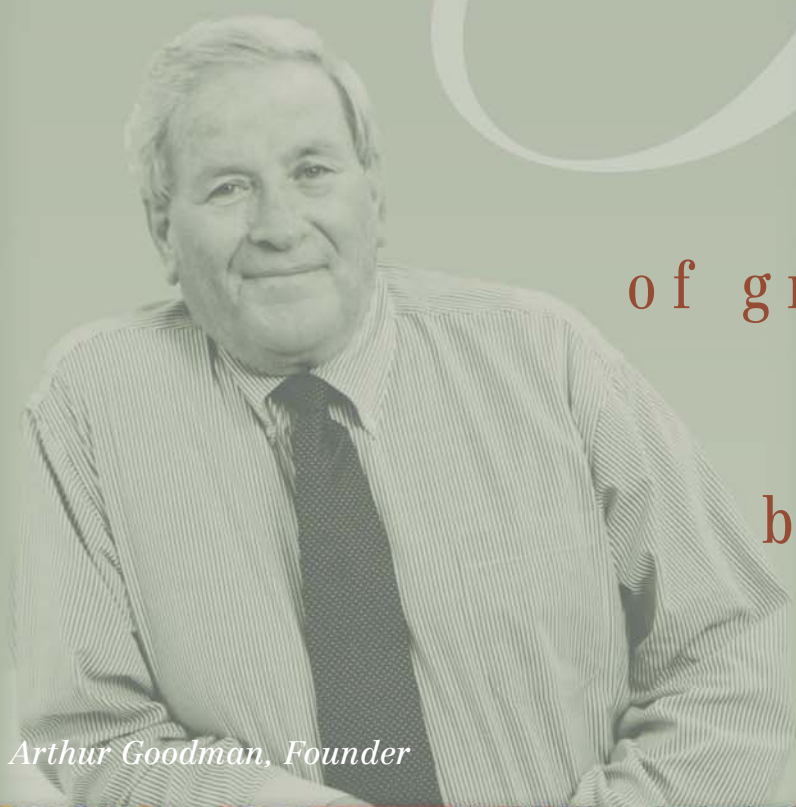


30

years

of growing
small
businesses



Arthur Goodman, Founder



2007 ANNUAL REPORT



Small Business Finance

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Executive Vice President

Pacific Western Bank

A Tribute

The Man Who Started It All

Thirty years ago, a seasoned businessman with a passion for community development chose to launch a loan program for minority entrepreneurs in San Diego. He took it on as a 90-day project, quickly realized its potential and ultimately spent the next 20 years building what developed into and remains the nation's largest certified development company.



Arthur H. Goodman

Art Goodman's value to this company and community can be measured in a variety of ways – thousands of businesses helped, billions in capital accessed, hundreds of banks' increased profitability, multiple CDCs established across the nation. His true legacy, however, may simply be the spirit he deeply embedded in this organization that thrives today 10 years after his passing.

"ATTITUDE – COMPASSION – UNDERSTANDING" was his slogan.

Every one of his employees was required to post them and live them in their work. He believed in doing the right thing, being an advocate for business, aligning private and non-profit entities for win-win outcomes, taking care of his employees and relentlessly working to be #1. His beliefs remain ever present in the company's "new" values of Integrity – Teamwork – Commitment – Making a Difference.

CDC was a tremendous part of Art's life and he was a tremendous part of CDC and those who had the privilege to work with him and feel his passion for growing small businesses.

Many icons in SBA lending worked for Art and credit him for growth within their successful careers. Our success – past, present and future – will always be attributed in large part to the foundation he laid.

His true legacy may simply be the spirit he deeply embedded in the organization that thrives today...

30 Years of Providing Access to Capital

As CDC Small Business Finance closed the book on a record-breaking 2007, we proudly found ourselves at the threshold of a huge milestone... our 30th anniversary year!

It's hard to believe three decades have passed since we opened as the San Diego Local Development Corp. In those early years, we were supported in large part by the City and County of San Diego. Today, as the most successful CDC in the



Hank Cunningham
Chair

nation, we're reinvesting in innovative economic development programs and organizations.

