

Supporting Organizations:

Asian Business Association (ABA)

Black Business Association (BBA)

Greater Los Angeles African American Chamber of Commerce (GLAAACC)

Latin Business Association (LBA)

Los Angeles Business Assistance Program (LA BAP)

Minority Business Enterprise Center (MBEC)

Minority Business Opportunity Center (MBOC)

National Association of Women Business Owners (NAWBO)

Regional Black Chamber of Commerce of San Fernando Valley (RBCC)



To learn more about the City of Los Angeles' small business initiatives, please visit losangelesworks.org.



Access to Capital Symposium

December 10, 2010

University of Southern California
Galen Center

usc Marshall
SCHOOL OF BUSINESS

**Office of
USC Government and
Civic Engagement**

Access to Capital Symposium

7:30 – 8:30 a.m.

Registration/Continental Breakfast

8:30 – 8:45 a.m.

Welcome

Thomas Sayles

Vice President of Government and Civic Engagement,
University of Southern California

Introduction and Opening Remarks

Austin Beutner

First Deputy Mayor and Chief Executive for Economic and
Business Policy, City of Los Angeles

8:50 – 9:30 a.m.

Panel One: Borrowers

Moderator: Steven Mednick

Professor of Clinical Entrepreneurship

9:35 – 10:15 a.m.

Panel Two: Traditional Banks

Moderator: William Crookston

Professor of Clinical Entrepreneurship

10:20 – 11:00 a.m.

Panel Three:

Community Banks / Alternative Sources of Capital

Moderator: Steven Mednick

Professor of Clinical Entrepreneurship

11:00 a.m.

Panelist Networking Reception

Access to Capital Symposium

Participants

Austin Beutner

First Deputy Mayor and Chief Executive for Economic and Business Policy, City of Los Angeles

Mr. Beutner currently serves as the First Deputy Mayor and Chief Executive for Economic and Business Policy for the City of Los Angeles and as General Manager for the Department of Water and Power. He is the retired President and Co-Chief Executive Officer of Evercore Partners (NYSE: EVR), which he co-founded in 1996. Mr. Beutner serves as Chairman of the Board of Trustees for the California Institute of the Arts, as Chairman of the Board for The Broad Stage in Santa Monica, as Chairman of the Board of the California Governor's Council on Physical Fitness and Sports, and as Co-Chairman of the CalArts Community Arts Partnership (CAP). He is also Founder and Chairman of the Mammoth Mountain Community Foundation. He is a Board member of Carlsborg School and is also a member of the Council on Foreign Relations.

About Mayor's Office of Economic and Business Policy

The Mayor's Office of Economic and Business Policy (MOEBP) seeks to promote economic development, business attraction and retention and job creation through its policies and oversight of city departments. The MOEBP oversees 13 City Departments ranging from Planning and Building and Safety to Housing and Homeless. The office also has responsibility for the Port of Los Angeles, Los Angeles World Airports (LAX, Ontario and Van Nuys), and the Department of Water and Power, which is the largest municipally owned utility in the United States. These 13 Departments have revenues of approximately \$8 billion and employ 17,000 people.

Thomas Sayles

Vice President of Government and Civic Engagement, University of Southern California

Mr. Sayles has served as Vice President of Government and Civic Engagement since March 2009. Previously, he was Senior Vice President for Government Affairs and Corporate Communications at Rentech, Inc. and Vice President of Government and Community Affairs and Senior Vice President of Consumer Marketing at Sempra Energy. In July 2009, Mr. Sayles was appointed by Los Angeles Mayor Antonio Villaraigosa to serve on the governing board of the Los Angeles Department of Water and Power. He currently is a member of the Board of Directors of Unified Grocers. He also has been appointed by three different California governors to serve on boards and commissions, including the University of California Board of Regents, the California Community Colleges Board of Trustees and the Commission on Building for the 21st Century.

