

ADVISORY BOARD MEETING

**COMMUNITY REDEVELOPMENT AGENCY
PALMETTO, FLORIDA**

April 14, 2009

ATTACHMENT C

ADVISORY BOARD MEETING COMMUNITY REDEVELOPMENT AGENCY

April 14, 2009

CEDC DISCUSSION

SUMMARY

Last year, the CRA entered into partnership with the Central Economic Development Center (CEDC), recognizing that the economic climate could have a severe impact on our community. This partnership is consistent with our efforts to strengthen downtown as a multi-use center, contribute to the well-being of the community, and enable successful on-going revitalization.

Currently, the CEDC's quarterly invoice is due. The Advisory Board requested that the CEDC attend their meeting in order to share information and answer questions. Additionally, last quarter, the City Commission provided the CEDC with some general objectives, and the CEDC will provide feedback with regard to these efforts.

The Advisory Board Chairman, Charles Smith, met with Ms. Hewitt of the CEDC in order to provide guidance for the development of the presentation for the Advisory Board meeting. He requested that the CEDC provide the following information:

- Overview of CEDC (organizational, board, staff, programs & services)
- Quarterly Invoice including a proposed 3-month service plan

Additionally, Advisory Board Member Betty Ann Price would like to consider the option of "A La Carte" contracting for services with the CEDC.

REQUIRED ACTION: The Advisory Board should make a recommendation to the CRA Board regarding the services of the CEDC and the current invoice.



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Phone: 941.744-2984 Fax: 941.744.2988



OVERVIEW OF CURRENT SERVICES

Business Assistance Services

The Central Economic Development Center's Business Assistance Services (CEDC/BAS) blends business expertise, customized training, technology applications and real world experience - to help enterprises succeed. The resources are available to businesses that are starting out, need to expand or want to improve their bottom line. Whatever the need, the CEDC/BAS is available to help.

The CEDC also recognizes that many segments of the small business community continue to have difficulty in accessing business advice and capital from traditional venues. These businesses are generally newer, smaller businesses that need small size loans and technical assistance. They are usually owned by minorities, women and veterans and are located in or locating to low to moderate income urban and rural areas. The CEDC seeks to revitalize not only the underserved community but hopes to develop and support long term solutions that provide multi-faceted approach (resources, knowledge, and skills) to build community wide, as well as individual net worth.

Counseling Services

Whether you are thinking of starting your own business, expanding your business, or looking for guidance with management of your business the CEDC/BAS has experienced counselors and advisors that can assist. The CEDC/BAS counselors can assist you with:

- ❖ Brainstorm growth strategies
- ❖ Answer technical assistance questions
- ❖ Business start up
- ❖ State and local licensing requirements
- ❖ Legal structures of business
- ❖ Market research
- ❖ Business/marketing plans
- ❖ Financial statements/budgeting/cash flow analysis
- ❖ Identify funding options
- ❖ Loan packaging

All business counseling sessions are free, confidential and tailored to the unique needs of each business. The counselors will share with you their business experience and their knowledge of both available resources and requirements for running a business.

Business and Education Training Courses

Whether you are new or an experienced entrepreneur, the training offered by the CEDC/BAS will provide you with access to the newest trends and techniques to successfully run your business.

- ❖ The Entrepreneurial Institute. The Institute offers business training classes. The learning modules included instruction in business management, marketing, finance, quick books, and other business concepts. This instruction is provided via single and multi-session classes. Workshops are also offered. These workshops are designed to offer information where an individual can attend classes independent of each other.
- ❖ Both training opportunities offer programs that include segments on business aptitude, business formation, planning, financing location, feasibility, technology, insurance, and marketing.
- ❖ Entrepreneurial Boot Camp. The CEDC/BAS partners with the Manatee Chamber of Commerce in conducting this program. The Entrepreneurial Boot Camp is a 10-week training program (3 hours per session) given by a variety of professionals in the fields of marketing, law, business and financial planning, management, human resources, insurance, and banking. Clients are required to attend all training sessions in order to earn a certificate of completion. Participation in the Boot Camp is a prerequisite for one of the CEDC's loan programs.

The CEDC has a mobilization loan program that is targeted towards CCRA residents that have completed the Entrepreneurial Boot Camp, attended one-on-one counseling, live within the geographic boundaries of the CCRA and have a contract with a municipality. The length of the loan is the length of the contract and payments from the vendor are forwarded directly to the CEDC.

Business Information Center

The CEDC has a business library consisting of:

- ❖ "How To" manuals that explain the formation of businesses in a variety of industries (How to Start a Dry Cleaning Business, How to Start a Bed and Breakfast, etc.)
- ❖ Training videos
- ❖ Business reference books
- ❖ Internet accessible computers with business software
- ❖ Rewritable compact disks to clients to facilitate the composition of business plans.
- ❖ The discs are housed securely within the CEDC until the business plan is complete. Clients are able to write their business plans utilizing business software on the computers and studying reference materials in the library knowing their business plans are kept confidential. When a client completes their plan, the CEDC will provide the client with disc.
- ❖ Research materials to help with business plans and solutions.

SUPPORT OF NON PROFIT ORGANIZATIONS

Whether you or your organization is thinking of starting a non-profit, expanding your non-profit, or looking for guidance with management of your non-profit, the CEDC/BAS has experienced counselors and advisors that can assist by helping you:

1. Define Your Not-For Profit Organization
 - a. Determine a need exist in your community
 - b. Develop a Mission Statement – Purpose, The “Why” Question
 - c. Develop a Vision Statement – Outcome, How the community will benefit
 - d. Conduct a Feasibility Study – Gauge the likelihood of success
 - e. Develop plan for the organization – Strategic, Business, etc.
 - f. Determine Strategic Partners – Those that can help

2. Establishing Your Organization
 - a. Form your board of directors
 - b. Develop your by-laws
 - c. Files your “Articles of Incorporation”
 - d. Secure a Federal Employer Identification Number (EIN)

3. File for Federal Non Profit Status
 - a. Determine if your organization is eligible
 - b. Develop program definition in detail
 - c. Develop budget
 - d. Define fund raising strategy
 - e. Complete IRS Form 1023

The CEDC/BAS intends to accomplish this through individual and group counseling, open classes and organizational workshops.



History

The CEDC is a not for profit corporation, organized under the laws of the State of Florida in June 29, 2007. Its fiscal year end is December 31, its first official date of operation was October 1, 2007.

The CEDC, Inc. started as a part of the CCCRA in April 2005. Dwight Reynolds, Associate Director – Programs, was instrumental in the development of the CEDC. After his retirement as the coordinator of the St. Petersburg Business Assistance Center (3 year tenure), Mr. Reynolds presented a proposal to the Executive Director of the CCRA to open a similar facility in Bradenton. The opening of the CEDC was in line with the CCRA's effort to redevelop the physical environment and human capital within this targeted area. Mr. Reynolds was contracted part time to start the CEDC and was its lead business consultant. Prior to his short tenure with the Business Assistance Center in St. Petersburg, Mr. Reynolds retired from the Small Business Administration (SBA) where he was the District Director for the State of Michigan.

