

Thank you Mr. President

Editorial

"Mr. President you have brought
hope to the people of
South Phoenix"

John Corella
President, Corella Electric
Ponchos Resturant
July 8, 1999

Dear Mr. President:

On behalf of the New El Sol thank you very much for visiting our community in South Phoenix during your national trip to encourage private businesses to invest in inner-cities and rural areas of our nation.

Those of us that own and operate small businesses applaud you and support your efforts of helping small businesses to grow and be successful.

We sincerely hope that your visit to Chicanos Por La Causa's Incubation Program and to the La Canasta Tortilla Factory were beneficial to the private sector helping them understand there is great potential investing in economic depressed areas of our country.

As Arizona and the United States benefits from our strong economy you as President realize there are still literally thousands of small businesses that are struggling to make it every day.

It is the hope of the New El Sol that our local business leaders and elected officials will follow your lead and do more to assist small businesses in our community, particularly in those inner city depressed areas of the city of

Phoenix where there are high levels of unemployment.

During your trip to Phoenix, Ariz. you not only sent a strong message that you care about small businesses, but you left in our community that you also cared deeply for those in our society to that have felt left out as full participants of our society.

I was one of those fortunate individuals who met and spoke with you during your visit at Chicanos Por La Causa. I also heard your presentation at the round table discussion at La Canasta Tortilla Factory. Later that evening, I also rode with other community leaders as part of your presidential motorcade as it made it's way through the streets of South Phoenix to Ponchos Restaurant for dinner. As your motorcade drove through South Phoenix, literally hundreds of minorities citizens from South Phoenix stood and waved and experienced a sense of "somebodyness" as you passed through their barrios.

Although your trip was for the purpose of encouraging private businesses to look at economically depressed areas for investments, I feel that the most impact your trip

had was the message you sent by your presence that you cared for those who have been left behind during our economic boom.

It is the hope of the New El Sol that in the future our economic and political leaders in our state follow your leadership and encourage growth in the inner city of the city of Phoenix. If our local leadership follows your lead calling for economic growth in the inner-city of Phoenix that will do more than any government hand-out.

We at The New El Sol encourage our local officials to do more to help small businesses and to take a ride to South Phoenix. They will see for themselves the vwest economic potential.

The New El Sol staff believes, as the President of the United States also does that we in Arizona and the city of Phoenix can do better for those who live on the "other side" of town.

Arizona economic and political leaders can greatly change the blight that is so evident in South Phoenix simply by giving hope to the forgotten community just South of the river.

Sincerely,

Earl V. Telles Wilcox



Earl V. Telles Wilcox

Upon his arrival to the city of Phoenix President Bill Clinton went immediately to tour the offices of Chicanos Por La Causa's Small Business Incubation Program. As the President entered CPLC he was greeted by Pete Garcia, CEO of CPLC; Manny Gauna, President of Tiempo; and Rudy Perez, CPLC Chairman of the Board.

PHOTOCOPY
PRESERVATION

[El Sol, July 15, 1999]



Earl V. Telles Wilcox

Josie Ippolitto, President of La Canasta Tortilla Factory and President Bill Clinton lead a round table discussion with Congressman Ed Pastor, Supervisor Mary Rose Wilcox, Small Business Administrator Alda Alvarez, President of Corella Electric John Corella, President of Mutlibank Andy Gordon, and several other community business leaders. Also in attendance were over 200 invited guests who met President Clinton.



Earl V. Telles Wilcox

(From left to right): Sara Garcia, Grace Perez, and Maurina Moxham take time to pose with the President while he visited CPLC Small Business Incubation Program.

Eastern Group Publications, Inc.

WALL STREET EAST



Richard S. Amador, left, has won the Small Business Minority Advocate of the Year Award given by the U.S. Small Business Administration. Accompanying him is SBA's Administrator Aida Alvarez.

CHARO's Richard Amador Receives SBA's National Award

Special to
EASTERN GROUP PUBLICATIONS

Richard S. Amador, president of Community Development Corporation (CHARO), has been awarded the Small Business Minority Advocate of the Year Award given out by the U.S. Small Business Administration.

Amador received the award from Small Business Administration's Aida Alvarez at a recent Capitol Hill luncheon during national Small Business Week.

Selected from among candidates across the country, Amador earned the award for his efforts to improve conditions in the minority small business community and accomplishments in advising minority small business groups of opportunities within the overall business community, according to the SBA.

The agency said that Amador deserved the prize also for his volunteering efforts beyond business and professional responsibilities to advance minority small business interests, and his merits as an effective advocate for the minority small enterprises.

"The SBA is always amazed by the tremendous slate of candidates from throughout the United States for our annual award," Alvarez

said. "This process is about celebrating the dedication and leadership within the small business community. We congratulate Mr. Amador on this accomplishment and wish to thank him on behalf of America's entrepreneurs."

Amador heads CHARO, an innovative community organization that develops and implements economic initiatives that create jobs and wealth for the Latino community. CHARO was established in 1967 as a two-person research and development organization and has grown and diversified over the years to include eight core operating divisions with 180 employees.

The agency runs one of the first fully operational five-pronged, multi-service centers in the country which includes a one stop career center, business assistance center, business incubator center, entrepreneur training program, and business and financial center.

Since 1973, CHARO has placed over 10,000 people into full-time jobs. CHARO has taught business basics to more than 500 entrepreneurs, now start-ups and small business graduates of the entrepreneur training program.

An intermediary in SBA's pre-qualification loan program, CHARO is a top loan packaging service provider in

the Los Angeles region. In 1998, CHARO helped package over \$6.5 million in SBA loans creating 160 new jobs to women and minority businesses. Conservative estimates for 1999 indicate CHARO will reach \$15 million in prepackaged loans.

"I am very proud and honored to be recognized for CHARO's service and commitment to the small business community," said Amador. "Because America's 23 million small businesses employ more than 60 percent of the private workforce and continue to be a principal source of new jobs, developing and expanding small business minority opportunities is especially important."

"Working with Aida Alvarez and the SBA, I and CHARO will continue to expand small business opportunities in Los Angeles and across the country."

Presently, CHARO divisions include the Business & Financial Center; California Institute of Business Management; East Los Angeles Business Assistance Center, One-Stop Career Centers; CHARO Industries; East Los Angeles Welfare-to-Work Training Center; Child Development Centers; CHARO Environmental Services; and Mid-City Management.



United States
of America

Congressional Record

PROCEEDINGS AND DEBATES OF THE 105th CONGRESS, FIRST SESSION

House of Representatives

HONORING CHARO COMMUNITY DEVELOPMENT CORPORATION
FOR 30 YEARS OF OUTSTANDING AND INVALUABLE SERVICE

TO THE COMMUNITY

Esteban E. Torres M.C.

HONORABLE ESTEBAN EDWARD TORRES OF CALIFORNIA
IN THE HOUSE OF REPRESENTATIVES

Thursday, October 9, 1997

MR. TORRES: Mr. Speaker, I rise today to recognize CHARO Community Development Corporation on the occasion of its 30 Anniversary. For 30 years, CHARO has provided exemplary service to the greater East Los Angeles community.

Incorporated as a non-profit in 1967, Richard Amador, then Chief of Field Operations, Office of the President and Federal Coordinator, President's Committee on Manpower, took a leave of office from the President Johnson administration to start CHARO. CHARO is an innovative and progressive community organization that seeks to develop self-sustaining economic development initiatives that create jobs and wealth for the community.

Its first program was initiated to bridge federal, state, and local government agencies with community based organizations. CHARO developed the Manpower Information and Technical Assistance Services program (MITAS) to more effectively provide human resource development services to communities. Since its inception it has continued to expand and develop the services it offers to address the needs of the community.

In 1969, CHARO created HEART (Hospital Employment and Related Training Project). HEART was the first program to design and develop new job classifications and on the job training in non-certified positions in health services. This was the first program of its kind to link community residents with training in the health care profession.

