

**CAMDEN COUNTY BOARD OF COMMISSIONERS  
AGENDA MEMORANDUM**

**SUBJECT:** Coastal Area District Development Authority Board of Directors Appointment

**DEPARTMENT:** General Government

**AUTHORIZED BY:** Steve Howard – 510-0464 **CONTACT:** Jodi Gregory – 576-5651

**MOTIONS/RECOMMENDATIONS:**

Re-appoint Craig Root to the Coastal Area District Development Authority Board of Directors.

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**BACKGROUND:**

On October 21<sup>st</sup>, Katie provided a memo to the Commissioners regarding nominations to the CADDA Board of Directors. A copy of that memo and its attachments are included herewith.

Currently, Camden County has two members serving on the CADDA Board of Directors. Those members are Craig Root and Ed Andrews. Mr. Roots' term is expiring, but he has expressed an interest in continuing to serve. Additionally, CADDA is seeking three more nominations to this Board from Camden County.

The CADDA Board of Directors meet the second Wednesday of each month at 12:15 p.m., at the Holton's Restaurant in Midway. Travel expenses are reimbursed.

**STAFF RECOMMENDATIONS:**

Re-appoint Craig Root to the Coastal Area District Development Authority Board of Directors.

**ATTACHMENTS:**

1. October 21, 2008, memo from Katie, with attachments.

# Memo

**To:** All Commissioners, County Attorney Brent Green and County Administrator Steve Howard

**From:** Katie Bishop, Deputy County Clerk

**CC:** Jodi Gregory, County Clerk

**Date:** 10/21/2008

**Re:** Coastal Area District Development Authority Board of Directors Appointment

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Last month we received a letter from Coastal Area District Development Authority (CADDA) requesting the Board of County Commissioners nominate up to three (3) qualified candidates to serve on the CADDA Board of Directors. Currently Craig Root and Ed Andrews represent Camden County on this board. Craig Root's term is expiring, and he has expressed an interest in continuing to serve.

In accordance with CADDA Bylaws the Board of County Commissioners can submit up to three (3) qualified candidates. Please review the attached material and if you would like to submit a candidate(s) to serve on this board please provide the individuals name and qualifications before the November 18, 2008 regular meeting. Should you have any questions or need additional information you may contact me at 576-5650.

Attachments:

1. Letter from Andrew Standard, CEO & Dan Coty, Chairman RDC (2 pages)
2. CADDA Board of Directors members list (1 page)
3. CADDA member qualifications & information (2 pages)
4. CADDA information sheet (2 pages)
5. CADDA Biographical information form (1 page)

Note: Should we not hear back from any Commissioners the item will be to re-elect Craig Root to the CADDA Board of Directors. - Katie

*"Georgia's Coastal Community of Choice"*

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STEVE L. HOWARD  
County Administrator

O. BRENT GREEN  
County Attorney

PRESTON RHODES - Chair  
Commissioner, District 1

KATHERINE NISI ZELL - Vice Chair  
Commissioner, District 2

STEPHEN L. BERRY  
Commissioner, District 3

CHARLENE SEARS  
Commissioner, District 4

DAVID L. RAINER  
Commissioner, District 5



# COASTAL AREA DISTRICT DEVELOPMENT AUTHORITY

*Business and Economic Development Financing*

501 GLOUCESTER STREET, SUITE 201, BRUNSWICK, GA 31520  
912-261-2500 FAX: 912-261-0032

OFFICE ALSO LOCATED IN SAVANNAH  
912-236-9566

September 15, 2008

Mr. Preston Rhodes, Chairman  
Camden County Commission  
P.O. Box 99  
Woodbine, GA 31569

RE: Coastal Area District Development Authority  
Board of Directors Appointment

Dear Chairman Rhodes:

In accordance with the Bylaws of our respective agencies, we are requesting the Camden County Commission, to nominate up to three (3) qualified candidates of Camden County as candidates to serve on the Coastal Area District Development Authority (CADDA) Board of Directors. We have always respected the wishes of the nominating county; if you wish to identify your preferred nominee, please do so.

As you know, CADDA is an economic development lender providing commercial lending assistance to businesses in your county. The enclosed Qualifications section lists the eligibility requirements for board members. Currently, the Camden County members are Ed Andrews and Craig Root. Mr. Root's term is expiring, but will serve until a replacement is selected. He has also indicated an interest in continuing to serve on the board and was recently re-elected Chairman of CADDA's Board of Directors.

