

Youth Business Alliance

Charles E.O. Anderson, Guest Speaker

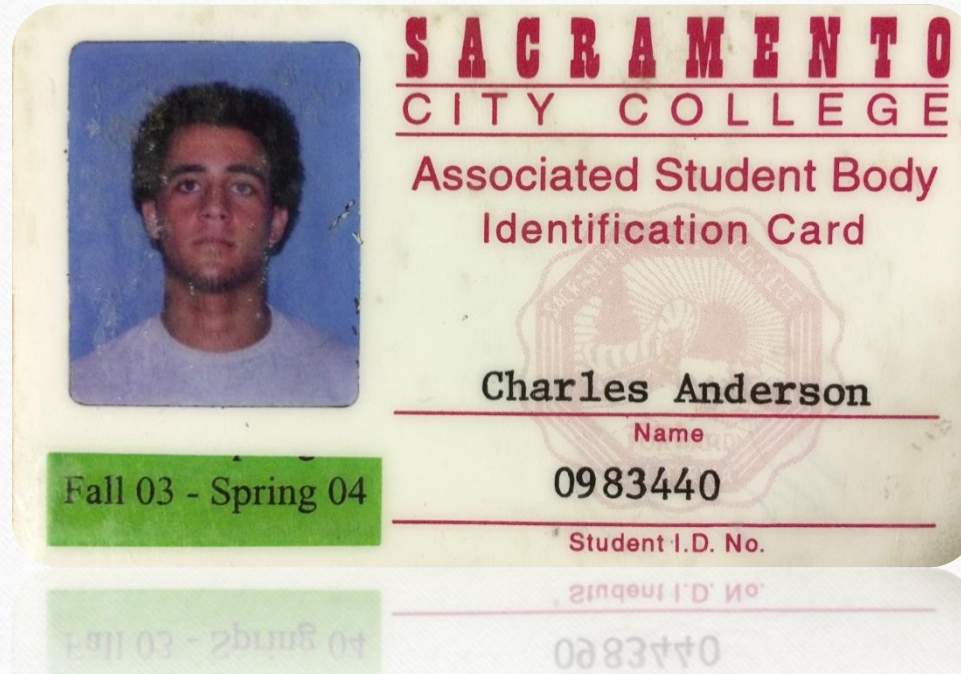
November 19th, 2014

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Life is 10% What Happens To You and 90% How You React To It.

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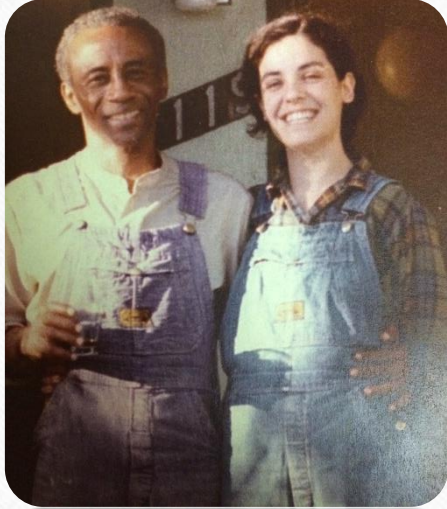
-Dr. Charles Swindoll



- My name is Charles Elliot Owens Anderson
 - I'm 30 years old
- I'm the CEO of Enverto Investment Group

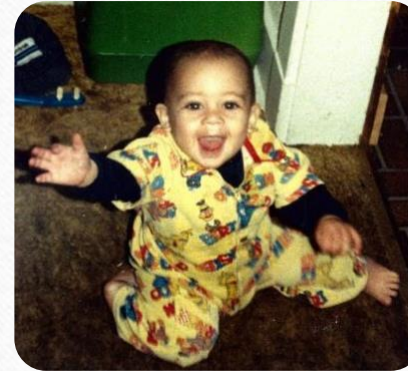
(We lend money to small businesses so that they can buy equipment)

THE EARLY YEARS



Born and raised in the
San Francisco Bay Area
(Richmond/San Pablo)

Age 1



Biological Father left my
brother, mother and I
when I was 2

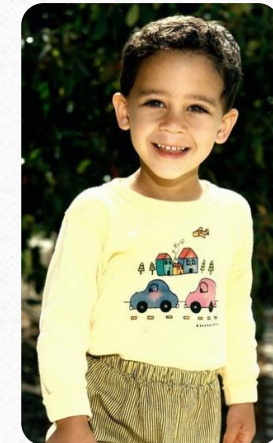
1984

First Home (it's been rebuilt)



Age 2

1986



THE EARLY YEARS – I've never missed a meal

Mom worked 3 jobs, used welfare, qualified for government subsidized housing, stood in line for bread bags, just to put food on the table.