About the University of Southern California

Established in 1880 and located in the heart of Los Angeles' Downtown Arts and Education Corridor, the University of Southern California is a global center for arts, technology and international trade, and one of the world's leading private research universities. USC enrolls about 37,000 students annually and more international students than any other U.S. university. With a strong tradition of integrating liberal and professional education, USC fosters a vibrant culture of public service and encourages students to cross academic as well as geographic boundaries in their pursuit of knowledge. The university boasts nearly 233,000 living alumni.

Moderators

William Crookston

*Professor of Clinical Entrepreneurship
USC Marshall School of Business*

Professor Crookston combines a career in sales, sales management and entrepreneurship with teaching, consulting and coaching emergent companies. His interest is in sales and sales management and social entrepreneurship. He serves on various NFP boards. Professor Crookston received Marshall's Golden Apple Award in 2004 and 2010. In 2003, he received the Community Service Award from the National Conference for Community and Justice. Professor Crookston is the former owner and president of Western Badge and Trophy Company. He has consulted for a variety of programs and continues to consult in managing and marketing at WHC Associates.

Steven Mednick

*Professor of Clinical Entrepreneurship
USC Marshall School of Business*

Professor Mednick is an expert in entrepreneurial start-ups, complex sales and the funding process. He has over 25 years of experience working with various businesses — from early stage businesses to large, complex global enterprises — in the areas of corporate ventures, business development, sales leadership and corporate law. During the dot-com era, Professor Mednick was Director of Corporate Ventures at Silicon Graphics, Inc., where he established its corporate ventures office and led its global mergers and acquisitions and licensing initiatives. He currently teaches in the undergraduate, MBA and EMBA programs and is a winner of Marshall's Golden Apple Award.

About the USC Marshall School of Business

Consistently ranked among the nation's premier schools, USC Marshall is internationally recognized for its emphasis on entrepreneurship and innovation, social responsibility and path-breaking research. Located in the heart of Los Angeles, one of the world's leading business centers and the U.S. gateway to the Pacific Rim, Marshall offers its 5,500-plus undergraduate and graduate students a unique world view and impressive global experiential opportunities. With an alumni community spanning 90 countries, USC Marshall students join a worldwide community of thought leaders who are redefining the way business works.

Panels

Borrowers

Alonso Arellano

Founder, Nopaltilla, LLC.

Mr. Arellano is an entrepreneur who has opened and operated several restaurants, a bakery and a tortilla factory. He sits on the Board of Directors at the Sun Valley Chamber of Commerce and the Latin Business Association, where he co-chairs the education committee. Aside from his business endeavors, Mr. Arellano he is also part of a team of scientists and physicians that dedicate their knowledge and love for science and medicine to the treatment of patients who are combating cancer.

About Nopaltilla, LLC.

Nopaltilla is a Sylmar-based manufacturer of *tortillas de nopal*, an all-natural, low-calorie tortilla and the number-one selling cactus tortilla.

Candida Mobley

CEO and President, Voices, Inc.

Candida Mobley is CEO and President of Voices, Inc., an award-winning communications agency that specializes in developing and marketing programs targeting African American, Hispanic and urban audiences. Ms. Mobley is a veteran media and communications executive with extensive experience in radio production, syndication, and full-services communication with a focus on social marketing.

About Voices, Inc.

Voices, Inc. is an award-winning, African-American, woman owned communications agency that specializes in delivering the urban market. The Company excels at developing and implementing marketing programs targeting African American, Hispanic and urban audiences.

Traditional Banks

Colleen Anderson

Executive Vice President – Head of Retail Banking, OneWest Bank

Ms. Anderson serves as the Head of OneWest Bank's Retail Banking Group. She brings over 30 years of banking experience to OneWest with the majority of that time spent in the Los Angeles market. Prior to joining OneWest Bank, she led Wells Fargo's California-based consumer and business banking divisions and served as President of Community Banking for Greater Bay Bank. While at Wells Fargo, she held leadership positions as President of its Southern California Regional Bank based in Los Angeles and as Head of its California Business Banking division. In 2004, Ms. Anderson joined Greater Bay Bank in San Francisco and assumed management responsibility for their community banking until the bank was subsequently sold in 2007 to Wells Fargo.