The CEDC was charged with executing the economic development activities of the CCRA including but not limited to a business resource center which includes internet accessible computers, reference manuals, one-on-one counseling of business clients covering an array of topics (start-ups, marketing, management, business financing), providing training and workshops including the Entrepreneurial Boot Camp in conjunction with the Chamber, instituting a financing matrix which allowed clients to access non conventional forms of financing and creating a direct loan program (contract mobilization loan program) to enable center clients to get access to funds which provided mobilization money for governmental contracts. Ms. Veatrice Farrell was hired in September 2005 as a part time consultant to coordinate the financing programs of the CEDC. The CCRA/CEDC was approved as a technical assistance provider for the SBA in November 2005. Her primary role is to institute the financing matrix, primarily of non conventional forms of financing to reach the market of the CCRA district.

In April 2007, Alison Hewitt was hired as a project manager for the CCRA. Ms. Hewitt, the former statewide director of Florida's Front Porch initiative, brought her knowledge of urban initiatives and effective project coordination to the Manatee County area. In May 2007, there was an internal study done to document the clientele of the CEDC. It determined that only 25% of the users of the facility were residents of the CCRA. The team began to look at supplemental funding streams for the CEDC (still operating as a division of the CCRA) because community redevelopment funds are required to be reinvested only in the area where the taxes have been captured. Externally, Community Redevelopment Agencies were under attack due to a Florida Supreme Court decision, known as the Strand Decision which required taxing authorities to hold referendums before the entities could borrow money or utilize tax increment financing to fund brick and mortar projects.

A separate entity, a non profit stand alone corporation, not directly affiliated with a governmental agency, would have the ability to contract with governmental entities to pay for business and loan counseling for its residents. A non profit corporation could access funds for brick and mortar projects if its governmental partners no longer had the ability to self fund redevelopment projects. As the entity providing business assistance services, the Board of the CCRA voted to separate the CEDC, Inc. as a stand alone corporation. The CEDC, Inc. would no longer be controlled by the CCRA or any other entity except its Governing Board of Directors that are self appointed. No governmental agencies control the selection of the Governing Board nor any activities of the CEDC, Inc.

More than just another non profit entity, the CEDC, Inc. bills itself as a financial non profit. To that end, it is pursuing three certifications to access funds to partner with other entities (municipalities and developers) to finance the projects in its target market - low to moderate income census tracts of Manatee County. The CEDC is pursuing certification as a Community Development Financial Institution (CDFI); a Community Development Entity (CDE) and has been designated as a Community Housing Development Organization (CHDO) for Manatee County.



Community Housing Development Organization (CHDO)

The Cranston-Gonzalez 1990 National Affordable Housing Act created, among other things, the HOME Investment Partnership Act, commonly referred to as the HOME program.

The purpose of the HOME program is to expand the supply of affordable housing through the acquisition, rehabilitation, new construction, and tenant-based rental assistance. The primary emphasis in the HOME program is for rental housing for very low and low income Americans.

The federal government distributes HOME monies through an allocation formula to local governments known as participating jurisdictions and to the State of Florida, which is itself considered a participating jurisdiction. The largest portions of HOME monies are distributed to local government participating jurisdiction.

Eligible set-aside activities of HOME funds by Community Housing Development Organizations (CHDO) are:

- Acquisition and/or rehabilitation of rental housing
- New Construction of Rental Housing
- Acquisition and/or rehabilitation of homebuyer properties
- New construction of homebuyer properties
- Direct financial assistance to purchasers of HOME-assisted housing sponsored or developed by CHDO with HOME funds

Eligible activities of a CHDO acting as a subrecipient to a Participating Jurisdiction (Manatee County Government):

- Tenant-Based Rental assistance (TBRA)
- Home Rehabilitation
- Brokering or real estate transaction



The purpose of the National Affordable Housing Act of 1990 (NAHA, the Act that created the HOME Program) is "to expand the capacity of nonprofit community housing development organizations to develop and manage decent, safe, sanitary and affordable housing".

NAHA established two fundamental obligations for PJs with respect to CHDOs (in Section 231(a)):

1. **The CHDO Set-Aside** – jurisdictions must "reserve not less than 15 percent of (HOME) funds for investment only in housing to be developed, sponsored, or owned by community housing development organizations"; and
2. **Affirmative Outreach and Assistance to CHDOs** – jurisdictions must "make reasonable efforts to identify community housing development organizations that are capable or can reasonably be expected to become capable of carrying out elements of the jurisdiction's housing strategy and to encourage such community housing

CHDOs bring many attributes to the table:

- **Housing production and preservation** – CHDOs can add significantly to the local affordable housing stock, and tend to be committed to permanently affordable housing, yielding long-term returns on the public investments in affordable housing.
- **Leverage and Match** – CHDO projects have the ability to raise funds that are not always available to public agencies and for-profits, adding to the overall funding for affordable housing. CHDOs also have the ability to generate more than their share of HOME Match requirements.
- **Volunteer contributions** – CHDOs tend to attract staff and volunteers who are dedicated to serving the low- and moderate-income population and contribute time and in-kind resources to community development activities.



- **Political support** – CHDOs are organized specifically to undertake activities that benefit low- and moderate-income persons, and they involve low- and moderate-income persons directly in the organization through board, committee and membership structures. As a result, CHDOs tend to have significant community connections that can galvanize broad community support around the issues of affordable housing and local housing programs.
- **Adaptability in responding to changing community needs** – As nonprofit organizations, they are likely to have more flexibility of structure and procedures than public agencies, enabling them to adapt quickly to changing environments and needs.

What do communities need from nonprofits, including CHDOs?

- Sustained effort and timely project completion;
- Stability of staff and organization;
- Strong connections, and involvement of, the low- and moderate-income residents of the community;
- Leveraging of foundation and other funds available only to nonprofits;
- Development and expansion of capacity and the ability to carry expanding roles in community development.

What do nonprofits need from communities to successfully fill this role?

- Access to operating support;
- Access to seed money and predevelopment funds;
- Access to training and capacity building in housing development and management;
- Access to gap financing;
- Access to other conventional lenders and public funders;
- The opportunity to earn reasonable developer fees;
- Predictable pipelines of projects to sustain staffing.

Also included in this package is a thumb drive that contains the Federal rules and guidelines governing HOME funds and CHDOs.