In 1970, CHARO was the first non-government entity to develop an On the Job Training (OJT) program in the private sector with support services called Instant Job. Previously OJT was only available through a trade union. This program expanded the opportunities for the community to learn a trade through apprenticeship.

In 1971, with the assistance from the Carnegie Foundation and the PEDR Corporation, CHARO developed the Institute for Leadership Development, a certificate Management Development Program. Through the certificate program, Hispanic business professionals were empowered with the tools to succeed in business and become community leaders.

CHARO developed the first Vocational Training with English as a second language program to serve non-English and limited English proficient clients. VocESL was established in 1972, opening the doors for Latinos, stymied by a language barrier, to gainful employment.

CHARO Industries, established in 1972, addresses the lack of vocational opportunities for the developmentally disabled population. CHARO met this need by establishing the first bilingual/bicultural sheltered workshop for developmentally disabled adults. CHARO contracted assembly, packaging, and fulfillment services with private and public entities.

In 1973, CHARO created the first non-government employment and training center, CHARO Career Center. For over 20 years, the Center has facilitated in the placement of over 10,000 individuals. CHARO has been a leader in fixed price contract services,

often placing long term unemployed and those formerly on welfare assistance or recently released from correctional facilities in to full time employment.

To serve families visiting relatives or friends in the hospital, CHARO established in 1976, an emergency drop-in child care center at the U.S.C. Los Angeles County Medical Center. And in 1978, CHARO created the Child Development Center to address the child care needs of the Los Nietos-Whittier School District. Now serving over 150 pre-school children, the program operates as a child development center, providing educational enhancement exercises and a food service program to local low income families. Seeing a rise in latch-key children, the Los Nietos-Whittier School District again called upon CHARO to meet the needs of working families. Using its own funds, in 1983, CHARO established two before and after school care facilities. Both programs provide homework assistance and tutoring programs for the after school youth program.

Addressing the need for affordable housing, in 1989, CHARO developed one of the first complexes in East Los Angeles, Morengo Apartments, comprised of 24 one, two, three, and four bedroom units for low and moderate income families. In 1991, AMCAL, a subsidiary of CHARO, developed Arroyo Villas, a 22 unit complex of one, two, and three bedroom units for very low, low, and moderate income families in Highland Park.

In 1990, the CHARO Industrial Park was established on 2.7 acres in East Los Angeles for economic development. Recognizing that CHARO could provide competitive quality services and employ local residents, CHARO became the first non-profit to contract with Los Angeles Department of Water and Power, providing environmental services and installation of energy and water saving devices in homes located in the City of Los Angeles. In 1993, CHARO created the Mid City Property Management to provide design and remodeling services to CHARO subsidiaries and divisions, and property management.

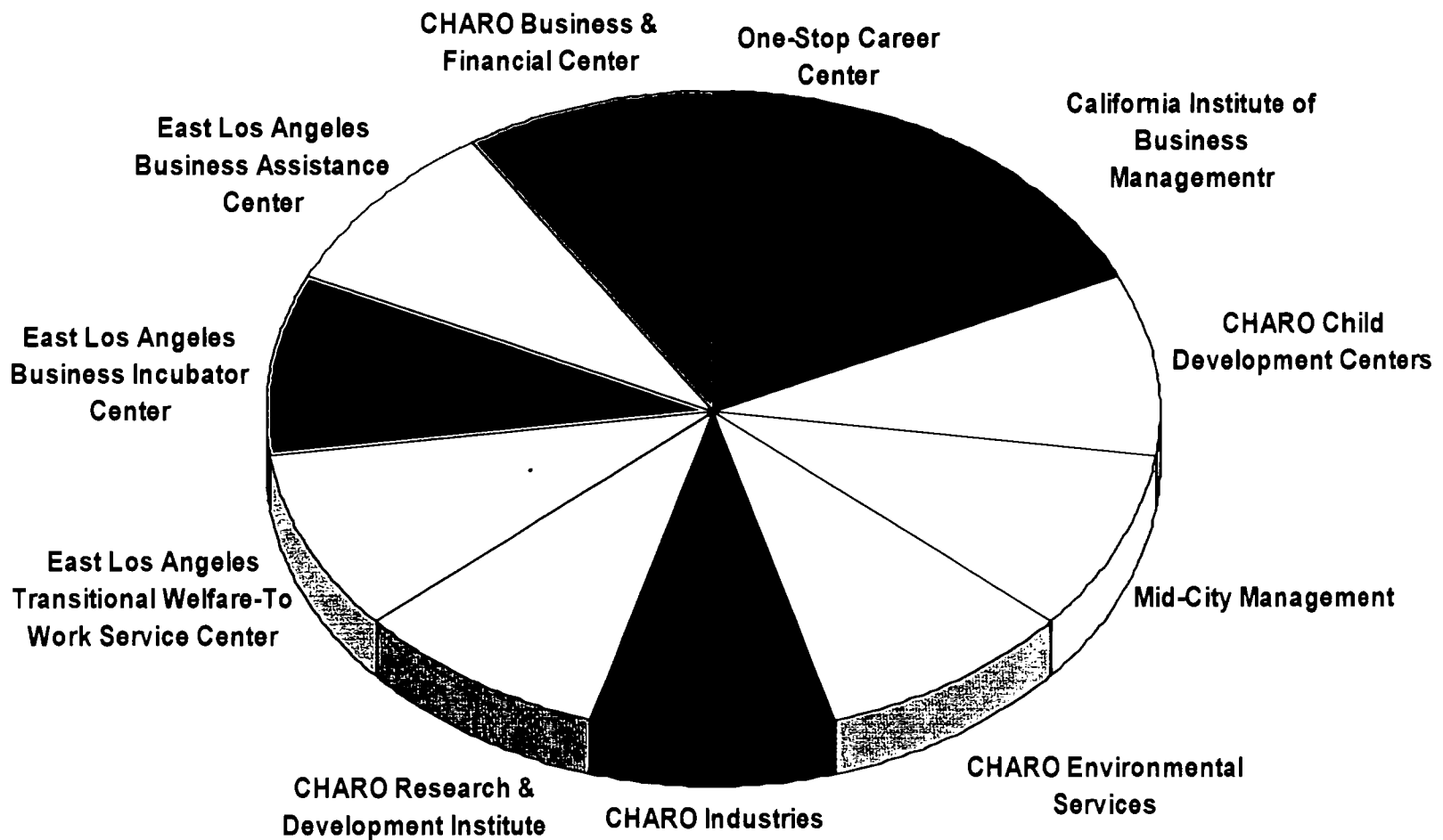
Since 1993, CHARO has trained over 400 Angelenos through the Entrepreneur Training Center. Utilizing Cornell University and the University of Pennsylvania Wharton School of Business, CHARO established the first bilingual/bicultural entrepreneur training program, resulting in over 110 new jobs and over 102 new businesses. The Los Angeles Career Center was established in 1994 as one of the first One Stop Employment and Training Center serving East Los Angeles. Over the last two years, the Center has assisted over 700 residents in re-employment, generating over \$18.5 million in new wages. This year, CHARO implemented the East Los Angeles Business Assistance Center. Close to 100 clients have received services, totaling over 500 hours of technical assistance, with a number of businesses referred to lenders for banking and financial services.

Mr. Speaker, it is with pride that I rise to recognize the 30 years of dedicated community service and exemplary leadership CHARO has provided the residents in my congressional district and throughout the greater East Los Angeles area. I ask my colleagues to join me in paying tribute to Richard Amador and the men and women of CHARO Community Development Corporation on its 30th Anniversary.



