

Community EWorks

a publication of Community First Fund

www.commfirstfund.org

Client Feature on Gibbor Construction

Luis Maldonado has had a passion for working with his hands since he built his first house at the age of 16. A true Jack-of-all-trades, Luis prides himself on being able to do a little bit of everything, from general construction, to electrical work, and even roofing. Luis' home repair and remodeling work was a side business for nine years before his fulltime position was eliminated in 2008.

Since then Gibbor Construction has become Luis' primary focus. Luis has built a solid reputation for himself, proved by the quality of his work. It hasn't always been smooth, but he knows that you learn as you go; you encounter one issue, so you're aware of it the next time.

As the owner of his own business, Luis has found an appreciation for making his own schedule and setting his own standards. He takes great pride in the satisfaction of his clients, and helping those in need in his community.

Recently, Luis spent some of his free time making woodcrafts to auction off to benefit a woman's shelter ministry.

By supporting Community First Fund you will be helping to give other talented

people like Luis Maldonado a chance to attain their dreams. Please consider a donation to Community First Fund your contribution to giving an opportunity to those exceptional people in your community.



Luis Maldonado, Owner
Gibbor Construction

M&T Supports Community First Fund in the City of York

M&T

Bank is supporting small business development in the City of York with a \$5,000 contribution to Community First Fund. "The York region is a key area of growth for us. M&T Bank's contribution

will help Community First continue to support economic growth in York City and County", says Community First Fund CEO Dan Betancourt.



David Yake, Vice President, Business Banking, M&T Bank; Dan Betancourt, President & CEO, Community First Fund; Gail D'Angelo, Regional CRA Officer, M&T Bank; Fred Engle, Business Lender, Community First Fund

Community First Fund Year in Review!

Community First Fund has just completed FY 2011. This year Community First Fund made 96 loans totaling over \$6.8 million. The social impact of these loans is tangible. Over 750 jobs have been created or retained. With more than 35 affordable housing units and 57,000 square feet of Commercial real estate financed, Community First is making a difference in communities and neighborhoods in central Pennsylvania.

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For a full listing of regional offices see website

Published July, 2011

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Community First Fund Staff Announcements

Community First Fund is proud to announce the following promotions:



Jeffrey L. Druce, Vice President Finance and Administration

Jeffrey L. Druce of Lancaster has been promoted to Vice President, Finance and Administration. He served previously as Controller for Community First since 2009. He has over 20 years experience in banking; he holds a bachelor's degree from Millersville University and an MBA from Shippensburg University.



Gary Johnson, Vice President

Gary Johnson of Lancaster has been promoted to Vice President, Loan Administration having served previously as Manager of Loan Administration. He has over twenty years experience in commercial banking and business management.

Gary holds a BS in Business Administration from Elizabethtown College.



Jonel Ruiz, Vice President Finance and Administration

Community First Fund would also like to welcome Jonel Ruiz to the organization. Jonel has 13 years of banking experience. He is currently pursuing his Bachelors and MBA at Elizabethtown College. Jonel will be

coming to the York region in August.

Goldman Sachs Selects Community First Fund

Community First Fund has been selected by The Goldman Sachs Group to participate in its 10,000 Small Businesses CDFI Growth Collaborative. 10,000 Small Businesses is a \$500 million initiative that will unlock the growth and job creation potential of 10,000 small businesses across the United States through greater access to business education, loan capital and business support services.

CDFIs are an important vehicle through which the Goldman Sachs 10,000 Small Businesses initiative continues to spur and support lending to small businesses in underserved communities across the U.S.," said Alicia Glen, Managing Director and head of the Urban Investment Group at Goldman Sachs.

The three year program will provide 21 participating organizations from across the United States, including Community First Fund with a unique learning program to help their loan funds address the needs of small businesses in underserved communities in their market.

Save the Date for Friends of the Fund

Don't Forget! The 2011 Friends of the Fund Luncheon is scheduled for Friday, November 4th, at the Lancaster Marriot at Penn Square.

The Networking Reception will begin at 11am and Lunch will be served at noon. The keynote speaker for the event is Robert Egger, Founder and President of D.C. Kitchen. Email marketing@commfirstfund.org for information on Sponsorship Opportunities for the 2011 Friends of the Fund event.