financial services staff. Later that year, he joined the bank as Vice President and Region Manager and oversight of 18 Bay Area branches. In September 1999 Julius was promoted to Senior Vice President and given an expanded regional territory overseeing 37 branches, the largest territory of branches in the bank at that time.

Seven years later, Julius was promoted to the position of Market President with oversight of the bank's entire retail branch banking, small business lending, cash management services and branch operations in Northern and Central California. is responsibilities encompasses 120 branches, that included small business lending, and affluent banking services from Bakersfield to Redding, Mammoth to Monterey supported by over a 1,000 employees.

In 2009, Julius received a new assignment as Deputy Group Head for Union Bank's Corporate Social Responsibility Group which oversees the bank's CRA Requirements, Community Outreach, Philanthropy, Environmental Policies and Diversity issues. Effective January 2010, Julius is slated to succeed CSR's current Department head with full management and oversight of the CSR Group.

Julius received his Bachelor of Arts degree in 1976 in International Relations and Economics from United States International University at San Diego and Mexico City, D.F. In 2003 Julius completed the elite 3-year postgraduate program through the Pacific Coast Banking School, at the University of Washington, Seattle. He returned for a 4<sup>th</sup> year as a member of a select group of distinguished alumni at the request of the program's executive director and CEO.

***Lena Robinson, Regional Manager***  
**Federal Reserve Bank of San Francisco**

Lena Robinson is a regional manager in community development at the Federal Reserve Bank of San Francisco covering the area of northern California. In this capacity she works to increase access to capital, credit and banking services for low-income communities and residents in compliance with the Community Reinvestment Act. This objective is achieved in part by providing technical assistance and training on successful initiatives and programs, convening key stakeholders to identify community development needs, and facilitating partnerships between financial institutions and community-based organizations. Outcomes from such partnerships may result in increased affordable housing and neighborhood revitalization; loans and training for emerging small businesses, and services targeted to low-income individuals.

Prior to joining the Federal Reserve Bank of San Francisco, Lena worked as the housing coordinator for international students at UC Davis Extension. She holds a master's degree in international affairs with an emphasis on rural African development from Ohio University, and a bachelor's in Japanese from the Monterey Institute of International Studies.

***Mark Quinn, District Director***  
**U.S. Small Business Administration**

Mark Quinn is the District Director of the San Francisco District Office of the U.S. Small Business Administration, which covers the San Francisco Bay Area and Northern California counties from Crescent City to Santa Cruz. His appointment was made in September 1994.

The San Francisco District covers a business loan portfolio of more than 11,500 loans worth \$3.1 billion; oversight of ten (10) Small Business Development Centers; the approvals of SBA Guaranty loans, which last year totaled over \$650 million made through 100 lending institutions; and the coordination of five (5) chapters of the Service Corps of Retired Executives (SCORE), a volunteer organization that provides free business counseling. Finally, SBA cosponsors over 1,000 training events for over 50,000 Bay Area small businesses or prospective businesses from SBA resource partners.

Mark served as Deputy District Director for the San Francisco District Office and Deputy Associate Administrator for Entrepreneurial Development in Washington, D.C.

***Eric Weaver, Chief Executive Officer***  
**Opportunity Fund... *working capital for working people***

Eric Weaver, founder and CEO of Opportunity Fund has combined his background as a community organizer with an education from Stanford Business School to

develop an innovative not-for-profit financial institution that uses market principles to effect systemic change.

Under his leadership, Opportunity Fund has grown into one of the nation's largest and most effective microfinance institutions, with an emphasis on both savings and credit. Opportunity Fund operates one of the nation's largest Individual Development Account (IDA) program, and is the largest provider of micro-loans to low-income entrepreneurs in California.

In 2006, Eric was named one of the first seven recipients of the *James Irvine Foundation Leadership Award*, awarded to individuals who are successfully tackling some of California's most challenging problems. In addition, the Skoll Foundation has twice selected Opportunity Fund for the Skoll Award for Innovation in Silicon Valley; and the Small Business Administration named Eric Weaver its Financial Services Advocate of the Year in 2006.

***Clarence Williams, President***

**California Capital Financial Development Corporation**

Clarence Williams is president of California Capital Financial Development Corporation, a 501(c)(3) not for profit corporation. Mr. Williams is responsible for the direction and administration of products and services provided through the corporation's development finance and technical assistance programs. California Capital's products and services include the administration of loan guarantee programs for the California Business, Transportation and Housing Agency and Sacramento's local utility district; and direct loan programs, which include the RUST Program for the repair and removal of underground storage tanks. To further complement his active role in development finance, Mr. Williams leads the administration of California Capital's revolving loan program, youth and adult financial education, bilingual business education for ethnic and immigrant communities, and technical assistance.