CEDC

BOARD INFORMATION



ADVISORY BOARD PROPOSED STRUCTURES

CDE/CDFI – Advisory Board

The Advisory Board of the CDE/CDFI (with advisory responsibilities for all CDE and CDFI certifications) is proposed as follows:

- Chair, Board Member of the CEDC, Inc.
- Executive Director of the Central Community Redevelopment Agency
- Executive Director of Downtown Development Authority
- Executive Director of the Palmetto Redevelopment Authority
- Representative from M&I Bank
- Representative from Bank of America
- Representative from BB&T
- Representative from Orion Bank
- Representative from Community Bank
- Representative from Cadence Bank
- Representative from Synovus Bank
- Representative from Tropicana Federal Credit Union
- Representative from Manatee River Community bank

CHDO – Advisory Board

The Advisory Board of the CHDO (with advisory responsibilities for all CHDO certifications) is proposed as follows:

- Chair, Board Member – CEDC, Inc.
- Representative from Manatee County Economic Development
- Executive Director (s) from Manatee County Redevelopment Agencies
- Community Representatives (5)
- Representative from the City of Bradenton



CEDC Board Members

Name	Position	Area	Term
Irene Ingram	Chairman	Government Representative	3 years
Ron Reuss	Vice Chair	Business Owner	1 year
Carolyn Griffin	Treasurer	Business Professional	3 years
Edward Bailey	Secretary	Community Representative	3 years
Rodney Jones		Community Representative	1 year
Jim Delgado		Legal/Business Owner	2 years
Clovia Byrd Russell		Community Representative	2 years

Irene Ingram	Vice-Chair / Central Community Redevelopment Agency
Rodney Jones	Community Liaison Bradenton Front Porch
Edward Bailey	NAACP Chairman
Ron Reuss	President, Gulfcoast Business Finance
Jim Delgado	Lawyer
Carolyn Griffin	USF - Small Business Development Center
Clovia Byrd Russell	Business Owner

CEDC

STAFF INFORMATION

Alison Hewitt
Executive Director

Central Economic Development Center, Inc., (CEDC) Executive Director Alison Hewitt is a hands' on community development leader that posses a wealth of practical business experience and a fresh vision for Manatee County residents interested in developing and growing their own businesses.

Hewitt, a consensus builder is committed to working with community and business leaders around Manatee County and throughout the state of Florida to build the kind of entrepreneurial business climate that will keep current businesses strong and also stimulate new business growth and job creation.

Known by her colleagues as a, "Deal Maker," Hewitt is responsible for retaining and recruiting businesses to help expand Manatee County's business climate and increase investment in Manatee County neighborhoods. She has worked on large-scale developments; has experience in public funding projects, including grants; and knows how to partner with the private sector to get projects done.

Hewitt has 11 years of successful economic development and community affairs management experience, including post as the Executive Director for the Office of Urban Opportunity in Tallahassee, FL, Special Assistant to the Governor representing and promoting his agenda in 18 of Florida's 67 counties and most recently as president of Creative Community Solutions.

Hewitt served as former Florida Governor Jeb Bush's Executive Director for the Office of Urban Opportunity from November 2000 to September 2004. One of her major responsibilities was the Front Porch Florida Initiative is a grassroots bottom-up approach to community revitalization driven by local visioning supported through technical assistance, intensive training and connection to strategic resources. While there she oversaw the successful launch of 20 Front Porch communities throughout the state. To date the communities have been allocated more than \$25.6 million for urban revitalization including: economic diversity, improved education, strengthening families, and enhancement of Florida's environment and quality of life.

Prior to joining the Bush administration, Hewitt worked with Newberger & Associates, a governmental consulting firm located in Tampa. Her clients included the Tampa Port Authority, the Hillsborough County Aviation Authority, the Lowry Park Zoo and LifeLink of Florida.

In 2000, Hewitt was named by *Ebony Magazine* as one of the countries, "30 Leaders Under the Age of 30 to Watch."

Employment History

Creative Community Solutions, Inc., President and Founder

October 2003 to Present, Tampa, Florida

- Develop internal and external organizational structures
- Provide customized trainings in Leadership and capacity building
- Identify legislative and executive needs
- Provide pre-session think tanks and develop customized legislative program
- Review , analyze, identify and track pertinent legislation
- Enhance rapport and maintain visibility and working relationships with members of the Florida Legislature, Cabinet, and Executive Agency Staff

Executive Director of the Office of Urban Opportunity

November 2000 to October 2003

Executive Office of The Governor, Tallahassee, Florida

- Established the 20 Front Porch Communities around the State of Florida

Special Assistant to Governor Jeb Bush

March 1999 to October 2000 Executive Office of the Governor, Tallahassee, Florida

- Represented the Governor in 19 counties ,stretching from Citrus to Collier County on the west coast to Broward and Palm Beach on the east coast
- Organized key public relations events for the Governor with in the region
- Represented the Governor at events that he could not attend

Governmental Consultant

July 1995 to March 1999 Newberger & Associates, Tampa, Florida

- Identify legislative and executive needs
- Provide pre-session think tanks and develop customized legislative program
- Review , analyze, identify and track pertinent legislation
- Enhance rapport and maintain visibility and working relationships with members of the Florida Legislature, Cabinet, and Executive Agency Staff
- Prepare and present Legislative Budget requests

Education

August 1988 – May 1994, Florida A & M University, Tallahassee, Florida

- Major Political Science

Other Experience

Served on the following boards: Chairman of the Board of Keep Florida Beautiful, Inc., a Member of the 2000-2001 Long Range Planning taskforce for Enterprise Florida, TEAM Florida Partnership Board member, and member of the Digital Divide Council for the State of Florida and a member of the Hillsborough Area Regional Transportation Authority, Regional Representative for the American Public Transportation Association.

References

References are available on request.

Veatrice Farrell
Associate Director of Finance

Veatrice Farrell serves as the Associate Director of Finance for the Central Economic Development Center (CEDC). A seasoned and talented finance and loan professional, Farrell is responsible for providing clients with financial assistance services including: instituting loan applications, credit underwriting and managing the direct loan program for potential collaborative partners of the CEDC.

Ms. Farrell manages all financial aspects of the CEDC including: developing the foundation for a successful CDFI: research and planning; administering a direct loan program; preparing monthly budgets; working with potential financial partners; securing financial partnerships, and working with resources from federal, state and local municipalities.

Prior to joining the CEDC Farrell worked in the banking/loan/financial industries for nearly 20 years. During that time she worked as a senior loan officer for Corporate Funding Service Inc., whose primary mission was to facilitate loans to underserved communities. Farrell was instrumental in bringing new loan products to the community, increasing its banking partners and increasing its loan portfolio.

She served as a vice president for the Tampa Bay Black Business Investment (BBIC) Corporation, Inc., where was responsible for loan counseling, reviewing underwriting of loan requests, loan portfolio maintenance of several loan programs including: the BBIC direct loan program; Community Development Block Loan programs, Front Porch Florida Loan programs and Small Business Administration Loan programs.

Farrell worked for two of Florida's largest banking institutions SunTrust and JP Morgan Chase in vice president positions. While employed at SunTrust she managed a portfolio of close to 50 clients with a portfolio balance of \$20million. Farrell also spearheaded an initiative to market bank products to an underserved market. This initiative resulted in the bank opening a branch in an urban core. During her tenure at JPMorgan Chase she managed a commercial loan portfolio of over 40 clients with an outstanding loan portfolio of close to \$60 million and her clients had sales of up to \$25 million.

Farrell received her accounting degree from Florida A&M University School of Business and Industry (SBI). She received her commercial loan training at JPMorgan Chase Bank.