Tel: (323) 269-0751
Fax: (323) 266-4326

Operating Divisions





SUMMARY

Recognized as the leading economic development center designed to create business expansion and job growth in the East/Northeast Los Angeles area. CHARO Community Development Corporation utilizes the self-help concept of generating operative revenues through performance based contracts. CHARO services include business assistance, entrepreneurial training, loan packaging, career development, childcare, affordable housing and vocational rehabilitation.

Since it's inception in May 1967, CHARO has grown from a community based research organization to one of the largest community development organizations in Southern California, with a staff of over 100.

CHARO DIVISIONS

♦ CHARO Business & Financial Center	♦ ELA Business Incubator
♦ ELA Business Assistance Center	♦ CHARO Industries
♦ ELA Entrepreneurial Training Center	♦ Mid-City Management
♦ Career Center	♦ CHARO Child Development Centers
♦ California Institute of Business Management	♦ CHARO research & Development Institute

CHARO FACTS

- ✓ Several hundred local businesses have received technical assistance to start-up or expand.
- ✓ More than 250 entrepreneurs graduated from the Entrepreneurial Training Center.
- ✓ Over 5,000 individuals have found full-time permanent employment through CHARO.
- ✓ \$6.2 million in SBA guaranteed loans packaged in 1998.

CHARO BUSINESS & FINANCIAL CENTER

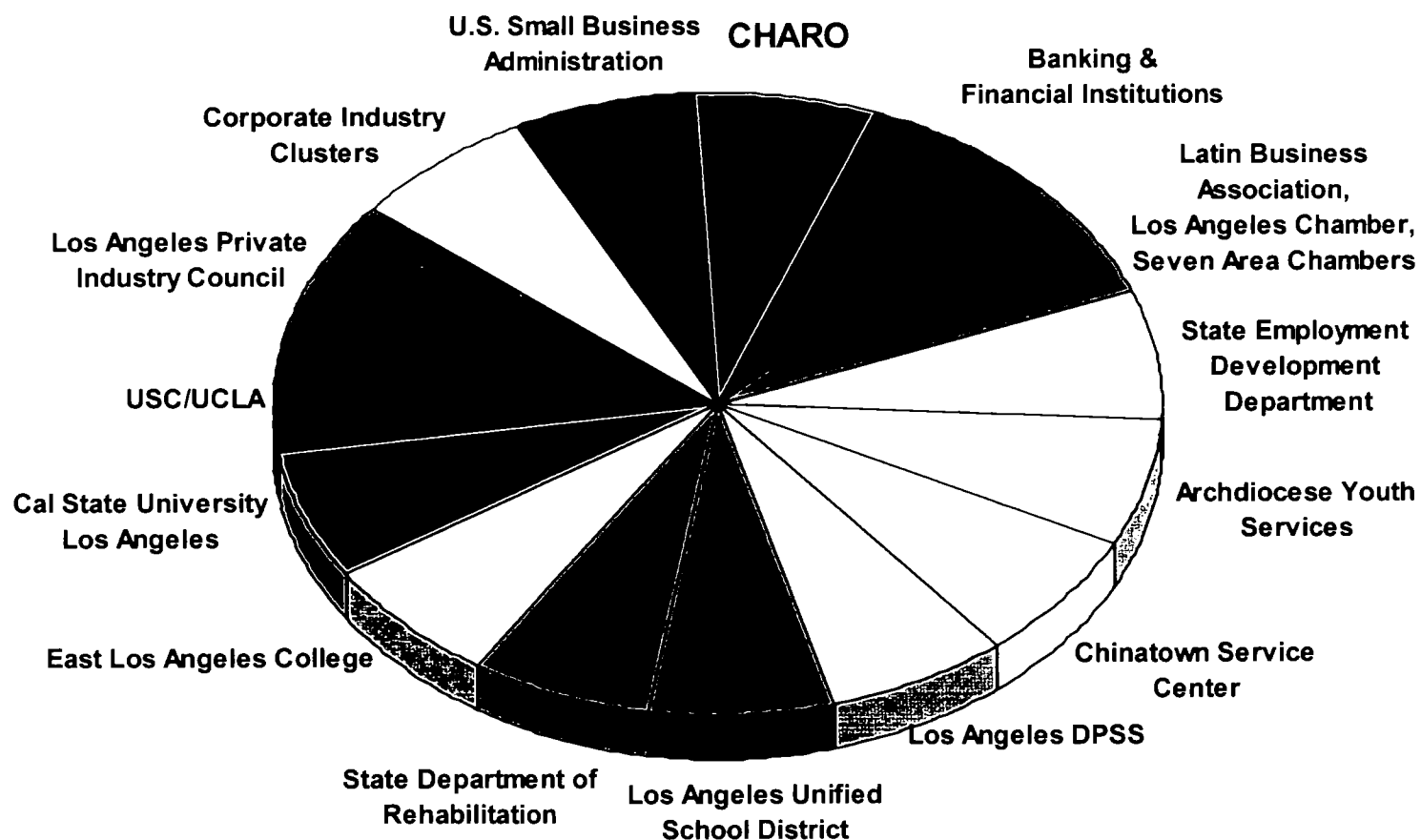
Acting as an authorized intermediary for the procurement of conventional and Small Business Administration (SBA) loan guarantees, the Business & Financial Center incorporates technical business assistance with loan packaging and financial services. CHARO has become the area's leading lending assistance center.



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Collaborations and Strategic Alliance Partners



FELIZ CINCO DE MAYO

Welcome and Bienvenidos to the new CHARO Business & Financial Center. Thank you for sharing this special day with us.

Today we bring together friends and supporters of CHARO to celebrate the opening of California's newest Multi-Service Business & Financial Center.

As we observe the last Cinco de Mayo of this century, CHARO enters the new millennium re-committed to delivering quality services designed to expand employment and business opportunities, empower the Latino community, and improve the quality of life in Los Angeles.

In 1998, CHARO packaged over \$6.5 million in SBA loans, creating 160 new jobs. Conservative estimates for 1999 indicate that CHARO will reach \$10 million in packaged loans.

What began originally in 1967 as a two-person research and development organization, has grown over the years and diversified to include eight core operating divisions and 180 employees.

Today, CHARO proudly ranks as one of the most successful community development organizations in the country.

Through the CHARO One Stop Career Center, since 1973, over 10,000 residents of Los Angeles have been placed into full-time jobs.

In the Business Assistance Center, CHARO has assisted more than 350 entrepreneurs, new start-ups and small business owners — including graduates of the Entrepreneur Training Program.

(Continued on second page)

CHARO PRESIDENT & CEO RECEIVES HIGH HONORS



CHARO President & CEO Richard S. Amador

On May 25, Richard Amador will travel to a Washington, D.C., Capitol Hill luncheon to be honored for his demonstrated record of expanding small business opportunities in the United States.

Amador will receive the 1999 SBA Woman and Minority Advocate of the Year Award. President Clinton cabinet member and SBA Administrator, Aida Alvarez will make the presentation.

Closer to home, Amador will also receive the district and regional SBA Minority Advocate of the Year Award.

"CHARO is one of the most successful community development corporations in Los Angeles," said Alberto

G. Alvarado, Los Angeles SBA District Director. "Amador has tirelessly demonstrated efforts to improve the conditions and economic advancement of Los Angeles' minority business communities."

"We are very proud and honored to be recognized for our services," said Amador. "Our staff is a group of dedicated professionals who deliver the best quality service to our communities."

"CHARO is one of the most successful community development corporations in Los Angeles. Amador has tirelessly demonstrated efforts to improve the conditions and economic advancement of Los Angeles' minority business communities."

Alberto G. Alvarado, Los Angeles SBA District Director

Outperforming and outservicing entries across the county, Amador was selected for excellence in (1) demonstrating efforts to improve conditions in the minority small business community; (2) demonstrating merit as an effective advocate for women and minority small businesses; and (3) volunteering efforts beyond business/ professional responsibilities to advance women and minority small business interests.

