

2020

年度报告



美国借贷中心

以诚信，透明和担当铸就可持续成功

恭喜ALC投资人永久
绿卡获批圆梦美国



ALC投资人成功收回 50万投资款



雅虎财经 | EB-5行业领袖ALC率先提供医疗捐赠和支持以帮助抗击武汉冠状病毒

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S&P 500 3,324.35 -21.42 (-0.64%) Dow 30 29,068.49 -311.28 (-1.06%) Nasdaq 9,505.30 -66.85 (-0.70%) Russell 2000 1,648.92 -12.54 (-1.11%)

FOR EVERY PHASE OF YOUR FINANCIAL LIFE, YOU NEED AN ADVOCATE. Edward Jones Here's How

EB-5 Industry Leader ALC Spearheads Medical Donations and Support to Help Fight Wuhan Coronavirus

Business Wire February 6, 2020

American Lending Center and Sunstone Management implement long-term donation plan to distribute direly needed medical supplies to hospitals throughout China

American Lending Center (ALC), in partnership with its sister company Sunstone Management, have begun a series of donations to help mitigate the spread of the coronavirus. With the total number of confirmed cases above 28,000 and those in the US rising daily, the declared global health emergency requires a global response. ALC is the first EB-5 regional center and Sunstone is the first U.S. investment firm to send aid to be distributed among hospitals in China, collaborating directly with Chinese government officials, hospital facilities and transport services.

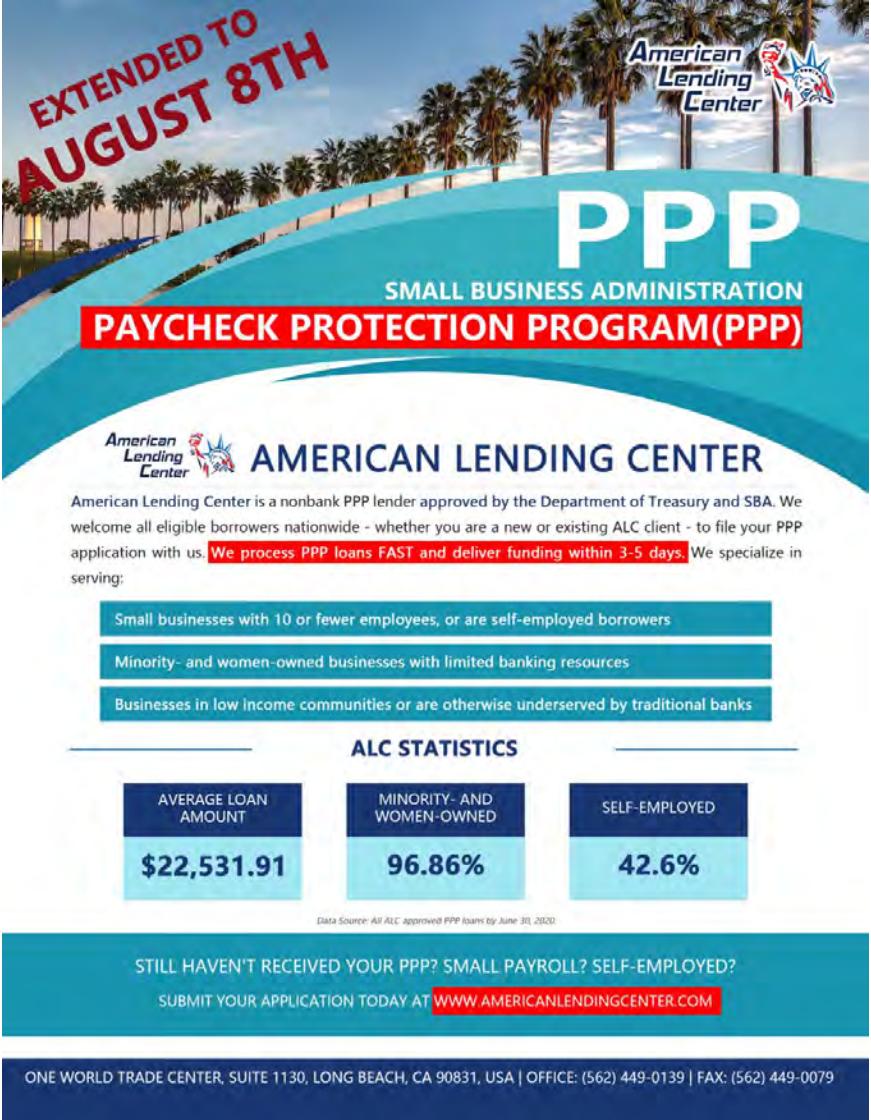
Medical supplies have become so limited in China that basic needs can be too expensive for hospitals to afford, with one face mask going for up to \$30 USD and delivery delayed by up to two months. ALC and Sunstone's initial donation, which arrived in Beijing for distribution across China on February 3, included 17,000 masks for six hospitals. The medical facilities receiving supplies are two hospitals in Jingzhou, one in Nanzhang, and one in Huangmei - all in Hubei Province surrounding the City of Wuhan - as well as hospitals in Beijing and Chongqing.