Veatrice Farrell

Objective: To utilize account, marketing and credit underwriting skills acquired in commercial banking to assist the citizenry of Manatee County, Florida.

Experience: Senior Loan Officer
8/05 - Corporate Funding Services, Inc.
Present

Responsibilities include counseling potential business loan applicants; review, analysis and underwriting of business loan requests; and economic development projects geared toward education and funding availability to underserved markets.

4/94 – 8/05 Vice President
Tampa Bay Black Business Investment Corporation, Inc. (BBIC)

Responsibilities include counseling of potential loan applicants, review and underwriting of loan requests, loan portfolio maintenance of several loan programs including: BBIC direct loan program; Community Development Block Loan Programs, Front Porch Loan Programs and Small Business Administration Loan Programs.

Loan programs initiated on behalf of BBIC: Front Porch Loan Program, Community Development Block Grant Loan Program and SBA loan programs.

10/92-4/94 Assistant Vice President/Business Banker
SunBank Tampa Bay

Responsibilities included cold calling, maintenance of an existing portfolio which included more than 40 customers; special marketing project for senior management for underserved target market.

8/85 – 10/92 Second Vice President/Loan Officer
JP Morgan Chase (successor by merger to NBD Bank, NA)

Promoted from Assistant Vice President and Commercial Loan Officer. Responsibilities included maintenance of commercial loan portfolio in excess of 13 million dollars with more than 60 customers.

Education: Florida A&M University – Bachelor of Science, August 1985

Dwight Reynolds
Associate Director of Programs

Dwight Reynolds serves as the Central Economic Development Center's (CEDC) Associate Director of Programs. His primary duties include: managing and strengthening the CEDC's programs and services, policy advocacy and community organizing efforts, as well as developing and implementing new programs.

Reynolds is a seasoned leader, possessing exceptional organizational and analytical skills. He provides clients with business assistance services: determines what services are needed by the business assistance clients; start-up counseling for prospective entrepreneurs; basic business counseling for existing businesses; business coaching; and assist clients in using the Business Resource Center. In addition to those responsibilities, he provides technical and training services; coordinates the CEDC's Training Program; provides overall technical support for the office and facilitate educating local residents about the CEDC.

He is a well respected leader and visionary in the field of small business administration. He had devoted his professional life to helping small businesses in the United States and to developing and supporting programs to advance their objectives. His success has been due in large part to his ability to motivate others and gain support of key individuals and organizations, as well as to his expertise in small business development, strategic planning, administration and building collaborative partnerships.

For more than 14 years, he has presented technical and non-technical concepts clearly and concisely, and interacted effectively with individuals of varying responsibilities and information requirements. Reynolds has successfully developed and implemented competitive business programs and services, and has successfully delivered programs and services to diverse business communities.

Prior to joining the CEDC Reynolds had two distinct careers. His first career was in information technology and data processing and encompassed 25 years, 21 years of which as a manager.

The second career, which is in its 14th year, involves program delivery and economic development, with an emphasis on assisting small businesses. Reynolds worked for the US Small Business Administration for more than 20 years, serving in many management positions, including serving as the SBA District Director in a major manufacturing state. After retiring from the SBA, Reynolds accepted a position as an Economic Development Coordinator with the City of St. Petersburg. Prior to coming to SBA, he worked for a wholly owned subsidiary of IBM, the Department of the Army and the Metropolitan Police Department of Washington, DC.

Reynolds received his Bachelor of Science Degree in Mathematics from Howard University in Washington, DC. He has successfully completed a number of graduate level courses at several universities, and a host of technical and managerial courses.

Dwight G. Reynolds

SUMMARY OF QUALIFICATIONS

Dwight Reynolds is a seasoned leader, possessing exceptional organizational and analytical skills. He is proactive, articulate, courteous and enthusiastic, and has excellent communications and interpersonal skills. He possesses superior management skills and has successfully lead diverse, multi-disciplined groups. Dwight has continually demonstrated the ability to operate effectively under pressure.

RELEVANT EXPERIENCE

As a proactive leader, Dwight is capable of articulating organizational goals and direction to diverse partners, contractors, congressional staffs, and other private and public sector stakeholders. He presents technical and non-technical concepts clearly and concisely, and interacted effectively with individuals of varying responsibilities and information requirements. Dwight is experienced in developing and implementing competitive programs and services, and has successfully delivered programs and services to diverse business communities. He has developed effective public/private partnerships. Dwight is extremely analytical. He has analyzed technical and managerial problems, developed workable solutions, and implemented recommendations successfully. He has used these skills to analyze employee skills and deficiencies, identifying training requirements and developing individual development programs.

EDUCATION

In July 1968, Dwight received Bachelor of Science Degree in Mathematics from Howard University in Washington, DC. He has successfully completed a number of graduate level courses at several universities, and a host of technical and managerial courses.

ACTIVITIES

Dwight has served as a member of the Governor of Michigan's Small Business Service Providers Forum and as a member of the Mayor of Detroit's Economic Development Committee. He also served as the Board Chair of the Detroit Entrepreneur Institute and as the Board Secretary of the One Stop Capital Shop of Detroit Inc. In 1991, Dwight was selected by the SBA to serve as a Fellow in the Council for Excellence in Government, a government-wide leadership forum.

EXPERIENCE SUMMARY

Dwight has had two distinct careers. His first career was in information technology and data processing and encompassed 25 years, 21 years of which as a manager.

The second career, which is in its fourteenth year, involves program delivery and economic development, with an emphasis on assisting small businesses. Dwight worked for the US Small Business Administration for over 20 years. On retiring from the SBA, Dwight accepted a position as an Economic Development Coordinator with the City of St. Petersburg. Prior to coming to SBA, Dwight worked for a wholly owned subsidiary of IBM, the Department of the Army, and the Metropolitan Police Department of Washington, DC.

EMPLOYMENT:

March 2005 – Present
Principal Consultant

Business Assistance Services, Information and Consulting

Riverview, FL 33569

Formed a business consulting firm offers small businesses a reliable, high-quality alternative to in-house resources for business and market development services. Assisting the Central Redevelopment Area in Bradenton Florida develop its Central Business Assistance Center.

January 2001 – March 2005
Economic Development
Specialist

City of St. Petersburg
St. Petersburg, FL 33731

Coordinates all activities at the St. Petersburg Business Development Center, a center designed to assist new and existing small businesses. Responsible for developing and maintaining resource partner relationship. Provides one-on-one counseling to current and future entrepreneurs. Develops and presents workshops to entrepreneurs and for non-profit organizations.

October 2002 – April 2003
Acting Manager, Business
Assistance

City of St. Petersburg
St. Petersburg, FL 33731

Responsible for all business assistance activities for the City of St. Petersburg, to include the directing the activities at the St. Petersburg Business Development Center, managing the City's Small and Disadvantaged Business Assistance Program, and providing direct assistance to businesses in the City's Midtown area.

