

# LOS ANGELES DISTRICT OFFICE'S

# VET★GAZETTE

## Business Resources For America's Veterans

ARMY ★ NAVY ★ AIR FORCE ★ MARINES ★ COAST GUARD



### V-WISE Program Trains Female Veterans

V-WISE is a three-phase program that enables women Veterans to pursue their entrepreneurial passion and turn their ideas or businesses into growth ventures. The V-WISE program is designed to take qualified participants, regardless of prior educational experiences, through the steps and stages of starting a new business.

Through the support of the U.S. Small Business Administration, there are no conference or hotel accommodation fees associated with the program. Participants are responsible for a one-time \$75 registration fee and their transportation to and from the on-site

See V-WISE on page 4

### Veteran Outreach to All Ten Military Installations

The Los Angeles District Office Veteran Outreach Team is coordinating initial visits and future participation in local military career fairs and business seminars at ten military installations in and around Los Angeles, Ventura and Santa Barbara Counties.

The team consists of Ken Crawford, Ian Lorenzana and Patrick Rodriguez, Business Development Specialists. They are in the process of scheduling meetings and visiting with Career Counselors.

This outreach effort is part of a national effort by the SBA to be more closely aligned with transitioning service members who are thinking of starting a second career and/ or starting their own business after retirement from the military.

Veteran business owners have a higher rate of success than non-

veteran business owners. The skills, creativity and dedication learned in the military give veterans a better chance of success in the business world.

Here are some statistics:

- \* Veterans own more than 14% of businesses in America;



(l to r) Kenneth Crawford, Navy veteran; Ian Lorenzana, Army veteran and Patrick Rodriguez, Army veteran. All three members of the Veteran Outreach Team are Business Development Specialists with the U.S. Small Business Administration.

See Team on page 4

### U.S. Air Force Improves Connectivity with Small Business Community

The U.S. Air Force Office of Small Business Programs has recently implemented several web-based initiatives at [AirForceSmallBiz.org](http://AirForceSmallBiz.org) to improve connectivity between the small business community and the Air Force:

[Locate a Small Business Specialist](#) – Enables companies to search and connect with local Air Force small business specialists within their geographic region. Users can search by state and Air Force Base to retrieve contact information for relevant procurement personnel.

[Register Your Small Business](#) – Enables companies to upload information about their business. Companies can provide information about their products and services, why their firm stands above competing companies, their certified small business status and NAICS codes.



For information on programs and services available to veterans through the SBA, contact:  
Los Angeles District Office, 330 N. Brand Blvd. Suite 1200, Glendale, CA 91203  
Kenneth Crawford - Ph: (818) 552-3224 Email: [Kenneth.Crawford@sba.gov](mailto:Kenneth.Crawford@sba.gov)  
Patrick Rodriguez - Ph: (818) 552-3222 Email: [Patrick.Rodriguez@sba.gov](mailto:Patrick.Rodriguez@sba.gov)  
Ian Lorenzana Ph: (818) 552-3314 Email: [Ian.Lorenzana@sba.gov](mailto:Ian.Lorenzana@sba.gov)

**Small Business Week**

The SBA Los Angeles District Office announced the 2011 award winners at the 30th Annual Small Business Awards event co-sponsored by the Los Angeles Area Chamber of Commerce.

This year's competition presented awards to 11 entrepreneurs and small business champions in the Los Angeles area who are helping to drive the regional economy and accelerate economic recovery.

The luncheon, awards presentation and networking reception was held on Tuesday, June 7th at the Millennium Biltmore Hotel in downtown Los Angeles.

Entrepreneurs and small business owners from various industries competed from Los Angeles, Ventura and Santa Barbara counties and were nominated by local trade associations, chambers of commerce and business organizations. Local winners continued onto the regional and national level with the finalist honored at the White House with President Obama and SBA Administrator Karen Mills.

"The SBA commends the 2011 winners for their hard work and dedication," said Monique Fortenberry, Los Angeles SBA acting district director. "These local small businesses are driving our economy and pointing the way for other entrepreneurs."

