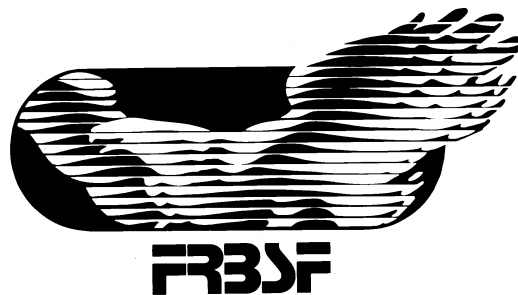


**SMALL BUSINESS TECHNICAL
ASSISTANCE PROVIDERS**

in

CALIFORNIA



**COMMUNITY AFFAIRS UNIT
FEDERAL RESERVE BANK OF SAN FRANCISCO**

May 1999

INTRODUCTION

The Community Affairs Unit of the Federal Reserve Bank of San Francisco is proud to introduce *Small Business Technical Assistance Providers in California*. The purpose of this directory is to inform financial institutions about economic development assistance organizations in California and about opportunities for involvement.

The mission of the Community Affairs Unit of the Federal Reserve Bank of San Francisco is to provide banks and bank holding companies with information on appropriate programs to help them meet their community development needs. To further this mission, the Unit co-hosted, with the California Reinvestment Committee, a series of workshops in 1998 that brought together California small business technical assistance providers and bankers to identify issues and solutions to meeting the credit needs of small businesses in California.

Recommendations from these workshops were included in a publication titled *Sustainable Economic Development: Developing Effective Partnerships between Banks and Technical Assistance Providers*. Among the recommendations in this publication was publication of this directory.

The information included in this directory is based on written responses received and is presented as it appeared in questionnaires completed by various small business technical assistance providers throughout California. The Federal Reserve Bank of San Francisco does not guarantee the validity or accuracy of the enclosed information nor does it endorse or support any one particular program. Rather, it is recommended that financial institutions perform further investigation to determine appropriate involvement according to their particular resources and capabilities. Also, this directory does not represent a complete list of California providers, but only those organizations that received and responded to the Community Affairs questionnaire. Finally, it should not be assumed that all opportunities listed herein necessarily qualify for consideration under the Community Reinvestment Act. Community Affairs staff are available to assist in determining if specific activities qualify for consideration under the regulation.

Copies of *Sustainable Economic Development: Developing Effective Partnerships between Banks and Technical Assistance Providers* or additional copies of this directory are available from Community Affairs by contacting Judith Vaughn at 415/974-2978.

CALIFORNIA

Small Business Technical Assistance Providers

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Small Business Technical Assistance Providers
in
California



Accion San Diego

Villa Mills, President/CEO
1250 Sixth Avenue
Suite 500
San Diego, CA 92101
Tel: 619/685-1380 Fax: 619/685-1391
accionsd@aol.com

ORGANIZATION

Mission Statement: Provide access to business credit for those unable to get financing from banks and create income and employment for underserved communities.

Type of organization: Nonprofit

Geographic area served: San Diego County

Year organization was established: 1984

Number of full-time staff: 5

Annual operating budget: \$400,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 22

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 82 (62 received loans)

Number of clients referred to financial institutions: 5

Of those referred, number that received financing: 3

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|-----------------|-----------------|-----------|---------------|----------|--|
| <u> </u> | Agriculture | <u>51</u> | Services | <u>3</u> | Other: childcare, residential treatment |
| <u>6</u> | Food production | <u>10</u> | Non-food mfg. | | |
| <u>25</u> | Retail | <u>5</u> | Wholesale | | |

Target Population

| | | | | | |
|-----------------|--------------------------|----------|---------------------|----------|--|
| <u> </u> | People with disabilities | <u>X</u> | Low-income | <u>X</u> | Empowerment zones, bus. imp. districts, redevelopment projects |
| <u>X</u> | Women | <u>X</u> | Minority/ethnic gp. | | |

Type of Disabled Access

| | |
|-----------------|-----------------------------------|
| <u>X</u> | Facility is wheelchair accessible |
| <u> </u> | Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 900

Average one-on-one counseling hours provided to each client 1997: 5

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: Some personal

Training

Total training hours provided to all clients in 1997: 600

Average training hours provided to each client in 1997: 30

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Provide information and referrals to multi-service agencies

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$545,000

Range of loan sizes in FY 1997: \$300 to \$15,000

Average loan size in FY 1997: \$2,900

Preferential interest rates: No

Total # of loans funded in FY 1997: 163

PARTNERSHIP OPPORTUNITIES

Lending

Microloans up to \$50,000

Lines of credit

Service

Serve on board of directors

Serve on specific committees: fundraising, marketing, program development

Teach money management, financial training classes, etc.

_____ Example:

Investment

Grants to fund general operating expenses

Targeted donations: technical assistance, childcare products, enterprise zones

Other: endowment funds

Adams Avenue Business Association

Scott Kessler, Executive Director
4649 Hawley Road
San Diego, CA 92116
Tel: 619/282-7329 Fax: 619/282-8751
aabid@electricity.com
GoThere.com/AdamsAve

ORGANIZATION

Mission Statement: Economic revitalization of older commercial corridor.

Type of organization: Nonprofit

Geographic area served: Normal Heights community in City of San Diego

Year organization was established: 1985

Number of full-time staff: 3

Annual operating budget: \$450,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

_____ Direct technical assistance

_____ Loans/financing

_____ Other: Business Improvement District (with 600 members)

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions: 25

Of those referred, number that received financing: 6

Total number of new businesses started through the organization in FY 1997: 15

Of that total number of all businesses started through the organization, percent that are still in operation: 95

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|-------|-----------------|-------|---------------|-------|--------|
| _____ | Agriculture | _____ | Services | _____ | Other: |
| _____ | Food production | _____ | Non-food mfg. | | |
| 90 | Retail | 10 | Wholesale | | |

Target Population

| | | | | | |
|-------|--------------------------|---|---------------------|-------|--------|
| _____ | People with disabilities | X | Low-income | _____ | Other: |
| _____ | Women | X | Minority/ethnic gp. | | |

Type of Disabled Access

_____ Facility is wheelchair accessible
_____ Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Micro loans (\$10,000-70,000)

Service

Serve on board of directors

Serve on specific committees: Economic Restructuring

Teach money management, financial training classes, etc.

_____ Example:

Investment

Grants to fund general operating expenses

Targeted donations: equity investments in redevelopment activities

_____ Other:

Asian Pacific Revolving Loan Fund of Los Angeles

Daniel Sieu, Acting Loan Fund Director
1541 Wilshire Boulevard, Suite 3110
Los Angeles, CA 90017
Tel: 213/353-9400 Fax: 213/353-4665

ORGANIZATION

Mission Statement:

Type of organization: Nonprofit

Geographic area served: Los Angeles County

Year organization was established:

Number of full-time staff:

Annual operating budget:

Fees charged for services/products:

If yes, on average, how much?

Per Hour:

Per Training:

Other:

Percentage of operating budget generated by fees:

Type of products and services provided

_____ Direct technical assistance

_____ Loans/financing

_____ Other:

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses: \$600,000

Demographics of businesses (%)

| | | | |
|-----------------------|-------|---------------------|--------------|
| _____ Agriculture | 30 | _____ Services | _____ Other: |
| _____ Food production | _____ | _____ Non-food mfg. | _____ |
| 10 _____ Retail | 60 | _____ Wholesale | _____ |

Target Population

| | | |
|--------------------------------|---------------------------|--------------|
| _____ People with disabilities | _____ Low-income | _____ Other: |
| _____ Women | _____ Minority/ethnic gp. | _____ |

Type of Disabled Access

_____ Facility is wheelchair accessible
_____ Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 3,900

Average one-on-one counseling hours provided to each client 1997: 20

Type of Counseling

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Training

Total training hours provided to all clients in 1997: 2,000

Average training hours provided to each client in 1997: 20

Type of Training

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Revolving loan fund, SBA loan packaging, Los Angeles Community Development Bank intermediary, some micro-loans

Service

_____ Serve on board of directors

Serve on specific committees: loan committee

Teach money management, financial training classes, etc.

_____ Example: loan pool, community based lending, overhead

Investment

Grants to fund general operating expenses

Targeted donations: loan for pool, community based loans

_____ Other:

Atlantic Community Economic Development Corporation

Charles Mason, Development Coordinator
2530 Atlantic Avenue
Suite B
Long Beach, CA 90806
Tel: 562/427-0999 Fax: 562/427-2263

ORGANIZATION

Mission Statement: Improve the quality of life for business and residents through access to improved services.

Type of organization: Nonprofit

Geographic area served: Central Long Beach

Year organization was established:

Number of full-time staff:

Annual operating budget: \$150,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 25

Number of clients referred to financial institutions: 10

Of those referred, number that received financing: 2

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|---------------------------------|-----------------|---------------|------------------------|
| <u> </u> Agriculture | <u>60</u> | Services | <u> </u> Other: |
| <u> </u> Food production | <u> </u> | Non-food mfg. | <u> </u> |
| <u>40</u> Retail | <u> </u> | Wholesale | <u> </u> |

Target Population

| | | | |
|--|-----------------|---------------------|------------------------|
| <u> </u> People with disabilities | <u> X </u> | Low-income | <u> </u> Other: |
| <u> </u> Women | <u> </u> | Minority/ethnic gp. | <u> </u> |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 100

Average one-on-one counseling hours provided to each client 1997: 2

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 12

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: preparing business plans

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Working capital loans for inventory
- Working capital loans for equipment
- Working capital loans for sales
- Working capital loans for marketing & advertisement

Service

- Serve on board of directors
- Serve on specific committees: Business Assistance Services
- Teach money management, financial training classes, etc.
Example:

Investment

- Grants to fund general operating expenses
- Targeted donations: co-lending with city loan programs
- Other:

Bay Area Development Company

Jim Baird, Chief Executive Officer
1801 Oakland Boulevard, Suite 300
Walnut Creek, CA 94596
Tel: 925/926-1020 Fax: 925/926-1021
Jim@baydevco.com
baydevco.com

ORGANIZATION

Mission Statement: Promote job creation and economic development in the nine county San Francisco Bay Area by providing expansion financing to growing small companies.

Type of organization: Nonprofit

Geographic area served: Greater San Francisco Bay Area

Year organization was established: 1981

Number of full-time staff: 8

Annual operating budget:

Fees charged for services/products: Yes

If yes, on average, how much? (as regulated by the SBA)

Per Hour:
Per Training: X
Other:

Percentage of operating budget generated by fees: 100

Type of products and services provided

_____ Direct technical assistance
X _____ Loans/financing (SBA 504 loans)
_____ Other:

CLIENTS

Total number of clients served in FY 1997: 91 companies financed

Number of clients referred to financial institutions: all

Of those referred, number that received financing: 95%

Total number of new businesses started through the organization in FY 1997: 3-5

Of that total number of all businesses started through the organization, percent that are still in operation: 100%

Average revenue size of client businesses: \$1,000,000

Demographics of businesses (%)

| | | | | | |
|-----------|-----------------|-----------|---------------|-----------------|--------|
| <u>5</u> | Agriculture | <u>25</u> | Services | <u> </u> | Other: |
| <u>5</u> | Food production | <u>20</u> | Non-food mfg. | <u> </u> | |
| <u>25</u> | Retail | <u>20</u> | Wholesale | <u> </u> | |

Target Population

| | | | | | |
|-----------------|--------------------------|-----------------|---------------------|-----------------|--------------------------------|
| <u> </u> | People with disabilities | <u> </u> | Low-income | <u> X </u> | Other: growing small companies |
| <u> X </u> | Women | <u> X </u> | Minority/ethnic gp. | <u> </u> | |

Type of Disabled Access

| | |
|-----------------|-----------------------------------|
| <u> X </u> | Facility is wheelchair accessible |
| <u> </u> | Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$100 million to \$125 million per year in loans provided.

Range of loan sizes in FY 1997: \$250,000 to \$10,000,000

Average loan size in FY 1997: \$450,000

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 75+

PARTNERSHIP OPPORTUNITIES

Lending

Well-structured, reasonably priced long-term financing for small and medium businesses

Service

Serve on board of directors

Serve on specific committees:

Teach money management, financial training classes, etc.

Example:

Investment

Grants to fund general operating expenses

Targeted donations: for specific economic development purposes

Other:

Bay Area Entrepreneur Association

Pam Seawell, President
2201 Broadway, Suite 227
Oakland, CA 94612
Tel: 510/663-0656 Fax: 510/836-8987
BAEntA@aol.com
www.baea.org

ORGANIZATION

Mission Statement: Positively impact the community by creating viable businesses and successful entrepreneurial leaders through networking support and connections to resources.

Type of organization: Nonprofit

Geographic area served: Greater San Francisco Bay Area

Year organization was established: 1990

Number of full-time staff: 2 part-time

Annual operating budget: \$75,000

Fees charged for services/products: Yes

If yes, on average, how much? \$25.00-\$45.00

Per Hour:
Per Training: X
Other:

Percentage of operating budget generated by fees: 15

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: corporate connection program links entrepreneurs with corporations

CLIENTS

Total number of clients served in FY 1997: 132

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses: \$25,000 to \$35,000

Demographics of businesses (%)

| | | | |
|--|-----|--|---------------------------------|
| <input type="checkbox"/> Agriculture | 100 | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | | <input type="checkbox"/> Wholesale | |

Target Population

| | | | |
|--|-------------------------------------|--|---------------------------------|
| <input checked="" type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> | <input type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> | <input type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Peer networks, business education programs.

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Service

- Serve on board of directors
 Serve on specific committees:
 Teach money management, financial training classes, etc.
 Example: participate as panelist for business finance workshops

Investment

- Grants to fund general operating expenses
 Targeted donations: fund peer networks, newsletter, and directories
 Other: fund workshops and networking events

Brotherhood Business Development & Capital Fund

Patricia Clarke, Executive Vice President
200 E. Slauson Avenue
Los Angeles, CA 90011
Tel: 323/846-1646 Fax: 323/235-5536

ORGANIZATION

Mission Statement: Develop business and maintain and increase the number of viable minority-owned businesses that provide quality goods, services and employment opportunities in South Central Los Angeles, Compton, Leimert Park and surrounding communities. Brotherhood achieves this goal by providing technical assistance and small business loans to business owners in these target areas.

Type of organization: Nonprofit

Geographic area served: South Central Los Angeles, Compton, Leimert Park

Year organization was established: 1992

Number of full-time staff: 2

Annual operating budget: \$106,000

Fees charged for services/products: Yes

If yes, on average, how much? \$25.00

Per Hour:
Per Training: X
Other:

Percentage of operating budget generated by fees: 0.5

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 98

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997: 6

Of that total number of all businesses started through the organization, percent that are still in operation: 95

Average revenue size of client businesses: \$130,000

Demographics of businesses (%)

| | | | |
|---|----|--|---------------------------------|
| <input type="checkbox"/> Agriculture | 75 | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | | <input type="checkbox"/> Non-food mfg. | |
| <input checked="" type="checkbox"/> 25 Retail | | <input type="checkbox"/> Wholesale | |

Target Population

| | | | |
|---|---------------------------------------|--|---------------------------------|
| <input type="checkbox"/> People with disabilities | <input type="checkbox"/> | <input type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Women | <input checked="" type="checkbox"/> X | <input type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

X Facility is wheelchair accessible

Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 490

Average one-on-one counseling hours provided to each client 1997: 2

Type of Counseling

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$770,000

Range of loan sizes in FY 1997: \$10,000 to \$100,000

Average loan size in FY 1997: \$30,000

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 12

PARTNERSHIP OPPORTUNITIES

Lending

Credit reports on delinquent loans

Service

_____ Serve on board of directors

_____ Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example: guest speakers for business seminars

Investment

Grants to fund general operating expenses

_____ Targeted donations:

_____ Other:

Business Resource & Action Center

Nancy Swift
Post Office Box 1193
Mt. Shasta, CA 96067
Tel: 530/926-6255 Fax: 530/926-6469
tdr@snowcrest.net

ORGANIZATION

Mission Statement: Foster sustainable community economic development among low-income people.

