



**WOMEN'S BUSINESS DEVELOPMENT CENTER  
WBDC ANNUAL FINANCE PROGRAM REPORT  
JANUARY 1, 2009 - DECEMBER 31, 2009**

**Volume of Loan Activity**

	2007	2008	% Change	2009	% Change
<b>Financial Planning &amp; Consulting</b>	NA	NA		312	
<b>\$ Amount of Loans Submitted for Financing</b>	\$4,335,162	4,094,876	-6%	\$2,492,561	-39%
<b>No. of Loans Submitted</b>	40	27	-33%	13	-52%
<b>No. of Loans Denied</b>	0	2	-	1	-
<b>No. of Loans Pending</b>	3	7	-	2	-
<b>\$ Amount of Loans Pending</b>	\$509,000	NA	-	\$1,900,000	-
<b>\$ Amount of Loans Closed in Year End 12/31/09</b>	\$3,346,162	\$2,984,376	-11%	\$592,561	-80%
<b>Total # of Loans Closed</b>	35	18	-49%	10	-44%
<b>Average \$ Loan Amount Closed</b>	\$95,605	\$160,826	-	\$59,256	-
<b>Highest \$ Loan Amount Closed</b>	\$477,000	\$1,675,000	-	\$185,000	-
<b>Lowest \$ Loan Amount Closed</b>	\$3,000	\$5,829	-	\$2500	-

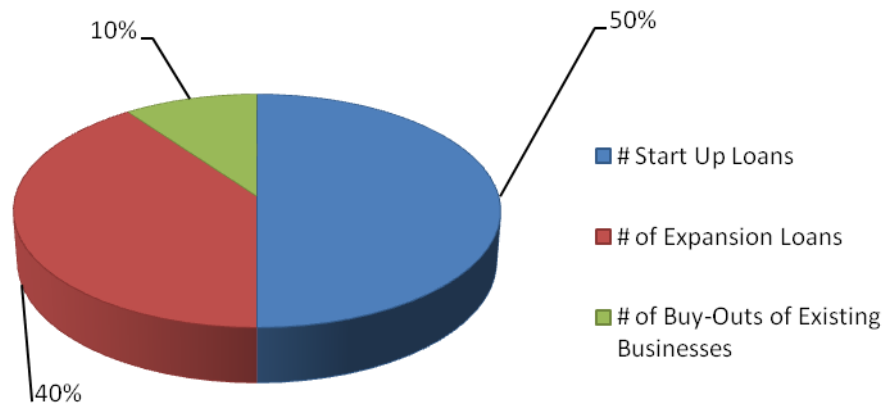
*\*Includes SBA Community Express, Line of Credits, CAP, SBA 7(A), conventional, home equity, factoring, family and friend and micro-loans*

**2009 Loan Activity by Lender**

<b>Lender Name</b>	<b>Number of Loans Closed</b>
<b>Accion Micro Loan Program</b>	2
<b>American Chartered Bank</b>	
<b>Bank of America</b>	
<b>Citibank</b>	
<b>Countrywide</b>	
<b>First American Bank</b>	1
<b>Fifth-Third Bank</b>	
<b>Harris Bank</b>	
<b>Innovative Bank</b>	1
<b>JP Morgan Chase</b>	1
<b>National City Bank</b>	
<b>Park Federal Bank</b>	
<b>Park National Bank</b>	
<b>South Shore Bank</b>	
<b>Ridgestone Bank</b>	1
<b>Rivera Finance Company</b>	1
<b>WBDC Micro Loan Pool</b>	2
<b>Family &amp; Friend</b>	1