In Los Angeles, Amador will receive the SBA district and region award at a luncheon on Friday, June 4, from 11:30 am to 1:30 pm, at the Hotel Inter-Continental.

GRANT FOR \$1 MILLION HELPS MAKE CHARO BFC REALITY

In 1990, the Foundation of the Milken Families brought a dream to reality — by contributing \$1 million to CHARO.

The largest CHARO donation to date then, the generosity of the Milken Foundation helped purchase the 2.9 acre site of the CHARO Business & Financial Center property and make today's dedication ceremony a reality.

"With one significant decision, the Foundation of the Milken Families helped strengthen CHARO's socio-economic advancement programs — we will never forget them," said Amador.

FELIZ CINCO DE MAYO

(continued from page 1)

A certified intermediary in SBA's pre-qualification loan program, CHARO is the top loan packaging service provider in the greater Los Angeles region.

In 1998, CHARO helped package over \$6.5 million in SBA loans creating 160 new jobs. Conservative estimates for 1999 indicate CHARO will reach \$10 million in packaged loans.

Yes, we are proud of our achievements. Our dedicated staff of professionals "gives back" everyday to ensure we meet the growing needs of our community.

More than a simple catch phrase, our motto philosophy — Together We Can Make a Difference — is indeed part of our corporate culture.

As we prepare to face the challenges of the new century, CHARO and its financial partners will continue to lead in expanding business opportunities.

WELLS FARGO PARTNERS WITH CHARO

Today, Wells Fargo graciously expands its investment in the communities it serves by presenting CHARO with a check for \$300,000.

"Today's Wells Fargo contribution will advance CHARO to a higher level in providing financial support services and new capital to our communities," said Amador.

"We always invest in the communities where we do business," said Brenda Ross Dulan, Vice President, Wells Fargo. "When we committed locally to partnering with a community development organization serving Latinos, we knew it had to be CHARO. Amador's reputation and dedication to service made the choice clear."

Expanding opportunities for area entrepreneurs, new start-ups and small businesses, Wells Fargo and CHARO will provide help, assistance, and resources to ensure growth and success.



Wells Fargo Vice President of Community Development Brenda Ross-Dulan (center) joins CHARO President & CEO Richard S. Amador (left) and Vice President of Southern California Edison Edison Frank Quevedo.

MERRILL LYNCH GETS BULLISH IN GRANT FUNDING

At CHARO's 31st Anniversary event, Merrill Lynch — "got bullish." Garret Gin, Community Development Manager for Merrill Lynch presented to Amador a check for \$300,000 for CHARO's economic capacity building program.

The Merrill Lynch Foundation, in collaboration with the Southern California Partnership for Economic Achievement made grant awards totaling \$3.4 million to 33 non-profit and community-based organizations in Southern California.

"Thanks to this investment the CHARO Business & Financial Center is increasing its role in providing essential financial products and services," said Amador. "The CHARO Business & Financial Center will positively impact thousands of entrepreneurs and small businesses. This is the kind of private - community partnership our communities need."

"CHARO has moved quickly to convert contributions to capacity," said Gin. "It's exciting to watch their programs take off. As the BFC becomes fully operational, we expect they will make lasting contributions to the communities they serve."



mervyn's
California

22301 Foothill Blvd. Hayward, CA 94541

Paving the path to employment

Guest Editorial

As large numbers of welfare recipients transition to employment, as intended by the 1996 Welfare to Work legislation, it's more important than ever to offer comprehensive programs that address their needs. Through the CHARO Community Development Corporation, we've found that a significant number of welfare recipients have the desire to work, yet are faced with obstacles that often restrict their transition, including:

- limited or no work history;
- child care needs;
- lack of fluency in English;
- transportation problems; and
- low self esteem.

In response to these issues, CHARO created Job Opportunities in the Business Sector, through which we expect to serve more than 500 welfare recipients and displaced individuals from the undeserved Hispanic community of Los Angeles County over the next three years.

We've also found that as an individual gains a positive self image, the path to employment is enhanced. Dressing appropriately for an interview or a job is critical, not only to the employer, but to the applicant or employee's self esteem. Mervyn's California has taken a leadership role in this area, by establishing the Mervyn's California Community Closet, in which CHARO will participate. This will be a key factor in helping build self esteem and encouraging job success.

Following job placement, the CHARO Los Angeles Career Center provides child care, transportation and other support services concurrently to ensure that full time employment is sustained.

Welfare recipients have many of the same hopes and dreams that you and I hold so dearly. Yet, through circumstances or family environment they are on welfare. Our goal is to help them achieve their employment goals.

Richard Amador
President & CEO, CHARO Community
Development Corporation



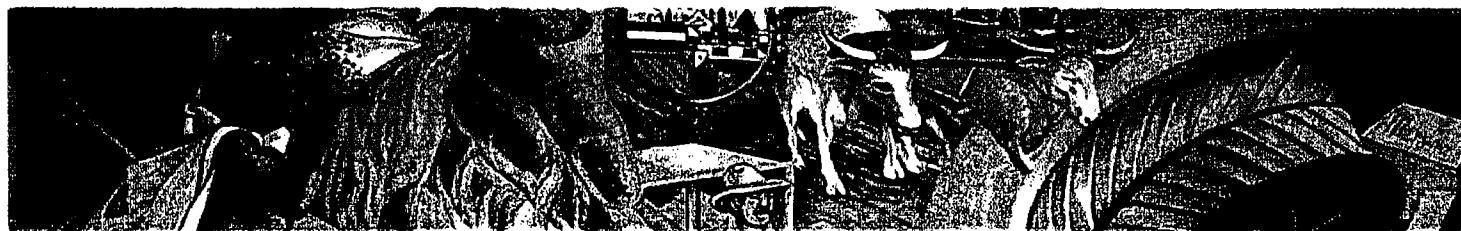
Last spring, President Clinton awarded CHARO one of 50 competitive Welfare to Work contracts from a nationwide competition of 620 entries.



4301 East Valley Boulevard
Los Angeles, CA 90032

CLINTON LIBRARY PHOTOCOPY

*CHARO advances regional economic growth through business financing,
entrepreneurial training programs, job placement and skills building, child care and other related services.*



Save the Date
Friday, October 1, 1999

Presentation of the
Distinguished Vision and Leadership Awards

*Sponsorship opportunities are \$25,000 for Co-Chair; \$15,000 for Corporate Vice Chair;
\$10,000 for Corporate Partner; and \$5,000 for Corporate Associate.*

*Proceeds will go towards the new facilities of the Welfare-to-Work Child Care Center, the Business & Financial Center,
the new Business Incubator and CHARO Industries for the Disabled.*

For information, call Cynthia Rios at (323) 269-0751

IRS 501(c)(3) and CRA



CHARO Community Development Corporation

DATE: May/June 1999
OUTLET: Minority Business Entrepreneur
COVERAGE AREA: National
NOTE: SBA Names National Advocates

CIRCULATION: 40,000 - monthly
IMPRESSIONS: 100,000
PAGE: 60, People/Places

Volume 16 Number 3 May/June 1999

MBE
MINORITY BUSINESS ENTREPRENEUR
www.mbebiz.com



Amador

SBA Names National Advocates

The Small Business Administration has selected three Los Angeles residents for national advocacy awards. The awards are given annually during Small Business Week, held May 23-26 in Washington, D.C., to honor the achievements of small business owners.

"California is a growing state where dreams can come true. I want to help those dreamers [because] I'm a dreamer too," says Richard Amador, the SBA's National Minority Business Advocate. Amador is president of CHARO Community Development Corporation and past president of the Latin Business Association.

Amador helped found the non-profit organization in 1967. Originally a research and development organization, CHARO later changed its focus to economic development. "Job training wasn't sufficient because once people make a higher salary, they move out of the community. We switched to entrepreneurship so the money could stay there," Amador explains.

