

ROGER B. GILBERT

EXPERIENCE

Central Coast SBDC, Salinas, Monterey, Soledad, CA Director 2024-Present

Re-launched the Small Business Development Center (SBDC) for Monterey and San Benito Counties, which had been shut down for 6 months. Secured Federal, State, and Local Grants and contributions, recruited advisors and opened Outreach Centers. The SBDC provides no-cost expert consulting to small businesses and pre-venture entrepreneurs.

Montecito Bank and Trust, Santa Barbara CA VP, Government Guaranteed Lending 2019-2024

Created a new Government Guaranteed Lending Group. During the COVID-19 Pandemic, headed the Paycheck Protection Program Initiative, distributing over \$320 Million to more than 3,600 small businesses and non-profits, and completing the Forgiveness Phase of the program.

1st Capital Bank, Monterey, Salinas, CA VP, Government Guaranteed Lending 2016-2019

Responsible for Annual loan production of \$12-13 Million per year. Provided guidance to management and banking personnel regarding the structure, terms, eligibility and approval of Government Guaranteed Loans. Packaged loans for Sale and executed secondary market transactions. Worked with Loan Administration to streamline loan processes.

California Coastal Rural Development Corporation Loan Committee (Volunteer) 2017-Present

JPMorgan Chase, Monterey County, CA VP, Business Banking 2013-2016

Expanded and managed a Commercial Loan Portfolio consisting of clients with \$3 to \$35 Million in revenue. Advanced training in Credit and Financial Analysis

Monterey Motorcycles, Inc., Salinas & Monterey CA Owner, Director Operations 2007 –2012

Researched, developed and wrote business and strategic operating plans including financial projections, obtaining \$1 Million in funding to purchase and assume the management of this underperforming Harley-Davidson Dealership, and opened a 2nd location. Directed all operations with 32 employees in 3 locations. Set standards and enforced sound policies and procedures, executed corporate programs, promotions and drove optimal customer satisfaction, with associated productivity and P & L results.

Riverside Motorcycles, Inc., Riverside & Corona, CA Director Operations 2004 - 2007

Provided strategic, operational and fiscal leadership; developing and implementing the policies and procedures that formed the basis of the operating business model. Managed and provided direction to 110 employees in 2 locations through 12 direct reports: driving sales, profitability and a high level of customer satisfaction.

Koa Hawaii, Inc., Encinitas, CA Owner, General Manager 2000 - 2004

Developed and executed new business model that included introducing dramatically improved products and production processes for traditional surfboards using new/improved materials with CAD/CAM design and CNC shaping. Managed relationships with over 50 retailers and distributors and sponsored team members.

Merrill Lynch, other firms, NY, VP, Financial Advisor, Branch Mgr., Arbitrator 1987 - 2000

Managed client assets of over \$50 Million in conservative portfolios for individuals and pension funds, enabling investors to achieve a respectable rate of return during periods of economic volatility. Total industry experience of 12 years including Branch Manager, and Industry Representative to the NASD for Arbitration Hearings.

EDUCATION

MBA, Anderson School of Management, University of CA, Los Angeles

B.S., Business Administration, University of Southern California

Government Guaranteed Lending Certificate, National Association of Government Guaranteed Lending (NAGGL)