



CBAI Members Speak at Small Business Fair May 7, 2012

CBAI member Matt Gambs, President and CEO of Diamond Bank FSB, Schaumburg, and associate member Steve Kirby, Vice President/Loan Officer of the Small Business Growth Corporation, Springfield, spoke at a Small Business Fair in Chicago hosted by Congressman Mike Quigley (D-5th).

The Small Business Fair offered helpful services from all levels of government and financing sources to small business in Congressman Quigley's 5th Congressional District. The Fair featured dozens of vendors from governmental agencies, bureaus, financial institutions, and chambers of commerce. Breakout sessions featured panels which focused on what government programs and resources are available to small businesses, and how and where small businesses can obtain financing.



Matt Gambs, Diamond Bank; Congressman Mike Quigley; Steve Kirby, Small Business Growth Corporation



Matt Gambs, Diamond Bank, FSB, Schaumburg



Steve Kirby, Small Business Growth Corporation, Springfield

Gambs and Kirby introduced their financial institution and explained their approach to financing small businesses. Gambs' Diamond Bank is a \$200 million dollar community bank with locations on the north side of Chicago and suburbs, which specializes in conventional small business and SBA lending. Kirby's Small Business Growth Corporation is a Community Development Corporation (CDC), located in Chicago and Springfield,

Illinois, which focuses exclusively on SBA 504 loans. Gambs and Kirby emphasized the importance of a thorough business plan, the appropriate use of well-structured debt, the importance of a reasonable amount of equity or capital, and the ability to manage cash flows particularly in the start-up and early stages in the growth of a business.

CBAI thanks Matt Gambs and Steve Kirby for participating in the 5th Congressional District Small Business Fair.