As a certified SBA loan intermediary, CHARO prequalifies minority owned businesses for SBA loans, and recently celebrated Cinco de Mayo with the opening of its new Multi-service Business & Financial Center.

In partnership with Wells Fargo and Merrill Lynch, the center will offer business assistance seminars. States Amador, "Having the desire is not sufficient. You need to be knowledgeable about what you want to do."

CHARO OPENS NEW BUSINESS & FINANCIAL CENTER Leading Economic Development Center Offers More Than Hope to the Business Community

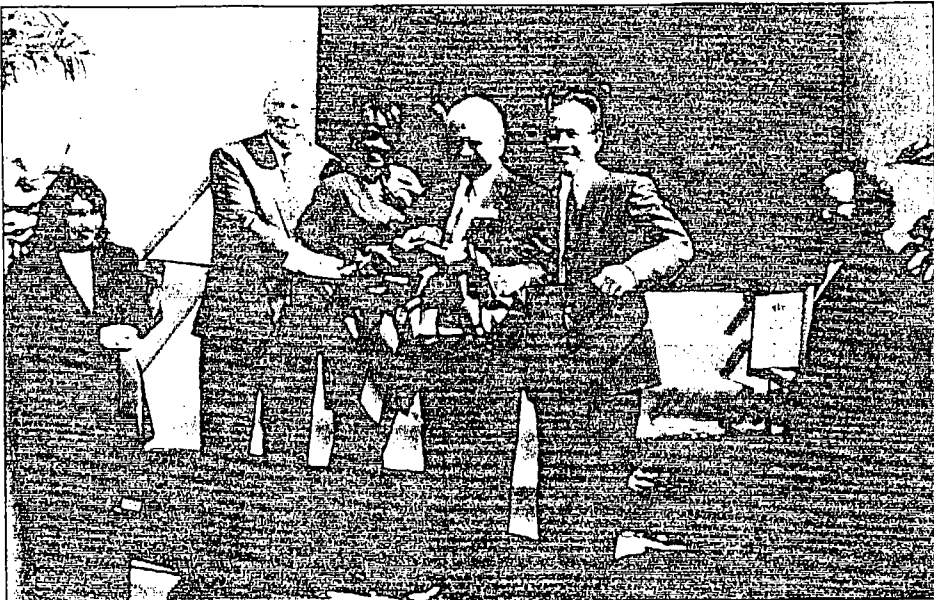
By ROSE MARIE SOTO

EXCLUSIVE TO EASTERN GROUP PUBLICATIONS

Celebration of CHARO's new Multi-Service Business & Financial Center (BFC) on Cinco de Mayo bears a special significance for the organization and its President and CEO Richard Amador, who celebrated CHARO's initial opening on the same day, 32 years ago. CHARO has, since its inception in 1967, grown from a community based research organization to one of the largest community development organizations in Southern California with a staff of 100.

The opening of CHARO's new Multi-Service Business & Financial Center consolidates a host of small business and job/career search services that have served the community throughout the years. It will also house the California Institute of Business Management, which provides entrepreneurs with effective business management practices. The 12-week program curriculum follows the teachings of Cornell University, the University of Pennsylvania and the Wharton School of Business.

U.S. Rep. Xavier Becerra (D-Los Angeles) and SBA Los Angeles District Director Alberto Alvarado were among the speakers at the festive



CHARO's Ribbon Cutting Ceremony. (L-R) Peter Case, Brenda Ross Dulan, Richard Amador, Alberto G. Alvarado. Holding ribbon: CHARO staff members Alma Sattis (left) and Alexandria M. Chavez.

dedication ceremony that was held May 5. Emcee for the program was CHARO's Executive Vice President Cynthia Flores.

Also present were the partners in the new CHARO BFC, Wells Fargo Bank and Merrill Lynch. Representing Wells Fargo was Vice President Brenda Ross Dulan. She was joined at the podium by several of her colleagues for presentation of the bank's partnership contribution of \$300,000.

Peter Case, senior vice president for Merrill Lynch, whose company donated \$300,000 to CHARO at the organization's 31st anniversary event, was also a speaker. He was accompanied by Garrett Gin, assistant vice president and manager of Community Development, Armando G. Ramirez, a financial consultant and Maria Amarillas Gilliland, who represents the company's International Private Client Group.

Case said his company's involvement with CHARO "comes as a result of Merrill Lynch's Southern California Partnership for Economic Achievement, a \$77 million pilot program to create financial opportunities for individuals, families, and small businesses here in Southern California."

Adding that businesses and communities working together form a powerful coalition for positive change, he said, "Together, through partnerships like this one with CHARO, we bring the resources, skills and knowledge capable of meeting and ex-

ceeding any challenge."

Ross Dulan praised CHARO for its many achievements throughout its 32-year history and focused on the strategic importance of her company's partnership with an organization that enhances its ability to serve the community.

"As a bank, we recognize that we can only be as strong as the communities that we serve," she said, adding that from her company's perspective, "what CHARO does is so critically important to the long-term sustainability of the Latino community."

She said the secret of their success lies with the organization and its leader, Richard Amador, whose commitment to the Latino community and their ability to understand and care so deeply for each person and each entrepreneur has been the key to their effectiveness in helping individuals and businesses to grow.

Acknowledging the generous contributions of these two institutions, Amador said their partnership "strengthens our commitment to serve the community and expand business and financial opportunities."

Adding to CHARO's historic achievements, many of which have been entered into the Congressional Record (October 9, 1997) by former U.S. Rep. Esteban Torres, the U.S. Small Business Administration announced recently that Amador has been selected as a recipient of the SBA district and regional Small Business Advocate of the Year Award.

Alvarado, who acknowl-



U.S. Rep. Xavier Becerra (center) presents commendation to CHARO Pres. & CEO Richard Amador and CHARO Executive V. P. Cynthia Flores

edged CHARO as "one of the most successful community development corporations in Los Angeles with highly diversified core delivery services to the community," presented Amador with a plaque at the dedication ceremony for his "tirelessly demonstrated efforts to improve the conditions and economic advancement of Los Angeles' minority business communities."

Jointly honored with the SBA district and regional award, Amador was selected among entries from Los Angeles, Santa Barbara and Ventura counties, and throughout Arizona, California, Hawaii, Nevada and the Pacific Trust Territories.

Amador will receive the SBA award during the SBA's 18th annual Small Business Week awards luncheon on June 4 at the Hotel Inter-Continental in downtown Los Angeles. He has also been invited to represent CHARO and California during Small Business Week ceremonies honoring state advocate and special award winners in Washington, D.C., May 23-26.

Presently, CHARO divisions include the Business & Financial Center; California Institute of Business Management; East Los Angeles Business Assistance Center; One-Stop Career Cen-

ters; CHARO Industries; East Los Angeles Welfare-to-Work Training Center; Child Development Centers; CHARO Environmental Services; and Mid-City Management.

CHARO was awarded one of 50 competitive Welfare-to-Work contracts by President Clinton from a nationwide competition of 620 entries. Through CHARO's One-Stop Career Center, since 1973, over 10,000 Los Angeles residents have been placed into full-time jobs. CHARO has taught business basics to more than 500 entrepreneurs, new start-ups and small business graduates of the Entrepreneur Training Program.

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CHARO operates in a bilingual/bicultural environment and its highly trained professional staff all take pride in the richness and beauty of their heritage which has been magnificently captured by artist Josefina Quezada in two gigantic murals that grace the lobby of the new facility.