In short, we've evolved from public subsidy to private investment.

We're making a significant difference in the lives of small business owners through our commitment to underserved areas and populations. In fact, our percentage of loans to businesses owned by minorities, women and veterans increased to 53% in 2007, up from 40% in 2006.

In 30 years we've funded 4,872 SBA-503/504 loans and provided more than \$2.4 billion in debenture capital, leading to the creation and retention of 110,000 jobs. In 2007 alone, partnering with SBA and lenders, we broke our own national record again, approving over 800 SBA-504 loans. In addition, we funded 172 businesses through our community loan programs and 40 businesses via CDC's Direct Capital new-markets loan product.

Our consistent high level of performance honors our founder, Arthur Goodman, who built CDC with the knowledge that helping small businesses grow would lead to new jobs and economic investment in communities. He would be pleased that in 2007 we earned the SBA's national *Lender of Excellence* award for an unprecedented third time. He would also be proud that we have been a training ground for many financing professionals who've moved up to high-level positions in lending institutions.

2007 was a year of strategic reflection and action.

Our board of directors and management team reached consensus on a compelling vision to guide our future: **CDC Small Business Finance will be known by its stakeholders as THE Leader in providing access to**

capital through distinctive and innovative lending products and services.

We've never lost sight of CDC's purpose and mission of economic development through access to capital. We are ever committed to creating a diverse



Kurt Chilcott
CEO / President

portfolio of innovative financing products and services that add real value for the SBA, our lending partners and small businesses in our communities.

As THE Leader, in 2007 we further strengthened our partnerships with lenders, amplified our impact in key California markets, gained market share in Arizona and set the table for expansion into Nevada. Innovation drove the development and end-of-year launch of our new Bridge Loan Financing Program, which will greatly benefit our lending partners and lower costs for small business owners.

Perhaps our greatest accomplishment in 2007 was the performance of our staff. Embedded in our employees' hearts and service are the shared values that continue to guide all our actions – integrity, teamwork, commitment and making a difference. These values are noticed and appreciated by those who work with us.

As we charge into 2008, CDC is committed to providing leadership and support at the local, state and national levels to improve access to capital for small businesses. In fact, before the year is through, we plan to reinvest well over \$1 million to further expand our economic development mission. We'll forge stronger ties with lending partners as it is through mutually beneficial partnerships that we all succeed. And, of course, we will celebrate CDC's robust, 30-year history and the diverse contributions we've made to the industry and communities we serve.

Ya Gotta Have Heart

> Moving an entire medical practice takes a lot of stamina. It also takes heart. Lucky for the doctors and staff at Cardiovascular Associates of Mesa that's the business they're in.

Since breaking away from the Arizona Heart Institute four years ago, Drs. Zellman Skloven, Alphonse Ambrosia and Neil Kramer have enjoyed a burgeoning outpatient care practice in Mesa, Arizona, specializing in the prevention, detection and treatment of cardiovascular disorders.

They have a team of eight physicians, nine nurse practitioners and other staff who offer advanced, non-surgical intervention therapies and conduct cutting-edge clinical research.

To provide a more comfortable care environment for their patients, the physician partners committed to buying a \$6.4 million, 15,000 square-foot medical office condominium – twice the size of their former office.

Deb Telles, Cardiovascular Associates administrator, entrusted **Wells Fargo Bank** and CDC Small Business Finance to do the heavy lifting in preparing the



Physician partners Dr. Alphonse Ambrosia, Dr. Andrew Kaplan, and Dr. David Skloven

conventional/SBA-504 financing package.

"When you're running a practice and buying a building at the same time, you need people you can trust," she said. "William

Frazier (Wells Fargo) and Lisa Alberti (CDC) were always proactive and went above and beyond my expectations."

Partner **Wells Fargo Bank**
Total Project \$6.4 million
Jobs Created/Preserved 76

Success Takes Flight

> When the U.S. military's new F-35 joint strike fighter takes to the air, Tammy Buck can take some of the credit.