Feb. 1999 – Dec. 2000
Deputy District Director

US Small Business Administration
Atlanta, GA 30303

Served as the "Chief Operating Officer" of the district. Assisted the District Director in managing the delivery of all SBA programs and services to the small business community in Georgia. Supervised the activities of 46 permanent employees. Responsible for business loan portfolio of over 3,000 loans worth more than \$1 billion. Responsible for all marketing, outreach activities and resource partner relations. Planned and coordinated numerous programs and major events, and initiates programs to bring SBA's message directly into the community.

June 1995 - February 1999
District Director

US Small Business Administration
Detroit, MI 48226

Directed the delivery of all SBA programs and services in Michigan. Supervised the activities of 38 permanent employees. Administered a business loan portfolio of over 2,700 loans worth more than \$600 million. Oversaw the activities of SBA resource partners, the Michigan Small Business Development Center, and the Service Corps of Retired Executives. Provided proactive approach to planning and marketing. Initiated outreach campaigns to various constituents: lending partners, the small business community, and the under-served communities. Provided proactive leadership in establishing the One Stop Capital Shop within the

Detroit Empowerment Zone. Established a strong collaborative between the public and private sectors to provide business consulting and training to current and prospective entrepreneurs.

Mar 1995 - May 1995
Deputy District Director

US Small Business Administration
Charlotte, NC

Conducted a workflow analysis within the Finance Division. Identified several bottlenecks and made recommendations that would eliminate the bottlenecks and speed up application review and approval.

Jul 1994 - Mar 1995
Developmental Assignments

US Small Business Administration
SBA District Director Development Program
Washington, DC

Acting District Director of the
Indianapolis District Office
(11/27/94 through 02/24/95)

Directed and managed the delivery of all SBA programs and services in Indiana. Re-assigned staff to enhance management oversight of key program areas. Instituted a planning process, requiring written plans for all major projects. Created a monthly report requirement for all program managers. Re-established good working relationship with the office's union. Initiated an outreach effort to the minority communities.

Helena Montana District
Office (10/01/94 through
11/26/94)

Participated in all of the activities as a senior member of the office's management team. Served as the Acting District Director on occasion. Managed corrective actions for recommendations arising from an Internal Controls Review. Participated in several outreach programs directed towards Native Americans.

Acting Deputy District
Director in the San Francisco
District Office (07/20/94
through 09/30/94)

Assisted in the administration of the office and serving as the Acting District Director on several occasions. Reviewed personnel issues confronting the district office. Initiated an outreach effort to the African-American community in the Bay area. Established a working group (bankers, the SBDC in Oakland, city government personnel, and others) that planned and conducted a series of workshops. Worked to establish working relationship with the Black Chamber of Commerce in San Francisco to accomplish our mutual objective, to increase access to capital in the African-American community.

Nov 1993 - Jul 1994
**Asst. District Director for
Business Development**

US Small Business Administration
Little Rock, AR

Directed the district's business development, marketing, and outreach activities. Exercised full authority to move forward the commitments and goals developed by or made in conjunction with the District Director (DD). Managed an effective business development program in the Little Rock District. Assisted the DD in providing, communicating and coordinating SBA's programs and services. Planned, organized, and directed program to increase SBA's penetration into traditionally under-served African American community. Enlisted state and local governments, the

association of bank holding companies, community and religious organizations, and individual banks in efforts to increase lending to traditionally under-served communities.

Mar 1980- Nov 1993
Various Positions

US Small Business Administration
Washington, DC

Deputy Director, Office of
Information Management

Directed applications development activities in a branch and team environment. Developed procurement requirements and managed the procurement process use to secure contract employees. Evaluated the performance of office subordinates and reviewed performance evaluations prepared by subordinate supervisors.

Acting Director, Office of
Information Management

Directed the activities of 32 government computer specialist and 65 contract employees. Provided leadership and guidance to Office employees by developing of policies, guidelines and regulations relating to automated functions. Established goals and made commitments pertaining to the development and maintenance of mainframe and office automation systems. Planned, developed, communicated and coordinated SBA's computer application development activities.

Senior member of the Policy,
Standards & Project Control
Staff

Formulated policies, procedures and standards for ADP resource management, computer security, and internal control for the Agency. Served as the review official for all proposed Agency Standard Operating procedures.

Senior member of the Data
Base Administration Staff

Formulated policies for the administration of the Agency's data resource. Developed policies, procedures and standards for the data base environment. Developed the management structure for supporting the data base environment within SBA.

Dec 1979 - Mar 1980

Metropolitan Police Department
Washington DC

Oct 1969 - Dec 1979

US Army Management & System Support Agency
Washington DC

Aug 1968 - Aug 1969

Service Bureau Corporation
Washington DC

TEAM

Alison Hewitt **Executive Director**

Central Economic Development Center, Inc., (CEDC) Executive Director Alison Hewitt is a hands' on community development leader that posses a wealth of practical business experience and a fresh vision for Manatee County residents interested in developing and growing their own businesses.

Hewitt, a consensus builder is committed to working with community and business leaders around Manatee County and throughout the state of Florida to build the kind of entrepreneurial business climate that will keep current businesses strong and also stimulate new business growth and job creation.

Known by her colleagues as a, "Deal Maker," Hewitt is responsible for retaining and recruiting businesses to help expand Manatee County's business climate and increase investment in Manatee County neighborhoods. She has worked on large-scale developments; has experience in public funding projects, including grants; and knows how to partner with the private sector to get projects done.

Hewitt has 11 years of successful economic development and community affairs management experience, including post as the Executive Director for the Office of Urban Opportunity in Tallahassee, FL, Special Assistant to the Governor representing and promoting his agenda in 18 of Florida's 67 counties and most recently as president of Creative Community Solutions.

Hewitt served as former Florida Governor Jeb Bush's Executive Director for the Office of Urban Opportunity from November 2000 to September 2004. One of her major responsibilities was the Front Porch Florida Initiative is a grassroots bottom-up approach to community revitalization driven by local visioning supported through technical assistance, intensive training and connection to strategic resources. While there she oversaw the successful launch of 20 Front Porch communities throughout the state. To date the communities have been allocated more than \$25.6 million for urban revitalization including: economic diversity, improved education, strengthening families, and enhancement of Florida's environment and quality of life.

Prior to joining the Bush administration, Hewitt worked with Newberger & Associates, a governmental consulting firm located in Tampa. Her clients included the Tampa Port Authority, the Hillsborough County Aviation Authority, the Lowry Park Zoo and LifeLink of Florida.

In 2000, Hewitt was named by *Ebony Magazine* as one of the countries, "30 Leaders Under the Age of 30 to Watch."

Veatrice Farrell
Associate Director of Finance

Veatrice Farrell serves as the Associate Director of Finance for the Central Economic Development Center (CEDC). A seasoned and talented finance and loan professional, Farrell is responsible for providing clients with financial assistance services including: instituting loan applications, credit underwriting and managing the direct loan program for potential collaborative partners of the CEDC.

Ms. Farrell manages all financial aspects of the CEDC including: developing the foundation for a successful CDFI: research and planning; administering a direct loan program; preparing monthly budgets; working with potential financial partners; securing financial partnerships, and working with resources from federal, state and local municipalities.