A \$1 million contribution from the Milken Foundation assisted with the purchase of the 2.9-acre site for the new Multi-Service Business & Financial Center located at 4301 East Valley Boulevard in the Lincoln Heights area of Los Angeles. For more information about BFC and its services call (323) 343-9477

CHARO Community Development Corporation

DATE: June 8, 1999

OUTLET: La Opinion

COVERAGE AREA: Los Angeles

NOTE: CHARO and Richard Amador Receive National SBA Award

CIRCULATION: 120,000 - daily

IMPRESSIONS: 300,000

PAGE: 6D, Negocios/Business

CHARO recibe premio nacional

Maribel Hasting

CORRESPONSAL DE LA OPINIÓN

WASHINGTON.— La Administración federal de Pequeños Negocios (SBA) premió al empresario californiano Richard S. Amador, presidente y director general de la Corporación de Desarrollo Comunitario (CHARO) por sus esfuerzos en favor de las pequeñas empresas que pertenecen a minorías.

El señor Amador recibió el galardón de Minority Advocate del año de manos de la administradora de la SBA, Aída Alvarez, durante un almuerzo en el Capitolio.

"Me enorgullece y me honra ser reconocido por el servicio y el compromiso de CHARO con los pequeños negocios de la comunidad. Desarrollar y ampliar las oportunidades de las pequeñas empresas que pertenecen a minorías es especialmente importante y continuaré haciéndolo", añadió Amador.

CHARO es una organización co-



JORGE MUJICA/La Opinion

Richard Amador, presidente de CHARO, fue este año el único ganador latino de los premios de la SBA.

munitaria que desarrolla e implementa iniciativas económicas que crean empleos en la comunidad latina. También opera diversos cen-

tros de servicio en el Este de Los Angeles que proveen empleos, entrenamiento laboral, asesoría e incluso ayuda financiera para perso-

nas que quieran abrir su propio negocio.

Para más información llame al teléfono (323) 269-0751.

CHARO Receives National Award

Maribel Hasting
La Opinión Reporter

Washington The Small Business Administration (SBA) awarded Californian businessman Richard S. Amador, President and Chief Executive Officer of CHARO Community Development Corporation, for his efforts in advocating for small businesses that belong to minorities.

Mr. Amador received the *SBA Minority Advocate of the Year* award from the hands of the SBA administrator, Aída Alvarez, during a luncheon in the Capitol.

"I am proud and honored to be recognized for CHARO's service and commitment to small businesses in the community. Developing and expanding the opportunities of small businesses that belong to minorities is especially important, and I will continue doing it," added Amador.

CHARO is a community organization that develops and implements economic initiatives to create employment in the Latino community. It also runs diverse service centers in East Los Angeles that provide jobs, labor training, aid that includes financial help for people who desire to open their own businesses.

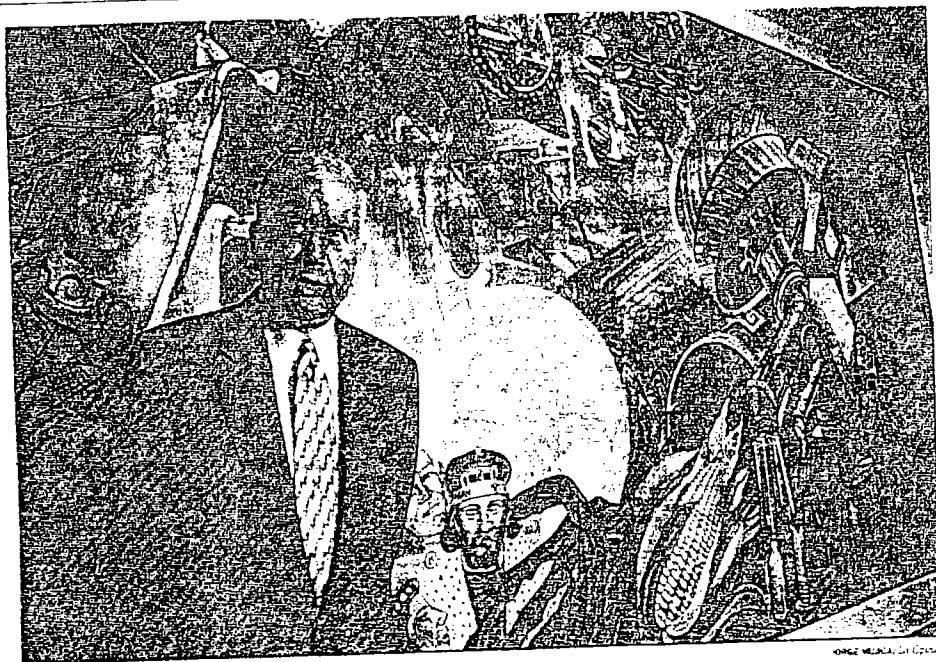
For more information call (323) 269-0175.

Negocios

La Opinión

SECCIÓN D

MARTES 25 de mayo de 1999



La visión de Richard Amador: los sueños para que cientos de empresarios hispanos según ellos puedan crear y prosperar sus pequeños negocios familiares.

Cultura de culturas

CHARO, un centro de capacitación empresarial, ha permitido que más de 250 personas se gradúen de sus aulas y comiencen sus negocios

Alfredo Santana

REPORTAJE DE LA OPINIÓN

El caso de Efraim Parada es uno que atestigua la efectividad del centro de asistencia para los pequeños negocios de CHARO.

Efraim es un individuo que trabajó durante más de 20 años en varias posiciones en negocios de tintorerías. Entre otras funciones, Efraim fue operador de máquinas de secado a vapor y operador de lavadoras industriales de ropa. A pesar de que sabía que el buen trato a la clientela y la calidad en el servicio son claves en el éxito de un negocio competitivo como el de las tintorerías, desconocía los aspectos administrativos y financieros para operar uno de manera independiente.

Haciendo caso al consejo de un amigo, Efraim tomó un curso vespertino de 11 semanas de entrenamiento para pequeños empresarios. Allí aprendió los puntos clave de manejo de un negocio, dilucidó estrategias para iniciarlo, aprendió a hacer un plan de negocios e indagó sobre la competencia de campo existente en el área del trabajo, entre otras tareas.

Al término de este curso, Efraim rápidamente acudió a otra subdivisión de CHARO, al centro de asistencia para negocios, para desarrollar un plan de negocios sólido y una petición de préstamo finan-

ciero para poder echar a andar su empresa. La Administración de Pequeños Negocios (SBA) respaldó la petición financiera tan sólo una semana después.

Efraim necesitaba al menos 80 mil dólares para complementar la compra de 20/20 Cleaners, un establecimiento ubicado en la calle South Irolo, en Los Angeles.

Al cabo de seis semanas, Efraim consiguió un préstamo de 83 mil dólares de parte de Cathay Bank para la adquisición de su negocio. El sueño de 20 años de Efraim de tener su propia empresa por fin se materializó.

Actualmente 20/20 Cleaners opera bajo la batuta de Efraim Parada, quien emplea a seis trabajadores.

"Sin los programas de orientación y capacitación de CHARO, no hubiese estado lo suficientemente preparado y capacitado para alcanzar mi meta", dijo Efraim. "Estoy muy complacido por el entrenamiento tanto financiero como empresarial obtenido aquí, así como por el hecho de haber establecido mi propio negocio".

Según información provista por la SBA, CHARO es la organización número uno en cuanto a capacitación y asistencia a microempresarios minoritarios y a mujeres, en particular en la obtención de servicios y préstamos financieros para el comienzo de pequeñas empresas.

Contando solamente desde enero de 1990, CHARO, pág. 6D

Charo

viene de pág. 1

ro del año pasado, CHARO ha registrado la aprobación de al menos 59 préstamos a pequeños industriales que han sido respaldados por los programas de la organización. El monto asciende a más de seis millones de dólares.

EL FUNDADOR

CHARO es producto de las ideas de su presidente Richard Amador. Amador fundó la institución hace 32 años en Los Angeles. Como progenitor de esta organización, Amador se autodescribe como una persona que dice haber tratado de mejorar, a través de los años y de su compañía, la situación financiera y educacional de las personas de ascendencia hispana, en particular las que viven en el área noroeste de Los Angeles.