Buck owns and operates Meg Technologies, Inc., supplying nuts, bolts, rivets and other fasteners to defense contractors, aircraft manufacturers as well as aircraft-interiors and air-cargo-container manufacturers. Fortune 100 companies such as Boeing and Lockheed Martin along with their subcontractors C&D Zodiac and Driessen Aircraft



Meg Technologies owner Tammy Buck

Interiors are among her customers.

Hit hard when the 9/11 tragedy occurred in 2001, Meg Technologies

rallied back steadily to post \$7 million in sales last year. With more growth anticipated, Buck decided to purchase a \$4.2 million

facility in Orange County that more than doubled her space to 30,000 square feet. Richard Willner of **Business Community Capital** recommended she take advantage of low-interest, SBA-504 financing via CDC Small Business Finance.

"I partnered with CDC because they have the expertise to provide immediate answers for my clients and Sam Tuyen (CDC loan officer) makes himself available 24/7," said Willner.

Buck was similarly impressed: "This loan was the smoothest I've ever done. Sam anticipated my questions and kept me informed all along the way."

Partner **Business Community Capital**
Total Project \$4.2 million
Jobs Created/Preserved 35

Lending a Modest, but Vital Hand

> What do you get when you combine a caring soul with someone who has a nose for business? Greg Imoohi, owner of OB International in San Bernardino, California.

Initially focusing his business on medical supplies and equipment, he decided to open a pharmacy to create a more steady flow of income. He recognized that the elderly, aging baby boomers and consumers at risk for diabetes represent a growing population that will require increasing care and medications.

Imoohi's business is not unlike many start-up companies that need periodic injections of capital to sustain



OB International owner Greg Imoohi

operations. With proven ability to pay back prior loans, last year he was referred by his bank to **Southern California Reinvestment CDFI** (multi-

bank consortium established by CDC Small Business Finance) for a new \$50,000 loan to purchase additional inventory.

"I often refer clients to SoCal Reinvestment for smaller loans," said Kim Timoney of **Union Bank of California**. "The client is able to build a solid cash-flow history and later qualify for more substantial funding from us. SoCal refers them back to us when they're ready. It's a great, mutually beneficial relationship."

Said Imoohi: "The SoCal loan came at a time when I really needed assistance. They were extremely helpful."

Lender **Southern California Reinvestment CDFI**
Total Project \$50,000
Jobs Created/Preserved 3



Jim Tankersley, owner of Laser-Tronics

> Jim Tankersley doesn't look for business anymore; it finds him.

A 40-year veteran of the machining and laser-engraving business, Tankersley owns and operates Laser-Tronics in San Marcos, California.

His return customers include computer manufacturer Z Microsystems and precision-automation equipment leader Palomar Technologies, both of which appreciate his precision and service.

Tankersley's six tank-sized, computer-guided machines cut computer frames, auto parts and other products out of raw-metal plates and bars. The machining behemoths dominate the 18,000-square-foot warehouse he purchased for \$2.2 million in 2007 with the

help of Denise Thrapp of **Union Bank of California** and CDC Small Business Finance.

"Union Bank suggested SBA-504 financing because of the low down-payment, which

allowed me to save my cash for the business," said Tankersley.

Thrapp brought in 504 expert Ken Rosenthal of CDC to help execute the purchase.

"Ken was extremely helpful," said Tankersley. "He was able to respond to my questions on the spot."

The move to larger quarters helped Laser-Tronics generate \$1.2 million in sales last year.

"Must mean I'm doing something right," Tankersley concluded.

Partner **Union Bank of California**
Total Project \$2.2 million
Jobs Created/Preserved 6

Enhancing Health, Accelerating Growth

> Purity means everything to Oskar Thorvaldsson because he wants his nutrition supplement products to have the maximum impact on his customers' health.