Second job – Owens Brother Odd Jobs, door to door yard work services (\$20 pay day)

Given a scholarship to attend Walnut Creek Christian Academy - 1993



1986

First job – door to door car washes for \$0.25



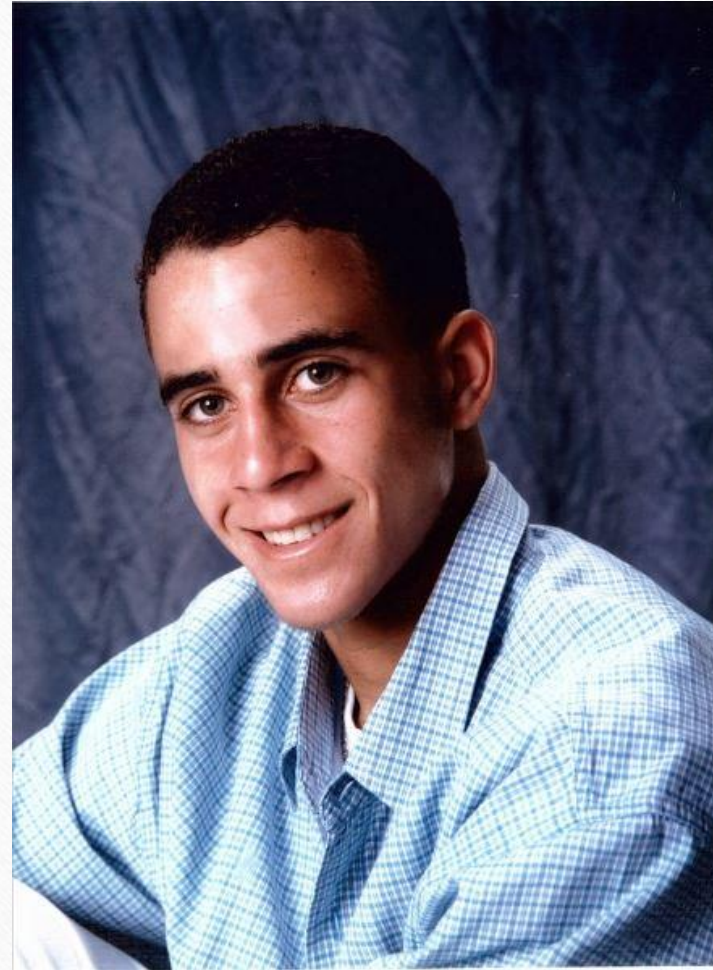
First Family VCR - 1992

1996

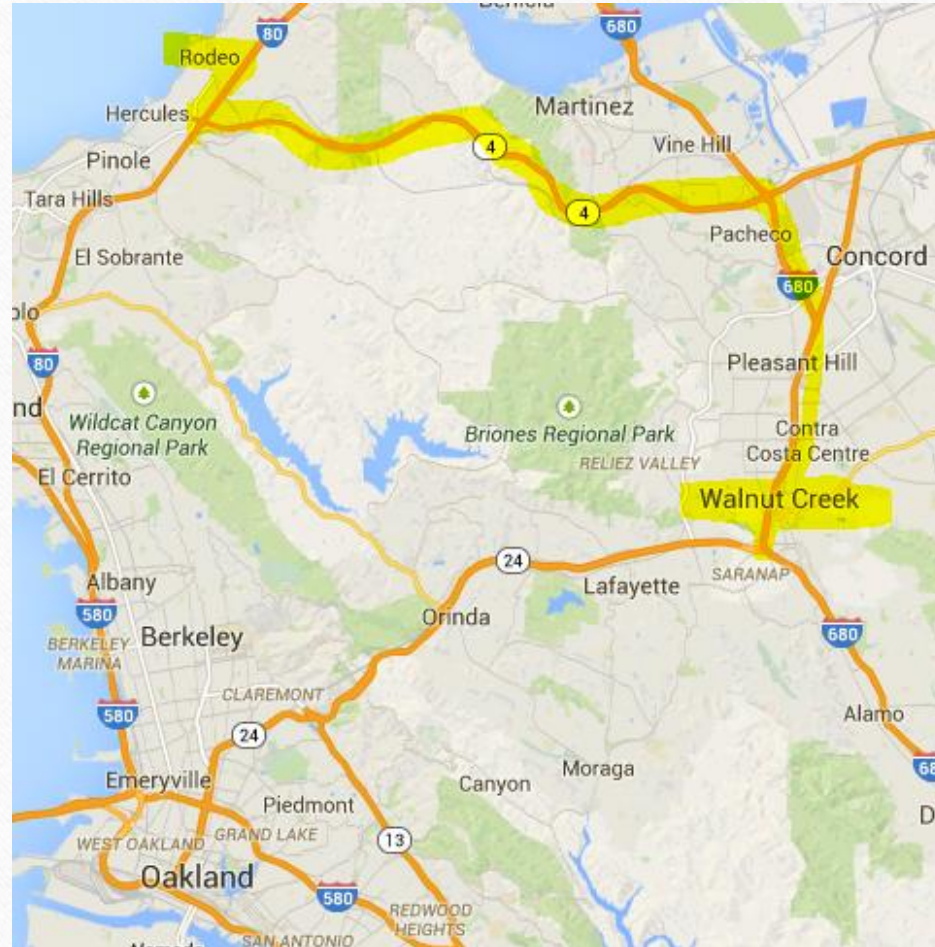
DKDK ZONE

– *Don't know what you don't know*

- Pimples don't last forever
- Time moves (you can't see yourself age)
- Every decision has a consequence
- Words leave a lasting impression