Type of organization: Nonprofit

Geographic area served: Siskiyou County

Year organization was established: 1992

Number of full-time staff:

Annual operating budget:

Fees charged for services/products: Yes

If yes, on average, how much? \$50.00 for workshops, no charge for technical assistance

Per Hour:
Per Training: X
Other:

Percentage of operating budget generated by fees: 5

Type of products and services provided

Direct technical assistance

Loans/financing

Other: business development classes and specialized business workshops

CLIENTS

Total number of clients served in FY 1997: 200

Number of clients referred to financial institutions: 20

Of those referred, number that received financing: 5

Total number of new businesses started through the organization in FY 1997: 60

Of that total number of all businesses started through the organization, percent that are still in operation: in process of determining

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|---------------------------------|-------------------------------|------------------------|
| <u> </u> Agriculture | <u> </u> Services | <u> </u> Other: |
| <u> </u> Food production | <u> </u> Non-food mfg. | |
| <u> </u> Retail | <u> </u> Wholesale | |

Target Population

| | | |
|---------------------------------------|----------------------------------|------------------------|
| <u> X </u> People with disabilities | <u> X </u> Low-income | <u> </u> Other: |
| <u> X </u> Women | <u> X </u> Minority/ethnic gp. | |

Type of Disabled Access

| |
|--|
| <u> X </u> Facility is wheelchair accessible |
| <u> X </u> Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 151

Average one-on-one counseling hours provided to each client 1997: 1

Type of Counseling

Financial management/planning
 Business management/planning
 Marketing/advertising
 Loan packaging
 Post-loan support
 Other:

Training

Total training hours provided to all clients in 1997: 1,251

Average training hours provided to each client in 1997: 18

Type of Training

Financial management/planning
 Business management/planning
 Marketing/advertising
 Loan packaging
 Post-loan support
 Other: market research, legal issues

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Small and micro commercial credit (\$500 to \$10,000)
 Equity investments for small businesses (\$1,000 to \$10,000)

Service

- Serve on board of directors
 Serve on specific committees:
 Teach money management, financial training classes, etc.

Example: budgeting, balancing checkbook, financial goal-setting, taxes

Investment

- Grants to fund general operating expenses
 Targeted donations: equipment, computer lab, resource library

Other:

Calexico Community Action Council

Ruben Martinez, Executive Director
2151 Rockwood Avenue, Suite 166
Calexico, CA 92231
Tel: 760/357-6464 Fax: 760/357-6614
ccac.ccac@usa.net

ORGANIZATION

Mission Statement: Provide housing and create jobs for low-income families in Calexico.

Type of organization: Nonprofit

Geographic area served: Imperial County

Year organization was established: 1969

Number of full-time staff: 3

Annual operating budget: \$202,000

Fees charged for services/products:

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

- Direct technical assistance
 Loans/financing
 Other: rehabilitate low-income houses

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|--|--|------------------------------|------------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> 100 | Other: rent offices and warehouses |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | | |

Target Population

| | | |
|--|--|---------------------------------|
| <input checked="" type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Women | <input type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Loans for rehabilitation

Service

_____ Serve on board of directors

_____ Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example:

Investment

_____ Grants to fund general operating expenses

_____ Targeted donations:

_____ Other:

California Business Incubation Network

Sheila Washington, President
225 Broadway #375
San Diego, CA 92101
Tel: 619/237-0559 Fax: 619/237-0521
sheilawash@aol.com

ORGANIZATION

Mission Statement: CBIN is a virtual incubator for creating, launching, and growing businesses.

Type of organization: Nonprofit

Geographic area served: California

Year organization was established: 1992

Number of full-time staff: 5

Annual operating budget:

Fees charged for services/products:

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance
 Loans/financing
 Other: incubator

CLIENTS

Total number of clients served in FY 1997: 240

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses: up to \$250,000

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|--|--|
| <input type="checkbox"/> People with disabilities | <input type="checkbox"/> Low-income | <input checked="" type="checkbox"/> Other: emerging businesses |
| <input type="checkbox"/> Women | <input type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: enterprise and operation development

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997: 4

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Economic development policy consulting.

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Service

- Serve on board of directors
 Serve on specific committees:
 Teach money management, financial training classes, etc.

Example:

Investment

- Grants to fund general operating expenses
 Targeted donations:

Other:

California Capital Small Business Development Corporation

Clarence Williams, President
926 J Street, Suite 1500
Sacramento, CA 95814
Tel: 916/442-1729 Fax: 916/442-7852
cwright@cacapital.com

ORGANIZATION

Mission Statement: Fill the unmet and undermet credit needs of individuals and small businesses in the greater Sacramento area through loan guarantees and microloans.

Type of organization: Nonprofit

Geographic area served: 23 counties in Northern California

Year organization was established: 1985

Number of full-time staff: 6

Annual operating budget: \$475,000

Fees charged for services/products: Yes

If yes, on average, how much? \$2,500

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 32

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: Loan guarantees

CLIENTS

Total number of clients served in FY 1997: 200

Number of clients referred to financial institutions: 150

Of those referred, number that received financing: 120

Total number of new businesses started through the organization in FY 1997: 20

Of that total number of all businesses started through the organization, percent that are still in operation: 90

Average revenue size of client businesses: less than \$500,000

Demographics of businesses (%)

| | | | | |
|-------------------------------|------------------|---------------|------------------|--------|
| <u> </u> Agriculture | <u> </u> 50 | Services | <u> </u> 20 | Other: |
| <u> </u> Food production | <u> </u> 5 | Non-food mfg. | | |
| <u> </u> 25 Retail | | Wholesale | | |

Target Population

| | | | | |
|--|-----------------|---------------------|---------------|--------|
| <u> </u> X People with disabilities | <u> </u> X | Low-income | <u> </u> | Other: |
| <u> </u> X Women | <u> </u> X | Minority/ethnic gp. | | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 1,000

Average one-on-one counseling hours provided to each client 1997: 5

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: Credit repair

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997: \$5,000 to \$1,200,000 (Guarantees range from 40% to 100%)

Average loan size in FY 1997: \$69,000

Preferential interest rates: No

Total # of loans funded in FY 1997: 60 loans guaranteed

PARTNERSHIP OPPORTUNITIES

Lending

Service

- Serve on board of directors
 Serve on specific committees: Loan Guarantee Committee, Microenterprise Loan Com.
 Teach money management, financial training classes, etc.
 Example: in connection with individual development account (IDA) program

Investment

- Grants to fund general operating expenses
 Targeted donations: Fund outside technical assistance partners
 Other: funding for microenterprise loan fund

California Manufacturing Technology Center

Leila Mozaffari, Vice President, Alliances
13430 Hawthorne Boulevard
Hawthorne, CA 90250
Tel: 310/263-3075 Fax: 310/676-8630
mozaffar@cmtc.com
www.cmtc.com

ORGANIZATION

Mission Statement: Provide consulting services to California's small- and medium-sized manufacturers to ensure global competitiveness.

Type of organization: Nonprofit

Geographic area served: Los Angeles, Burbank, Inland Empire, Orange County, and Sacramento

Year organization was established: 1993

Number of full-time staff: 138

Annual operating budget:

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 25

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 350

Number of clients referred to financial institutions: 8

Of those referred, number that received financing: 4

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|--|--|------------------------------|---|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> 100 | <input type="checkbox"/> Other: Manufacturing |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | | |

Target Population

| | | | |
|---|--|---------------------------------------|---|
| <input type="checkbox"/> People with disabilities | <input type="checkbox"/> Low-income | <input checked="" type="checkbox"/> X | <input type="checkbox"/> Other: mfrs with less than 500 employees |
| <input type="checkbox"/> Women | <input type="checkbox"/> Minority/ethnic gp. | | |

Type of Disabled Access

X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 42,000

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: Manufacturing

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Seminars

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Service

- _____ Serve on board of directors
 _____ Serve on specific committees: Funding Committee
 _____ Teach money management, financial training classes, etc.
_____ Example: participate in seminars and workshops

Investment

- _____ Grants to fund general operating expenses
_____ Targeted donations:
 _____ Other: assist/provide equity funding for clients

California Office of Small Business

James Young, Manager, Finance
801 K Street, Suite 1700
Sacramento, CA 95814
Tel: 916/445-6733 Fax: 916/322-5084
jyoung@commerce.ca.gov
commerce.ca.gov

ORGANIZATION

Mission Statement: Administer loan guarantee program to help near-bankable small business get loans. The Office of Small Business (OSB) offers several programs, but the loan guarantee program is its main financial program.

Type of organization: Government

Geographic area served: 8 locations statewide

Year organization was established:

Number of full-time staff:

Annual operating budget:

Fees charged for services/products: Yes

If yes, on average, how much? \$250

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees:

Type of products and services provided

_____ Direct technical assistance

X _____ Loans/financing

_____ Other:

CLIENTS

Total number of clients served in FY 1997: 652

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|-----------|-----------------|-----------|---------------|-----------------|--------|
| <u>5</u> | Agriculture | <u>25</u> | Services | <u> </u> | Other: |
| <u>5</u> | Food production | <u>35</u> | Non-food mfg. | <u> </u> | |
| <u>20</u> | Retail | <u>5</u> | Wholesale | <u> </u> | |

Target Population

| | | | | | |
|----------|--------------------------|----------|---------------------|-----------------|--------|
| <u>X</u> | People with disabilities | <u>X</u> | Low-income | <u> </u> | Other: |
| <u>X</u> | Women | <u>X</u> | Minority/ethnic gp. | <u> </u> | |

Type of Disabled Access

 Facility is wheelchair accessible

 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$32,000,000

Range of loan sizes in FY 1997: \$25,000 to \$500,000

Average loan size in FY 1997: \$110,000

Preferential interest rates: No

Total # of loans funded in FY 1997: 652

PARTNERSHIP OPPORTUNITIES

Lending

Loan Guarantee Program

Service

Serve on board of directors

_____ Serve on specific committees: loan committees of organizations

_____ Teach money management, financial training classes, etc.

_____ Example:

Investment

_____ Grants to fund general operating expenses

_____ Targeted donations:

Other: fund local loan programs through financial development corporations

California Pollution Control Financing Authority

Peter Conlin, Executive Director
915 Capitol Mall
Room 457
Sacramento, CA 95814
Tel: 916/654-5610 Fax: 916/653-3241

ORGANIZATION

Mission Statement: Serve the people of California and provide opportunities for businesses to increase sales, create jobs and improve the environment.

Type of organization: Government

Geographic area served: State of California

Year organization was established: 1972

Number of full-time staff: 12

Annual operating budget:

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 100

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: bond deal structuring

CLIENTS

Total number of clients served in FY 1997: 300

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|--|--|------------------------------|-------------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> 100 | Other: environmental, manufacturing |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | | |

Target Population

| | | |
|--|---|--|
| <input checked="" type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input checked="" type="checkbox"/> Other: small mfg bus. with affect on the environment |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

| |
|---|
| <input checked="" type="checkbox"/> Facility is wheelchair accessible |
| <input type="checkbox"/> Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Guidance, advice and presentations on our programs

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997: \$50,000 to \$100,000,000

Average loan size in FY 1997:

Preferential interest rates: Yes (can provide some subsidy)

Total # of loans funded in FY 1997: 300

PARTNERSHIP OPPORTUNITIES

Lending

- Letters of credit
 Capital Access Program (CalCAP)

Service

- _____ Serve on board of directors
_____ Serve on specific committees:
 Teach money management, financial training classes, etc.
_____ Example:

Investment

- _____ Grants to fund general operating expenses
_____ Targeted donations:
_____ Other:

California Resources and Training

Selma Taylor, Executive Director
1333 Broadway
Suite 1060
Oakland, CA 94612
Tel: 510/267-8994 Fax: 510/835-1332
st.carat@ix.netcom.com

ORGANIZATION

Mission Statement: Provide capability building/training and resource development for small business technical assistance providers.

Type of organization: Nonprofit

Geographic area served: State of California

Year organization was established: 1996

Number of full-time staff: 2

Annual operating budget: \$250,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees:

Type of products and services provided

_____ Direct technical assistance

_____ Loans/financing

X _____ Other: training for nonprofit business assistance providers and development of technical assistance tools

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|--|--|
| <input type="checkbox"/> People with disabilities | <input type="checkbox"/> Low-income | <input checked="" type="checkbox"/> Other: organizations providing service to small business |
| <input type="checkbox"/> Women | <input type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible

Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: portfolio management, credit analysis, regulatory compliance, program design

Other support services and training provided (e.g. business incubation): Training to revolving loan fund operation and training to technical assistance providers on financial management, business assessment, and client retention.

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Service

- Serve on board of directors
 Serve on specific committees: training/program development
Teach money management, financial training classes, etc.
Example:

Investment

- Grants to fund general operating expenses
 Targeted donations: specific training programs
 Other: development of financial management and business assessment tools; research and development project on pre- and post-loan assistance

California Small Business Development Center

Bonnie Cornwall, Region Director
801 K. Street, Suite 1700
Sacramento, CA 95814
Tel: 916/324-5068 Fax: 916/322-5084
commerce.ca.gov/business/small/starting

ORGANIZATION

Mission Statement: Provide quality management and technical assistance for small businesses resulting in success for the entrepreneur and sustainable economic growth and prosperity

Type of organization: Government

Geographic area served: California

Year organization was established: 1991

Number of full-time staff: 100

Annual operating budget: \$12,000,000

Fees charged for services/products: training but not for consulting

If yes, on average, how much? \$15.00

Per Hour:
Per Training: X
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other: loan packaging and pre-qualification assistance

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing: 650

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|---------------|-----------------|-----------|---------------|-----------|---|
| <u> </u> | Agriculture | <u>48</u> | Services | <u>11</u> | Other: construction, agriculture,environment |
| <u> </u> | Food production | <u>13</u> | Non-food mfg. | | |
| <u>20</u> | Retail | <u>8</u> | Wholesale | | |

Target Population

| | | | | | |
|--------------|--------------------------|--------------|---------------------|--------------|-----------------|
| <u> X </u> | People with disabilities | <u> X </u> | Low-income | <u> X </u> | Other: veterans |
| <u> X </u> | Women | <u> X </u> | Minority/ethnic gp. | | |

Type of Disabled Access

| | |
|--------------|-----------------------------------|
| <u> X </u> | Facility is wheelchair accessible |
| <u> X </u> | Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 74,132

Average one-on-one counseling hours provided to each client 1997: 4.69

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: environmental, technology transfer, Internet, intellectual property

Training

Total training hours provided to all clients in 1997: 162,271

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Business incubator, Internet, manufacturing, research and in-depth training

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Regular commercial loans
- Loans from public agencies
- Micro loans
- Commercial loans with government guarantees

Service

- Serve on board of directors
- Serve on specific committees:
- Teach money management, financial training classes, etc.
Example: consulting to clients

Investment

- Grants to fund general operating expenses
- Targeted donations: for consulting services
- Other: Professional development training for SBDC staff

CALSTART

John Boesel, Executive Vice President
2701 Monarch Street, #220
Alameda, CA 94501
Tel: 510/864-3005 Fax: 510/864-3010
jboesel@calstart.org
www.calstart.org

ORGANIZATION

Mission Statement: Improve air quality and increase energy efficiency by developing cleaner transportation technologies, products, and systems.