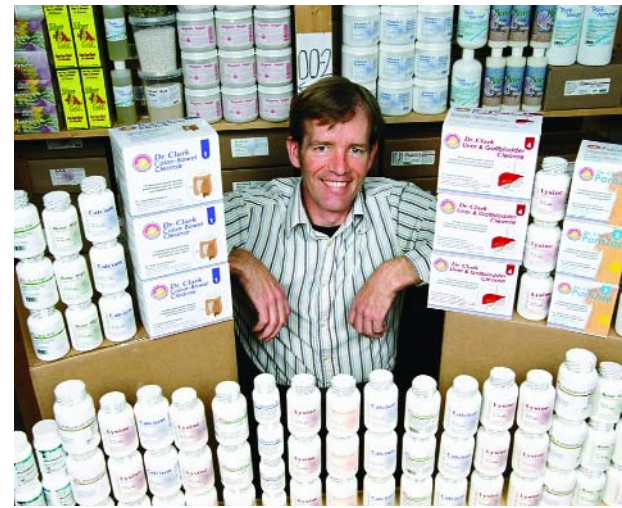
"Most supplements have extra ingredients in them, like flow agents, release agents, coatings and colors, which are not desirable to all consumers," said the owner of Source of Health.

Thorvaldsson buys fresh, high-quality ingredients from top raw-material distributors. He manufactures each product

every four months to ensure high potency. Each capsule passes through a sophisticated metal detector.

"We pay attention to both potency and purity because it ensures maximum effectiveness for the consumer," he said.

With Source of Health clicking along at 15% growth for several years, Thorvaldsson accelerated the company's growth by buying his main supplier and manufacturing company. He tapped \$200,000 in capital through **San Diego Bankers Small Business CDC**, managed by CDC Small Business Finance. The loan provided leverage to obtain additional capital



Oskar Thorvaldsson, CEO of Source of Health

from the San Diego Regional Revolving Loan Fund.

Thorvaldsson used the cash injection to purchase a 5,000-square-foot manufacturing/warehousing facility in Chula Vista, California and finance inventory.

"CDC and Susan Lamping (loan coordinator) worked in concert with the other lender and seller to keep the ball rolling," he said. "They were instrumental in making it happen."

6

Lender	San Diego Bankers Small Business CDC
Total Project	\$600,000
Jobs Created/Preserved	25

Wheeling Prosperity

> When Hazel Chu arrived in Los Angeles in 1990 to attend college, she quickly learned that Southern Californians are in love with cars. So when she graduated with an accounting degree from Cal State L.A., she deduced that a business all about automobiles would be successful. An accurate prognosticator she turned out to be.

In 2001, Chu established Mizati Luxury Alloy Wheels. Her innovatively designed chrome and wire-wheel products, imported from China, are distributed to retailers who cater to car and truck enthusiasts looking to customize their vehicles.



Grace Wang, Vice President-Investor Relations, Mizati Luxury Alloy Wheels

Her first year in business, she booked \$600,000 in sales. Last year revenues topped \$4 million and she took her

company public (MZTI).

Fast growth drove the need to increase inventory and acquire new office/warehouse space in

2007. **Zions Bank** stepped up with Bank of America and CDC Small Business Finance to provide financing that paved the way to purchase Chu's \$2.4 million, 16,000-square-foot facility in Walnut, California.

"CDC's approval process and pay-off of Zions interim loan was very timely," said Ryan Wilson, vice president of Zions National Real Estate Group. "Dean Aloe (CDC loan officer) provided exemplary service as did the operational arm of CDC."

7

Partner	Zions Bank
Total Project	\$2.4 million
Jobs Created/Preserved	12

Beyond Skin Deep

> People who visit Skin & Beyond in Irvine, California often go home with a smile on their face and that's the most rewarding thing about owning a business, says owner Sedighe "Frida" Nasserri.

A registered nurse for 32 years, Nasserri worked in a litany of hospital roles, but six years ago the technology of skin care caught her imagination. She went back to school, learned new skills and opened her own medical spa.

Working out of 800



Small business entrepreneur Sedighe Nasserri

square feet and one treatment room, providing cosmetic treatments such as hair removal, Botox

injections, acne reduction and mesotherapy, soon got a little cramped. Her broker not only found her

a new, \$965,000 facility that tripled her space, he urged her to pursue a SBA-504 loan. She turned to Rocky Chamdal of **California Bank & Trust** to make it happen.

