

Access to Capital Directory

• **Equity Providers:** Provide direct capital into a company usually in exchange for ownership; terms vary by investor and risk.

- o Investment Advisors – Investment Bankers
 - **Focus Strategies, LLC** www.focus-strategies.com Gary Valdez
- o Equity Investments – Direct Investors
 - **EDCO Ventures** – www.edcoonline.org Teo Tijerina
 - **Sentient Ventures** – www.senven.com David Lee
- o Angel Investors – Direct Investors
 - **Angel Capital Association** – www.angelcapitalassociation.org
 - **Central Texas Angel Network** - www.centraltexasangels.org
- o Mezzanine Financing – Subordinated Debt
 - **Texas Mezzanine Fund** – www.tmfund.org

• **SBA Lending:** Small Business Administration is a program ran by the federal government to provide technical and financial assistance to small businesses. The SBA does not offer grants or direct loans, but it works with thousands of lenders and other intermediaries, which generally will make the loan with SBA guaranteeing the lender that the loan will be repaid. However, SBA guaranteed loans may not be made if the borrower has access to other financing on reasonable terms.

- o Small Business Administration –
 - **SBA San Antonio Region (serves Austin)** Debra Dimando (210) 403- 5914
debra.dimando@sba.gov
- o SBA Financial Primer
- o 7a
 - **Celtic Bank** – Adeline Rem ar@adelinerm.com
 - **Commercial Finance and Consulting** - Bob Hernandez rchloan4u@aol.com
 - **Carlos Gutierrez go_504@yahoo.com**
 - **Plains Capital** - Mike Litton mlitton@plainscapital.com
- o 504
 - **Business and Community Lenders of Texas** – Chris Robels crobles@bcloftexas.org or rvaldez@bcloftexas.org
 - **Capital Certified Development Corp** – Ross Wood rosswood@captialcdc.com
 - **CIT Small Business Lending Corp** – Delma Pacheco delma.Pacheco@cit.com
 - **Doug LeBlanc** doug.leblanc@wachoviasbc.com

• **Asset Based Lending and Factoring:** Provide business financing secured by collateral such as accounts receivable, inventory and real estate. In factoring and Asset Based Lending, the financier buys or lends on the company's accounts receivable and inventory at a fixed percentage providing quick access to capital when traditional bank channels are not available.

- o A/R Only
 - **Far West Capital** – Cole Harmonson cole@farwestcap.com
 - **Interface Financial Group** – Joe Terracina terracina@interfacefinancial.biz
 - **Vertex** – Janette Bankston janette@vertexfinancial.com
- o A/R and Inventory
 - **Far West Capital** – Cole Harmonson cole@farwest.com
 - ABL Loans
 - **Far West Capital** - Cole Harmonson cole@farwestcap.com
 - **PNC Business Credit** – Frank Bonet frank.bonet@pnc.com
- o Real Estate
 - Hard Money Loans –
 - **Regent Park Capital, LLC** – Steve Schultz steve@regentparkcapital.com
 - Sales – Leaseback –
 - **AIC Ventures** - Matt Albracht mattalbracht@aicventures.com
 - **CIT Small Business Lending Corp** – Delma Pacheco delma.pacheco@cit.com
- o Construction A/R –
 - **Vertex** – Janette Bankston janette@vertexfinancial.com

- o International
 - **FGI Finance** – Elizabeth Hastings ehastings@fgifinance.com
- o Purchase Order Financing
 - **King Trade Capital** – Bryan Ballowe info@kingtradecapital.com
- o Healthcare
 - **Marquette Healthcare Finance** - Dan Karas dan.karas@marquette.com
 - **Presidential Healthcare** – Linda Walker walker@presidentialfinancial.com
- **Micro Lenders:** Provide small dollar loans to borrowers excluded from other traditional financial sources in amounts usually less than \$200,000.
 - o **Accion Texas** – Ednita Galvan egalvan@acciontexas.org
 - o **Big Austin** – Claudia Conner claudia@bigaustin.org
 - o **People Fund** – Barbra Boeta bboeta@peoplefund.org
- **Banks:**
 - o Large Nationals: Full service national banks offer personal and business banking, mortgage and investment solutions.
 - **Bank of America** – Dwight Fransuae Villada (512) 397-2820
 - **Capital One Bank** – Jorge Gonzalez (512) 314-8806
 - **Chase** – Cindy Matula (512) 479-1581
 - **Compass bank** – John Jett (512) 419-3400
 - **Wachovia** – Kelly Conway (512) 482-4390
 - **Washington Mutual** – Maria Gonzales (214) 923-9172
 - **Wells Fargo** – Kris Briody (512) 344-7000
 - o Regional Nationals: Full service community banks offer personal and business banking, mortgage and investment solutions.
 - **ABC Bank** – Rene Flores (512) 391-5781
 - **Celtic Bank** – Adeline Rem (512) 215-2727
 - **Colonial Bank** – Dee Tobias (512) 472-7770
 - **Franklin Bank** – Joanne Partridge (512) 206-1442
 - **Frost Bank** – Gloria Gonzales-Andrus (512) 473-4902
 - **Guaranty Bank** – Alex Gonzalez (512) 320-1007
 - **International Bank of Commerce** – Michelle Hodnett (512) 397-4502
 - **Libertad Bank** – Jairo Cadena (512) 693 3600
 - **Prosperity Bank** – Beatriz Pappas (512) 331-5402
 - **Regions Bank** – Tommy Gonzalez (512) 788-2331
 - o Credit Unions:
 - **Amplify Federal Credit Union** – Pierre Cardenas (512) 836-5901
 - **Austin Telco Federal Credit Union** – Melanie Tipps (512) 302-5555
 - **Randolph Brooks Federal Credit Union** – Les Winkler 800-580-3300
 - **Star of Texas Credit Union** – Roberto Coronado (512) 458-8253
 - **TruWest Credit Union** – Jill McNabb (512) 996-4000
 - **University Federal Credit Union** – Monica Lozada (512) 467-8080
 - **Velocity Credit Union** – Luis Acuña (512) 225-9145
 - o Locally Owned Institutions:
 - **Falcon International Bank** – Lisa Saucedo (512) 295-1200
 - **Farm Credit Bank of Texas** – Stan Ray (512) 465-0400
 - **Horizon Bank** – Jim Cone jim.cone@horizonbanktexas.com
 - **Moody National Bank** – Jeffery Hutchens (512) 832-0388
 - **Pioneer Bank** – Jeff Wilkinson – jeff@pioneerbanktexas.com
 - **Treaty Oak Bank** – Jeff Nash jnash@treatyoakbank.com
- **Equipment Finance:** Provide financing for the purchase (and sometimes refinance) of equipment, generally in the form of operating and capital leases.
 - o Leasing
 - **Mantis Financial** – Kip Amstutz kjp@mantisfinancial.com
 - **OneSource Financial** – Lou Manitzas lmanitzas@osfcorp.com
 - **Team Equipment Leasing** – Ted Reynolds ted@teamfundingsolutions.com