Prior to joining the CEDC Farrell worked in the banking/loan/financial industries for nearly 20 years. During that time she worked as a senior loan officer for Corporate Funding Service Inc., whose primary mission was to facilitate loans to underserved communities. Farrell was instrumental in bringing new loan products to the community, increasing its banking partners and increasing its loan portfolio.

She served as a vice president for the Tampa Bay Black Business Investment (BBIC) Corporation, Inc., where was responsible for loan counseling, reviewing underwriting of loan requests, loan portfolio maintenance of several loan programs including: the BBIC direct loan program; Community Development Block Loan programs, Front Porch Florida Loan programs and Small Business Administration Loan programs.

Farrell worked for two of Florida's largest banking institutions SunTrust and JP Morgan Chase in vice president positions. While employed at SunTrust she managed a portfolio of close to 50 clients with a portfolio balance of \$20million. Farrell also spearheaded an initiative to market bank products to an underserved market. This initiative resulted in the bank opening a branch in an urban core. During her tenure at JPMorgan Chase she managed a commercial loan portfolio of over 40 clients with an outstanding loan portfolio of close to \$60 million and her clients had sales of up to \$25 million.

Farrell received her accounting degree from Florida A&M University School of Business and Industry (SBI). She received her commercial loan training at JPMorgan Chase Bank.

Dwight Reynolds
Associate Director of Programs

Dwight Reynolds serves as the Central Economic Development Center's (CEDC) Associate Director of Programs. His primary duties include: managing and strengthening the CEDC's programs and services, policy advocacy and community organizing efforts, as well as developing and implementing new programs.

Reynolds is a seasoned leader, possessing exceptional organizational and analytical skills. He provides clients with business assistance services: determines what services are needed by the business assistance clients; start-up counseling for prospective entrepreneurs; basic business counseling for existing businesses; business coaching; and assist clients in using the Business Resource Center. In addition to those responsibilities, he provides technical and training services; coordinates the CEDC's Training Program; provides overall technical support for the office and facilitate educating local residents about the CEDC.

He is a well respected leader and visionary in the field of small business administration. He had devoted his professional life to helping small businesses in the United States and to developing and supporting programs to advance their objectives. His success has been due in large part to his ability to motivate others and gain support of key individuals and organizations, as well as to his expertise in small business development, strategic planning, administration and building collaborative partnerships.

For more than 14 years, he has presented technical and non-technical concepts clearly and concisely, and interacted effectively with individuals of varying responsibilities and information requirements. Reynolds has successfully developed and implemented competitive business programs and services, and has successfully delivered programs and services to diverse business communities.

Prior to joining the CEDC Reynolds had two distinct careers. His first career was in information technology and data processing and encompassed 25 years, 21 years of which as a manager.

The second career, which is in its 14th year, involves program delivery and economic development, with an emphasis on assisting small businesses. Reynolds worked for the US Small Business Administration for more than 20 years, serving in many management positions, including serving as the SBA District Director in a major manufacturing state. After retiring from the SBA, Reynolds accepted a position as an Economic Development Coordinator with the City of St. Petersburg. Prior to coming to SBA, he worked for a wholly owned subsidiary of IBM, the Department of the Army and the Metropolitan Police Department of Washington, DC.

Reynolds received his Bachelor of Science Degree in Mathematics from Howard University in Washington, DC. He has successfully completed a number of graduate level courses at several universities, and a host of technical and managerial courses.

CEDC

INVOICE

APRIL – JUNE 2009

**Central Economic Development Center,
Inc.**

INVOICE

302 Manatee Avenue East, Suite 310
Bradenton, Fl 34208
941-744-2984
EIN 26-0471643

INVOICE #004
DATE: APRIL 7, 2009

TO:
Tanya Lukowiak, City of Palmetto, Community
Redevelopment Agency, Executive Director
516 8th Avenue West
Bradenton, Fl 34221

FOR:
Delivery of Economic Development Services

DESCRIPTION			AMOUNT
RETAINER FOR SERVICES TO BE RENDERED IN April, May and June 2009: Planned Services			18,750.00
Upon Approval by CRA Board: Meet with potential partners for Business Loan Pool Draft for approval a Neighborhood Improvement Program One Financial Literacy Workshops One Business Start-up Class One "How to start a Non-Profit" Class/Workshop April 11, 2009 Homeownership Training Opportunity PCRA Business Counseling - 15 new business/clients served			
The following represents services provided in January, February, and March Commercial Loan Portfolio Management for Palmetto based business Homeownership Training opportunities - PCRA Business Counseling - Loan facilitation/packaging -			
		TOTAL	\$18,750.00

Make all checks payable to Central Economic Development Center, Inc.

Thank you for your business!

CEDC PROPOSED SERVICE: BUSINESS LOAN POOL



A 501 (c) (3) Corporation

To: Mayor and Commissioners of the City of Palmetto
From: Alison A. Hewitt, Executive Director
Date: January 23, 2009
Re: Business Loan Pool

Attached is a copy of the Proposed Business Loan Pool. The Central Economic Development Center (CEDC) has created the attached Loan Program. Presently the Palmetto Community Redevelopment Agency (PCRA) has a storefront grant available to the business located within the CRA area, at the request of the Executive Director the CEDC created a proposed Business Loan program that may also be used from this funding source.

The Mayor and the City Commission are very aware of the challenges that the businesses of the City of Palmetto are facing. This draft loan program can provide options to assist the local businesses. Also there is an opportunity to partner with local banks to increase the funds available to assist local businesses.

It is the goal of the CEDC to provide focused community outreach of this potential opportunity at the direction of the Mayor and City Commission. The CEDC has met with the Mayor and City Commissioner Tambra Varnadore to discuss this option and to request specific direction from Commission and to ensure that the CEDC is working in concert with the Mayor and Commission to provide this service.



The Palmetto Economic Development Fund The City of Palmetto

What could your businesses do with capital?

We propose the City of Palmetto offer a Loan Program to help your businesses grow. Why? Because we know that the best economic development plan for the community is to develop businesses so that they create jobs and help make for a better tomorrow.

Mission: A catalyst for turning economic crisis into new opportunities. The Palmetto Economic Development Fund (PEDF), within the Palmetto CRA and managed by the Central Economic Development Center (CEDC), is responsible for creating the long-term economic health and vitality of the community, providing a forum for priorities among private and public entities, and taking strategic actions to move these priorities forward. This loan pool is designed to stimulate employment opportunities, business activity, and revenue creation to for the local government.

Having access to capital and other resources that can attract new business and help diversify our economy is essential.

Problem: Economic slowdown and the difficult credit market have caused businesses to maintain, decrease, or forego opportunities in growth with their business. This situation has caused financial stress among our business community and loss of actual and potential revenues. A business owner's first reaction, when faced with a loss of sales, is to reduce labor cost by way of layoffs. If the business can not continue to maintain its sales long enough, the business loses its ability to service fixed costs. At this point, more jobs are lost, less income is shared through the community, and fewer taxes are generated. It is very difficult and expensive to replace jobs or carry unemployment benefits. Also, our community needs to attain alternative businesses to grow, expand, or relocate to help generate much needed tax dollars to run our City.