Chamdal sought out the 504 expertise of loan officer Mark Hogan of CDC Small Business Finance.

"Mark and CDC are great partners," he said. "They consistently provide service to my clients the way I do - with a lot of TLC."

Nasserri acknowledged the extraordinary service and said the financing allowed her to fulfill her long-time dream to own her own business property.

Partner	California Bank & Trust
Total Project	\$965,000
Jobs Created/Preserved	4

Growing In Style



A-List Limousine Service owner Avi Karpel

> A-List Limousine Service is a small business owned by Avi Karpel that provides luxury transportation to

some of the finest hotels and marquee corporations in the greater Los Angeles area.

Karpel counts among his clients organizations such as Amgen Pharmaceuticals, Coldwell Banker, Cedars Sinai, Volkswagen, BMW, JD Power & Associates, the Renaissance Hollywood Hotel and Marriott Properties.

For three years Karpel looked for a building to accommodate his growing limousine fleet. He found the optimal solution - a 4,200-square-foot office/warehouse facility near Los Angeles Airport. His banker, Shahe Mazbanian of **Bank of America**, utilized the expertise of loan officer Phil Mulder of CDC Small Business Finance to assemble \$1 million in

financing, taking advantage of the SBA-504 loan program.

Said Mazbanian: "Phil Mulder and the entire CDC team do a tremendous job. Thanks to their efforts, Avi's goal of owning his own commercial property for A-List Limousine became a reality."

A-List has 17 vehicles in its fleet of stretch limousines, sedans, SUVs and Pax vans. A nationwide-affiliated company, A-List books limo service throughout the U.S. and in most European countries.

Partner	Bank of America
Total Project	\$1 million
Jobs Created/Preserved	33

Innovating to Save a Community's Health

> Last year the residents of Huntington Park, California faced the real prospect of losing one of their local hospitals. The for-profit corporation that owned Mission Hospital was being pressured by state regulators to sell it or close the doors. At stake was more than 100 jobs and vital health care for an underserved community.

Enter the heroic Dr. Edward Rubin who stepped up to purchase the 109-bed hospital and a 12,600-square-foot medical office building nearby to house the

physicians.

CDC loan officer Jeff Bolton, in partnership with **Temecula Valley Bank**, assembled \$7 million in financing utilizing, in part, two loans sourced through CDC Direct Capital in partnership with The Community Reinvestment Fund, which supports the growth of small businesses in underserved communities.

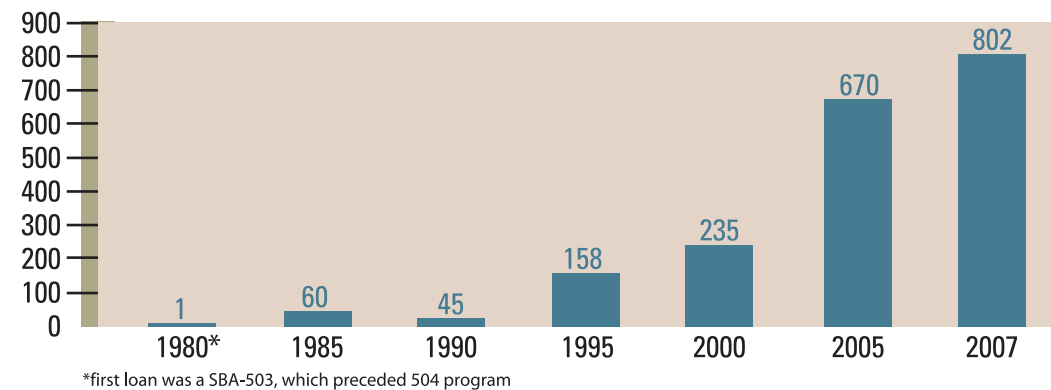
"We always look for the best financing tools to meet the needs of our customers," said Jordan Blanchard, executive vice president of Temecula Valley Bank. "CDC does a great job providing innovative sources of capital and their staff is very easy to work with."