GAHCC Member Banks

American Bank of Commerce

Contact: Rick Chapa
2201 West Ben White Blvd
Austin, TX 78717
Phone: 512-391-5808, Fax: 512-391-5805
<http://www.theabcbank.com> »

Amplify Federal Credit Union

Contact: Pierre Cardenas
2608 Brockton Drive
Austin, TX 78758
Phone: 512-836-5901, Fax: 512-491-1060
<http://www.goamplify.com> »

Austin Telco Federal Credit Union

Contact: Melanie Tipps
8929 Shoal Creek Blvd.
Austin, TX 78757
Phone: 512-302-5555
<http://www.atfcu.org> »

Bank of America

Contact: Dwight Fransuae Villada
515 Congress Ave
Austin, TX 78701
Phone: 512-397-2820, Fax: 512-397-2391
<http://www.bankofamerica.com> »

Capital One Bank

Contact: Jorge Gonzalez
14951 Avery Ranch Blvd.
Austin, TX 78717
Phone: 512-314-8806, Fax: 512-314-8818

Celtic Bank

Contact: Adeline Rem
3606 Ranch Creek Drive
Austin, TX 78730
Phone: 512-215-2727, Fax: 512-857-9727
<http://www.adelinerem.com> »

Compass Bank

Contact: John Jett
5800 North Mopac
Austin, TX 78731
Phone: 512-419-3413, Fax: 512-419-3434
<http://www.compassbank.com> »

Farm Credit Bank of Texas

Contact: Stan Ray
4801 Plaza on the Lake Drive
Austin, TX 78746
Phone: 512-465-0400, Fax: 512-465-0540
<http://www.farmcreditbank.com> »

Frost National Bank

Contact: Gloria Gonzales-Andrus
401 Congress Ave.
Austin, TX 78701
Phone: 512-473-4902, Fax: 512-473-4985
<http://www.frostbank.com> »

International Bank of Commerce

Contact: Michelle Hodnett
816 Congress Ave, Suite 100
Austin, TX 78701
Phone: 512-397-4502, Fax: 512-473-2485

JPMorgan Chase

Contact: Cindy Matula
221 West 6th Street, Floor 1
Austin, TX 78701-3400
Phone: 512-479-1581, Fax: 512-479-2601
<http://www.chase.com> »

Moody National Bank

Contact: Jeffery Hutchens
860 East Anderson lane
Austin, TX 78752
Phone: 512-832-0388
<http://www.moodybank.com> »

Prosperity Bank

Contact: Beatriz Pappas
PO Box Drawer G
El Campo, TX 77437
Phone: 512-331-5402, Fax: 512-331-8402
<http://www.prosperitybanktx.com> »

TruWest Credit Union

Contact: Jill McNabb
13609 North IH-35, Building #4
Austin, TX 78753
Phone: 512-996-4000, Fax: 512-252-6050
<http://www.truwest.org> »

Velocity Credit Union

Contact: Luis Acuña
P.O. Box 1089
Austin, TX 787671089
Phone: 512-225-9145, Fax: 512-469-7169
<http://www.velocitycu.com> »

Wachovia Bank N.A.

Contact: Kelly Conway
98 San Jacinto Blvd.
Austin, TX 78701
Phone: 512-482-4390, Fax: 512-482-4394
<http://www.wachovia.com> »

Wells Fargo

Contact: Kris Briody

111 Congress Avenue, 2nd Floor, MAC #T5215-020

Austin, TX 787014077

Phone: 512-344-7000, Fax: 512-344-7347

<http://www.WellsFargo.com> »

GAHCC Members as of December 1, 2009