### 2009 Loan Activity by Stage of Business

# Start Up Loans	5 (50%)
# of Expansion Loans	4 (40%)
# of Buy-Outs of Existing Businesses	1 (10%)

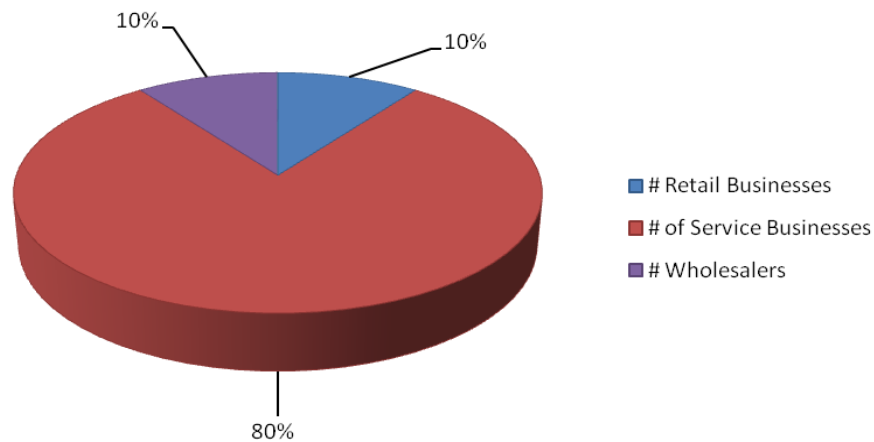


### 2009 Loan Activity by Industry Type

# Retail Businesses **	1 (10%)
# of Service Businesses***	8 (80%)
# Manufacturing/Distributor	
# Wholesalers	1 (10%)
# Publishing Companies	

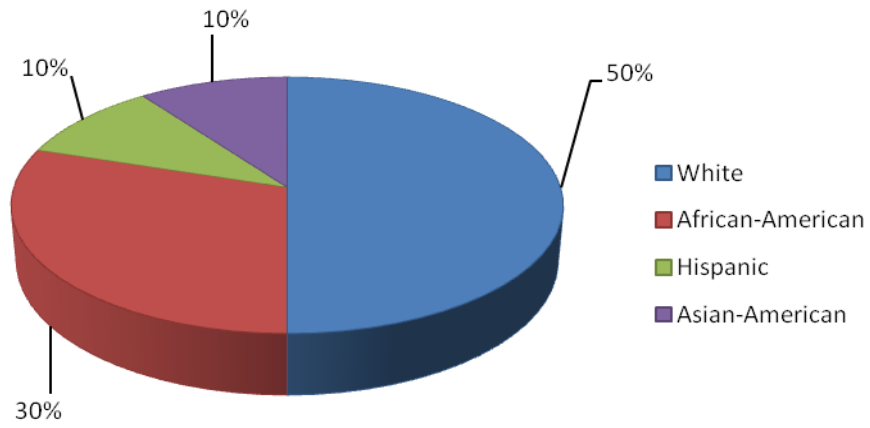
\*\*Retail businesses include Subway franchise

\*\*\*Service businesses include child care, consulting, physical therapist, mail distributors, and hair salons



### Loan Activity by Race

<b>White</b>	5(50%)
<b>African-American</b>	3 (30%)
<b>Hispanic</b>	1(10%)
<b>Asian-American</b>	1 (10%)
<b>Other</b>	



**2010 WBDC Finance Program - Loans in Process**  
As of 02/03/10

<b>Business Type</b>	<b>Recommended Loan Structure</b>	<b>Years in Business</b>	<b>\$ Loan Request</b>	<b>Loan Package Submitted to Bank</b>
Child Care	SBA 504	6	\$900,000	Yes- Approved by Charter One Bank
Commercial Printer	ARC	20+ Years	\$35,000	Yes
Metal Restoration and Fabricator	ARC	10 +	\$35,000	Yes
Physical Fitness Center	MicroLoan	Start-up	\$25,000	
Wholesale Cabinetry	ARC Loan	20 + Years	\$35,000	
Engineering Architectural Firm	SBA CapLine of Credit)	3 Years	\$100,000	Yes
Marketing & Public Relations Firm	ARC	10+	\$35,000	
Pharmacy	Community Express	1	\$30,000	Yes- Approved by US Bank
Medical Pipe & Gas Contractor	SBA Capital Line of Credit	7	\$850,000	Yes-Approved by Beverly Bank and submitted package to SBA.
Children's Play Space	SBA Community Express or Family & Friends	Start-up	\$150,000	
<b>Total</b>			<b>\$2,195,000</b>	