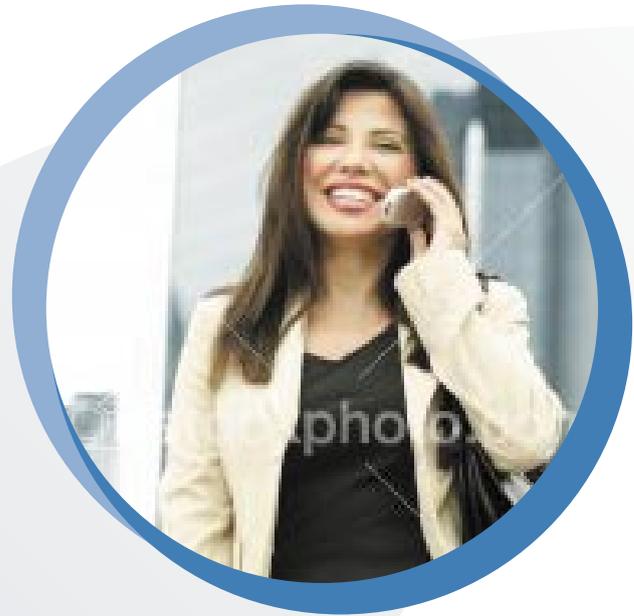


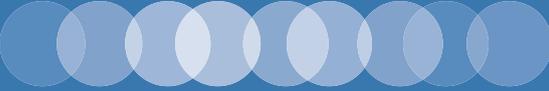
Helping You Succeed

“I have always dreamed of owning my own business. After taking the Core Four Business Planning Course®, offered by CDC, I had the skills to make it a reality.”



“CDC knew what I was doing as a businessperson. It was based on my credibility, my past achievements and my vision for future achievements.”





Recognizing Your Potential

The Community Development Corporation of Long Island (CDC) is a not-for-profit corporation founded in 1969, dedicated to promoting job creation and community economic development. We have been helping small business owners realize their dreams for over 10 years. We offer loans to small and medium-sized businesses that do not qualify for traditional financing.

CDC judges applicants on their character — not their collateral. Businesses that can demonstrate professionalism, satisfactory credit, and positive cash flows but may not have profit levels necessary for conventional banking meet the general qualifications.

Our loans to entrepreneurs throughout Long Island help to ensure the continuity of the local small businesses that help sustain communities and create income opportunities for local residents. Many of our programs are aimed at minority- and women-owned businesses, significantly contributing to the strength of Long Island's emerging markets.

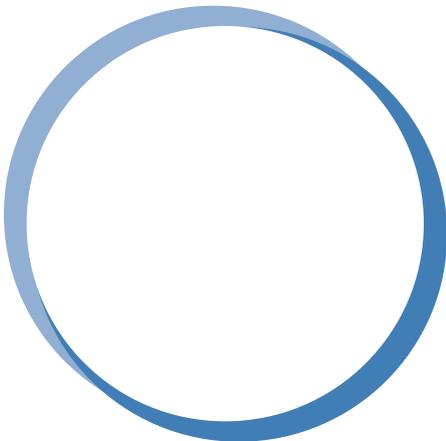
CDC has been designated as the U.S. Small Business Administration Micro Loan Lender for Nassau and Suffolk Counties. In addition, a CDC affiliate is a

U.S. Treasury-certified Community Development Financial Institution. With the support of these federal departments, CDC is able to provide businesses with technical assistance and access to capital, aiding them in their continued development.

If given the opportunity, those with ingenuity, motivation, and dedication can succeed as entrepreneurs. From “Mom and Pop” retailers to in-home childcare providers to service-oriented businesses, the Community Development Corporation of Long Island (CDC) helps people throughout Long Island turn their dreams into reality.



“I couldn’t go to a traditional bank even though our financials are [now] completely different with sales in excess of a million dollars. CDC is still our only option for funding.”

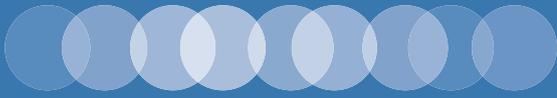


“I plan to hire five employees within the next three months as a result of the contract enabled by the loan.”

“CDC Lending Group knows that providing capital to microenterprises on Long Island is the key ingredient that supports growth and job creation on Long Island.”

“Our mission is simple — provide loans to borrowers who are otherwise denied access to capital.”

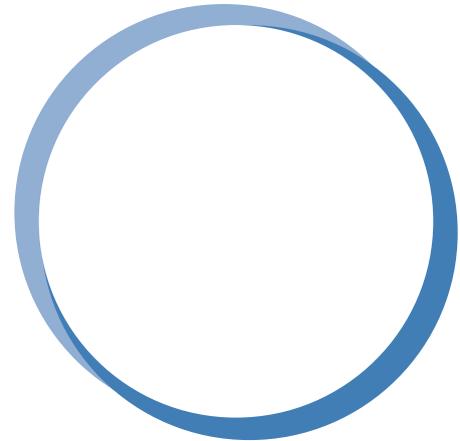
— *Wilbur Klatsky*
CDC President



Growing Long Island Business

“It was the only way to access capital.”

“Without the loan, I don’t see how it
woudn’ve been possible.”



COMMUNITY
DEVELOPMENT
CORPORATION OF
LONG ISLAND, INC.

LENDING
G R O U P

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The mission of Community Development Corporation of Long Island, Inc. is to support individuals, families, small businesses, and neighborhoods of Long Island to build and retain assets and wealth. CDC marshals resources to extend participation in Long Island’s version of “The American Dream” to people whose circumstances have precluded that participation. Working with a diverse client base, CDC helps people to achieve self-sufficiency and success in the economic mainstream of society. CDC carries out its mission by providing direct services to clients, facilitating private sector investment, and guiding community investment.