Type of organization: Nonprofit

Geographic area served: Western United States

Year organization was established: 1992

Number of full-time staff: 40

Annual operating budget: \$4,000,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 60

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: secure government research and development funds, private sector investment

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation: (help to facilitate growth of businesses rather than to start them)

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: Transportation and other sectors. |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|--|---|--|
| <input checked="" type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input checked="" type="checkbox"/> Other: primarily a business-to-business organization |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

| |
|---|
| <input checked="" type="checkbox"/> Facility is wheelchair accessible |
| <input type="checkbox"/> Special programs/services: incubators can accommodate people with disabilities |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 18

Average one-on-one counseling hours provided to each client 1997: 10

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: proposal development

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): 3 physical and 1 virtual incubators

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Lines of credit
- Start-up investment capital

Service

- Serve on board of directors
- Serve on specific committees: Financial Advisory, Incubator Advisory
- Teach money management, financial training classes, etc.
Example: Seminars on financing start-ups, review business plans

Investment

- Grants to fund general operating expenses
- _____
Targeted donations:
- Other: venture capital or low interest loans

Career Training Institute, Inc.

Jacquee Castain, Executive Director
1633 84th Avenue
Oakland, CA 94621-1704
Tel: 510/382-9727 Fax: 510/382-9726
castainj@msn.com

ORGANIZATION

Mission Statement: Serve low-income unemployed and underemployed residents of Oakland and work with the business sector in a productive and meaningful manner.

Type of organization: Nonprofit

Geographic area served: Oakland

Year organization was established: 1978

Number of full-time staff: 1

Annual operating budget: \$197,500

Fees charged for services/products: No (income eligibility required)

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other: career and vocational assessments for entrepreneurs and their staff

CLIENTS

Total number of clients served in FY 1997: 210

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|-------------------------------|-----------------------------|--|
| <u> </u> Agriculture | <u> </u> Services | <u> </u> Other: Transportation and other sectors. |
| <u> </u> Food production | <u> </u> Non-food mfg. | |
| <u> </u> Retail | <u> </u> Wholesale | |

Target Population

| | | |
|---------------------------------------|----------------------------------|-------------------------------------|
| <u> X </u> People with disabilities | <u> X </u> Low-income | <u> X </u> Other: senior citizens |
| <u> X </u> Women | <u> X </u> Minority/ethnic gp. | |

Type of Disabled Access

| |
|---|
| <u> X </u> Facility is wheelchair accessible |
| <u> X </u> Special programs/services: internships |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Lines of credit
 - Start-up financing
 - Technical assistance on large equipment purchases or leases
-

Service

- Serve on board of directors
- Serve on specific committees: Finance, Fundraising
- Teach money management, financial training classes, etc.
Example: assistance with investment strategies and pricing

Investment

- Grants to fund general operating expenses
- Targeted donations: student stipends and equipment acquisitions
- Other: computer software and audio/visual aids

CDC Small Business Finance Corporation

Kurt Chilcott, President and Chief Executive Officer
925 Fort Stockton Drive
San Diego, CA 92103
Tel: 619/291-3594 Fax: 619/291-6829
kchilcott@cdcloans

ORGANIZATION

Mission Statement: Provide access to capital for small businesses in Southern California.

Type of organization: Nonprofit

Geographic area served: San Diego, Riverside, Orange, and Imperial Counties

Year organization was established: 1978

Number of full-time staff: 35

Annual operating budget: \$3,400,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 270

Number of clients referred to financial institutions: 250

Of those referred, number that received financing: 250

Total number of new businesses started through the organization in FY 1997: 50

Of that total number of all businesses started through the organization, percent that are still in operation: 98

Average revenue size of client businesses: varies by program

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|---|---------------------------------|
| <input type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible

Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$300,000,000

Range of loan sizes in FY 1997: \$5,000 to \$1,000,000

Average loan size in FY 1997: \$350,000

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 270

PARTNERSHIP OPPORTUNITIES

Lending

Loans for nonprofits

Service

Serve on board of directors

_____ Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example: technical assistance

Investment

Grants to fund general operating expenses

_____ Targeted donations:

_____ Other:

Center for Cooperatives, University of California

Kim Coontz, Academic Coordinator
One Shields Avenue
Davis, CA 95616
Tel: 530/752-1366 Fax: 530/752-5451
centerforcoops@ucdavis.edu
cooperatives.ucdavis

ORGANIZATION

Mission Statement: University outreach resource center providing information, education, research and technical assistance about cooperative businesses.

Type of organization: Government

Geographic area served: California

Year organization was established: 1987

Number of full-time staff: 6

Annual operating budget: \$3,000,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

- Direct technical assistance
 Loans/financing
 Other: grants for applied research, publish reports

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|---------------------------------|-------------------------------|------------------------|
| <u> </u> Agriculture | <u> </u> Services | <u> </u> Other: |
| <u> </u> Food production | <u> </u> Non-food mfg. | |
| <u> </u> Retail | <u> </u> Wholesale | |

Target Population

| | | |
|---------------------------------------|----------------------------------|---|
| <u> X </u> People with disabilities | <u> X </u> Low-income | <u> X </u> Other: all interested people |
| <u> X </u> Women | <u> X </u> Minority/ethnic gp. | |

Type of Disabled Access

| |
|---|
| <u> </u> Facility is wheelchair accessible |
| <u> X </u> Special programs/services: developing a cooperative for people with disabilities |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: training on operating cooperative businesses

Other support services and training provided (e.g. business incubation): board training, educational materials

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Cooperative business start-up

Service

_____ Serve on board of directors

_____ Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example: reading and understanding financial statements

Investment

Grants to fund general operating expenses

Targeted donations: Center's Endowment Fund

_____ Other:

CHARO Community Development Corporation

Richard Amador, President and Chief Executive Officer
3951 Medford Street
Los Angeles, CA 90063
Tel: 323/269-0751 Fax: 323/266-4326

ORGANIZATION

Mission Statement:

Type of organization: Nonprofit

Geographic area served: Metro Los Angeles area--particularly east/northeast

Year organization was established: 1967

Number of full-time staff: 162

Annual operating budget: \$3,832,499

Fees charged for services/products:

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees:

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: small business assistance and packaging, WEW IDA, job placement, career center

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing: 8

Total number of new businesses started through the organization in FY 1997: 52

Of that total number of all businesses started through the organization, percent that are still in operation: 99

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|---------------------------------|-------------------------------|------------------------|
| <u> </u> Agriculture | <u> </u> Services | <u> </u> Other: |
| <u> </u> Food production | <u> </u> Non-food mfg. | |
| <u> </u> Retail | <u> </u> Wholesale | |

Target Population

| | | |
|---------------------------------------|----------------------------------|---|
| <u> x </u> People with disabilities | <u> x </u> Low-income | <u> x </u> Other: languages: Tagalog, Mandarin, Spanish, Vietnamese |
| <u> x </u> Women | <u> x </u> Minority/ethnic gp. | |

Type of Disabled Access

| |
|--|
| <u> x </u> Facility is wheelchair accessible |
| <u> x </u> Special programs/services: transitional work experience for work training, child care |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 2,400

Average one-on-one counseling hours provided to each client 1997: 4

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: organizational planning

Training

Total training hours provided to all clients in 1997: 1,600

Average training hours provided to each client in 1997: 8

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: networking

Other support services and training provided (e.g. business incubation): workshops, business innovation, new business investors

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- SBA/commercial/personal/auto loans
- Lines of credit
- Insurance/brokerage products
- Mortgages/equity lines

Service

- Serve on board of directors
- Serve on specific committees: Business & Financial Center, Partners Council
- Teach money management, financial training classes, etc.
Example: credit consulting, entrepreneur training/business management

Investment

- Grants to fund general operating expenses
- Targeted donations: Business & Financial Center, Child Development Center
- Other: interest free loans for innovation of CHARO facilities

City of Berkeley Office of Economic Development

Bill Lambert, Manager
2118 Milvia Street, Suite 200
Berkeley, CA 94704
Tel: 510/705-8180 Fax: 510/883-6554
bill@ci.berkeley.ca.us
ci.berkeley.ca.us

ORGANIZATION

Mission Statement: Small business lending to those not qualified for private sector loans.

Type of organization: Government

Geographic area served: City of Berkeley

Year organization was established: 1985

Number of full-time staff: 9

Annual operating budget: \$2,000,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: Referrals to lenders and t.a. providers

CLIENTS

Total number of clients served in FY 1997: 10

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | |
|---------------------------------|----|---------------|-----------|---|
| <u> </u> Agriculture | 19 | Services | <u>67</u> | Other: Manufacturing, recycling, artists |
| <u> </u> Food production | | Non-food mfg. | | |
| <u>14</u> Retail | | Wholesale | | |

Target Population

| | | | | |
|---------------------------------------|--------------|---------------------|-----------------|--------|
| <u> X </u> People with disabilities | <u> X </u> | Low-income | <u> </u> | Other: |
| <u> X </u> Women | <u> X </u> | Minority/ethnic gp. | | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 200

Average one-on-one counseling hours provided to each client 1997: 20

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$1,300,000

Range of loan sizes in FY 1997: \$100,000

Average loan size in FY 1997: \$75,000

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 5

PARTNERSHIP OPPORTUNITIES

Lending

- Working capital
- Equipment purchase
- T.I. Financing
- Flexible collateral

Service

- Serve on board of directors
- Serve on specific committees: City Loan Administration Board
- Teach money management, financial training classes, etc.
- Example:

Investment

- Grants to fund general operating expenses
- Targeted donations:
- Other:

City of Hesperia Economic Development Department

Steven Lantsberger, Director
15776 Main Street
Hesperia, CA 92345
Tel: 760/947-1909 Fax: 760/244-2515
jobcr8r@gte.net
cityofhesperia.com

ORGANIZATION

Mission Statement: Improve the economic climate of Hesperia through economic development, redevelopment, and housing initiatives.

Type of organization: Government

Geographic area served: City of Hesperia

Year organization was established: 1988

Number of full-time staff: 3.5

Annual operating budget: \$900,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

 Loans/financing

 Other: Permit assistance, site location

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|--|---------------------------------|
| <input type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Women | <input type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$190,000

Range of loan sizes in FY 1997: \$15,000

Average loan size in FY 1997:

Preferential interest rates: Yes

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Start-up and venture capital

Construction financing

Service

_____ Serve on board of directors

Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example: workshops focusing on securing financing

Investment

Grants to fund general operating expenses

Targeted donations: for redevelopment projects

_____ Other:

Comunidades Federal Credit Union

Ricardo Quintanilla, Manager
1625 W. Olympic Boulevard, M-109
Los Angeles, CA 90015
Tel: 213/251-2190 Fax: 213/251-2194
salvacred@aol.com

ORGANIZATION

Mission Statement: Serve the predominantly low-income community southwest of downtown Los Angeles.

Type of organization: Nonprofit

Geographic area served: Pico-Union area of Los Angeles

Year organization was established: 1997

Number of full-time staff: 1

Annual operating budget: \$60,000

Fees charged for services/products: Yes

If yes, on average, how much? \$10.00

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 10

Type of products and services provided

_____ Direct technical assistance

_____ Loans/financing

_____ Other: Savings

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|---|---------------------------------|
| <input type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Mortgage loans

Service

_____ Serve on board of directors

_____ Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example:

Investment

Grants to fund general operating expenses

_____ Targeted donations:

_____ Other:

East Bay Asian Local Development Corporation

Pam Salsedo, Economic Development Specialist
310 8th Street, Suite 200
Oakland, CA 94607
Tel: 510/287-5353, Ext. 726
psalsedo@ebaldc.com
www.ebaldc.com

ORGANIZATION

Mission Statement: To develop physical, human, and economic assets for individuals and community organizations. Dedicated to serving the East Bay community, particularly low-income, and Asian and Pacific Islander populations.

Type of organization: Nonprofit

Geographic area served: Alameda, San Francisco, and Contra Costa Counties

Year organization was established: 1975

Number of full-time staff: 40

Annual operating budget: \$1,000,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other: IDAs

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|---|---------------------------------|
| <input type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible

Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): In 1998, EBALDC provided 170 hours of one-on-one technical assistance. In 1999, 500 hours are projected.

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$7,000 (inactive in 1997/98)

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997: by late 1999, expect to have loans out to day care providers and businesses in Swan's project.

PARTNERSHIP OPPORTUNITIES

Lending

Micro loans of \$500-\$3,500 and up to \$20,000

Loan pool

Service

_____ Serve on board of directors

Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example:

Investment

Grants to fund general operating expenses

_____ Targeted donations:

Other:

Eastern Los Angeles County Small Business Development Center

Lope Norcross, Director
375 South Main
Suite 101
Pomona, CA 91766
Tel: 909/629-2247 Fax: 909/629-8310
sbdcpom@ibm.net

ORGANIZATION

Mission Statement: Provide management and business technical assistance and training to small businesses and entrepreneurs.

Type of organization: Government

Geographic area served: Eastern Los Angeles County and downtown Los Angeles

Year organization was established: 1990

Number of full-time staff: 8

Annual operating budget: \$1,000,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 1,781

Number of clients referred to financial institutions: 500

Of those referred, number that received financing: 300

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|---------------|-----------------|---------------|---------------|-------------|--------|
| <u> </u> | Agriculture | <u> 20 </u> | Services | <u> </u> | Other: |
| <u> 5 </u> | Food production | <u> 25 </u> | Non-food mfg. | <u> </u> | |
| <u> 25 </u> | Retail | <u> 25 </u> | Wholesale | <u> </u> | |

Target Population

| | | | | | |
|--------------|--------------------------|--------------|---------------------|-------------|--------|
| <u> X </u> | People with disabilities | <u> X </u> | Low-income | <u> </u> | Other: |
| <u> X </u> | Women | <u> X </u> | Minority/ethnic gp. | <u> </u> | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 9,896

Average one-on-one counseling hours provided to each client 1997: 4

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: SBA intermediary for MPQ loans

Training

Total training hours provided to all clients in 1997: 676

Average training hours provided to each client in 1997: 2

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Working capital/start-up financing
- Term Loans
- Real estate
- Business purchase, term loans

Service

- Serve on board of directors
- Serve on specific committees:
- Teach money management, financial training classes, etc.
- Example:

Investment

- Grants to fund general operating expenses
- Targeted donations: material for workshops
- Other:

Economic & Employment Development Center

Da Tran, Project Manager
241 S. Figueroa Street, Suite 240
Los Angeles, CA 90012
Tel: 213/617-3953 Fax: 213/617-3341
eedc@aol.com

ORGANIZATION

Mission Statement: Help refugees start and/or expand their microbusinesses. Provide training in business management and technical assistance.