- There is more to life than sports



THE HIGH SCHOOL YEARS – DKDK ZONE



I attended Berean Christian High School in Walnut Creek, CA
– *Both Sides of the Train Tracks*

High school loves / hates

THINGS I LOVED IN HS

- Girls
- Sports

THINGS I HATED IN HS

- Studying
- Research
- High School
- Anything other than girls and sports

Best / Worst Memories

BEST

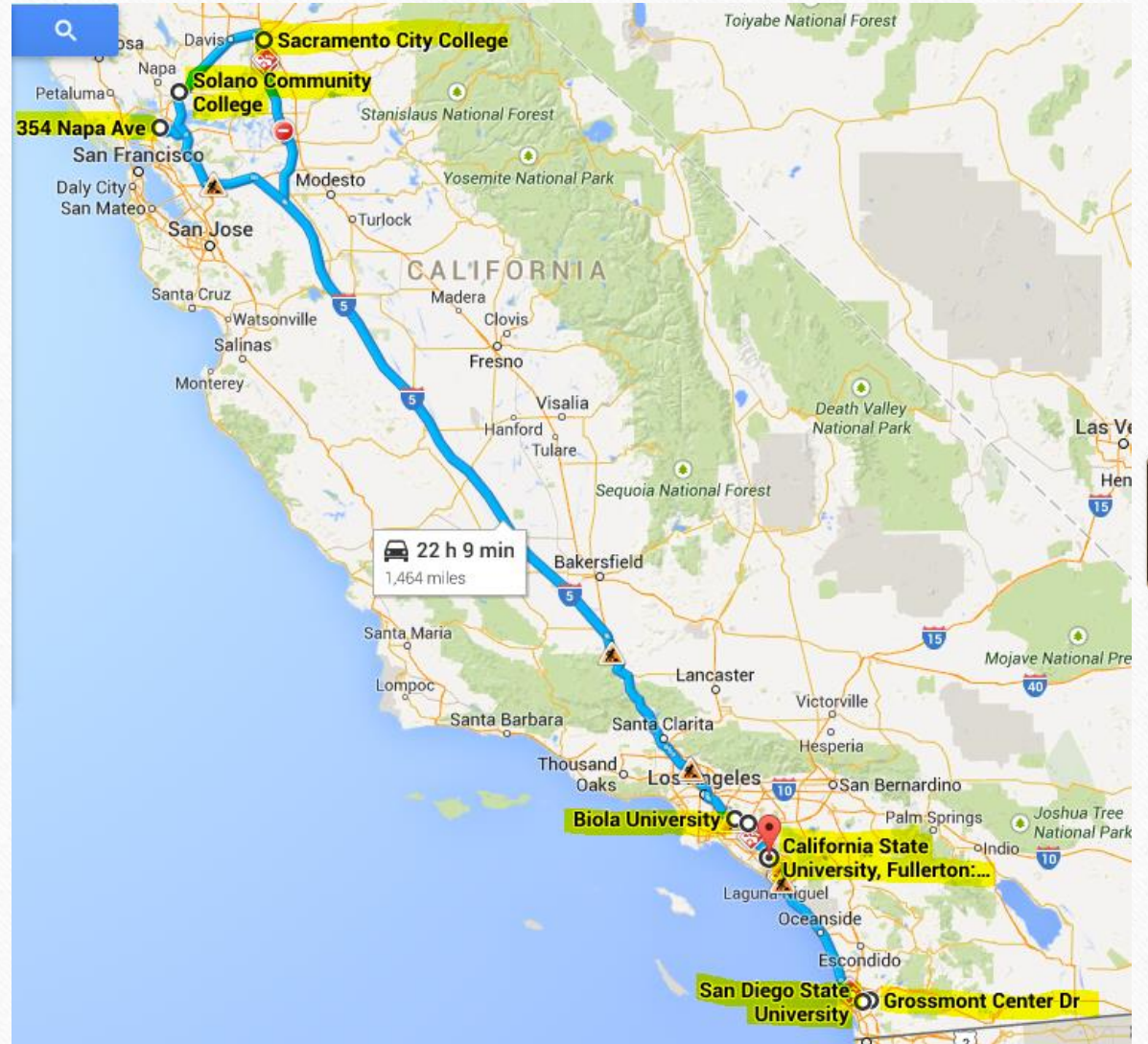
- Winning / Losing in Sports
- Crushing a hard exam
- Lifetime friends
- Limitless time (can't appreciate until years later)