Solution: The CEDC, using its years of lending experience, businesses development, and partnerships with other servicing agencies, can offer to all of these financially challenged businesses a special loan program designed to assist them through this difficult time. The PEDF can completely work with the City to help the City achieve its mission.

Proposal

I. Introduction

The Palmetto Economic Development Fund, the City of Palmetto's CRA (PEDF) was created to assist local businesses within the City of Palmetto through business retention and expansions programs financed by the PEDF. The PEDF Loan Program concentrates on businesses looking to expand or relocate, create jobs and/or retain jobs, and generating tax revenue.

The purpose of the Loan Program is to stimulate investments into businesses in the City of Palmetto that will have an impact to our local economy. Such investment will improve the overall economic conditions, primarily, employment opportunities, stimulate business activity, and increase tax revenue within the City. Through the implementation of this program, the City will achieve continued revitalization of the business sector thus furthering the City's potential for growth and development, and improving the quality of life for the residents of the City.

III. Objective

The objective of the Loan Program is to create opportunities that support business retention, expansion, recruitment, and growth. Collaborate with the Palmetto Business Association, Manatee County, etc., all to better the community and promote existing businesses. The Loan Program will promote a business-friendly environment in the City Palmetto. The benefits will help maintain, expand business activity, and attract new business investment which otherwise may not have occurred within the City. This will be done with sound and prudent credit decision, monitoring, and with technical assistance, education, and resources.

IV. Statement Concerning the Program

The Loan Program is available to businesses that currently exist, new businesses moving into the City's limit, and/or have gone through substantial educational classes. The Loan Program is not available to businesses that can not prove sufficient readiness to be a business owner. Decisions on the applications for the Loan Program are based on the criteria outlined in the proceeding sections and this document.

V. Equal Opportunity

Each loan application/request will be considered solely upon its merits, without regards to age (provided that applicant is of age prescribed by law), color, creed, marital status, national origin, political party affiliation, race or sex.

VI. Eligible Borrowers

To qualify for the participation in the Loan Program, an applicant must meet the following criteria:

- 1) Business or owner must be located in The City of Palmetto
- 2) A business looking to expand, relocate, create and/or retain jobs, or making capital investments.
- 3) Borrower's ability to secure other types of financing is deemed unattainable.
- 4) Business has received adequate training, education, and resources to be successful.
- 5) Available to all types of businesses demonstrating an economic impact.

VII. Eligible Use of Funds

The Loan Program funds are restricted in use to assist businesses with a business plan. Fund promotes green businesses, new technologies, products, and services. Examples of use of proceeds include the following:

- 1) The purchase of equipment, and other business assets, such as inventory.
- 2) The renovation or expansion of an existing facility (leaseholder improvements).
- 3) Acquisition of a business or business assets.
- 4) Working capital.

VII. Approval Committee Structure

Loan Committee will be comprised of the finance committee members of the CEDC, Inc.

IX. Types of Loans

The Loan Program can serve as a fixed term loan. All loans will be a 3 year self-amortizing loan.

x. loan Amounts

The Loan Program will have a maximum loan amount of \$ 15,000 and a minimum loan amount of \$2,000.

XI. Interest Rate

The Loan Program will not charge interest on the loans. A monthly \$25.00 loan servicing fee will be charge to cover loan administration cost..

XII. Repayment Terms

The Loan Program will have customized payment structures depending on the amount borrowed. These structures will include a monthly repayment and loan servicing fee. No pre-payment penalty will be charged.

XMI. Fees

The borrower will pay an origination fee, to cover credit report, closing, and other cost.

XIV. Collateral

There is no collateral requirement. The loans will be unsecured.

XV. Required Documentation

All loan documents and collateral will be prepared, reviewed, and filed by an appointment Law Firm from the loan servicing agent. All documentation is required to be completed prior to funding. The documentation required for the loan file will include:

- 1) A completed and signed application.
- 2) A complete credit memo and underwriting worksheet.
- 3) A business plan for repayment of the loans.
- 4) Appropriate financial statements and tax returns needed to underwrite, including a schedule of debt and aging of account receivable and accounts payable.
- 5) Personal financial statements from each guarantor.

- 6) Collateral information if appropriate.
- 7) Business licenses.
- 8) Any other documentation specially requested or waiver of any default conditions from existing lenders, if applicable.
- 9) Signed loan agreements.

XVI. Loan Servicing Agent

The Central Economic Development Center, Inc. will be contracted to administrate, facilitate, service, monitor, handle collections and defaults, and provide technical assistance and consultation to the Loan Program.

XVII. Data to be collected

The PEDF, along with the help of its partnering agencies, will track the following data:

- 1) Total jobs created
- 2) Total jobs retained
- 3) Amount of sales obtained
- 4) Public money invested
- 5) Private money invested
- 6) Number of businesses assisted
- 7) Total amount funded
- 8) Estimated capital invested in community
- 9) Estimated taxes generated
- 10) Unemployment rate going from period to period

Note: The Committee of the Loan Program reserves the right to waive any of the above requirements if they are considerable circumstances deemed.

**CEDC PROPOSED SERVICE:
NEIGHBORHOOD IMPROVEMENT PROGRAM**



A 501 (c) (3) Corporation

To: Palmetto CRA Advisory Board
From: Alison A. Hewitt, Executive Director
Date: April 7, 2009
Re: Proposal for Neighborhood Improvement Program

In these tough economic times, you as our leaders are looked upon more for assistance from your constituents as well as a more critical review of the use of tax payer dollars.

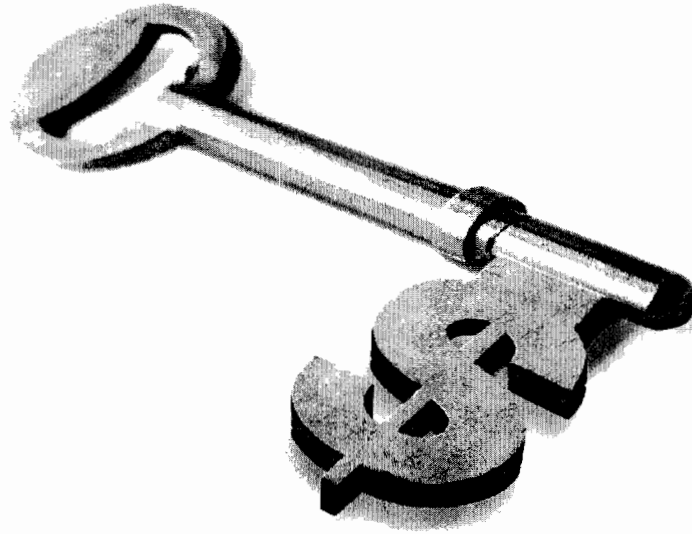
In an effort to create the opportunities to assist the neighborhoods of the City of Palmetto, we propose to draft a Neighborhood Improvement Program for your consideration. There are two ways that this program can be approached. One is the program focuses strictly on the neighborhood and not individual homes and/or a program that allows assistance to individual homeowners.

