

To whom it may concern,

I am a business owner in the Mendocino Village. I was born and raised in Mendocino County and grew up watching my fellow community members start their small businesses that make up the fabric of our community. When I moved back to the area after getting an education I knew I wanted to start my own business and did with the help of the West Center Organization. I had just had a baby and was a single mother and had very little capital and no credit when I started. I relied on hard work and fundraising to open my doors. Four years later, I realized my business had the potential to expand and grow but I did not have the capital or credit to do so. At the time, although the business was growing fast, I was still on government support and not yet able to make enough to provide the life for my son and I that I wanted.

When I first sought to expand my business I applied for a business loan at my local bank whom I had been doing business with for over 4 years. My bank denied me and told me frankly "I would likely not get approved by any other bank". This is when I was connected with the EDFC. The EDFC was my last hope and it is safe to say they changed my life.

The application process with EDFC was tedious but extremely eye opening. They not only required financials from my years in business but four years in future to ensure I understood down to the very last dollar how to grow and succeed- and ultimately be able to pay back my loan. I saw the potential with my projections, it was clear that given the chance to expand my business could grow by nearly triple in four years. But getting a standard commercial bank to see this was another story.

After a year of combing over and revising my financial projections, the EDFC approved my loan. They said they realized I was considered a "high risk" but they acknowledged my hard work and determination and if I followed the projections would be able to make my payments and grow my business. They believed in me and gave me the support I could not have gotten anywhere else.

I am happy to say 3 year later I have over tripled my profit, I am now off of government assistance and preparing to hire my first employee. All this would not have been possible without the EDFC.

In a community made up of micro businesses that are not eligible for many commercial funds and programs, the EDFC is our lifeblood. Without them many of the small business that make up our community would not be here. That is a fact. If you cut this funding off, you are cutting off dreams.

In a time where American small businesses are facing the hardest economic times in their existence, please do not cut off this essential program for our county, small businesses need this more than ever.

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