



Small Business Finance



## Michael Owen

Chief Credit Officer / Director of Sales

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# 40

## YEARS

as the leader in  
nonprofit lending

# 18.3

## BILLION

Dollars in SBA Real  
Estate Financed

# 105.8

## MILLION

Dollars in Working  
Capital Loans

# 165

## MILLION

Dollars to  
women, veterans  
+ minorities

# 203

## THOUSAND

Jobs Created  
and Preserved

Michael Owen is deeply committed to the economic prosperity and sustainability of the thriving communities served by CDC Small Business Finance, an award-winning community lender and non-profit.

Owen, who is CDC's chief credit officer and director of sales, has been active in the field of economic development and lending over the last three decades. During that stretch of time, Owen has been responsible for approving credit requests and managing business operations that have supported more than \$18 billion in small business lending.

What's the result of deploying that amount of financing? Prosperity. The affordable funding we've issued to entrepreneurs has created and retained more than 100,000 jobs in California, Arizona and Nevada.

### Current responsibilities include:

- Leading all business operations for the SBA 504 product line
- Overseeing the administration of the 504 secondary market product
- Leading government relations strategies
- Participating in the development and management of new products, and company expansion objectives.

The U.S. Small Business Administration certifies CDC Small Business Finance to offer a broad range of SBA products including the SBA 504 commercial real estate loan Community Advantage loan and the SBA Microloan in the three states we serve.

We're proud to say we are the nation's most active SBA 504 and Community Advantage lender in terms of the loans issued, and dollars approved and funded. This is a massive win for the areas we serve because it demonstrates affordable capital paired with transparent terms and stellar service is flowing to the neighborhoods that arguably need it the most.

In addition to that CDC administers the:

- State of California guaranty program
- SBA 504 secondary market product through a partnership with Morgan Stanley and CDFI, or community development financial institution, which helps minority entrepreneurs and businesses in low- to moderate-income

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communities obtain affordable funding, products, and company expansion objectives.

Owen and his wife, Kim live in San Diego County.

### Education:

- Bachelor's degree in business administration, with an emphasis in finance, real estate and law from California State Polytechnic University-Pomona

### Achievements/awards:

- SBA's Financial Advocate of the Year award
- California State Universities' Spirit of Entrepreneurship Supporter of the Year award

### Community involvement:

- Member of the national committee for regulatory/technical issues reform for NADCO, the national trade group for community development companies, or CDCs.
- Former regional director for NADCO.
- Former credit committee member for the State of California's CalRecycle loan program