About OneWest Bank, FSB

OneWest Bank, FSB is one of the largest Southern California-headquartered banks and is focused on delivering personalized, relationship-based banking to its customers. The bank has 81 retail branches conveniently located throughout Southern California to serve consumers and businesses, small and large, and its total assets are \$27 billion. OneWest Bank is committed to the Southern California business market and will begin offering loans to small and medium-sized businesses in the first quarter of 2011.

Heather Endresen

Senior Vice President, Union Bank

Ms. Endresen currently serves as Senior Vice President and Manager for the Small Business Administration (SBA) and government lending unit within Union Bank's business banking group. She oversees an expanded Union Bank team of 12 SBA business development officers in California, Oregon and Washington dedicated to increasing lending to small businesses through SBA and other government loan programs. Previously, Ms. Endresen was the national director of SBA lending for Citibank and a sales officer for Resource Capital. She has also worked with lenders and developed an expertise in funding commercial real estate projects with solar panels. She is on the Board of Directors of the CDC Small Business Finance group, which leads the nation in providing SBA loans and other financial capital through its products and services.

About Union Bank

Headquartered in San Francisco, UnionBanCal Corporation is a financial holding company with assets of \$80 billion. Its primary subsidiary, Union Bank, N.A., is a full-service commercial bank providing an array of financial services to individuals, small businesses, middle-market companies, and major corporations. The bank operates 397 banking offices in California, Washington, Oregon and Texas, as well as two international offices. UnionBanCal Corporation is a wholly owned subsidiary of The Bank of Tokyo-Mitsubishi UFJ, Ltd., which is a subsidiary of Mitsubishi UFJ Financial Group, Inc.

Bryan Moeller

*Senior Vice President and Director of Small Business Banking, Wells Fargo
Los Angeles Metro Community Bank*

Mr. Moeller is a Senior Vice President and Director of Small Business Banking for Wells Fargo. He currently manages the LA Metro Region's Small Business segment for Wells Fargo, overseeing the Region's Business Specialists and Sales Development Consultants. Within Wells Fargo, he serves as Chairman of the Greater LA Diversity Council. Mr. Moeller is a Board and Executive Committee member of the Los Angeles Area Chamber of Commerce. In 2010, he was appointed to the Mayor's Office Small Business Advisory Committee. He also currently serves as Treasurer and Board member for Jewish Big Brothers Big Sisters of Los Angeles/Camp Max Strauss and Board member of Jewish Family Services and the Promises Foundation.

About Wells Fargo & Company

Wells Fargo & Company provides retail, commercial and corporate banking services principally in the United States. The Company operates through three segments: Community Banking; Wholesale Banking; and Wealth, Brokerage, and Retirement. In 2010, the Company was the nation's #1 SBA 7(a) lender to small business owners in dollars for the second consecutive year, extending \$871 million in loans. The Company was founded in 1852 and is based in San Francisco, California.

Jim Wullschleger

Senior Vice President, City National Bank

Mr. Wullschleger is currently the Senior Vice President of Small Business Banking at City National Bank. He has over 30 years of experience in the banking sector. Mr. Wullschleger serves as Loan Committee Chairman of the Pacific Coast Regional Small Business Development Corporation and Board member for Los Angeles County Business Federation (Biz Fed). He also is a member of the Long Beach State Athletic Foundation and Long Beach Rotary, and he is active with the Continental Little League in La Palma.

About City National Bank

City National Bank provides a range of banking, investing and trust services to small to mid-sized businesses, entrepreneurs, professionals and affluent individuals. The Bank offers a full suite of small business loans and lines, including a revolving line of credit up to \$100,000, a business equity line or loan, business overdraft lines, and secured and unsecured business loans and lines. The Company currently operates 73 offices, including 17 full-service regional centers in Southern California, the San Francisco Bay Area, Nevada and New York City. The Company was founded in 1953 and is headquartered in Los Angeles, California.