Type of organization: Nonprofit

Geographic area served: Los Angeles and Orange Counties

Year organization was established: 1985

Number of full-time staff: 10

Annual operating budget: \$500,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 100

Number of clients referred to financial institutions: 10

Of those referred, number that received financing: 1

Total number of new businesses started through the organization in FY 1997: 30

Of that total number of all businesses started through the organization, percent that are still in operation: 90

Average revenue size of client businesses: \$24,000

Demographics of businesses (%)

| | | | | |
|---------------------------------|--------------------|---------------|--------------------|--------|
| <u> </u> Agriculture | <u> </u> 20 | Services | <u> </u> 20 | Other: |
| <u> </u> Food production | <u> </u> | Non-food mfg. | <u> </u> | |
| <u> </u> 40 Retail | <u> </u> 20 | Wholesale | <u> </u> | |

Target Population

| | | | | |
|--|-------------------|---------------------|-------------------|-----------------|
| <u> </u> People with disabilities | <u> </u> | Low-income | <u> </u> X | Other: refugees |
| <u> </u> Women | <u> </u> X | Minority/ethnic gp. | <u> </u> | |

Type of Disabled Access

 Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 120

Average one-on-one counseling hours provided to each client 1997: 10

Type of Counseling

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$150,000

Range of loan sizes in FY 1997: \$3,000 to \$10,000

Average loan size in FY 1997: \$4,000

Preferential interest rates: No

Total # of loans funded in FY 1997: 15

PARTNERSHIP OPPORTUNITIES

Lending

Microenterprise loans (from \$5,000 to \$10,000)

Service

_____ Serve on board of directors

_____ Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example: financial and business management

Investment

Grants to fund general operating expenses

_____ Targeted donations:

_____ Other:

ED>Net
California Community Colleges Economic Development Network

JuDee Benton, International Trade Director
3563 Placer Court
Merced, CA 95340
Tel: 209/722-5739 Fax: 209/722-4526
jbenton@ednet.cc.ca.us
ednet.cc.ca.us

ORGANIZATION

Mission Statement: Advance California's economic growth and global competitiveness through quality education and services.

Type of organization: Government

Geographic area served: Statewide: 14 sites, 45 satellites

Year organization was established: 1988

Number of full-time staff:

Annual operating budget: \$5,008,000

Fees charged for services/products: Yes (workshops, some products)

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance
 Loans/financing
 Other:

CLIENTS

Total number of clients served in FY 1997: 6,234

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|-----------|-----------------|-----------|---------------|----------|--|
| <u>20</u> | Agriculture | <u>13</u> | Services | <u>3</u> | Other: construction, transportation, finance, and government |
| <u>15</u> | Food production | <u>15</u> | Non-food mfg. | | |
| <u>18</u> | Retail | <u>18</u> | Wholesale | | |

Target Population

| | | | | | |
|---------------|--------------------------|---------------|---------------------|--------------|-----------------------|
| <u> </u> | People with disabilities | <u> </u> | Low-income | <u> X </u> | Other: small business |
| <u> X </u> | Women | <u> X </u> | Minority/ethnic gp. | | |

Type of Disabled Access

| | |
|---------------|-----------------------------------|
| <u> X </u> | Facility is wheelchair accessible |
| <u> </u> | Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 7,126

Average one-on-one counseling hours provided to each client 1997: 2

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: logistics, market research, payment, trouble-shoot

Training

Total training hours provided to all clients in 1997: 20,822

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: logistics, getting paid, ABCs of export/import

Other support services and training provided (e.g. business incubation): each CITD has various community programs

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Loans for financing export/import transactions (work with California Export Office)

Service

Serve on board of directors

_____ Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example: workshops on int'l & trade finance, l/c's

Investment

_____ Grants to fund general operating expenses

Targeted donations: production costs for "how to" materials

_____ Other:

Fresno Certified Development Corporation

Robert Garcia, Executive Director
906 North Street, Suite 100
Fresno, CA 93721
Tel: 559/485-5745 Fax: 559/485-5302
rgarcia@fresnocdc.com

ORGANIZATION

Mission Statement:

Type of organization: Nonprofit

Geographic area served: Fresno, Madera, and King Counties

Year organization was established: 1984

Number of full-time staff: 5

Annual operating budget: \$350,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 33

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 32

Number of clients referred to financial institutions: 32

Of those referred, number that received financing: 32

Total number of new businesses started through the organization in FY 1997: 4

Of that total number of all businesses started through the organization, percent that are still in operation: 100

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|---|---|
| <input type="checkbox"/> People with disabilities | <input type="checkbox"/> Low-income | <input checked="" type="checkbox"/> Other: existing or new businesses |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible

Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Other support services and training provided (e.g. business incubation): Loan eligibility and explanation of loan programs

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997: \$65,000 to \$1,000,000

Average loan size in FY 1997: \$300,000

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 32

PARTNERSHIP OPPORTUNITIES

Lending

Service

- _____ Serve on board of directors
_____ Serve on specific committees:
_____ Teach money management, financial training classes, etc.
_____ Example:

Investment

- _____ Grants to fund general operating expenses
_____ Targeted donations:
_____ Other:

Greater Sacramento Certified Development Corporation

Raymond Sebastian, Executive Director
5428 Watt Avenue
Suite 200
Sacramento, CA 95660-4945
Tel: 916/339-1096 Fax: 916/339-2369

ORGANIZATION

Mission Statement: Economic development, job creation and retention.

Type of organization: Nonprofit

Geographic area served: Sacramento, El Dorado, Yolo, Placer Counties

Year organization was established: 1984

Number of full-time staff: 6

Annual operating budget: \$325,000

Fees charged for services/products:

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 325,000

Number of clients referred to financial institutions: 40

Of those referred, number that received financing: 40

Total number of new businesses started through the organization in FY 1997: 4

Of that total number of all businesses started through the organization, percent that are still in operation: 100

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|--|-----|--|---------------------------------|
| <input type="checkbox"/> Agriculture | 100 | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | | <input type="checkbox"/> Wholesale | |

Target Population

| | | | |
|--|-------------------------------------|--|---------------------------------|
| <input checked="" type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> | <input type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> | <input type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 3,200

Average one-on-one counseling hours provided to each client 1997: 80

Type of Counseling

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: unlimited

Range of loan sizes in FY 1997: \$187,000 to \$3,500,000

Average loan size in FY 1997: \$1,000,000

Preferential interest rates: Yes (SBA 504 loan program)

Total # of loans funded in FY 1997: 25

PARTNERSHIP OPPORTUNITIES

Lending

- Expansion funds
 - Purchase real estate
 - Purchase long term equipment
- _____

Service

- Serve on board of directors
- _____ Serve on specific committees:
 - _____ Teach money management, financial training classes, etc.
 - _____ Example:

Investment

- Grants to fund general operating expenses
- _____ Targeted donations:
- _____ Other:

Interfaith Service Bureau Microenterprise Assistance Program

Maurine Huang, Director
Interfaith Service Bureau
2117 Cottage Way
Sacramento, CA 95825
Tel: 916/568-5020 Fax: 916/568-7268
srm2@earthlink.net

ORGANIZATION

Mission Statement:

Type of organization: Nonprofit

Geographic area served: Sacramento and Yolo Counties

Year organization was established: 1994

Number of full-time staff: 1.5

Annual operating budget: \$72,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: formal classroom instruction

CLIENTS

Total number of clients served in FY 1997: 66

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997: 6

Of that total number of all businesses started through the organization, percent that are still in operation: 100

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|-----------|-----------------|-----------|---------------|-----------|----------------------|
| <u>5</u> | Agriculture | <u>30</u> | Services | <u>15</u> | Other: miscellaneous |
| <u>5</u> | Food production | <u>5</u> | Non-food mfg. | | |
| <u>40</u> | Retail | | Wholesale | | |

Target Population

| | | | | | |
|-------------|--------------------------|--------------|---------------------|--------------|-----------------|
| <u> </u> | People with disabilities | <u> X </u> | Low-income | <u> X </u> | Other: refugees |
| <u> </u> | Women | <u> X </u> | Minority/ethnic gp. | | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 165

Average one-on-one counseling hours provided to each client 1997: 10

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 130

Average training hours provided to each client in 1997: 64

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: Pre-loan planning, cultural issues

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$25,000

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Microloans for high-risk customers with low income
- Microloans for high-risk w/ bad credit ratings

Service

- Serve on board of directors
- Serve on specific committees: MAP Advisory Committee
- Teach money management, financial training classes, etc.
Example: occasional seminars on business lending

Investment

- Grants to fund general operating expenses
- Targeted donations: loan fund, MAP program operation
- _____
Other:

Keystone Community Ventures

Suse Nakata, Chief Executive Officer
870 Market Street
Suite 603
San Francisco, CA 94102
Tel: 415/362-6350 Fax: 415/392-8216
1@keystone-ventures.org

ORGANIZATION

Mission Statement: Assist non-profit businesses that train and employ the disadvantaged with on-going management assistance and unsecured loans.

Type of organization: Nonprofit

Geographic area served: San Francisco Bay Area

Year organization was established: 1993

Number of full-time staff: 4

Annual operating budget: \$350,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 40

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|---------------------------------|-------------------------------|------------------------|
| <u> </u> Agriculture | <u> </u> Services | <u> </u> Other: |
| <u> </u> Food production | <u> </u> Non-food mfg. | |
| <u> </u> Retail | <u> </u> Wholesale | |

Target Population

| | | |
|---------------------------------------|----------------------------------|--------------------------------|
| <u> X </u> People with disabilities | <u> X </u> Low-income | <u> X </u> Other: unemployed |
| <u> X </u> Women | <u> X </u> Minority/ethnic gp. | |

Type of Disabled Access

| |
|---|
| <u> </u> Facility is wheelchair accessible |
| <u> X </u> Special programs/services: work with groups working with this population |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 4,000

Average one-on-one counseling hours provided to each client 1997: 100

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Mentoring, sitting on venture committees

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$300,000

Range of loan sizes in FY 1997: \$50,000 to \$100,000

Average loan size in FY 1997:

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 0

PARTNERSHIP OPPORTUNITIES

Lending

Business loans to nonprofits

Service

Serve on board of directors

Serve on specific committees: venture committees

Teach money management, financial training classes, etc.

_____ Example: mentoring/ training social venture (nonprofit)

Investment

Grants to fund general operating expenses

Targeted donations: permanent loan capital

_____ Other:

Korean Youth & Community Center

Jenni Cho, Manager of Business Development
680 S. Wilton Place
Los Angeles, CA 90005
Tel: 213/365-7400 Fax: 213/383-1280
jennicho@hotmail.com
www.kyccla.com

ORGANIZATION

Mission Statement: Serve the needs of small businesses by providing technical assistance with specific problems and general concerns to enhance the business and economic development of the multi-ethnic Koreatown community.

Type of organization: Nonprofit

Geographic area served: Greater Los Angeles area

Year organization was established: 1975

Number of full-time staff: 26

Annual operating budget:

Fees charged for services/products: Yes

If yes, on average, how much? \$20.00

Per Hour:
Per Training: X
Other:

Percentage of operating budget generated by fees: 50

Type of products and services provided

_____ Direct technical assistance

_____ Loans/financing

 X Other: Intermediary for various funding/loan sources

CLIENTS

Total number of clients served in FY 1997: 12

Number of clients referred to financial institutions: 12

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses: \$200,000

Demographics of businesses (%)

| Agriculture | | Services | | Other: |
|-------------|-----------------|----------|---------------|--------|
| _____ | Food production | 33 | Non-food mfg. | _____ |
| 34 | Retail | 33 | Wholesale | _____ |

Target Population

| | | | | | |
|-------|--------------------------|---|---------------------|---|-----------------|
| _____ | People with disabilities | X | Low-income | X | (Korean/Latino) |
| X | Women | X | Minority/ethnic gp. | | |

Type of Disabled Access

_____ Facility is wheelchair accessible
_____ Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Microloans
- Business loans

Service

- Serve on board of directors
- Serve on specific committees:
- Teach money management, financial training classes, etc.
Example: workshops on credit, access to capital, money mgmt

Investment

- Grants to fund general operating expenses
- Targeted donations: for business assistance and development
- Other: funds for outreach and marketing

Lenders for Community Development

Elizabeth Butler, Operations Manager
111 W. Saint John Street, Suite 710
San Jose, CA 95113
Tel: 408/297-9937 Fax: 408/297-4599
Beth@L4CD.com
www.L4CD.com

ORGANIZATION

Mission Statement:

Type of organization: For-profit

Geographic area served: Santa Clara and San Mateo Counties

Year organization was established: 1994

Number of full-time staff: 4

Annual operating budget: \$270,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 50

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 50

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997: 4

Of that total number of all businesses started through the organization, percent that are still in operation: 50

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|---------------------------------|-------------------|---------------|------------------------|
| <u> </u> Agriculture | <u> 30 </u> | Services | <u> </u> Other: |
| <u> </u> Food production | <u> 10 </u> | Non-food mfg. | |
| <u> 60 </u> Retail | | Wholesale | |

Target Population

| | | | |
|--|------------------|---------------------|------------------------|
| <u> </u> People with disabilities | <u> X </u> | Low-income | <u> </u> Other: |
| <u> X </u> Women | <u> X </u> | Minority/ethnic gp. | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$1,000,000

Range of loan sizes in FY 1997: \$1,500 to \$50,000

Average loan size in FY 1997: \$20,000

Preferential interest rates: No

Total # of loans funded in FY 1997: 20

PARTNERSHIP OPPORTUNITIES

Lending

Service

- Serve on board of directors
 Serve on specific committees: Small Business Loan Committee
 Teach money management, financial training classes, etc.
 Example: one-on-one mentoring w/ small business borrowers

Investment

- Grants to fund general operating expenses
 Targeted donations: Micro-lending Support Fund
 Other: stock purchase, invest in small business loan pool

Long Beach Area Certified Development Corporation

Regina Grant Peterson
11 Golden Shore, Suite 630
Long Beach, CA 90802
Tel: 562/983-7450 Fax: 562/983-7453
Lbacd@linkline.net

ORGANIZATION

Mission Statement: Deliver financial and technical assistance for business retention and attraction to all businesses with a special emphasis on minority- and women-owned businesses throughout Los Angeles and Orange Counties.

Type of organization: Nonprofit

Geographic area served: Los Angeles and Orange Counties

Year organization was established: 1979

Number of full-time staff: 6

Annual operating budget: \$450,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:

Per Training:

Other: X (for packaging and placement services)

Percentage of operating budget generated by fees: 50

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 200

Number of clients referred to financial institutions: 75

Of those referred, number that received financing: 60

Total number of new businesses started through the organization in FY 1997: 20

Of that total number of all businesses started through the organization, percent that are still in operation: 95%

Average revenue size of client businesses: \$250,000 to \$500,000

Demographics of businesses (%)

| | | | | | |
|---------------|-----------------|---------------|---------------|---------------|--------|
| <u> </u> | Agriculture | <u> 15 </u> | Services | <u> </u> | Other: |
| <u> 15 </u> | Food production | <u> 25 </u> | Non-food mfg. | <u> </u> | |
| <u> 30 </u> | Retail | <u> 15 </u> | Wholesale | <u> </u> | |

Target Population

| | | | | | |
|---------------|--------------------------|---------------|---------------------|---------------|--------|
| <u> </u> | People with disabilities | <u> </u> | Low-income | <u> </u> | Other: |
| <u> X </u> | Women | <u> X </u> | Minority/ethnic gp. | <u> </u> | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997: 6 to 15

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: counseling and technical assistance to bookkeepers and CPAs

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: SBA direct lender

Range of loan sizes in FY 1997: \$25,000 to \$1,250,000

Average loan size in FY 1997: \$300,000

Preferential interest rates: No

Total # of loans funded in FY 1997: 55

PARTNERSHIP OPPORTUNITIES

Lending

Lender participation in SBA financing

Service

Serve on board of directors

Serve on specific committees: Loan, Public Relations

Teach money management, financial training classes, etc.