ALC and Sunstone will continue to support efforts to halt the rapid spread of the disease by facilitating further donations of medical clothing, devices and other important supplies as requested by those on the ground, with a current shipment of 350th medical supplies and





ALC通过PPP贷款援助中小企业， 少数族裔和女性 经营企业



**EXTENDED TO
AUGUST 8TH**

PPP
SMALL BUSINESS ADMINISTRATION
PAYCHECK PROTECTION PROGRAM (PPP)

AMERICAN LENDING CENTER

American Lending Center is a nonbank PPP lender approved by the Department of Treasury and SBA. We welcome all eligible borrowers nationwide - whether you are a new or existing ALC client - to file your PPP application with us. **We process PPP loans FAST and deliver funding within 3-5 days.** We specialize in serving:

- Small businesses with 10 or fewer employees, or are self-employed borrowers
- Minority- and women-owned businesses with limited banking resources
- Businesses in low income communities or are otherwise underserved by traditional banks

ALC STATISTICS

AVERAGE LOAN AMOUNT	MINORITY- AND WOMEN-OWNED	SELF-EMPLOYED
\$22,531.91	96.86%	42.6%

Data Source: All ALC approved PPP loans by June 30, 2020

STILL HAVEN'T RECEIVED YOUR PPP? SMALL PAYROLL? SELF-EMPLOYED?
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EB-5投资新风向：

加州长滩云端厨房高级贷款项目(Partake Collective)



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American Lending Center Celebrates the Successful Opening of Front Street Village

Business Wire January 13, 2020

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ALC continues to bring in international investment through its latest project in North Carolina

American Lending Center (ALC), a leading EB-5 regional center, recently celebrated the full opening of The Beaufort Hotel and its restaurant, 34° North, both fixtures of the Front Street Village community. This marks another successful investment in North Carolina for ALC, a boon to their growing footprint in the state.

The Beaufort Hotel occupies the former grounds of Beaufort Fisheries, Inc., which, until its decline in the 1970s, remained emblematic of Beaufort's identity, having provided generations of workers with a dependable livelihood. Today, the 133-room hotel pays tribute with a nautical theme. Additionally, both The Beaufort Hotel and 34° North are staunch advocates of social responsibility, using green technologies and environmentally-friendly products, cementing its leadership among all hotels within the North Carolina Green Initiative.

"We are thrilled to expand our support of entrepreneurs in North Carolina, especially by investing in projects like this, which will boost local tourism and stimulate economic growth," said John Shen, ALC's chief executive officer. "It is exciting to see the potential that foreign investment has to reinvigorate these historic towns."

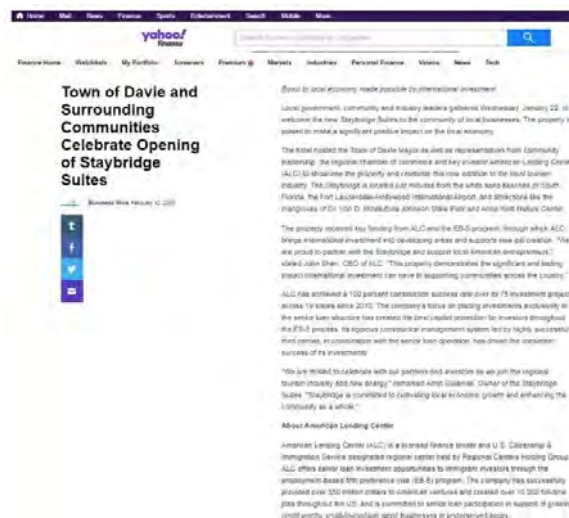
The Front Street Village Community has already brought in waves of tourists, indicating widespread interest in witnessing the views and architectural style of historic Beaufort.

ALC's predominant focus on placing EB-5 investments exclusively in the senior loan structure has created optimal capital protection for investors throughout the EB-5 process. Its rigorous construction management system led by highly successful third parties, in coordination with the senior loan operation, has driven the consistent success of its investments. ALC has successfully provided over 350 million dollars to American ventures while achieving a 100 percent construction success rate, and has created over 10,000 full-time jobs throughout the US.