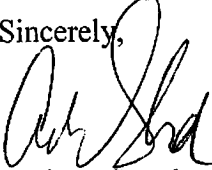
Enclosed is the following information:


1. Current board membership list.
2. Director qualification and information sheet
3. Board appointment process outline
4. CADDA Information Sheet; and
5. Biographical information form which may be used by applicants for the position (or a currently resume copy is acceptable).

It is important that the individuals nominated to serve can attend monthly meetings, held on the second Wednesday of each month at 12:00 noon.

As soon as you select your nominees, please submit their names together with a resume or the enclosed biographical form to the Coastal Area District Development Authority at 501 Gloucester St., Suite 201, Brunswick, Ga. 31520.

If you have any questions or need additional information, please call me at 912/261-2500, ext. 21.

Sincerely,  
  
Andrew Standard, CEO

Sincerely,  
  
Dan Coty, Chairman  
Coastal Georgia Regional Development  
Center Board of Directors

Enclosures

xc: Craig Root

# CADDA BOARD OF DIRECTORS

(FY 2009)

**CHAIRMAN: Craig Root**

**VICE CHAIRMAN: Dell Keith**

**SECRETARY: Bill Parker**

**ASST. SECRETARY: Ed Andrews**

## Glynn County

Ray Acosta

Walter McNeely

Keith Crusan  
Coastal Bank of Georgia

## Camden County

Craig Root  
Vista Outdoor Adv.

Edward Andrews, Jr

## Bulloch County

Bryan R. Burke, CIC  
Blount, Burke, Wimberly & Hendricks

Carolyn Ethridge  
Farmers & Merchants Bank

## Long County

Danny Norman

## Chatham County

Eula Parker  
The Savannah Bank

Deepika Paul  
United Community Bank

Monty Lee  
First Chatham Bank

Steve Stramm  
The Savannah Bank

## Liberty County

Brian Smith  
The Heritage Bank

Kevin L. Thomas  
Budget Car Sales of Hinesville

## McIntosh County

Bill Parker

## Effingham County

Kimball A. Warnock  
Adams-Warnock

## Bryan County

Dell Keith  
Bryan Bank & Trust

## CDC Board ONLY:

### Wayne County

Randy Teston  
Prime South Bank

### Candler County

Gail Curl  
Durden Banking Company

## STAFF:

### Brunswick:

> Andrew Standard  
> Robin Blackwell  
> Teena Hicks  
> Jodi Todd

### Savannah:

> Andrew Standard  
> Wendy Jeffers  
> Kelly Robinson

## QUALIFICATIONS

- Preferably candidate should represent business concerns, private-sector lending institution, community organization, or government.
- Employed in county represented, may be regional resident
- Knowledge and/or experience in business related activities such as lending, management, finance, etc.
- Be an active participant in attendance and representing the county.
- Be agreeable to federal background and credit inquiries.
- Be of good character and have satisfactory credit history.

## BOARD MEMBER RESPONSIBILITIES

- Approve loan requests.
- Approval of Annual Budget - CADDA's fiscal year runs from October 1 through September 30.
- Approval of Audit - conducted annually by a CPA firm.
- Personnel Matters - the CADDA Board approves the hiring and firing of CEO, employee contracts, and compensation.
- Comply with confidentiality requirements.

## TERM OF OFFICE

The director shall serve a term of three years; and until such time as a successor is appointed.

## BOARD MEETING SCHEDULE & TRAVEL COSTS

The CADDA Board of Directors meet on a monthly basis, usually the second Wednesday of each month, at Holton's Restaurant in Midway. The meetings are usually scheduled at 12:15 p.m., followed by lunch, hosted by CADDA. Travel expenses are reimbursed.

## BOARD APPOINTMENT PROCESS & TERM

### A. Nomination and Appointment

Nomination and appointment to fill vacancies to the Coastal Area District Development Authority Board of Directors for either an unexpired or full term, shall be made as follows:

- (1) The governing authority of the County which is entitled to select a member to the CADDA Board of Directors to fill the unexpired or full term as set forth in Section 3.1 of the CADDA Bylaws, shall submit a list of up to three (3) eligible persons to the CADDA Board of Directors.
- (2) The CADDA Board of Directors, at its next regular meeting, shall select and recommend one of the three persons nominated by the county governing authority to the CGRDC Board of Directors.
- (3) The CADDA Board of Directors shall submit the list of persons with its recommendation to the CGRDC Board of Directors.
- (4) The CGRDC Board of Directors shall, at its next regular meeting, appoint the nominee recommended by the CADDA Board of Directors or shall appoint one of the other two persons on the list.