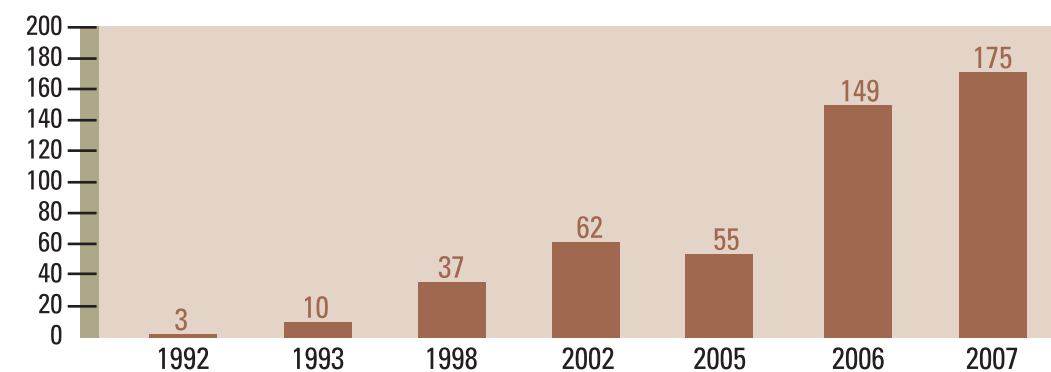
Mission Hospital owner Dr. Edward Rubin

Partner	Temecula Valley Bank
Total Project	\$7 million
Jobs Created/Preserved	400

SBA 504 LOANS APPROVED



COMMUNITY LOANS FUNDED



30 Years of Reinvesting in Communities

In 2000 it became a requirement for certified development companies to reinvest in the communities they serve. CDC Small Business Finance never required such a policy because it has always embraced the philosophy that CDCs not only deliver the 504 lending product but also reinvest in communities, particularly underserved markets and populations. For 30 years CDC has provided access to capital in these markets and will continue to do so with innovative products and programs.

CDC's reinvestment approach has been multifaceted and strategic:

Community Loan Programs

CDC offers a range of community loan services, both directly and through the founding and support of affiliated organizations. In 2007 CDC-managed lending organizations provided funding to 36 projects totaling \$4.3 million. CDC also has been active in other SBA lending programs, including the SBA Microloan, which in 2007 funded 5 businesses for \$160,000, and the Community Express Program which provided financing to 116 small businesses in 2007. Another milestone last year was the state-chartered **Financial Development Corporation** becoming a self-sustaining organization. CDC founded the FDC and provided financial and administrative support since its inception in 2001.

Strategic partnerships

CDC has formed numerous strategic partnerships over the years designed to expand access to capital. This past year CDC...

...partnered with **The Community Reinvestment Fund (CRF)** to provide capital for small businesses and not-for-profit organizations unable to access the SBA-504 program. This included the use of New Market Tax Credits for projects in underserved urban and rural areas. In 2007 39 projects were approved for over \$28 million.

...provided seed capital with **Wells Fargo Bank** that helped establish the **California Enterprise Development Authority**, a unique program that combines tax exempt industrial development bonds and below-rate second mortgages. In 2007 CEDA completed 8 financings totaling more than \$132 million, which included 3 industrial development bonds that helped create and retain 678 jobs.

...developed an innovative partnership with **Opening Doors**, a micro-lender in the Sacramento region that provides opportunities for refugees and low-income individuals to access financial, social and cultural resources. In 2007 CDC provided a grant to underwrite financial training for the organization's staff. CDC also facilitated Opening Doors becoming a SBA Community Express Technical Assistance (TA) provider in Sacramento. In 2007 Opening Doors assisted 69 clients, resulting in the creation of 11 new businesses and the expansion of 11 more.

Organizational Support

CDC has always supported other organizations that serve small businesses in our local community. First and foremost, CDC has supported SBA district offices and partners such as SCORE and Small Business Development Centers. In 2007 the company contributed over \$105,000 to nearly 60 organizations in the communities it serves. CDC also engages its staff as volunteers in the community. For example, 20 team members participated in the Adopt-A-Block event organized by the non-profit Second Chance.