"Small businesses are a powerful and positive force on our economy," said Gary Toebben, President & CEO, Los Angeles Area Chamber of Commerce. "The L.A. Area Chamber is proud to serve small businesses, and we applaud this year's award winners for their contributions in helping to drive our economic recovery."

The 2011 Small Business Awards luncheon is made possible in part through the contributions of supporters including: Bank of America; Goldman Sachs 10,000 Small Businesses; Beach Business Bank; JPMorgan Chase; Pacific Alliance Bank; Wells Fargo; Center Bank; East West Bank; Los Angeles Regional SBDC Network; Mercury Air Group, Inc.; Metropolitan Water District of Southern California; Nara Bank; Saehan Bank; Southern California Edison; U.S. Bank; Valley Economic Development Center, Verizon and several other supporting organizations.

# The 2011 Small



**Barry C. Levin**  
Small Business Person  
of the Year  
Snak King, Corp.  
(City of Industry, CA)



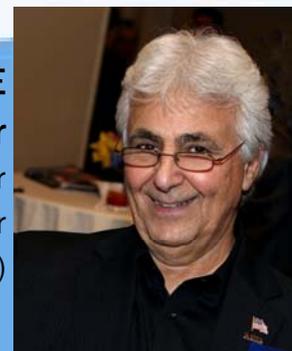
**Frank Mancini**  
Veteran Small Business Champion  
ELITE SDVOB  
(Santa Monica, CA)



**Women's Business Center  
Asian Pacific Islander Small Business Program**

Women's Business Center of Excellence Award  
Colleen Seto, Director  
(Los Angeles,

**SCORE**  
**SCORE—Ventura Chapter**  
SCORE Chapter of the Year  
Michael Scotto, Chapter Chair  
(Ventura, CA)



# Business Award Winners



**Antonio Zate**  
Financial Services Champion  
Wells Fargo, N.A.  
(Los Angeles, CA)



**Paul Mazbanian**  
SBA Young Entrepreneur of the Year  
Small Business Community Lending



**Elham Ebiza**  
Environmental “Green” Conservator of the Year  
California Recycles  
(Los Angeles, CA)



**Dorothy C. Randle**  
Minority Small Business Champion  
City of Los Angeles, Mayor’s Office of  
Economic & Business Policy



**Derek A. Romo**  
Home-Based Business Champion of the Year  
Work-at-Home Business Expo



**Small Business Development Center  
Santa Monica SBDC**  
Small Business Development Center Service  
Excellence and Innovation Award  
Michelle King, Director