_____ Example:

Investment

Grants to fund general operating expenses

_____ Targeted donations:

_____ Other:

Los Angeles Business Development Corporation

Roberto Barragan, Vice President
4717 Van Nuys Boulevard, Second Floor
Van Nuys, CA 91403
Tel: 818/907-9977 Fax: 818/205-1782
roberto@vedc.org
www.vedc.org

ORGANIZATION

Mission Statement:

Type of organization: Nonprofit

Geographic area served: California

Year organization was established: 1978

Number of full-time staff: 35

Annual operating budget: \$2,500,000

Fees charged for services/products: Yes

If yes, on average, how much? \$75.00

Per Hour: X

Per Training:

Other: X

Percentage of operating budget generated by fees: 25

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 1,000

Number of clients referred to financial institutions: 100

Of those referred, number that received financing: 50

Total number of new businesses started through the organization in FY 1997: 200

Of that total number of all businesses started through the organization, percent that are still in operation: 90

Average revenue size of client businesses: \$200,000

Demographics of businesses (%)

| | | | | |
|---------------------------------|-----------|---------------|-----------|-----------------|
| <u> </u> Agriculture | 5 | Services | <u>60</u> | Other: 15% FIRA |
| <u> </u> Food production | | Non-food mfg. | | |
| <u>25</u> Retail | <u>10</u> | Wholesale | | |

Target Population

| | | | | |
|--|-----------------|---------------------|--------------|-----------------------|
| <u> </u> People with disabilities | <u> </u> | Low-income | <u> X </u> | Other: Small business |
| <u> X </u> Women | <u> X </u> | Minority/ethnic gp. | | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 1,000

Average one-on-one counseling hours provided to each client 1997: 20

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 10,000

Average training hours provided to each client in 1997: 100

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$7,500,000

Range of loan sizes in FY 1997: \$1,000 to \$700,000

Average loan size in FY 1997: \$150,000

Preferential interest rates: No

Total # of loans funded in FY 1997: 25

PARTNERSHIP OPPORTUNITIES

Lending

- Microloans
 Equity/venture capital

Service

- _____ Serve on board of directors
_____ Serve on specific committees:
_____ Teach money management, financial training classes, etc.
_____ Example:

Investment

- Grants to fund general operating expenses
 Targeted donations: loan-loss reserve
_____ Other:

Los Angeles County Community Development Commission

Charles Taylor, Assistant Director
2 Coral Circle Drive
Monterey Park, CA 91755
Tel: 323/890-7030 Fax: 323/890-8577
ctaylor@lacdc.org
lacdc.org

ORGANIZATION

Mission Statement: The LACDC is the redevelopment agency and economic development organization for the County of Los Angeles. LACDC conducts programs to encourage business formation and retention and to develop access to capital in unincorporated areas of Los Angeles County.

Type of organization: Government

Geographic area served: Unincorporated areas of L.A. County (58 small cities)

Year organization was established:

Number of full-time staff:

Annual operating budget: \$439,000,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 10

Type of products and services provided

Direct technical assistance

 Loans/financing

 Other: State Tax Credits (Enterprise Zones)

CLIENTS

Total number of clients served in FY 1997: 150

Number of clients referred to financial institutions: 50

Of those referred, number that received financing: 30

Total number of new businesses started through the organization in FY 1997: 5

Of that total number of all businesses started through the organization, percent that are still in operation: 100

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|--------------------------|-----------------|--------------------------|---------------|--------------------------|--------|
| <input type="checkbox"/> | Agriculture | <input type="checkbox"/> | Services | <input type="checkbox"/> | Other: |
| <input type="checkbox"/> | Food production | <input type="checkbox"/> | Non-food mfg. | <input type="checkbox"/> | |
| <input type="checkbox"/> | 100 Retail | <input type="checkbox"/> | Wholesale | <input type="checkbox"/> | |

Target Population

| | | | | | |
|-------------------------------------|--------------------------|-------------------------------------|---------------------|--------------------------|--------|
| <input checked="" type="checkbox"/> | People with disabilities | <input checked="" type="checkbox"/> | Low-income | <input type="checkbox"/> | Other: |
| <input checked="" type="checkbox"/> | Women | <input checked="" type="checkbox"/> | Minority/ethnic gp. | <input type="checkbox"/> | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$40,000,000

Range of loan sizes in FY 1997: \$5,000 to \$10,000,000

Average loan size in FY 1997: \$300,000

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 30

PARTNERSHIP OPPORTUNITIES

Lending

- SBA 504 and 7a loans
- Small business loans
- Letters of credit for IDB's on float loans

Service

- Serve on board of directors
- Serve on specific committees: loan boards for CDBG, EPA-funded revolving loans
- Teach money management, financial training classes, etc.
- Example:

Investment

- Grants to fund general operating expenses
- Targeted donations:
- Other:

Los Angeles Urban League Ron Brown Business Center

Lynne Joy Rogers, Director
110 S La Brea Avenue
Third Floor
Inglewood, CA 90301
Tel: 310/419-8745 Fax: 310/419-8755
laurbbc@pacbell.net

ORGANIZATION

Mission Statement: Assist small, minority businesses with market development and technology training.

Type of organization: Nonprofit

Geographic area served: Los Angeles County

Year organization was established: 1993

Number of full-time staff: 10

Annual operating budget: \$400,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 750

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses: \$50,000 to \$100,000

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|---|---|
| <input type="checkbox"/> People with disabilities | <input type="checkbox"/> Low-income | <input type="checkbox"/> Other: African |
| <input type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | American |

Type of Disabled Access

Facility is wheelchair accessible

Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 600

Average one-on-one counseling hours provided to each client 1997: 5

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: information technology consultation

Training

Total training hours provided to all clients in 1997: 500

Average training hours provided to each client in 1997: 14

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: information technology

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Equity
 Working capital

Service

- Serve on board of directors
 Serve on specific committees:
 Teach money management, financial training classes, etc.
_____ Example:

Investment

- Grants to fund general operating expenses
 Targeted donations:
_____ Other:

Low Income Housing Fund

Nancy Andrews, President
74 New Montgomery Street, Suite 250
San Francisco, CA 94105
Tel: 415/777-9804 Fax: 415/777-9195
Nancy@SF.LIHF.org
www.LIHF.org

ORGANIZATION

Mission Statement: Support community development by increasing the amount of capital available for low-income housing and community development at affordable rates and terms.

Type of organization: Nonprofit

Geographic area served: Nationwide

Year organization was established: 1984

Number of full-time staff: 30

Annual operating budget:

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 50

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 300

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|-----------------------|---------------------|--------------|
| _____ Agriculture | _____ Services | _____ Other: |
| _____ Food production | _____ Non-food mfg. | |
| _____ Retail | _____ Wholesale | |

Target Population

| | | |
|--------------------------------|---------------------------|--------------|
| _____ People with disabilities | _____ Low-income | _____ Other: |
| _____ Women | _____ Minority/ethnic gp. | |

Type of Disabled Access

_____ Facility is wheelchair accessible
_____ Special programs/services: special needs lending

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$35,000,000

Range of loan sizes in FY 1997: \$50,000 to \$1,000,000

Average loan size in FY 1997: \$200,000

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 43

PARTNERSHIP OPPORTUNITIES

Lending

- Pre-development
- Acquisition
- Construction and rehabilitation
- Refinancing and lines of credit

Service

- Serve on board of directors
- Serve on specific committees: loan Committee
- _____ Teach money management, financial training classes, etc.
- _____ Example:

Investment

- Grants to fund general operating expenses
- _____ Targeted donations:
- Other: loans to revolving loan fund

Napa Valley College Small Business Development Center

Charles Eason, Director
1556 First Street, Suite 103
Napa, CA 94559
Tel: 707/253-3210 Fax: 707/253-3068
charles.eason@usa.net
home.pacbell.net/nvc

ORGANIZATION

Mission Statement: Assist existing and start-up businesses.

Type of organization: Nonprofit

Geographic area served: Napa County

Year organization was established: 1988

Number of full-time staff: 2

Annual operating budget: \$175,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 390

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|--|---|
| <input type="checkbox"/> People with disabilities | <input type="checkbox"/> Low-income | <input checked="" type="checkbox"/> Other: small businesses (SBA definition) |
| <input type="checkbox"/> Women | <input type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 1,027

Average one-on-one counseling hours provided to each client 1997: 6

Type of Counseling

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Training

Total training hours provided to all clients in 1997: 231

Average training hours provided to each client in 1997: 3

Type of Training

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Lines of credit
- Term loans
- Working capital loans

Service

- Serve on board of directors
- Serve on specific committees:
- Teach money management, financial training classes, etc.
Example: workshops on loans for small businesses

Investment

- Grants to fund general operating expenses
- Targeted donations: Meet cash match requirements
- Other:

National Center for American Indian Enterprise Development

Mark Ross, Regional Vice President
11138 Valley Mall, Suite 200
El Monte, CA 91731
Tel: 626/442-3701 Fax: 626/442-7115
info@ncaied.org
www.ncaied.org

ORGANIZATION

Mission Statement: Increase the number of viable American Indian-owned businesses.

Type of organization: Nonprofit

Geographic area served: Nationwide

Year organization was established: 1970

Number of full-time staff: 25

Annual operating budget: \$1,500,000

Fees charged for services/products: Yes

If yes, on average, how much? \$50

Per Hour: X
Per Training:
Other:

Percentage of operating budget generated by fees: 5

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 300

Number of clients referred to financial institutions: 50

Of those referred, number that received financing: 10

Total number of new businesses started through the organization in FY 1997: 10

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|---|---|
| <input type="checkbox"/> People with disabilities | <input type="checkbox"/> Low-income | <input type="checkbox"/> Other: Native American |
| <input type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 10,000

Average one-on-one counseling hours provided to each client 1997: 8

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: franchising, copyright procurement

Training

Total training hours provided to all clients in 1997: 200

Average training hours provided to each client in 1997: 1

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: franchising, procurement, high-tech

Other support services and training provided (e.g. business incubation): Government procurement assistance.

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- SBA guarantees
- Lines of credit
- Accounts receivable financing
- _____

Service

- Serve on board of directors
- _____ Serve on specific committees:
- Teach money management, financial training classes, etc.
- _____ Example:

Investment

- Grants to fund general operating expenses
- Targeted donations: fund revolving loan program
- _____ Other:

Neighborhood Opportunities Corporation

Art Rivera, Executive Director
303 A Street
Suite 409
San Diego, CA 92101
Tel: 619/544-1997 Fax: 619/544-1644
gr8art@yahoo.com

ORGANIZATION

Mission Statement: Provide education, training and technical assistance so underserved communities of San Diego can access capital.

Type of organization: Nonprofit

Geographic area served: City and County of San Diego

Year organization was established: 1998

Number of full-time staff: 1

Annual operating budget: \$85,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: software database development

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|---|---|
| <input type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input checked="" type="checkbox"/> Other: single-parent households |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible

Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: financial literacy, collective ownership

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: financial literacy, collective ownership

Other support services and training provided (e.g. business incubation): Homeownership & housing development loans to emerging corporations

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$25,000

Range of loan sizes in FY 1997: \$10,000

Average loan size in FY 1997: \$10,000

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 1

PARTNERSHIP OPPORTUNITIES

Lending

Low interest-rate, short-term loans

Service

_____ Serve on board of directors

_____ Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example: financial literacy in Spanish (to adults), English

Investment

Grants to fund general operating expenses

Targeted donations: grants for single-family head of house, closing costs

Other: housing predevelopment loan fund for CDCs

Oakland Advisors

Darien Louie, Program Manager
1970 Broadway, Suite 340
Oakland, CA 94612
Tel: 510/238-2421 Fax: 510/451-8271
darienlouie@theunitedway.com

ORGANIZATION

Mission Statement: Capitalize business growth and development in inner cities by engaging local corporations and individuals as partners to provide services to businesses, conducting business research, and promoting job creation.

Type of organization: Nonprofit

Geographic area served: Oakland and surrounding cities

Year organization was established:

Number of full-time staff: 1

Annual operating budget: \$230,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance
 Loans/financing
 Other: research studies, consulting, access to capital

CLIENTS

Total number of clients served in FY 1997: 3

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | |
|---|---------------|-----------------------------|---------------|------------------------------|
| <u> </u> Agriculture | <u> 33</u> | <u> </u> Services | <u> 33</u> | <u> </u> Other: Banking |
| <u> 34</u> <u> </u> Food production | <u> </u> | <u> </u> Non-food mfg. | <u> </u> | |
| <u> </u> Retail | <u> </u> | <u> </u> Wholesale | <u> </u> | |

Target Population

| | | | | |
|--|---------------|-----------------------------------|---------------|---|
| <u> </u> People with disabilities | <u> </u> | <u> </u> Low-income | <u> X</u> | <u> </u> Other: midsized and minority/women-owned businesses |
| <u> </u> Women | <u> </u> | <u> </u> Minority/ethnic gp. | <u> </u> | |

Type of Disabled Access

| |
|--|
| <u> X</u> Facility is wheelchair accessible |
| <u> </u> Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: organization structuring

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Consultancy

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Business loans for small and medium businesses

Service

Serve on board of directors

Serve on specific committees: Advisory Committee

Teach money management, financial training classes, etc.

_____ Example: consulting in these areas

Investment

Grants to fund general operating expenses

_____ Targeted donations:

Other: grants to fund business school studies

Oakland Business Development Corporation

Michael McPherson, Executive Director
519 17th Street
Suite 100
Oakland, CA 94610
Tel: 510/763-4297 Fax: 510/7631273
mike@obdc.com
www.obdc.com

ORGANIZATION

Mission Statement: Provide direct financing to start-up or existing businesses who may not have normal access to conventional bank loan products.

Type of organization: Nonprofit

Geographic area served: Alameda County

Year organization was established: 1979

Number of full-time staff: 7

Annual operating budget: \$535,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 8

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 350

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses: \$375,000

Demographics of businesses (%)

| | | | |
|---------------------------------|-----------|---------------|------------------------|
| <u> </u> Agriculture | <u>60</u> | Services | <u> </u> Other: |
| <u> </u> Food production | <u>5</u> | Non-food mfg. | |
| <u>30</u> Retail | <u>5</u> | Wholesale | |

Target Population

| | | | |
|---------------------------------------|--------------|---------------------|------------------------|
| <u> X </u> People with disabilities | <u> X </u> | Low-income | <u> </u> Other: |
| <u> X </u> Women | <u> X </u> | Minority/ethnic gp. | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 3,300

Average one-on-one counseling hours provided to each client 1997: 9

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997: \$1,000 to \$75,000

Average loan size in FY 1997: \$35,000

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 35

PARTNERSHIP OPPORTUNITIES

Lending

- Micro loans from \$1,000 - \$25,000
 Mid-range loan products from \$25,000 to \$150,000

Service

- Serve on board of directors
 Serve on specific committees:
 Teach money management, financial training classes, etc.
 Example:

Investment

- Grants to fund general operating expenses
 Targeted donations:
 Other: special projects, such as equipment

Oakland Community Housing, Inc.

Austin Penny, Executive Director
405 14th Street
Suite 400
Oakland, CA 94612
Tel: 510/763-7676 Fax: 510/763-7730

ORGANIZATION

Mission Statement: Provide and develop affordable housing in low-income and underserved communities.