2007 Technical Assistance Benefactors

As part of its Community Loan Programs, CDC provides technical assistance to small businesses seeking capital. In 2007 CDC fielded over 1,000 inquiries and provided technical assistance to over 500 businesses, resulting in 171 small businesses receiving more than \$10 million in financing. Some 71% percent of these small businesses are owned by women, minorities and veterans. We thank the following institutions for their financial support of our small business technical assistance program:

- Bank of America
- Citibank
- Fremont Investment and Loan
- San Diego National Bank
- Union Bank of California
- US Bank

2007 Arthur H. Goodman Scholarship Recipients

CDC Small Business Finance annually selects deserving individuals to receive scholarships from the Arthur H. Goodman Scholarship Endowment Fund. This fund provides financial assistance to dynamic, community-minded women and minority students transitioning from community college to four-year universities. This year's impressive recipients were:

- Maria Alvarez – UC Berkeley
- Elena Chavez – Cal State Poly Pomona
- Ron Cortez, Jr. – San Diego State University
- Cecilia Kasperick – University of San Diego
- Jennifer Merryman – UC San Diego

CDC Small Business Finance Acknowledges the Following Lending Partners* For Their Outstanding Performance in 2007

*Lenders that have partnered on projects in Arizona and Nevada are noted as well as those that have collaborated with CDC in multiple states.

- > **Leading SBA-504 Lender**
Wells Fargo Bank
- > **Leading SBA-504 Community-Based Lender**
Temecula Valley Bank
- > **Exemplary Lending Partners in SBA-504 and Direct Capital Loan Programs**

1st Centennial Bank
1st National Bank of Arizona *CA, AZ*
Alliance Bank *CA, AZ*
Altura Credit Union
American Business Bank
American Security Bank
Arrowhead Credit Union
Banco Popular North America
Bank of America *CA, AZ*
Bank of the West *CA, AZ*
BankUSA
Beach Business Bank *CA, AZ*
Borrego Springs Bank
Bridge Bank
Business Community Capital
Business Loan Express *AZ*
California Bank & Trust *CA, AZ*
Canyon Community Bank *AZ*
Cathay Bank
CIT Lending Services Corporation
Citibank
Citizens Business Bank

LENDER HIGHLIGHT

Pacific Western Bank

Rick Wheeler partnered with CDC's Mike Sarthou to secure SBA-504 financing to purchase a \$560,000 office condominium for Premier Treatment and Health Management Centre, which provides physical rehabilitation and peak-performance care in San Diego.

Jobs created/preserved: 6

City National Bank
Comerica Bank
CommerceWest Bank
Community 1st Bank
Community Bank
Community West Bank
Compass Bank *CA, AZ*
Community Reinvestment Fund

Desert Commercial Bank *CA, AZ*
Desert Hills Bank *AZ*
Discovery Bank
East West Bank
El Paseo Bank
Excel National Bank
Fairway Commercial *AZ*
Far East Bank

LENDER HIGHLIGHT

Premier Commerical Bank

CDC's Armen Madatyan worked closely with lending partner **Jason DiLuigi** to help Orange County family physician Sangamitra Kothapa, M.D. purchase her new office facilities for \$1.75 million utilizing a SBA-504 loan.

Jobs created/preserved: 8

Farallon Capital
First Bank
First Coastal Bank
First National Bank
First National Bank of North County
First Northern Bank
First Pacific Bank of California
First Republic Bank
Gateway Business Bank
GBC International Bank
General Electric Capital Corporation
Hanmi Bank
HSBC Bank USA
International City Bank

LENDER HIGHLIGHT

Torrey Pines Bank

Canyon Pottery in San Diego was able to expand its unique product inventory and create a larger showroom when it purchased a \$3.8 million commercial property with the expertise of lender **Steve Black** and CDC loan officer Ken Rosenthal.

