

SMALL BUSINESS LENDING IN SAN DIEGO



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○ National

- Drop in loans under \$50,000 by 40,000 units between 2007-2011.

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○ San Diego – 7a Lending

- May 2012 - 339 units for \$163 million. Avg. Loan size \$482,805
- 2007 – 1,273 units for \$173 million. Avg. Loan size \$136,000
- 2011 – 552 units for \$250 million. Avg. Loan size \$453,000

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○ Perspective from the Field

- Accion San Diego

- CDC Small Business Finance

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○ ACCION San Diego trends

- ❑ Increased Demand (Loans/Inquiries)

- ❑ Increase in viable/qualified borrowers (Higher Production)

- ❑ Increase in “Early Pay-off’s” – Portfolio Growth Efforts

- ❑ Increase in workshop attendance

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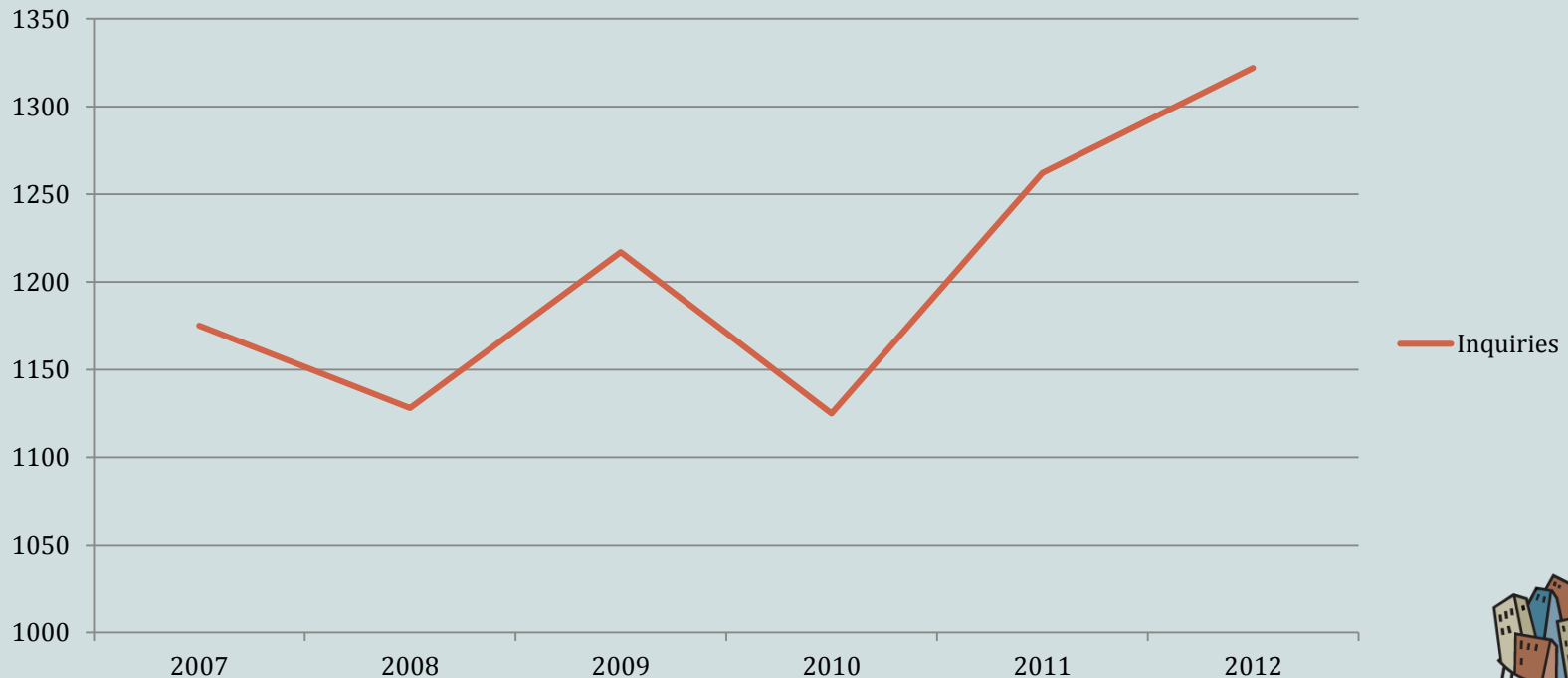
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○ Inquiries 2007-2012