Type of organization: Nonprofit

Geographic area served: Oakland and other minority communities in Bay Area

Year organization was established: 1974

Number of full-time staff: 35

Annual operating budget: \$600,000

Fees charged for services/products: Yes

If yes, on average, how much? \$90.00

Per Hour: X
Per Training:
Other: X

Percentage of operating budget generated by fees: 75

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: joint venture with nonprofit housing developers

CLIENTS

Total number of clients served in FY 1997: 4

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997: 4

Of that total number of all businesses started through the organization, percent that are still in operation: 1

Average revenue size of client businesses: \$3,000,000

Demographics of businesses (%)

| | | | | |
|--|----|--|----|--|
| <input type="checkbox"/> Agriculture | 20 | <input type="checkbox"/> Services | 80 | <input type="checkbox"/> Other: Construction |
| <input type="checkbox"/> Food production | | <input type="checkbox"/> Non-food mfg. | | |
| <input type="checkbox"/> Retail | | <input type="checkbox"/> Wholesale | | |

Target Population

| | | | | |
|--|-------------------------------------|--|--------------------------|---------------------------------|
| <input checked="" type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> | <input type="checkbox"/> Low-income | <input type="checkbox"/> | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Women | <input checked="" type="checkbox"/> | <input type="checkbox"/> Minority/ethnic gp. | | |

Type of Disabled Access

| |
|---|
| <input checked="" type="checkbox"/> Facility is wheelchair accessible |
| <input type="checkbox"/> Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: real estate development

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: general real estate development

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Pre-development/construction loans
- Mortgage/gap financing
- Single family home mortgages

Service

- Serve on board of directors
- Serve on specific committees:
- Teach money management, financial training classes, etc.
Example: homebuyer workshops for first-time homebuyers

Investment

- Grants to fund general operating expenses
- Targeted donations: capital donation to low-income housing development
- Other:

Oakland Small Business Growth Center

Napoleon Britt, Manager
675 Hegenberger Road
Suite 201
Oakland, CA 94621
Tel: 510/553-0675 Fax: 510/553-0676
osbgc@ix.net.com

ORGANIZATION

Mission Statement: Improve the local and regional economic base for the City of Oakland, create jobs for local residents, and strengthen and diversify the city's tax base

Type of organization: Nonprofit

Geographic area served: City of Oakland

Year organization was established: 1993

Number of full-time staff:

Annual operating budget: \$504,872

Fees charged for services/products: Yes

If yes, on average, how much? \$1.00 per square foot rent, copy services

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 20

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 16

Number of clients referred to financial institutions: 3

Of those referred, number that received financing: 2

Total number of new businesses started through the organization in FY 1997: 4

Of that total number of all businesses started through the organization, percent that are still in operation: 88

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|--|----|--|---------------------------------|
| <input type="checkbox"/> Agriculture | 88 | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | 12 | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|---|---------------------------------|
| <input type="checkbox"/> People with disabilities | <input type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: Business plan review

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Brown bag lunches (networking), marketing referral

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Working capital loans

Equipment financing

Service

Serve on board of directors

Serve on specific committees: Construction Contractor Selection Committee

Teach money management, financial training classes, etc.

_____ Example:

Investment

Grants to fund general operating expenses

Targeted donations: Construction Contractor Training Program

_____ Other:

PACE Business Development Center

Tim Maschler, Director
1541 Wilshire Boulevard, Suite 310
Los Angeles, CA 90017
Tel: 213/353-9400 Fax: 213/353-4665

ORGANIZATION

Mission Statement: Facilitate the expansion of businesses and the creation of new jobs in Los Angeles through business training, capital acquisition, market development, and technical assistance.

Type of organization: Nonprofit

Geographic area served: City and County of Los Angeles

Year organization was established: 1992

Number of full-time staff: 9

Annual operating budget: \$750,000

Fees charged for services/products: Yes

If yes, on average, how much? \$25.00

Per Hour:

Per Training:

Other: X (one-time)

Percentage of operating budget generated by fees: 1

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 299

Number of clients referred to financial institutions: 50

Of those referred, number that received financing: 10

Total number of new businesses started through the organization in FY 1997: 52

Of that total number of all businesses started through the organization, percent that are still in operation: 80

Average revenue size of client businesses: \$300,000

Demographics of businesses (%)

| | | | | | |
|-------------------|-----------------|-----------|---------------|-------------------|--------|
| <u> </u> | Agriculture | <u>40</u> | Services | <u> </u> | Other: |
| <u> </u> | Food production | <u>15</u> | Non-food mfg. | <u> </u> | |
| <u>40</u> | Retail | <u>5</u> | Wholesale | <u> </u> | |

Target Population

| | | | | | |
|--------------|--------------------------|--------------|---------------------|-------------------|--------|
| <u> X </u> | People with disabilities | <u> X </u> | Low-income | <u> </u> | Other: |
| <u> X </u> | Women | <u> X </u> | Minority/ethnic gp. | <u> </u> | |

Type of Disabled Access

| | |
|--------------|-----------------------------------|
| <u> X </u> | Facility is wheelchair accessible |
| <u> X </u> | Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 1,500

Average one-on-one counseling hours provided to each client 1997: 15

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 750

Average training hours provided to each client in 1997: 50

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$900,000

Range of loan sizes in FY 1997: \$5,000 to \$540,000

Average loan size in FY 1997: \$100,000

Preferential interest rates: No

Total # of loans funded in FY 1997: 8

PARTNERSHIP OPPORTUNITIES

Lending

Small business loans from \$5,000 to \$250,000

Service

_____ Serve on board of directors

_____ Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example: teaching segments of existing classes, bilingual instructors

Investment

Grants to fund general operating expenses

Targeted donations: equipment for resource center, fund seminars

_____ Other:

Pacific Coast Regional Small Business Development Corporation

Angela Winston, Director, Program Development
3255 Wilshire Boulevard, Suite 1501
Los Angeles, CA 90010
Tel: 213/739-2999 Fax: 213/739-0639
pcrcorp@earthlink.net
home.earthlink.net/~pcrcorp/

ORGANIZATION

Mission Statement: Enhance the growth and well-being of the small business community, thereby creating and sustaining employment opportunities; maximize the delivery of PCR's financial, educational, and management assistance programs for the benefit of the State of California.

Type of organization: Nonprofit

Geographic area served: California, primarily five-county Los Angeles metro area

Year organization was established: 1977

Number of full-time staff: 11

Annual operating budget:

Fees charged for services/products: Yes (varies)

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 574

Number of clients referred to financial institutions: 98

Of those referred, number that received financing: 98

Total number of new businesses started through the organization in FY 1997: 0

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses: \$1,000,000

Demographics of businesses (%)

| | | | | |
|-----------------------------------|----|---------------|-----------|---|
| <u> </u> Agriculture | 45 | Services | <u>10</u> | Other: 9% contracting, 1% professional |
| <u> </u> Food production | 15 | Non-food mfg. | | |
| <u>18</u> Retail | 12 | Wholesale | | |

Target Population

| | | | | |
|---------------------------------------|-------------------|---------------------|-------------------|--------|
| <u> X </u> People with disabilities | <u> </u> | Low-income | <u> </u> | Other: |
| <u> X </u> Women | <u> X </u> | Minority/ethnic gp. | | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 360

Average one-on-one counseling hours provided to each client 1997: 2

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 240

Average training hours provided to each client in 1997: 12

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$14,500,000

Range of loan sizes in FY 1997: \$12,000 to \$500,000

Average loan size in FY 1997: \$65,000

Preferential interest rates: No

Total # of loans funded in FY 1997: 125

PARTNERSHIP OPPORTUNITIES

Lending

- State loan guarantees
- CEDLI loans
- EDA Financial Restructuring Assistance Program

Service

- Serve on board of directors
- Serve on specific committees: loan committee, Institute Advisory Committee
- Teach money management, financial training classes, etc.
Example: business information seminars

Investment

- Grants to fund general operating expenses
- Targeted donations: Entrepreneurial Training Institute
- Other:

Palm Springs Community Redevelopment Agency

John Raymond, Redevelopment Manager
Post Office Box 2743
Palm Springs, CA 92263-2743
Tel: 760/323-8264 Fax: 760/322-8325
john4@ci.palm-springs.ca.us
ci.palm-springs.ca.u

ORGANIZATION

Mission Statement: Provide technical assistance to businesses in Palm Springs, work with local lenders, administer several loan programs, and provide referrals to small business technical assistance providers.

Type of organization: Government

Geographic area served: Palm Springs

Year organization was established: 1938

Number of full-time staff: 2

Annual operating budget: \$100,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|--|--|
| <input type="checkbox"/> People with disabilities | <input type="checkbox"/> Low-income | <input checked="" type="checkbox"/> Other: manufacturers, companies in project areas |
| <input type="checkbox"/> Women | <input type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 100

Average one-on-one counseling hours provided to each client 1997: 8

Type of Counseling

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Other support services and training provided (e.g. business incubation): A one-step center operated with the EDD, Gain Program, and DPSS.

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$2,000,000

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Lines of credit
- Equipment financing
- Accounts receivable financing

Service

- Serve on board of directors
- Serve on specific committees:
- Teach money management, financial training classes, etc.
- Example:

Investment

- Grants to fund general operating expenses
- Targeted donations:
- Other:

Regional Environmental Business Resource & Assistance Center

Nellie Espiritu, Environmental Counselor
4175 Fairmont Boulevard
Yorba Linda, CA 92886
Tel: 714/695-1501, Ext. 214 Fax: 714/695-1514
cact@pacbell.net
rebraccaact.com

ORGANIZATION

Mission Statement: Provide environmental assistance to small to medium sized businesses.

Type of organization: Nonprofit

Geographic area served: Los Angeles and Orange Counties

Year organization was established: 1989

Number of full-time staff: 3

Annual operating budget: \$178,000

Fees charged for services/products: Yes

If yes, on average, how much? \$55.00 for technical counseling, \$150 for training

Per Hour: X
Per Training:
Other:

Percentage of operating budget generated by fees: 15

Type of products and services provided

- Direct technical assistance
 Loans/financing
 Other: referral to other service providers

CLIENTS

Total number of clients served in FY 1997: 7,500

Number of clients referred to financial institutions: 750

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997: <10

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | |
|-------------------------------|---------------|---------------|------------------|-----------------------------|
| <u> </u> Agriculture | 50 | Services | <u> </u> 50 | Other: 50% manufacturing |
| <u> </u> Food production | <u> </u> | Non-food mfg. | | |
| <u> </u> Retail | <u> </u> | Wholesale | | |

Target Population

| | | | | |
|---------------------------------------|--------------|---------------------|---------------|--------|
| <u> X </u> People with disabilities | <u> X </u> | Low-income | <u> </u> | Other: |
| <u> X </u> Women | <u> X </u> | Minority/ethnic gp. | | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997: 6

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: environmental pollution prevention, health and safety

Training

Total training hours provided to all clients in 1997: 100

Average training hours provided to each client in 1997: 8

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: environmental pollution prevention, health and safety

Other support services and training provided (e.g. business incubation): Total quality management, vocational English as second language

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Funding for pollution prevention equipment
 Funding for upgrading and replacing equipment

Service

- Serve on board of directors
 Serve on specific committees:
 Teach money management, financial training classes, etc.

Example:

Investment

- _____ Grants to fund general operating expenses
_____ Targeted donations:
_____ Other:

Renaissance Entrepreneurship Center

Claudia Viek, Executive Director
275 Fifth Street
San Francisco, CA 94103
Tel: 415/541-8580 Fax: 415/541-8589
claudia@rencenter.org
rencenter.org

ORGANIZATION

Mission Statement: Empower and increase entrepreneurial capabilities of socially and economically diverse people; strengthen community through new business creation, jobs and financial self-sufficiency.

Type of organization: Nonprofit

Geographic area served: San Francisco Bay Area, targeting Bayview district

Year organization was established: 1985

Number of full-time staff: 9

Annual operating budget: \$1,200,000

Fees charged for services/products: Yes

If yes, on average, how much? \$250

Per Hour:
Per Training: X
Other: X

Percentage of operating budget generated by fees: 30

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 250

Number of clients referred to financial institutions: 25

Of those referred, number that received financing: 22

Total number of new businesses started through the organization in FY 1997: 45

Of that total number of all businesses started through the organization, percent that are still in operation: 85

Average revenue size of client businesses: \$100,000

Demographics of businesses (%)

| | | | | | |
|----------------|-----------------|----------------|---------------|---------------|--------|
| <u> </u> | Agriculture | <u> 70 </u> | Services | <u> </u> | Other: |
| <u> 5 </u> | Food production | <u> 5 </u> | Non-food mfg. | | |
| <u> 10 </u> | Retail | <u> 10 </u> | Wholesale | | |

Target Population

| | | | | | |
|----------------|--------------------------|----------------|---------------------|----------------|--------------------------|
| <u> X </u> | People with disabilities | <u> X </u> | Low-income | <u> X </u> | Other: low- to moderate- |
| <u> X </u> | Women | <u> X </u> | Minority/ethnic gp. | | income |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 700

Average one-on-one counseling hours provided to each client 1997: 5 to 6

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 8,600

Average training hours provided to each client in 1997: 65

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: business plan completion

Other support services and training provided (e.g. business incubation): business. incubation; peer support, networking

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Microloans (under \$50,000)

Service

Serve on board of directors

Serve on specific committees: finance & marketing

Teach money management, financial training classes, etc.

_____ Example:

Investment

Grants to fund general operating expenses

Targeted donations: scholarships, projects

_____ Other:

San Diego Community College Auxiliary Organization

Robin Carvajal, Director
3443 Camino del Rio South, Suite 308
San Diego, CA 92108
Tel: 619/624-2272 Fax: 619/640-8864
rcarvaja@sdccd.cc.ca.us
www.workplace-eti.com

ORGANIZATION

Mission Statement: deliver quality and customer-focused consulting, training, and economic development services to San Diego individuals, businesses, and government agencies in order to address the needs of a diverse workforce.

Type of organization: Nonprofit

Geographic area served: San Diego

Year organization was established:

Number of full-time staff: 9

Annual operating budget:

Fees charged for services/products:

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

_____ Direct technical assistance

_____ Loans/financing

 X Other: professional development/educational seminars

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | |
|-----------------------|----|---------------------|----|---|
| _____ Agriculture | 18 | _____ Services | 71 | Other: healthcare, gov't, biotech, multimedia |
| _____ Food production | 11 | _____ Non-food mfg. | | |
| _____ 2 Retail | | _____ Wholesale | | |

Target Population

| | | |
|--------------------------------|---------------------------|--------------|
| _____ People with disabilities | _____ Low-income | _____ Other: |
| _____ Women | _____ Minority/ethnic gp. | |

Type of Disabled Access

| |
|---|
| _____ Facility is wheelchair accessible |
| _____ Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 3,100

Average training hours provided to each client in 1997: 6-8

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: management, communications, safety, security, organizational development, basic skills, computer.

Other support services and training provided (e.g. business incubation): Assessment, testing, proctoring services, fiscal management, instructional design, CBT development, seminars, workshops, corporate retreats,

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Service

- Serve on board of directors
 Serve on specific committees:
 Teach money management, financial training classes, etc.
 Example:

Investment

- Grants to fund general operating expenses
 Targeted donations: curriculum development and design, computer-based training
 Other:

San Francisco Chamber of Commerce

Rhea Serpan, President & Chief Executive Officer
465 California Street, Ninth Floor
San Francisco, CA 94104
Tel: 415/392-4520 Fax: 415/392-0485
www.sfchamber.com

ORGANIZATION

Mission Statement: Attract, develop, and retain business in San Francisco.