Jobs created/preserved: 20

IronStone Bank
Lehman Brothers
Small Business Finance *CA, AZ, NV*
Magnet Bank
Mercantile Commercial Corp.
Merchants Bank of California
Metro United Bank
Mission Oaks National Bank
Mission Valley Bank
National Bank of Arizona *AZ*
National Bank of California
Navy Federal Credit Union *AZ*
Neighborhood National Bank
North Island Federal Credit Union
Orange County Business Bank
Pacific Capital Bank *CA, AZ*
Pacific Coast National Bank
Pacific International Bank *AZ*

LENDER HIGHLIGHT

GE Capital Corp.

Michelle Iturralde called on CDC loan officer Jeff Bolton to help her assemble a \$877,000 financing package featuring an SBA-504 loan for Inland Metal Crafts, a Riverside machining and fabrication business that provides complex parts for the defense, auto and aerospace industries.

Jobs created/preserved: 6

Pacific Western Bank *CA, AZ*
Placer Financial Group
Placer Sierra Bank *AZ*
Premier Commercial Bank *CA, AZ*
Premier Financial
Premier Service Bank
Professional Business Bank
Provident Savings Bank

LENDER HIGHLIGHT

Lehman Brothers Small Business Finance

With California state regulations requiring energy-efficient roofs, business at Cool Roofing Systems heated up. Lender **Andrew Murray** collaborated with CDC's Brian Kerfoot to help the owner buy a larger, \$1 million facility in Manteca, south of Sacramento.

Jobs created/preserved: 39

LENDER HIGHLIGHT

Spectrum Commercial Lending

CPPG, a minority-owned, chrome-plating business based in Orange County, doubled its space to 25,000 square-feet when lender **Dean Haidl** partnered with CDC's "Sam" Tuyen to provide \$2 million in financing.

Jobs created/preserved: 45

Rabobank
Redding Bank of Commerce
Regents Bank
Saehan Bank *AZ*
San Diego National Bank
Santa Barbara Bank & Trust
Seacoast Commerce Bank
Security Bank of California
Security Business Bank of San Diego
Security Pacific Bank
Silver State Bank
Silvergate Bank
Sonoma National Bank
Southwest Community Bank

LENDER HIGHLIGHT

Community Bank

Somme Fashion, a woman-owned manufacturing company that creates women's dresses, casual slacks and shorts, needed room to expand. Lender **Debbie Gallagher** teamed up with CDC's Phil Mulder to finance the purchase of a \$1.2 million building in Los Angeles.

Jobs created/preserved: 14

Spectrum Commercial Lending *CA, AZ*
Sunrise Community Bank
Sunstate Bank *AZ*
Temecula Valley Bank *CA, AZ*
Torrey Pines Bank *CA, AZ, NV*
Union Bank of California
United Western Bank *AZ*
U.S. Bank
US Metro Bank
Vineyard Bank
Wachovia Small Business Capital *CA, AZ*
Wells Fargo Bank *CA, AZ*
Zions First National Bank *CA, AZ*



Small Business Finance

San Diego Region

2448 Historic Decatur Rd.
Suite 200
San Diego, CA 92106
619.291.3594

Orange County Region

2390 E. Orangewood Ave.
Suite 560
Anaheim, CA 92806
714.550.5444

Los Angeles/ Ventura Region

80 S. Lake Avenue
Suite 528
Pasadena, CA 91101
626.529.0700

Northern California

1545 River Park Drive
Suite 530
Sacramento, CA 95815
916.565.8100

Inland Empire Region

1650 Iowa Avenue
Suite 150
Riverside, CA 92507
951.905.5700

Arizona

2910 East Camelback Rd.
Suite 185
Phoenix, AZ 85016
800.817.4505

Nevada

6130 Elton Ave.
Las Vegas, NV 89107
866.674.9240

800.611.5170

CDC Mission Statement 2008

We champion the growth of diverse small companies in our communities by drawing on our unparalleled expertise in delivering unique capital solutions.

We exceed the expectations of our partners through teamwork, integrity and creativity.

We make a difference in the communities we serve through unwavering advocacy and reinvestment.



Providing access to capital
through distinctive and
innovative lending products
and services.