Amador habla de cultura, y de culturas. Habla acerca de lo importante que es para él y para la gente que lo rodea conocer los orígenes precolombinos que permean a la comunidad para la cual trabaja. Habla de culturas olmecas, de los toltecas, de los mayas y de los aztecas. Son al menos tres mil años de historia ligados a los orígenes étnicos de miles de personas que viven actualmente al este del río Los Angeles.

Pero no ignora el sincretismo cultural de los hispanos. Pasajes de estos orígenes han sido plasmados en dos murales colocados en la sala de recepción de CHARO. Habla de personas bilingües y biculturales.

"Las personas que entran a estas oficinas se dan cuenta que aquí nos concentramos en ofrecer servicios a personas de origen hispano. Estas pinturas representan parte del recorrido histórico que mucha de nuestra gente ha seguido en búsqueda de mejores niveles de vida".

Amador habla de las condiciones de vida de los hispanos en 1999. Menciona que CHARO fue creada para tratar de mejorar esas condiciones.

Amador dijo que 1967 fue el año en que comenzó a funcionar su empresa con sólo dos personas encargadas de hacer investigación documental sobre desproporciones y distancias económicas entre grupos minoritarios en comparación a otras que viven en Los Angeles.

Actualmente esta organización cuenta con cerca de 180 empleados,

y su función básica es la de implementar programas de desarrollo y crecimiento económico en beneficio de estas comunidades, en particular las ubicadas en las áreas que comprenden el Este de Los Angeles, Lincoln Heights, Boyle Heights, El Sereno, Monterey Park, Highland Park y partes de comunidades asentadas en el valle de San Gabriel, como Rosemead y El Monte.

CHARO, a través de ciertas subdivisiones, sirve como intermediario y consejero en la preparación, capacitación y obtención de paquetes de financiamiento para el comienzo de pequeños negocios; entre otros servicios.

"Sabemos que muchas de estas personas necesitan de planes y programas que les sirvan como plataforma para poder comenzar sus propias empresas. Una función de CHARO es la de crear programas de identificación de recursos, para que los participantes en los programas disponibles en esta compañía puedan hacer uso de ellos", indicó

Amador.

Amador, quien sirvió como jefe de operaciones de campo en el área de desarrollo económico de la región oeste bajo las órdenes del ex presidente Lyndon B. Johnson, dijo que CHARO es una organización sin fines de lucro, que busca ante todo servir como vehículo de desarrollo comunitario.

En otras palabras, la mayor parte de los servicios que ofrecen son sin costo para los microempresarios y profesionales en busca de planes de financiamiento.

CONTRIBUCIONES

CHARO opera gracias a la obtención de fondos de corporaciones privadas tales como Merrill Lynch, Edison International, Pacific Bell, Pepsico, y Deutsch Phillips, entre otras.

Recientemente Merrill Lynch otorgó un cheque de 300 mil dólares a CHARO para facilitar programas de desarrollo y de expansión de pequeños negocios.

También sirve como subcontratista del gobierno federal en programas como Welfare-to-Work, conocidos como programas de capacitación técnica y educacional para las personas que reciben asistencia monetaria federal y que estén en transición en búsqueda de trabajos en compañías privadas.

El año pasado, CHARO recibió un contrato del gobierno federal por 3.9 millones de dólares para crear una serie de programas destinados a capacitar a hispanos receptores de Asistencia Pública (*welfare*) con deficiencia en el idioma inglés para entrenarlos y colocarlos en trabajos de tiempo completo y parcial.

"Hasta el año pasado, el 57% de las personas que estaban en los programas de Welfare-to-Work en el condado de Los Angeles eran de origen hispano", mencionó Amador.

Según dijo Amador, CHARO se ha dado cuenta que cientos de personas que reciben cheques de la Asistencia Pública tienen el deseo de trabajar. Sin embargo, encaran problemas de variadas índoles que complican esta transición. Entre ellos figuran la poca o nula experiencia en trabajos, necesidad de cuidado de sus hijos, bajo nivel de inglés, problemas de transportación y baja estima personal.

Así pues, CHARO es una de 30 compañías privadas en el país que proveen este tipo de servicios de transición. Para lograrlo, CHARO compitió con al menos otras 60 empresas.

SUBDIVISIONES DE CHARO

1. Centro de finanzas y pequeños negocios.
2. Centro de asistencia para pequeños negocios en el Este de Los Angeles.
3. Centro de entrenamiento em-

presarial del Este de Los Angeles.

4. Centro de carreras profesionales.
5. Instituto de manejo de negocios de California.
6. Incubador de negocios del Este de Los Angeles.
7. Industrias CHARO.
8. Manejo de negocios en barrios urbanos, o *mid-city management*.
9. Centros de desarrollo y crecimiento de infantes.
10. Instituto de investigación y desarrollo.

A continuación, proveemos algunas estadísticas de los planes de estudios en negocios de las personas que han acudido a CHARO.

Hasta la fecha, más de cinco mil personas han cursado algún programa de carrera en administración de negocios y han logrado encontrar trabajo a través de CHARO.

Más de 250 empresarios se han graduado del programa del Centro de Entrenamiento Empresarial.

Pequeños empresarios que han cursado en CHARO los programas requeridos y que han sido respaldados por la SBA han obtenido al menos 6.2 millones de dólares desde 1996.

Bancos, instituciones médicas, compañías en la industria del entretenimiento y otros acuden a CHARO en busca de personas calificadas para cubrir posiciones en los campos de manejo administrativo y de servicios, entre otros.

Por todo esto, CHARO recibió este año el premio otorgado por el SBA al mejor promotor de pequeños negocios encaminado a las comunidades minoritarias en 1999. Y para reafirmar su presencia otorgando servicios en la comunidad, CHARO abrió las nuevas ins-

talaciones de su centro de servicio y capacitación el pasado 5 de mayo. El centro se encuentra ubicado en el 4301 E. Valley Blvd., en Los Angeles.

José Marín, otro de los participantes en los programas para la pequeña empresa dijo que la capacitación obtenida ahí le ha servido bastante en el manejo y administración de su negocio.

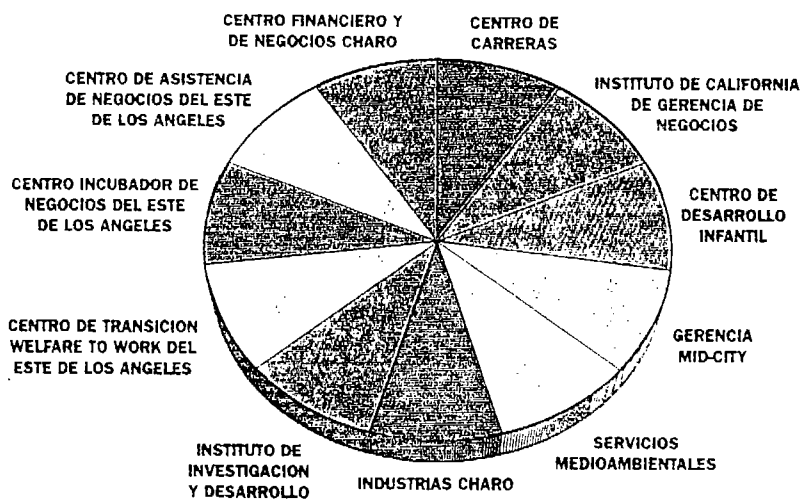
Dueño de un pequeño restaurante, Marín abrió sus puertas en 1992. Ubicado en el Área de Huntington Park, Marín trabajaba jornadas de hasta 15 horas diarias, y al hacer balances mensuales salía perdiendo dinero.

Marín tomó un curso bilingüe de 12 semanas. Los temas de la clase incluían cómo aplicar prácticas fáciles de seguir diseñadas para incrementar las ganancias y estimular el crecimiento económico.