Type of organization: Nonprofit

Geographic area served: San Francisco

Year organization was established: 1850

Number of full-time staff: 35

Annual operating budget: \$2,200,000

Fees charged for services/products: Yes

If yes, on average, how much? \$345

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other: professional development/educational seminars

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | |
|-----------------------------------|----|---------------|-----------|--------|
| <u> </u> Agriculture | 80 | Services | <u>15</u> | Other: |
| <u> </u> Food production | | Non-food mfg. | | |
| <u>5</u> Retail | | Wholesale | | |

Target Population

| | | | | |
|--|-------------------|---------------------|----------|------------------------|
| <u> </u> People with disabilities | <u> </u> | Low-income | <u>X</u> | Other: business owners |
| <u>X</u> Women | <u> </u> | Minority/ethnic gp. | | and managers |

Type of Disabled Access

X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Service

- Serve on board of directors
 Serve on specific committees:
 Teach money management, financial training classes, etc.
 Example:

Investment

- Grants to fund general operating expenses
 Targeted donations: sponsor programs to help small businesses with financial mgmt, loans
 Other:

Service Disabled Veterans Business Association

John K. Lopez, Chairman
Post Office Box 2312
Stanford, CA 94305
Tel: 650/949-3751 Fax: 650/949-0336
jkl@asdv.com
www.asdv.com

ORGANIZATION

Mission Statement: Assist disabled-in-service and prisoner-of-war veterans to participate in business activities.

Type of organization: Nonprofit

Geographic area served: California and USA

Year organization was established: 1985

Number of full-time staff: 2

Annual operating budget:

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 8,000

Number of clients referred to financial institutions: 3,700

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997: 1,922

Of that total number of all businesses started through the organization, percent that are still in operation: 100

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|--|----|---------------|---------------------------------|
| <input type="checkbox"/> Agriculture | 50 | Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | | Non-food mfg. | |
| <input type="checkbox"/> Retail | 50 | Wholesale | |

Target Population

| | | |
|--|---|---------------------------------|
| <input checked="" type="checkbox"/> People with disabilities | <input type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

| |
|---|
| <input checked="" type="checkbox"/> Facility is wheelchair accessible |
| <input type="checkbox"/> Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 81,000

Average one-on-one counseling hours provided to each client 1997: 2

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging (referral only)
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 44,000

Average training hours provided to each client in 1997: 2

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Equity investor interest
- New start-up loans
- Operating capital loans

Service

- Serve on board of directors
- Serve on specific committees: Proposal review
- Teach money management, financial training classes, etc.
Example: seminar on "Starting or Managing a Smaller Business"

Investment

- Grants to fund general operating expenses
- Targeted donations: only specific fund applications
- Other:

Sierra College Small Business Development Center

Mary Wolleson, Director
560 Wall Street
Suite J
Auburn, CA 95603
Tel: 530/885-5488 Fax: 530/823-2831
smallbuz@sierra.campus.mci.net
sbdcsierra.org

ORGANIZATION

Mission Statement: Free one-on-one business management counseling for prospective and existing business owners.

Type of organization: Nonprofit

Geographic area served: Placer, Nevada, Sierra, Plumas, Lassen, Modoc Counties

Year organization was established: 1990

Number of full-time staff: 8

Annual operating budget: \$250,000

Fees charged for services/products: Yes

If yes, on average, how much? \$20.00

Per Hour:
Per Training: X
Other:

Percentage of operating budget generated by fees: 2

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 600 counseling, 600 training (1,200 total)

Number of clients referred to financial institutions: 200

Of those referred, number that received financing: 20

Total number of new businesses started through the organization in FY 1997: 50

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|-----------|-----------------|-----------------|---------------|-----------------|--------|
| <u>10</u> | Agriculture | <u>40</u> | Services | <u> </u> | Other: |
| <u>10</u> | Food production | <u>10</u> | Non-food mfg. | <u> </u> | |
| <u>30</u> | Retail | <u> </u> | Wholesale | <u> </u> | |

Target Population

| | | | | | |
|-----------------|--------------------------|-----------------|---------------------|-----------------|------------|
| <u> </u> | People with disabilities | <u> </u> | Low-income | <u> X </u> | Other: all |
| <u> </u> | Women | <u> </u> | Minority/ethnic gp. | <u> </u> | |

Type of Disabled Access

| | |
|--------------|--|
| <u> X </u> | Facility is wheelchair accessible |
| <u> X </u> | Special programs/services: sign language |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 2,500

Average one-on-one counseling hours provided to each client 1997: 5

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: personnel issues, international trade issues, etc.

Training

Total training hours provided to all clients in 1997: 1,140

Average training hours provided to each client in 1997: 73

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Service

- _____

- _____ Serve on board of directors
 - _____ Serve on specific committees:
 - _____ X Teach money management, financial training classes, etc.
 - _____ Example: how to locate and borrow money

Investment

- _____

- _____ X Grants to fund general operating expenses
 - _____ X Targeted donations: Manufacturer's Assistance Program, day care program
 - _____ X Other: long-term business management training

Small Business Development Center-Glendale

David Ryal, Manager
330 N. Brand Boulevard
Suite 190
Glendale, CA 91203
Tel: 818/552-3321 Fax: 818/552-3322
sbdcgln@ibm.net

ORGANIZATION

Mission Statement: Assist the existitng and new small businesses with business planning, loan preparation, etc.

Type of organization: Government

Geographic area served: East Los Angeles County

Year organization was established: 1994

Number of full-time staff: 2

Annual operating budget: \$187,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 650

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997: 25

Of that total number of all businesses started through the organization, percent that are still in operation: 80

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|-------------------------------|-------------|---------------|----------------------|
| <u> </u> Agriculture | 50 | Services | <u> </u> Other: |
| <u> </u> Food production | | Non-food mfg. | |
| <u> 35</u> Retail | <u> 15</u> | Wholesale | |

Target Population

| | | | |
|-------------------------------------|------------|---------------------|---|
| <u> X</u> People with disabilities | <u> X</u> | Low-income | <u> X</u> Other: population as a whole |
| <u> X</u> Women | <u> X</u> | Minority/ethnic gp. | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 3,500

Average one-on-one counseling hours provided to each client 1997: 5

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997: 3

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: Internet, public relations

Other support services and training provided (e.g. business incubation): Outreach office in incubator.

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Start-up capital (\$25,000-30,000)

Service

_____ Serve on board of directors

Serve on specific committees: advisory boards

Teach money management, financial training classes, etc.

_____ Example: entrepreneurial & finance classes

Investment

Grants to fund general operating expenses

Targeted donations: special projects - sponsor event or publication

_____ Other:

South Bay Economic Development Partnership

Joe Aro, Executive Director
3460 Torrance Boulevard, Suite 340
Torrance, CA 90503
Tel: 310/792-0323 Fax: 310543-9886
jaro@southbaypartnership.com
www.southbaypartnership.com

ORGANIZATION

Mission Statement: Partner with business, labor, education, and government to plan and implement an economic development and marketing strategy to retain and create jobs and stimulate economic growth in the South Bay of Los Angeles County.

Type of organization: nonprofit

Geographic area served: the 16 cities of the South Bay of Los Angeles County

Year organization was established: 1996

Number of full-time staff: 2

Annual operating budget:

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 30

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997: 1

Of that total number of all businesses started through the organization, percent that are still in operation: 100%

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|---------------------------------|----|---------------|------------------------|
| <u> </u> Agriculture | 30 | Services | <u> </u> Other: |
| <u> </u> Food production | 30 | Non-food mfg. | |
| <u>40</u> Retail | | Wholesale | |

Target Population

| | | | |
|---------------------------------------|--------------|---------------------|---------------------|
| <u> X </u> People with disabilities | <u> X </u> | Low-income | <u> X </u> Other: |
| <u> X </u> Women | <u> X </u> | Minority/ethnic gp. | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 500

Average one-on-one counseling hours provided to each client 1997: 10

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: facilitate with economic service providers, local, county, federal, and utilities

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997: 3

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Line of credit for working capital
- Loans for expansion plans: land and equipment
- Loans for new ventures

Service

- Serve on board of directors
- Serve on specific committees: Business Assistance
- Teach money management, financial training classes, etc.
Example: teach business owners how to manage cash flow

Investment

- Grants to fund general operating expenses
- Targeted donations: school-to-career program
- Other:

South of Market Foundation

Amelita Pascual, Executive Director
965 Mission St.
Suite 705
San Francisco, CA 94103
Tel: 415/512-9676 Fax: 415/512-9677
somafound@aol.com

ORGANIZATION

Mission Statement: Dedicated to improving the lives of South of Market businesses and residents by providing direct business services and job opportunities.

Type of organization: Nonprofit

Geographic area served: South of Market area of San Francisco

Year organization was established: 1992

Number of full-time staff: 6

Annual operating budget: \$275,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 3

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: Demographic analysis, space locator service

CLIENTS

Total number of clients served in FY 1997: 985

Number of clients referred to financial institutions: 115

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997: 21

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | |
|-----------------------------------|-----------|---------------|--------------------------|
| <u> </u> Agriculture | <u>55</u> | Services | <u> </u> Other: |
| <u> </u> Food production | <u>5</u> | Non-food mfg. | |
| <u>25</u> Retail | <u>15</u> | Wholesale | |

Target Population

| | | | |
|---------------------------------------|--------------|---------------------|---|
| <u> X </u> People with disabilities | <u> X </u> | Low-income | <u> X </u> Other: small business owners |
| <u> X </u> Women | <u> X </u> | Minority/ethnic gp. | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 2,700

Average one-on-one counseling hours provided to each client 1997: 3

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 48

Average training hours provided to each client in 1997: 1

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: computer, internet subjects

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$1,478,000

Range of loan sizes in FY 1997: \$8,000 to \$450,000

Average loan size in FY 1997: \$92,000

Preferential interest rates: No

Total # of loans funded in FY 1997: 16

PARTNERSHIP OPPORTUNITIES

Lending

Term loans for working capital, asset purchase

Lines of credit

Service

Serve on board of directors

_____ Serve on specific committees:

Teach money management, financial training classes, etc.

_____ Example: seminars for small business owners

Investment

Grants to fund general operating expenses

Targeted donations: loan programs, sidewalk steamcleaning operation

_____ Other:

Stanislaus County Economic Development Corporation

Susan Martin, Vice President, Finance
1012 11th Street, Suite 400
Modesto, CA 95354
Tel: 209/521-9372 Fax: 209/521-9373
suem@scedco.org
www.scedco.org

ORGANIZATION

Mission Statement:

Type of organization: Nonprofit

Geographic area served: Stanislaus County

Year organization was established: 1984

Number of full-time staff: 8

Annual operating budget: \$972,000

Fees charged for services/products: Yes

If yes, on average, how much? (varies, minimal)

Per Hour: X

Per Training:

Other:

Percentage of operating budget generated by fees: 10

Type of products and services provided

Direct technical assistance

Loans/financing

Other: business development, retention and site selection

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|---|---------------------------------|
| <input type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 1,341

Average one-on-one counseling hours provided to each client 1997: 8.5

Type of Counseling

Financial management/planning
 Business management/planning
 Marketing/advertising
 Loan packaging
 Post-loan support
 Other:

Training

Total training hours provided to all clients in 1997: 15,931

Average training hours provided to each client in 1997: 2.5

Type of Training

Financial management/planning
 Business management/planning
 Marketing/advertising
 Loan packaging
 Post-loan support
 Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$152,593

Range of loan sizes in FY 1997: \$6,800 to \$78,500

Average loan size in FY 1997: \$42,650

Preferential interest rates: No

Total # of loans funded in FY 1997: 2

PARTNERSHIP OPPORTUNITIES

Lending

- SBA 7a prequalification
- SBA 504 1st TD participants

Service

- Serve on board of directors
- Serve on specific committees: loan committee
- Teach money management, financial training classes, etc.
Example: marketing, financing, developing business plans

Investment

- Grants to fund general operating expenses
- Targeted donations: matching fund requirements for SBA micro lending brochures
- _____
_____ Other:

State Assistance Fund for Enterprise, Business and Industrial Development Corporation

Paul Cormier, President
1626 Fourth Street
Santa Rosa, CA 95404-7348
Tel: 707/577-8621 Fax: 707/577-7348

ORGANIZATION

Mission Statement: Non-traditional financing source for small business owners in the North Coast region.

Type of organization: Nonprofit

Geographic area served: Six-county North Coast region

Year organization was established: 1981

Number of full-time staff: 4

Annual operating budget: \$400,000

Fees charged for services/products: Yes

If yes, on average, how much? (case-by-case basis)

Per Hour:

Per Training:

Other: X (loan fees and interest)

Percentage of operating budget generated by fees: 10% fees, 41% interest

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 200

Number of clients referred to financial institutions: 30

Of those referred, number that received financing: 25

Total number of new businesses started through the organization in FY 1997: 6

Of that total number of all businesses started through the organization, percent that are still in operation: 100%

Average revenue size of client businesses: \$350,000

Demographics of businesses (%)

| | | | |
|-------------------------------|-----------------|---------------|----------------------|
| <u> </u> Agriculture | <u> 33 </u> | Services | <u> </u> Other: |
| <u> </u> Food production | <u> 17 </u> | Non-food mfg. | |
| <u> 50 </u> Retail | <u> </u> | Wholesale | |

Target Population

| | | | |
|--|---------------|---------------------|--|
| <u> </u> People with disabilities | <u> </u> | Low-income | <u> X </u> Other: general small business |
| <u> </u> Women | <u> </u> | Minority/ethnic gp. | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Loan packaging done as part of loan processing. Estimate of 500 hours total, 2 to 4 hours average

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$7,100,000

Range of loan sizes in FY 1997: \$2,600 to \$285,000

Average loan size in FY 1997: \$83,000

Preferential interest rates: Yes (Energy Project Program)

Total # of loans funded in FY 1997: 20

PARTNERSHIP OPPORTUNITIES

Lending

Loans and loan guarantees for new and young businesses are provided-banks can participate in State's loan guarantee program

Service

_____ Serve on board of directors

Serve on specific committees: loan committee

_____ Teach money management, financial training classes, etc.

_____ Example: marketing, financing, developing business plans

Investment

_____ Grants to fund general operating expenses

Targeted donations: funding for micro-loan program

_____ Other:

United States Small Business Administration

Gloria Minarik, Assist. District Director
455 Market Street
Sixth Floor
San Francisco, CA 94105
Tel: 415/744-8491 Fax: 415/744-6812
gloria.minarik@sba.gov
www.sba.gov

ORGANIZATION

Mission Statement: Provide management and technical assistance, guarantee loans through SBA lenders, provide procurement assistance and certify as small and disadvantaged.

Type of organization: Government

Geographic area served: Northern California

Year organization was established: 1953

Number of full-time staff: 52

Annual operating budget:

Fees charged for services/products: Yes

If yes, on average, how much? \$20.00

Per Hour:
Per Training: X
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 6,000

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | |
|-----------------------------------|---------------------|---------------|----------------------|-------------------------------|
| <u> </u> Agriculture | 39 | Services | <u> </u> 12 | Other: mfg 13% and other 12 % |
| <u> </u> Food production | | Non-food mfg. | | |
| <u> 28</u> Retail | <u> </u> 8 | Wholesale | | |

Target Population

| | | | | |
|---|----------------|---------------------|-------------------|--------|
| <u> X</u> People with disabilities | <u> X</u> | Low-income | <u> </u> | Other: |
| <u> X</u> Women | <u> X</u> | Minority/ethnic gp. | | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: Internet and web page design

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: Internet and web page design

Other support services and training provided (e.g. business incubation): Business information and counseling at Info Center

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$494,000,000

Range of loan sizes in FY 1997: \$100,000 to \$750,000

Average loan size in FY 1997: \$277,500

Preferential interest rates: No

Total # of loans funded in FY 1997: 1690

PARTNERSHIP OPPORTUNITIES

Lending

- Start-up and working capital
- Equipment purchase or lease
- Inventory acquisition
- Real estate acquisition

Service

- Serve on board of directors
- Serve on specific committees:
- Teach money management, financial training classes, etc.
- Example:

Investment

- Grants to fund general operating expenses
- Targeted donations: technology, equipment, furniture
- Other:

University of Southern California Business Expansion Network

Nitin Bhatt, Ph.D., Interim Director
3375 S. Hoover, Suite A
Los Angeles, CA 90007
Tel: 213/743-1726 Fax: 213/746-4587
bhatt@usc.edu
usc.edu/dept/uscben

ORGANIZATION

Mission Statement: Cultivate the entrepreneurial spirit of the Los Angeles communities: their individuals, businesses and organizations. To provide access to educational and technical resources that foster business expansion and job creation.