**Madelyn Alfano**  
Women in Business Champion  
Maria’s Italian Kitchen

**LOS ANGELES  
DISTRICT OFFICE**

**3RD QUARTER  
LENDER RANK-  
INGS  
10/01/10 - 6/30/11**

No. 1 Lender

**J P MORGAN CHASE**  
213  
\$35,192,900

No. 2 Lender

**WELLS FARGO BANK**  
126  
\$49,986,300

No. 3 Lender

**CENTER BANK**  
125  
\$124,688,400

#	Lender	Loans	Dollar Amount	#	Lender	Loans	Dollar Amount	#	Lender	Loans	Dollar Amount	
1	JPMORGAN CHASE BANK	213	\$35,192,900	43	CALIFORNIA CU	10	\$8,226,000	85	COMMUNITY W. BANK NATL ASSOC	3	\$875,000	
2	WELLS FARGO BANK	126	\$49,986,300	44	LIVE OAK BANKING CO	9	\$997,500	86	SANTA CLARA VALLEY BANK NATL A	3	\$839,000	
3	CENTER BANK	125	\$124,688,400	45	GBC INTERNATIONAL BK	8	\$5,645,000	87	PARTNERS BANK OF CALIFORNIA	3	\$775,000	
4	CDC SMALL BUS. FINAN CORP	105	\$79,447,000	46	PACIFIC COMMERCE BK	8	\$8,346,000	88	MISSION VALLEY BANK	3	\$272,200	
5	MORTGAGE CAP. DEVEL CO	94	\$87,506,000	47	PROMERICA BANK	7	\$2,663,000	89	GOLDEN COAST BANK	2	\$3,300,000	
6	WILSHIRE STATE BANK	72	\$46,575,000	48	ROYAL BUSINESS BANK	7	\$3,961,500	90	UNITED MIDWEST SAVINGS BANK	2	\$2,900,000	
7	U.S. BANK	68	\$37,316,200	49	COUNTY COMMERCE BK	7	\$10,594,000	91	MANUFACTURERS BANK	2	\$2,700,000	
8	EDF RESOURCE CAPITAL	58	\$45,510,000	50	SECURITY BANK OF CA	7	\$2,345,900	92	WORLD TRADE FINANCE, INC.	2	\$2,500,000	
9	EAST WEST BANK	51	\$32,575,500	51	FULLERTON COMMUNITY BK	6	\$6,357,400	93	PAN PACIFIC BANK	2	\$2,400,000	
10	PACIFIC CITY BANK	45	\$40,734,900	52	BANK OF SANTA CLARITA	6	\$2,540,000	94	CAPITAL ACCESS GROUP, INC.	2	\$1,651,000	
11	OPEN BANK	44	\$26,963,700	53	SAN FERNANDO VALLEY SMALL BUS.	6	\$2,077,000	95	LANDMARK CERT. DEVEL CORP	2	\$1,347,000	
12	BORREGO SPRINGS BANK	44	\$17,567,600	54	TOMATOBANK, N.A.	6	\$2,745,800	96	CHINATRUST BANK USA	2	\$890,000	
13	SUPERIOR FINANCIAL GROUP, LLC	44	\$547,500	55	UNION BANK, N.A.	6	\$2,928,900	97	CIT SMALL BUS. LENDING CORP	2	\$852,300	
14	CITY NATIONAL BANK	39	\$15,064,100	56	FIRST GENERAL BANK	5	\$3,588,000	98	VISION ONE CU	2	\$725,000	
15	CALIFORNIA STATEWIDE CERT	38	\$27,531,000	57	CAPITAL BANK	5	\$554,900	99	CITIZENS BUSINESS BANK	2	\$575,000	
16	HANA SMALL BUS. LENDING	34	\$45,007,000	58	SOUTHLAND ECONOMIC DEVEL	5	\$3,030,000	100	MID ST. DEVEL CORP	2	\$506,000	
17	NARA BANK	34	\$30,590,000	59	MERCHANTS BK - CALIFORNIA	5	\$4,820,000	101	CIRCLE BANK	2	\$490,000	
18	SEACOAST COMMERCE BK	34	\$29,055,600	60	US METRO BANK	5	\$3,095,000	102	PACIFIC MERCANTILE BK	2	\$400,000	
19	COMMONWEALTH BUSINESS BK	33	\$20,509,000	61	FIRST REPUBLIC BANK	5	\$910,000	103	USC CU	2	\$357,000	
20	COMMUNITY BANK	27	\$20,058,400	62	COASTHILLS FCU	5	\$7,060,000	104	PREMIER AMERICA CU	2	\$20,000	
21	SAEHAN BANK	24	\$31,769,000	63	UNITI BANK	5	\$11,078,000	105	REPUBLICBANKAZ NATL	1	\$2,694,000	
22	PREMIER COMM. BANK	22	\$23,076,400	64	UNITED CENTRAL BANK	4	\$3,579,000	106	SMALL BUSINESS CAPITAL	1	\$1,353,800	
23	HANMI BANK	22	\$16,098,500	65	LOS ANGELES CNTY SMALL BUS. DE	4	\$2,756,000	107	FIRST PRIVATE BANK & TRUST	1	\$1,000,000	
24	GILMORE BANK	20	\$16,000,100	66	NEWTEK SMALL BUS. FINANCE INC.	4	\$1,071,400	108	STELLAR BUSINESS BK	1	\$819,000	
25	CALIFORNIA BANK & TRUST	20	\$3,823,000	67	THE BANK OF SANTA BARBARA ENTERPRISE FUNDING CORPORATION	4	\$4,845,000	109	MISSION COMMUNITY BANK	1	\$630,000	