"Este curso en CHARO me enseñó que para que sobreviva un pequeño negocio, éste tiene que generar dinero. Eso es lo que estoy haciendo actualmente", mencionó Marín. "Aprendí a trabajar más inteligentemente, en vez de más forzosamente".

Si desea saber más acerca de los programas de capacitación empresarial, de Welfare-to-Work o de entrenamiento administrativo, acuda a las oficinas de CHARO o llame al (323) 269-0751.

DIVISIONES OPERATIVAS DE CHARO



Richard Amador, fundador de Charo, a las puertas del nuevo centro recién inaugurado en Valley Boulevard, en pleno Este de Los Angeles.

JORGE MUJICA - La Opinión

CHARO
4301 East Valley Blvd.
Los Angeles, CA 90032-3819
(323) 269-0751

CULTURE OF CULTURES

CHARO, a business training center, has had more than 250 persons graduate from their classrooms and start up their own businesses.

By: Alfredo Santana
La Opinion Reporter

The case of Efrain Parada is one that speaks to the effectiveness of the CHARO Business Assistance Center for small businesses.

Efrain is an individual that worked more than 20 years in various jobs in the dry cleaning business. Among other duties, Efrain, was a machine operator of steam dryers and industrial clothes washers. Although he knew that treating customers well and quality service was key to the success of a competitive business like the dry cleaning business, he was not aware of the administration and financial aspects to operate one independently.

Paying attention to advice from a friend, Efrain took an evening course of 11 weeks of training for small businesses. There, he learned the key points of managing a business, determined strategies to start it, learned to develop a business plan and investigated the competition existing in this arena in the areas of work, among other homework assignments.

At the end of this course, Efrain quickly called on another subsidiary of CHARO, the Business Assistance Center, to develop a solid business plan and to solicit a financial loan to help start up his business. The Small Business Administration (SBA) backed his loan request a few weeks later.

Efrain needed at least \$80,000 to complete the purchase of 20/20 Cleaners, an establishment located on South Irolo in Los Angeles.

At the end of six weeks, Efrain obtained an \$83,000 loan from Cathay Bank for the acquisition of

his business. Efrain's 20-year dream of having his own business finally materialized.

Currently, 20/20 Cleaners operates at the direction of Efrain Parada, who employs six workers.

"Without the orientation and training programs of CHARO, I would not have been sufficiently prepared and trained to reach my goal", said Efrain. "I am very grateful for the financial and business training obtained here, as well as for the fact of having established my own business.

According to information provided by the SBA, CHARO is the number one organization thus far in training and assistance to minority and women micro-businesses, especially in obtaining services and financial loans for the start up small businesses.

As of January last year, CHARO had recorded the approval of at least 598 loans to small industries that have been backed by the programs of the organization. The amount climbs to more than six million dollars.

THE FOUNDER

CHARO is the product of the ideas of its president Richard Amador. Amador founded the institution 32 years ago in Los Angeles. As the father of this organization, Amador describes himself as a person, he says, who has tried to better, through the years and of his company, the financial and educational situations of the Hispanic people; in particular those that live in the Northeast area of Los Angeles.

Amador speaks of culture, and of cultures. He speaks of how important it is to him and those around him to know of the pre-Colombian origins that permeate the community for which he works. He speaks of Olmecs, the Toltecs, of Mayas, and of the Aztecs. There are at least three thousand years of history tied to the ethnic origins of thousands of persons currently living east to the Lost Angeles river.

But he does not ignore the cultural fusion of the Spaniards. Anecdotes of these origins appear in the two murals located in the reception area of CHARO. It speaks of bilingual and bicultural people.

"The people that come into these offices become aware that here we concentrate on offering services to persons of Hispanic origin. These paintings represent part of the historic journey that many of our people have made in search of better standards of life".

Amador speaks of the conditions of life of Hispanics in 1999. He mentions that CHARO was created to try to better those conditions.

Amador said that 1967 was the year in which his business started to function with only two persons in charge of documentary investigation of disproportionate economic differences among minority groups in comparison to others that lived in Los Angeles.

Currently, this organization has close to 180 employees and its basic function is to implement economic development and growth programs to benefit these communities, in particular East Los Angeles, Lincoln Heights, Boyle Heights, El Sereno, Monterey Park, Highland Park and parts of the San Gabriel Valley communities such as Rosemead and El Monte

CHARO, through its various subsidiaries, serves as a counselor and intermediary in the preparation, training and obtaining of financial packages for the start up of small businesses, among other services.

"We know that many of these persons need plans and programs that will serve them as platforms to start up their own businesses. One of CHARO's functions is to create programs for identification of resources, so that the participants in the programs can make use of them", indicated Amador. Amador, who served as field chief of operations in the area of economic developments of the

Western Region under former president Lyndon B. Johnson, said that CHARO is a non profit organization, that looks above all, to serve as a vehicle for community development.

In other words, the majority of the services offered are without cost for the small businessperson and professionals in search of financial plans.

CONTRIBUTIONS

CHARO is able to operate thanks to the funds obtained from private corporations such as Merrill Lynch, Edison International, Pacific Bell, Pepsico and Deutsch Phillips, among others.

Recently Merrill Lynch granted a check in the amount of \$300,000 to CHARO to assist in small businesses development and expansion program.

CHARO also serves as a subcontractor with the federal government in programs such as Welfare-to-Work, known as educational and technical training programs for persons that receive federal monetary assistance and that are in transition in search of jobs in private companies.

In the past year, CHARO received a contract from the federal government for 3.9 million dollars to create a series of programs to train Hispanic recipients of Public Assistance (welfare) with deficiencies in the English language, and place them in full time or part time jobs.

"Up until last year, 57% of the persons that were in the Welfare-to-Work programs in the county of Los Angeles were of Hispanic origin", mentioned Amador.

According to Amador, CHARO has become aware that hundreds of persons that receive checks from Public Assistance have the desire to work. Nevertheless, they face problems of various kinds that complicate this transition. Among these, little or no experience in work, the need for childcare, low level of English, transportation, and low self esteem.

Therefore, CHARO is one of 50 private companies in the nation that provide these types of services of transition. To obtain this, CHARO competed with at least 620 companies.

CHARO SUBSIDIARIES

1. Business and Financial Center
2. Business Assistance Center for Small Businesses in East Los Angeles
3. East Los Angeles Entrepreneurial Training Center
4. Professional Career Center
5. Business Management Institute of California
6. Business Incubator of East Los Angeles
7. CHARO Industries
8. Mid City Management
9. Child Care Development Center
10. Development and Research Institute

Below, some statistics of the business loans and persons that have come to CHARO.

To date, more than five thousand persons have attended some program of career in business administration and have obtained a job through CHARO.

More than 250 businesspersons have graduated from the Entrepreneurial Training Program.

Small businesses that have attended the required CHARO program and that have secured SBA backed loans have obtained at least 6.2 million dollars since 1998.

Banks, medical institutions, companies in the training industry have come to CHARO in search of qualified people to fill positions in the areas of administrative management and services, among others.

This year CHARO received SBA Award given to the best promoter of small business geared to minority communities in 1999.

And to reaffirm it's presence of serving the community, CHARO

opened its new Business & Financial Center on this past May 5th. The center is located at 4301 E. Valley Blvd., in Los Angeles.

Joe Marin, another of the program participants for small businesses said that the training obtained has helped considerably in the management and administration of his business.

Owner of a small restaurant, Marin opened his doors in 1992 in Huntington Park, Marin worked shifts of up to 15 hours day, and when balancing his monthly books he would come out losing money.

Marin took the bilingual Entrepreneurial Training Program course offered for 12 weeks. Class subjects included how to apply easy to follow practices designed to increase profits and stimulate economic growth.

"The course at CHARO taught me that for a small business to survive, it must earn money. That is what I am currently doing", mentioned Marin. "I learned to work smarter, instead of harder".