Type of organization: Nonprofit

Geographic area served: City of Los Angeles, West Los Angeles County

Year organization was established: 1991

Number of full-time staff: 10

Annual operating budget: \$1,200,000

Fees charged for services/products: Yes

If yes, on average, how much? \$250

Per Hour:
Per Training: X
Other: X

Percentage of operating budget generated by fees: 5

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 400

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|---|---|---------------------------------|
| <input type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 300

Average one-on-one counseling hours provided to each client 1997: 10

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: procurement assistance

Training

Total training hours provided to all clients in 1997: 3,360

Average training hours provided to each client in 1997: 35

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Legal clinics, free consulting w/ business school.

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Working capital
- Lines of credit
- P.O. financing

Service

- Serve on board of directors
- Serve on specific committees:
- Teach money management, financial training classes, etc.
Example: conduct financial management, loan packaging, credit analysis workshops

Investment

- Grants to fund general operating expenses
- Targeted donations: provide post-loan technical assistance & training services
- Other: contract to run a technical assistance center, help prepare loan packages

Valley Sierra Small Business Development Center

Della Temple, Manager, Merced
3180 Collins Drive
Merced, CA 95340
Tel: 209/722-3259 Fax: 209/384-3392

ORGANIZATION

Mission Statement: Help small business owners in Merced County grow and prosper by offering one-on-one counseling and training in areas of finance, marketing, and computers.

Type of organization: Nonprofit

Geographic area served: Merced County

Year organization was established:

Number of full-time staff: 1

Annual operating budget: \$80,000

Fees charged for services/products: No

If yes, on average, how much? 2% loan fees

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

- Direct technical assistance
 Loans/financing
 Other: intermediary for SBA programs

CLIENTS

Total number of clients served in FY 1997: 45

Number of clients referred to financial institutions: 10

Of those referred, number that received financing: 9

Total number of new businesses started through the organization in FY 1997: 4

Of that total number of all businesses started through the organization, percent that are still in operation: 100

Average revenue size of client businesses: \$200,000

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|--|---|---|
| <input checked="" type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input checked="" type="checkbox"/> Other: small business owners (under 20 employees) |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

| |
|---|
| <input checked="" type="checkbox"/> Facility is wheelchair accessible |
| <input type="checkbox"/> Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 400

Average one-on-one counseling hours provided to each client 1997: 15

Type of Counseling

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

Financial management/planning

Business management/planning

Marketing/advertising

Loan packaging

Post-loan support

Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates:

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- SBA 7a
- SBA 7a pre-qualification
- SBA 504

Service

- _____ Serve on board of directors
- _____ Serve on specific committees:
- _____ Teach money management, financial training classes, etc.
- _____ Example:

Investment

- Grants to fund general operating expenses
- Targeted donations: Fund training sessions
- Other: offer scholarships to entrepreneurs for training

Valley Small Business Development Corporation

Mike Foley, Chief Executive Officer
3417 W. Shaw Avenue, #1
Fresno, CA 93711
Tel: 559/271-9030 Fax: 559/271-9078
valleysb@psnw.com
www.vsbdc.com

ORGANIZATION

Mission Statement:

Type of organization: Nonprofit

Geographic area served: Nine Central California counties

Year organization was established: 1982

Number of full-time staff: 13

Annual operating budget: \$1,200,000

Fees charged for services/products: Yes

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees: 17

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 278

Number of clients referred to financial institutions: 190

Of those referred, number that received financing: 114

Total number of new businesses started through the organization in FY 1997: 31

Of that total number of all businesses started through the organization, percent that are still in operation: 100

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|-----------|-----------------|-----------|---------------|----------|--------|
| <u>22</u> | Agriculture | <u>26</u> | Services | <u>7</u> | Other: |
| <u>3</u> | Food production | <u>1</u> | Non-food mfg. | | |
| <u>34</u> | Retail | <u>7</u> | Wholesale | | |

Target Population

| | | | | | |
|----------|--------------------------|----------|---------------------|----------|---|
| <u>X</u> | People with disabilities | <u>X</u> | Low-income | <u>X</u> | Other: disadvantaged businesses and farms |
| <u>X</u> | Women | <u>X</u> | Minority/ethnic gp. | | |

Type of Disabled Access

| | |
|---------------|-----------------------------------|
| <u>X</u> | Facility is wheelchair accessible |
| <u> </u> | Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 3,900

Average one-on-one counseling hours provided to each client 1997: 39

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 120

Average training hours provided to each client in 1997: 3

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$23,000,000

Range of loan sizes in FY 1997: \$2,500 to \$500,000

Average loan size in FY 1997: \$97,000

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 153

PARTNERSHIP OPPORTUNITIES

Lending

- Loan guarantees, micro loans
- Farm loans, rural business loans
- CEDLI, SBA, USDA-Rural Development
- USDA-FSA, California Trade and Commerce Agency

Service

- Serve on board of directors
- Serve on specific committees: credit committee
- _____ Teach money management, financial training classes, etc.
- _____ Example:

Investment

- _____ Grants to fund general operating expenses
- _____ Targeted donations:
- _____ Other:

Vermont-Slauson Economic Development Corporation

Marva Smith Battle-Bey, Executive Director
5918 S. Vermont Avenue
Los Angeles, CA 90044
Tel: 213/753-2335 Fax: 213/753-6710

ORGANIZATION

Mission Statement: Improve the business environment through new or expanding businesses and create jobs for community residents.

Type of organization: Nonprofit

Geographic area served: South-Central Los Angeles

Year organization was established: 1981

Number of full-time staff: 7

Annual operating budget: \$500,000

Fees charged for services/products: No

If yes, on average, how much?

Per Hour:
Per Training:
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997:

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|-----------------|-----------------|-----------------|---------------|-----------------|--------|
| <u> </u> | Agriculture | 40 | Services | <u> </u> | Other: |
| <u> 10 </u> | Food production | <u> </u> | Non-food mfg. | <u> </u> | |
| <u> 40 </u> | Retail | <u> 10 </u> | Wholesale | <u> </u> | |

Target Population

| | | | | | |
|-----------------|--------------------------|--------------|---------------------|-----------------|--------|
| <u> </u> | People with disabilities | <u> X </u> | Low-income | <u> </u> | Other: |
| <u> X </u> | Women | <u> X </u> | Minority/ethnic gp. | <u> </u> | |

Type of Disabled Access

 X Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

Financial management/planning
 Business management/planning
 Marketing/advertising
 Loan packaging
 Post-loan support
 Other:

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997: 3

Type of Training

Financial management/planning
 Business management/planning
 Marketing/advertising
 Loan packaging
 Post-loan support
 Other:

Other support services and training provided (e.g. business incubation): Bus. incubator, mentoring, computer classes

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997:

Range of loan sizes in FY 1997:

Average loan size in FY 1997:

Preferential interest rates: Yes

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

- Lines of credit
- Payment financing for retail projects
- Construction financing for retain projects
- Acquisition financing

Service

- Serve on board of directors
- Serve on specific committees: community outreach, marketing, loan fundraising
- Teach money management, financial training classes, etc.
- Example:

Investment

- Grants to fund general operating expenses
- Targeted donations: incubator, mini-business grants, project feasibility
- Other:

West Company

Sheilah Rogers,
367 N State Street, #21
Ukiah, CA 95482
Tel: 707/468-3553 Fax: 707/468-3555
westco@pacific.net
microbusinessMendocino.org

ORGANIZATION

Mission Statement:

Type of organization: Nonprofit

Geographic area served: Mendocino County

Year organization was established: 1988

Number of full-time staff: 3 full time and 5 part time

Annual operating budget: \$235,000

Fees charged for services/products: Yes

If yes, on average, how much? \$5.00

Per Hour: X

Per Training:

Other:

Percentage of operating budget generated by fees: 2

Type of products and services provided

Direct technical assistance

Loans/financing

Other:

CLIENTS

Total number of clients served in FY 1997: 200

Number of clients referred to financial institutions: 25

Of those referred, number that received financing: 10

Total number of new businesses started through the organization in FY 1997: 50

Of that total number of all businesses started through the organization, percent that are still in operation: 90

Average revenue size of client businesses:

Demographics of businesses (%)

| | | | | | |
|-----------|-----------------|-----------|---------------|-----------|-------------|
| <u>10</u> | Agriculture | <u>20</u> | Services | <u>10</u> | Other: Arts |
| <u>10</u> | Food production | <u>20</u> | Non-food mfg. | | |
| <u>20</u> | Retail | <u>10</u> | Wholesale | | |

Target Population

| | | | | | |
|--------------|--------------------------|--------------|---------------------|--------------|----------------|
| <u> </u> | People with disabilities | <u> X </u> | Low-income | <u> X </u> | Other: welfare |
| <u> X </u> | Women | <u> X </u> | Minority/ethnic gp. | | |

Type of Disabled Access

| | |
|--------------|-----------------------------------|
| <u> X </u> | Facility is wheelchair accessible |
| <u> </u> | Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 2,000

Average one-on-one counseling hours provided to each client 1997: 6

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 1,500

Average training hours provided to each client in 1997: 10

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Mentoring, networks

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$80,000

Range of loan sizes in FY 1997: \$250 to \$5,000

Average loan size in FY 1997: \$3,000

Preferential interest rates: No

Total # of loans funded in FY 1997: 10

PARTNERSHIP OPPORTUNITIES

Lending

- Lines of credit
- Loans (\$5,000-\$50,000)
- No fee/low fee accounts

Service

- Serve on board of directors
- Serve on specific committees: loan fund
- Teach money management, financial training classes, etc.
Example: credit education for loan applicants

Investment

- Grants to fund general operating expenses
- Targeted donations: loan funds
- Other: individual development accounts

Women's Initiative for Self Employment

Barbara Johnson, Executive Director
450 Mission Street, Suite 402
San Francisco, CA 94105
Tel: 415/247-9473 Fax: 415/247-9471
wi1SF@igc.org

ORGANIZATION

Mission Statement: Provide bilingual microenterprise training, consulting, and financing services for low-income women. Programs are designed to assist a potential entrepreneur in gaining skills needed to start a business as well as to provide on-going support in managing her enterprise. The Women's Initiative also runs a revolving loan fund

Type of organization: Nonprofit

Geographic area served: San Francisco, Alameda, Contra Costa, Marin Counties

Year organization was established: 1988

Number of full-time staff: 22

Annual operating budget: \$1,400,000

Fees charged for services/products: Yes

If yes, on average, how much? \$10.00

Per Hour:
Per Training:
Other: X

Percentage of operating budget generated by fees: 1

Type of products and services provided

- Direct technical assistance
- Loans/financing
- Other: Personal effectiveness training, business support svcs, English as second language

CLIENTS

Total number of clients served in FY 1997: 814

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997: 41

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses: \$10,658

Demographics of businesses (%)

| | | | | | |
|-------------|-----------------|-----------|---------------|----------|------------------------|
| <u> </u> | Agriculture | <u>28</u> | Services | <u>3</u> | Other: plant brokerage |
| <u>13</u> | Food production | <u>3</u> | Non-food mfg. | | |
| <u>50</u> | Retail | <u>3</u> | Wholesale | | |

Target Population

| | | | | | |
|------------|--------------------------|------------|---------------------|-------------|--------|
| <u> X</u> | People with disabilities | <u> X</u> | Low-income | <u> </u> | Other: |
| <u> X</u> | Women | <u> X</u> | Minority/ethnic gp. | | |

Type of Disabled Access

| | |
|-------------|-----------------------------------|
| <u> X</u> | Facility is wheelchair accessible |
| <u> </u> | Special programs/services: |

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997: 907

Average one-on-one counseling hours provided to each client 1997: 2

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Training

Total training hours provided to all clients in 1997: 870

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other:

Other support services and training provided (e.g. business incubation): Computer, internet, taxes, ESL

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$403,744

Range of loan sizes in FY 1997: \$1,000 - \$10,000

Average loan size in FY 1997: \$4,923

Preferential interest rates: Yes

Total # of loans funded in FY 1997: 13

PARTNERSHIP OPPORTUNITIES

Lending

- Working capital, accounts receivable
- Lines of credit, equipment and inventory financing
- Start-up capital

Service

- Serve on board of directors
- Serve on specific committees: Loan Committee
- Teach money management, financial training classes, etc.
Example: cash flow, Quickbooks, accounting

Investment

- Grants to fund general operating expenses
- _____ Targeted donations:
- _____ Other:

YWCA of the Midpeninsula Women Entrepreneur Program

Cheral Stewart, Director
4161 Alma Street
Palo Alto, CA 94306
Tel: 650/494-0972 Fax: 650/494-8307
cheral@ywcamid.org

ORGANIZATION

Mission Statement: Empower women and build economic self-sufficiency.

Type of organization: Nonprofit

Geographic area served: San Jose/Sunnyvale to San Mateo

Year organization was established:

Number of full-time staff:

Annual operating budget:

Fees charged for services/products: Yes

If yes, on average, how much? \$5.00

Per Hour:
Per Training: X
Other:

Percentage of operating budget generated by fees:

Type of products and services provided

Direct technical assistance
 Loans/financing
 Other: forums, conferences

CLIENTS

Total number of clients served in FY 1997: 500

Number of clients referred to financial institutions:

Of those referred, number that received financing:

Total number of new businesses started through the organization in FY 1997:

Of that total number of all businesses started through the organization, percent that are still in operation:

Average revenue size of client businesses:

Demographics of businesses (%)

| | | |
|--|--|---------------------------------|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Services | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Food production | <input type="checkbox"/> Non-food mfg. | |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Wholesale | |

Target Population

| | | |
|--|---|---------------------------------|
| <input checked="" type="checkbox"/> People with disabilities | <input checked="" type="checkbox"/> Low-income | <input type="checkbox"/> Other: |
| <input checked="" type="checkbox"/> Women | <input checked="" type="checkbox"/> Minority/ethnic gp. | |

Type of Disabled Access

Facility is wheelchair accessible
 Special programs/services:

TECHNICAL ASSISTANCE

One-on-One Counseling

Total # of one on-one-counseling hours provided 1997:

Average one-on-one counseling hours provided to each client 1997:

Type of Counseling

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: communication, facilitation skills

Training

Total training hours provided to all clients in 1997:

Average training hours provided to each client in 1997:

Type of Training

- Financial management/planning
- Business management/planning
- Marketing/advertising
- Loan packaging
- Post-loan support
- Other: communication, facilitation skills

Other support services and training provided (e.g. business incubation):

FINANCIAL ASSISTANCE

Size of loan fund as of December 31, 1997: \$35,000

Range of loan sizes in FY 1997: \$500 to \$5,000

Average loan size in FY 1997:

Preferential interest rates: Yes

Total # of loans funded in FY 1997:

PARTNERSHIP OPPORTUNITIES

Lending

Loans for entrepreneurs

Service

Serve on board of directors

Serve on specific committees: Advisory Council

Teach money management, financial training classes, etc.

_____ Example: asset development, both long- and short-term

Investment

Grants to fund general operating expenses

Targeted donations: Specific projects and conferences

Other: research and assessment of program grants