26	PACIFIC ENTERPRISE BANK	18	\$16,731,200	68	CATHAY BANK	4	\$750,000	110	SILVERGATE BANK	1	\$530,000	
27	MONTECITO BANK & TRUST	18	\$4,327,400	69	ADVANTAGE CERT. DEVEL CORP	4	\$4,221,100	111	BAY AREA EMPLOYMENT DEVEL	1	\$526,000	
28	BEACH BUSINESS BANK	15	\$19,725,200	70	CAPITALSOURCE BANK	4	\$3,610,100	112	BNC NATIONAL BANK	1	\$500,000	
29	PACIFIC ALLIANCE BANK	15	\$18,880,000	71	PACIFIC PREMIER BANK	4	\$888,500	113	EMBARCADERO BANK	1	\$500,000	
30	COMMERCE NATIONAL BANK	15	\$14,477,400	72	SCE FCU	4	\$250,000	114	SPIRIT OF TEXAS BANK, SSB	1	\$372,000	
31	BANK OF AMERICA	15	\$5,520,000	73	GATEWAY BUSINESS BANK	4	\$2,788,000	115	THE BANCORP BANK	1	\$319,400	
32	PLAZA BANK	14	\$16,528,100	74	XCEED FINANCIAL FCU	4	\$5,908,000	116	NEVADA STATE BANK	1	\$278,000	
33	CELTIC BANK CORPORATION	14	\$14,429,800	75	COMPASS BANK	4	\$3,429,500	117	COASTAL BUSINESS FIN	1	\$260,000	
34	EXCEL NATIONAL BANK	12	\$12,576,400	76	BANCO POPULAR NORTH AMERICA	4	\$4,609,000	118	NAVY FCU	1	\$245,000	
35	NATIONAL BANK OF CA	12	\$9,534,000	77	UNITED PACIFIC BANK	4	\$849,500	119	REPUBLIC BANK & TRUST	1	\$234,200	
36	AMPAC TRI-STATE CDC, INC.	12	\$6,516,000	78	CALIFORNIA BUSINESS BANK	3	\$681,000	120	HABIB AMERICAN BANK	1	\$200,000	
37	CITIBANK, N.A.	12	\$2,538,400	79	MEADOWS BANK	3	\$875,000	121	PACOIMA DEVELOPMENT FCU	1	\$110,000	
38	BANK OF THE WEST	11	\$8,004,100	80	FIRST CHOICE BANK	3	\$839,000	122	MALAGA BANK FSB	1	\$105,000	
39	GROW AMERICA FUND INC	11	\$2,642,000	81	CREDIT UNION OF SOUTHERN CALIF	3	\$2,005,000	123	HSBC BANK	1	\$75,000	
40	AMERICAN CONTINENTAL BANK	10	\$8,226,000	82	GRANDPOINT BANK	3	\$1,736,000	124	COMMERCEWEST BANK	1	\$25,000	
41	SHINHAN BANK AMERICA	10	\$6,449,000	83	MEGA BANK	3	\$272,200					
42	HERITAGE OAKS BANK	10	\$5,752,200	84		3	\$925,000					
										<b>TOTAL</b>	<b>1,928</b>	<b>\$1,257,319,200</b>

**Team: Cont. from page 1** \* There are more than 4 million veterans who own small businesses; and  
\* Service-connected disabled veterans own more than 325,000 of these small businesses.

In addition, SBA has the Patriot Express Loan Guarantee Initiative, which has provided more than \$633

**V-WISE: Cont. from page 1** conference. Hotel room and tax are completely paid for and each attendee has a room of their own.

**PHASE 1: A 35-day online, self-study course** focused on the basic skills of entrepreneurship and the 'language of business.' **PHASE 2: A three-day conference** where participants are exposed to accomplished entrepreneurs and entrepreneurship educators from across the United States. The program in-

cludes two tracks of training; a 'growth track' tailored to those participants already in business, and a 'startup' track focused on potential future entrepreneurs. Courses include business planning, marketing, accounting/finance, operations/production, human resources and work life balance.

The Patriot Express is based on the Agency's SBA Express program and offers an enhanced guaranty and interest rate on loans to small businesses owned by veterans, reservists and their spouses.

**PHASE 3: Ongoing support and mentorship** delivered online and through a robust, comprehensive network of mentor partner.