Community Banks / Alternative Sources of Capital

David Donovan

Commercial Services Manager, USC Credit Union

Mr. Donovan has worked for the University of Southern California for over 18 years, the last five of which have been with the USC Credit Union (USCCU), the only financial institution dedicated to serving the needs of the Trojan Family. As Manager of the Commercial Services Department, Mr. Donovan originates and helps coordinate the packaging, underwriting and ongoing processing of small business loans, including commercial real estate loans, equipment loans, lines of credit and start-up financing. These start-up, business expansion, and business lines of credit loans are facilitated by USCCU being an SBA-approved Preferred Lending Program (PLP) lender, the highest designation available, as well as an approved SBAExpress Program lender.

About USC Credit Union

USC Credit Union is the only full-service financial institution dedicated to serving the needs of Trojans. Founded in 1973 by and to serve USC staff members, USCCU has grown and expanded in the last 37 years into a \$350 million cooperative with 55,000 members, which now serves USC staff, faculty, students and alumni, as well as anyone who lives, works, regularly worships or studies in the city of Los Angeles.

Ben Hom

Managing Director, St. Cloud Capital

Mr. Hom is a Managing Director of St. Cloud Capital. Previously, Mr. Hom worked in the Investment Banking Group at Bear, Stearns & Company, where his experience included mergers and acquisitions, leveraged buyouts, public and private equity offerings, and debt financing. Mr. Hom focused on middle market clients in a variety of industries, including business services, restaurants, communications, technology and health care services. His prior experience also includes working at KPMG and Parnassus Investments. He currently serves on the Board of Directors of CinnaWorks, LLC and Tuff Shed, Inc.

About St. Cloud Capital

St. Cloud Capital is a Los Angeles-based private equity firm that provides growth capital to the lower middle market (companies with annual revenues between \$10 million and \$100 million) throughout North America. St. Cloud invests in companies across a wide range of industries in every layer of the capital structure, including senior secured debt, subordinated debt, and preferred and common stock. St. Cloud's investment discipline includes control and non-control investments, and in each case involves partnering with a strong existing management team or experienced industry entrepreneur.

Miguel Juarez

Vice President and SBA Manager, Promérica Bank

Mr. Juarez is currently a Vice President and SBA Manager at Promérica Bank. Previously, he worked at both national and community banks and has experience in financial analysis, risk management and SBA Standard Operating Procedures. Prior to entering the banking industry, he managed the Small Business Development Center's Capital Access Center (SBDC). He serves on the California Financial Resources Center's Loan Committee. Mr. Juarez frequently provides small business development instruction at Service Core of Retired Executives (SCORE), the SBA's Small Business Development Center (SBDC), the Eastside Business Assistance Center, Valley Economic Development Center and the Greater Los Angeles Latino Chamber of Commerce.

About Promérica Bank

Promérica Bank is the first Latino-formed bank in over 35 years. The Bank provides a full range of financial services, including credit and deposit products, cash management and Internet banking for businesses and high net worth individuals from its headquarters at 888 S. Figueroa St., Los Angeles, California.

Corrine McLaurin

Assistant Vice President – Credit Administration Officer & Credit Compliance Officer and CRA Officer, National Bank of California

Ms. McLaurin joined National Bank of California in 2006 and is now the CRA Officer in addition to being the Credit Compliance Officer and Credit Administration Officer. As part of Credit Administration, she serves as an administrator on a wide range of commercial and small business loans and oversees and ensures regulatory compliance. As CRA Officer, she is responsible for administering the Bank's community development efforts in the areas of lending, service and investment. Prior to her present position, Ms. McLaurin accumulated over 15 years experience at various community banks as a senior credit analyst and relationship manager.

About National Bank of California

NCAL Bancorp (the Company) is the holding company for National Bank of California (the Bank). The Bank, established in 1982, is a full-service commercial bank engaged primarily in commercial and real estate lending to customers with businesses domiciled in the Southern California region. The Bank has six branches in the greater Los Angeles and Orange County regions with headquarters in Brentwood, California. The Bank has achieved status as a Top 20 Small Business Administration (SBA) Lender in California.