WORST

- English Freshman Year – Very Hard
- Didn't have enough money to fit in
- Varsity Baseball Coach Fired Mid Season

THE COLLEGE YEARS – DEDICATED OR MISDIRECTED?

I attended 8 undergraduate colleges & universities



CAREER PATH – THE DOTTED LINE



After I was done playing baseball, I finished at San Diego State University in 1.5 more years (3.5 years total)



- First \$25,000 paycheck
- #1 out of 672 sales people
- Watched a massive company collapse



- Stanford Business School

2005

2014



First Post College Job

- Took a pay cut
- Quit after 6 months
- Learning basics about the mortgage industry



- Founded Pacific Investment & Loan
- Helped people and businesses get loans called mortgages to buy real estate



ENVERTO

A NEW LEASE ON INVESTING

Best / Worst Parts of Being CEO

BEST

- You get to see the dream big
- You get to work on very hard, complex problems all day long
- You directly impact people's lives
- You're never bored

WORST

- You're still responsible for the details
- There are no easy problems
- You have to fire people
- Your job is 24/7/365

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Embrace that life is hard and not fair

-recognize that disadvantages are often advantages, and advantages are usually disadvantages
(Read David & Goliath by Malcolm Gladwell)

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Only a fool learns from his own mistakes. A wise man
learns from the mistakes of others.

-Don't make the same mistake twice

Proverbs 17:10

“

I've missed more than 9000 shots in my career.
I've lost almost 300 games.
26 times, I've been trusted to take
the game winning shot and missed.
I've failed over and over and over again in my life.
And that is why I succeed.

- Michael Jordan

”

Fail Early & Often

“

”

Challenge your receiver. Believe that you will win.

-set clear goals...and actually imagine yourself winning (do it)

“

”

Practice Disciplined Focus

Counting Challenges – 1...2....3....4...5...

Questions / Enverto 101

WE CAN SUMMARIZE THIS
HIGH-YIELD, ASSET-BACKED
DIVERSIFIED AMORTIZING
INVESTMENT STRATEGY IN ONE
WORD: ONIONS.



AN INVESTMENT
MARKET WITH ADDED
HORSEPOWER.



MANY (MANY) HAPPY RETURNS.



WE KNOW YOUR
BUSINESS IS MORE
THAN JUST A CREDIT SCORE

A screenshot of a MarketWatch news article. The article title is "Enverto Investment Group Closes a \$100mm Equipment Financing Credit Facility with Guggenheim Securities". The article is dated "Published: Sept 17, 2014 2:06 p.m. ET". The MarketWatch logo is visible at the top left of the screenshot. There are social media icons for Facebook, Twitter, LinkedIn, and Google+ at the top right. A navigation bar with links like "NEWS VIEWER", "MARKETS", "INVESTING", "TRADING DECK", "PERSONAL FINANCE", "RETIREMENT", "ECONOMY", and "REAL ESTATE" is also visible.

MarketWatch

NEWS

12:56 A.M. ET Bank of Japan sticks to upbeat view
12:24 A.M. ET 'Tis the season for China to waste govern
12:21 A.M. ET UPDATED Asia stocks: Latest quotes

NEWS VIEWER MARKETS INVESTING TRADING DECK PERSONAL FINANCE RETIREMENT ECONOMY REAL ESTATE

PRESS RELEASE

Enverto Investment Group Closes a \$100mm Equipment Financing Credit Facility with Guggenheim Securities

Published: Sept 17, 2014 2:06 p.m. ET

f t g e

Aa

Announces release of IMCA Express Tool