### B. Term. The term of all subsequently elected directors of CADDA shall be for a period of three (3) years from the date of appointment by the CGRDC Board of Directors, or until the successor is elected and qualified.

## CADDA INFORMATION SHEET

The Coastal Area District Development Authority (CADDA) was created in 1976 to administer a \$5 million grant to a seafood processor in Glynn County, Georgia. This grant agreement permitted the creation of the CADDA Revolving Loan Fund (RLF). As loan payments are made, these funds are loaned to other qualified businesses within the eight-county coastal Georgia regional area serviced by CADDA. CADDA's revolving loan fund is the first and is the largest rural revolving loan fund in the United States. This fund is used to target community projects that result in a positive economic impact; primarily the creation of jobs in Coastal Georgia. Industrial recruitment lending is the method employed using the RLF.

In addition to assisting businesses through the Revolving Loan Fund, in May 1982, CADDA became a Certified Development Company for the purpose of delivering the Small Business Administration (SBA) 504 Program in the eight-county regional area of Coastal Georgia. This program provides longer repayment terms, a fixed reasonable interest rate, and up to 80% financing of eligible fixed assets, to expanding small businesses in our region.

In 1986, CADDA broadened its scope of assistance to small businesses by adding the service of packaging SBA guaranteed loans for banks under the SBA 7(A) program. This program enables CADDA to assist small business customers with a loan program structured to fit the needs of most companies, especially those companies not initially creating jobs.

In 1990 CADDA recognized the need to provide rural areas with attractive funds and applied for the Intermediary Relending Program. Funds were made available to CADDA for relending in 1991. Farmers Home Administration (FmHA) assistance is available through CADDA at a reasonable interest rate designated to provide assistance to businesses in rural areas.

In January 1991, the Coastal Area District Development Authority (CADDA) recognized the need to improve the quality of rural life and upgrade the economic environment through rural development. Upon recognition, CADDA began packaging the Business and Industrial (B & I) guaranteed loans for coastal and southeast Georgia bankers and eligible borrowers.

The purpose of most of these economic development loan programs is to create or retain permanent jobs and increase productivity within the coastal Georgia area. The increased tax base directly benefits cities and counties, with a positive effect for the region in terms of growth and prosperity.



Examples of projects approved, include:

- |                                   |                           |
|-----------------------------------|---------------------------|
| > Veterinarian Office             | > Sign Manufacturers      |
| > Motels                          | > Auto Processors         |
| > Golf Courses                    | > Seafood Processors      |
| > Convenience Store/Super Pumpers | > Wood Manufacturers      |
| > Manufacturers                   | > Chemical Plants         |
| > Franchise Restaurants           | > Apparel Manufacturers   |
| > Development Authority Loan      | > Industrial Motor Repair |
| > Mobile Home Park                | > Industrial Wholesale    |
| > Hardware Store                  | > Timber Manufacturers    |
| > Retail Businesses               | > Fiberglas Products      |
| > Beauty Salon                    | > Auto Dealerships        |
| > Auto Repair/Quick Lubes         | > Marina                  |
| > Auto Dealership                 |                           |

In summary, depending on the company's needs, CADDA financing can:

- provide a less than market interest rate
- offer longer repayment terms, conserving cash flow
- encourage bank participation by reducing credit risk

CADDA is a board-driven organization, with representation from nine (9) coastal counties. The organization is self-supporting and receives no funding from federal, state, or local agencies.

For more information on the loan programs available through CADDA in participation with area banks, please call the CADDA staff:

**Brunswick Office: 261-2500**

Chief Executive Officer Lawton Johnson - Ext. 21;  
Administrative Officer Robin Blackwell - Ext. 22;  
Loan Officer Teena Hicks - Ext. 23.

**Savannah Office: 236-9566**

Loan Officer - Leo Story  
Loan Specialist - Wendy Jeffers

**COASTAL AREA DISTRICT DEVELOPMENT AUTHORITY**  
**BIOGRAPHICAL INFORMATION FORM**

*(Please Type or Print)*

Date: \_\_\_\_\_

Name: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Home Address:

\_\_\_\_\_

Number of Years at Current Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

Company: \_\_\_\_\_

How Long at Current Company: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Business Address:

\_\_\_\_\_

Hometown:

\_\_\_\_\_

Date Appointed to CADD: \_\_\_\_\_

\_\_\_\_\_

Education:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Community Offices Held:

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\_\_\_\_\_

\_\_\_\_\_

Civic Activities:

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\_\_\_\_\_