**Inquiries
2007-2012**



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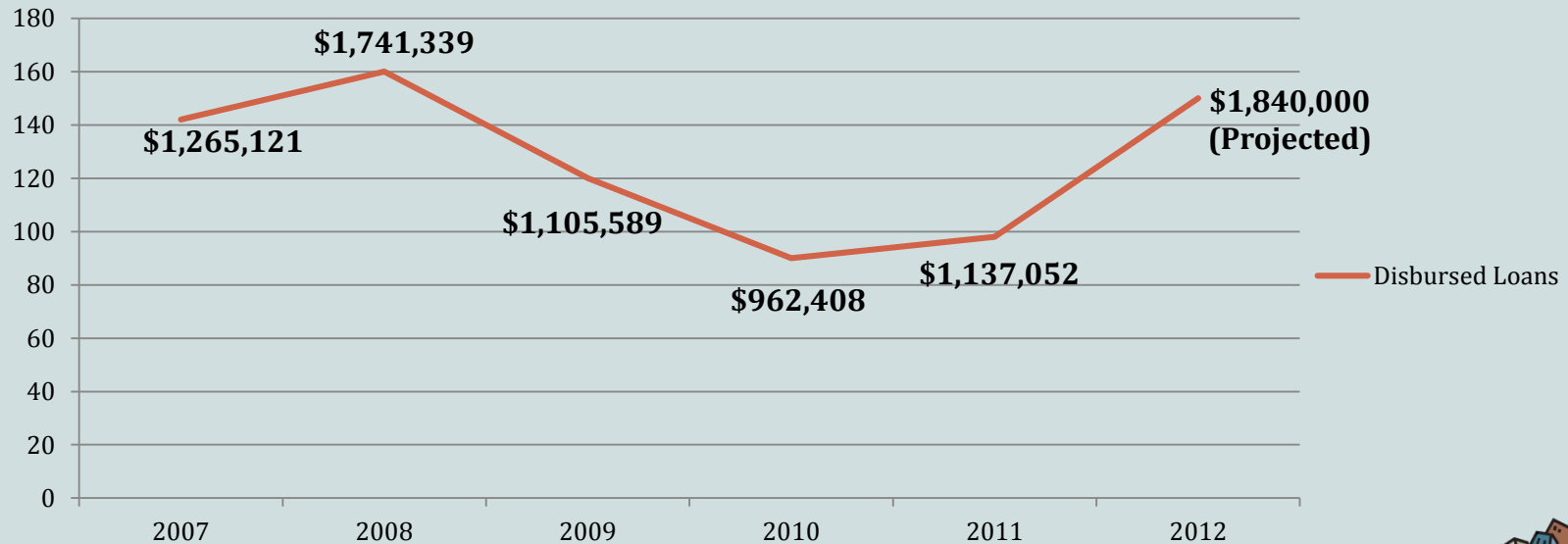
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Disbursed Loans from 2007-2012

**Disbursed Loans
2007-2012**



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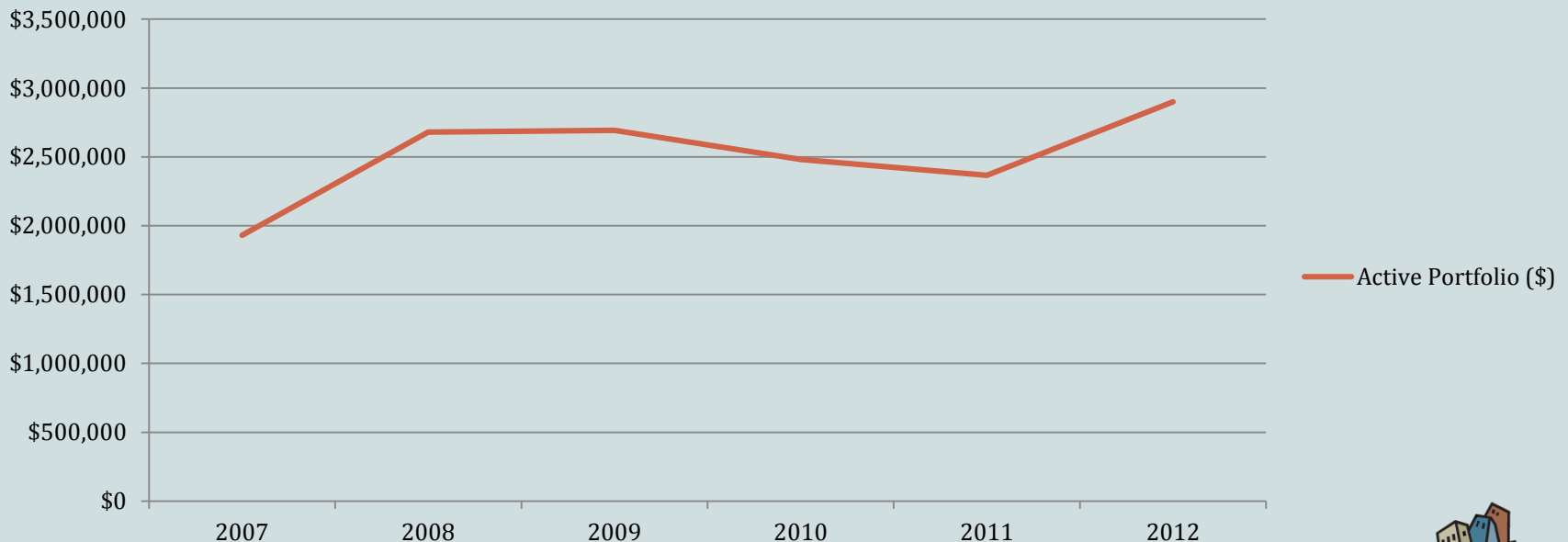
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o Portfolio Size from 2007-2012

Active Portfolio 2007-2012



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○ Recommendations

- ❑ Small Loan Advantage
- ❑ EQ2 Investments/Capacity Grants to serve market
- ❑ Greater Bank Involvement in Issues
- ❑ Referral Programs

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