



Small Business Finance



Robert Villarreal

EVP, CDC Small Business Finance

President, Small Business Finance Fund (CDFI)

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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

Robert Villarreal is a staunch advocate of getting capital into the hands of all entrepreneurs, particularly those who've historically struggled to get affordable loans -- including women, minorities and veterans. Villarreal, who has 20-plus years of economic development and non-profit experience, also believes in educating businesses as part of the lending process to ensure they only take on financing that generates sustainable growth.

At leading lender and nonprofit CDC Small Business Finance, Villarreal serves a dual role of executive vice president and president of the CDFI, or community development financial institution. The CDFI's mission is to spur economic growth for underserved communities through financing and personalized business coaching.

His current responsibilities at CDC Small Business Finance also include:

- Developing grant and capital opportunities
- Forming strategic partnerships
- Leading government relations strategies
- Serving as the administrator of the State Loan Guarantee Program

Before his current role, Villarreal led CDC's Community Lending Programs. Under his leadership CDC became the No. 1 SBA Community Advantage lender in the nation. Created by the U.S. Small Business Administration, Community Advantage helps underserved small business owners get affordable loans of up to \$250,000 and post-loan advising to increase their odds of long-term success.

Previously, Villarreal was the market development manager for Bank of America. There, he managed the bank's sponsorship and philanthropic programs in the San Diego market. He also served as the inaugural president and chief executive of the San Diego County Hispanic Chamber of Commerce, where he developed an award-winning procurement program.

Outside of work, he is an avid runner and has completed the Rock-n-Roll Marathon on two occasions. He lives in Chula Vista with his wife, Annabelle; they have a son who resides in the Bay Area.

Education:

- Bachelor's degrees in Political Science and Anthropology from University of California, San Diego
- Master's in International Political Studies from the Monterey Institute of International Studies

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- Completed three years of doctoral studies in Anthropology at University of California, Santa Barbara
- Certificate from San Diego State University's Community Economic Development program

Achievements/awards:

- Testified in front of the Senate and House Small Business committees, advocating for permanency of SBA 7a Community Advantage Program, 2019
- Named Minority Small Business Advocate of the Year by the U.S. Small Business Administration
- Commissioned a revealing 2017 study highlighting the struggles Latino business owners face when trying to access capital and including recommendations to combat this issue
- Spoke about the need to increase access to capital for underserved markets at a CFPB's field hearing in Los Angeles on small business lending, 2017

Current community involvement:

- Board member, California Reinvestment Coalition
- Community Advisory Board Member, Union Bank
- Board Member, Opportunity Finance Network
- Board member, San Diego County Chicano Federation
- CDE Advisory Board Member, New Market Support Company

Past community involvement:

- Member, Opportunity Finance Network's policy committee
- Member, University of California, San Diego Chancellor's Community Advisory Board
- Chair, City Heights CDC Economic Development Committee
- Board member and co-chair, University of California, San Diego Hispanic Scholarship Council
- Chair of the Advisory Council, Small Business Development Lead Center San Diego/Imperial Counties
- Member, Citizen's Oversight Committee Prop S&N for the San Diego Community College District
- Chair, City of Chula Vista's Economic Development Commission