CEDC PROPOSED SERVICE:
FINANCIAL LITERACY WORKSHOP

TBO

6:00pm—9:00pm

Financial Literacy Workshop



The CEDC is committed to the growth and enhancement of the citizens of the City of Palmetto. In this effort, we present a **FREE** Financial Literacy Workshop and Training session for individuals or groups considering starting a business.

Highlights

- ◆ Six C's of Credit
- ◆ Learn Common Financial Terms
- ◆ Types of Capital
- ◆ Gain an Understanding of Financial

**The Meeting will be held at:
TBO**

**Contact Dwight Reynolds at
941.744.2984**

**Classes Sponsored by City of
Palmetto**

CEDC
Central Economic Development Center, Inc.

**CEDC PROPOSED SERVICE:
BUSINESS START UP CLASS**

TBO

6:00pm—9:00pm

How to Start a Business Workshop



The CEDC is committed to the growth and enhancement of the citizens of the City of Palmetto. In this effort, we present a **FREE** How to Start a Business Workshop and Training session for individuals or groups considering starting a business.

Highlights

- ◆ Reasons for Starting a Small Business
- ◆ Characteristics of an Entrepreneur
- ◆ Analyzing a Business Opportunity
- ◆ Why Small Businesses Fail

**The Meeting will be held at:
TBO**

**Contact Dwight Reynolds at
941.744.2984**

**Workshop/Classes Sponsored by
City of Palmetto**

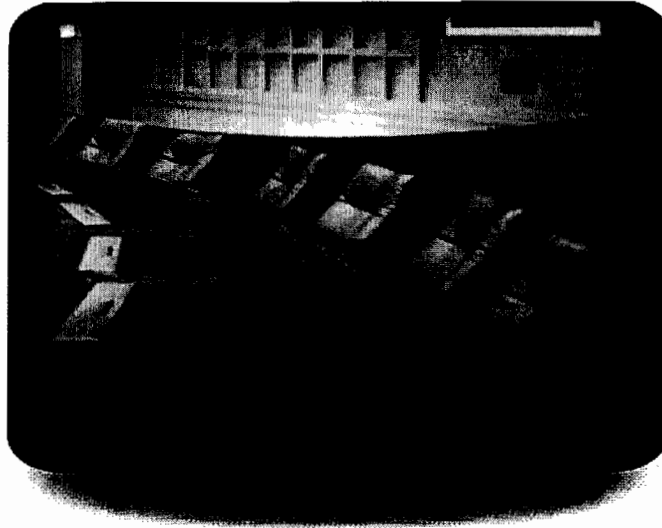
CEDC
Central Economic Development Center, Inc.

**CEDC PROPOSED SERVICE:
NON-PROFIT TRAINING CLASS/WORKSHOP**

TBO

6:30pm—8:30pm

Non-Profit Training



The CEDC is committed to the growth and enhancement of the citizens of the City of Palmetto. In this effort, we present a **FREE** Non-Profit Development and Training session for existing non-profits or individuals considering starting a non profit.

Highlights

- ◆ How to start a Non-Profit
- ◆ How to Organize your Non-Profit
- ◆ Definitions of a Non-Profit
- ◆ Board Development

**The Meeting will be held at:
TBO**

**Contact Veatrice Farrell at
941.744.2984**

Classes Sponsored by City of Palmetto

CEDC
Central Economic Development Center, Inc.

**CEDC PROPOSED SERVICE:
HOMEOWNERSHIP TRAINING**

Why Rent When You Can Buy????



HOMEOWNERSHIP TRAINING

Saturday, April 11, 2009

Class One 9:00 a.m.

Class Two 11:00 a.m.

Class Three 1:00 p.m.

Class Four 3:00 p.m.

Sponsored by Manatee County and the
City of Palmetto.

Classes to be held at
302 Manatee Avenue East
Third Floor

Classes conducted by the
Central Economic Development Center
To Register Please Call **941-744-2984** or email:

Complete Each of the Four Two Hour Classes to
Receive a Certificate of Completion Required for
Downpayment Assistance

Why Rent When You Can Buy????



HOMEOWNERSHIP TRAINING

Saturday, February 14, 2009
Class One 9:00 - 10:50 a.m.
Class Two 11:00 - 12:50 p.m.
Class Three 1:00 - 2:50 p.m.
Class Four 3:00 - 4:50 p.m.

Sponsored by
City of Palmetto.
Classes to be held at
923 6th Street West
Palmetto, Florida 34221
Classes conducted by the
Central Economic Development Center
To Register Please Call **941-744-2984** or email:

Complete Each of the Four Two Hour Classes to
Receive a Certificate of Completion Required for
Downpayment Assistance

CEDC SERVICES JANUARY, FEBRUARY & MARCH 2009

CEDC

Central Economic Development Center, Inc.
A 501 (c) (3) Corporation

Date: April 7, 2009
To: Palmetto CRA Advisory Board
From: Alison A. Hewitt, Executive Director
RE: Summary of interaction with Palmetto Clients

The CEDC Inc. has provided business counseling for 21 (twenty-one) clients in the Palmetto CRA, City of Palmetto and unincorporated Palmetto in the enclave of Manatee County. Several of these clients were seeking to either provide services to the City of Palmetto or start a business within the City of Palmetto. The average times spent with each client was three and one half hours each.

The following is a breakdown of the type of services provided:

- 4 Businesses received loan facilitation services
- 11 Existing businesses seeking technical and managerial assistance
- 4 Individuals seeking assistance to start a business in the Palmetto area
- 2 Individuals seeking assistance in starting a not for profit organization

To twitter or not... Who Cares

NORTH RIVER **NE**

— Manatee's Independent Newspaper

APRIL 2-8, 2009

Bringing informational services to area businesses located within the Palmetto / North Manatee Enterprise Zone via a mobile van were, left to right, Veatrice Farrell (CEDC), Mark Epton, Suncoast Workforce, Debbie DeLeon, Neighborhood Services, and Tanya Lukowiak, Palmetto CRA. *Related photo, Page 3.*



'Mobile effort' keeps businesses informed

Manatee County, Neighborhood Services Department, the City of Palmetto and the Sun Coast Workforce Board, for the second consecutive week have taken an "information mobile van" directly to businesses located in the Palmetto/North Manatee County Enterprise Zone Development Agency (EZDA).

They spoke to the businesses about their needs and distributed information regarding what resources may be available to them. The team consisted of Debbie DeLeon and Alan Gedeon from Neighborhood Services, Tanya Lukowiak, Palmetto Community Redevelopment Agency (CRA), Veatrice Farrell from

the Central Economic Development Center (CEDC), and Mark Epton from the Sun Coast Workforce Board.

The two day "mobile effort" reached out to some twenty different businesses located within the Palmetto EZ.

The response from the businesses was so positive, that the "mobile effort" will be expanded to future sites. A schedule is currently being assembled.

Further information may be obtained by contacting Debbie DeLeon at Manatee County Neighborhood Services at 749-3029.