About American Lending Center:

American Lending Center (ALC) is a licensed finance lender and US Citizenship & Immigration Service designated regional center held by Regional Centers Holding Group. ALC offers senior loan investment opportunities to immigrant investors interested in obtaining permanent resident status in the United States through the employment-based fifth preference visa (EB-5) program. ALC has completed funding 75 EB-5 projects in 19 states to date and is committed to senior loan participation in support of growing credit worthy small-to-medium sized businesses in rural and underserved areas.

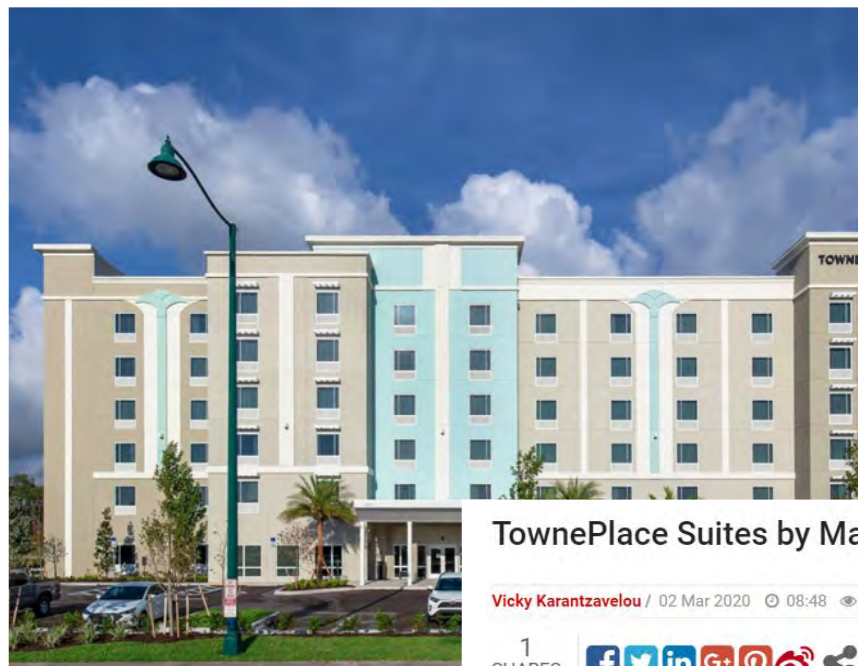
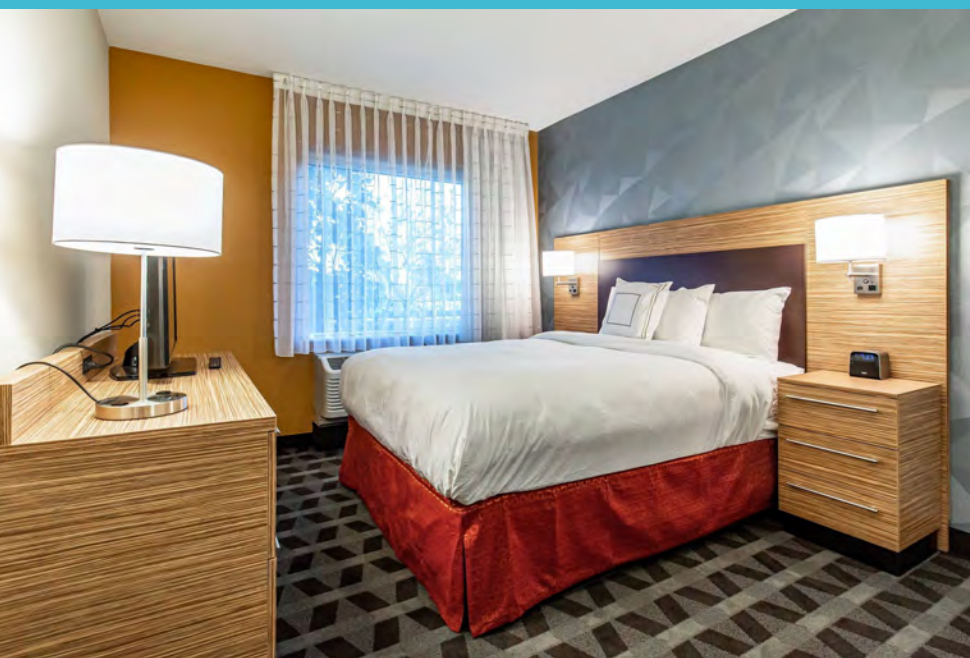
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酒店开业



佛州羽声酒店 盛大开幕



佛州万豪广场 套房酒店3月 正式开业



TownePlace Suites by Marriott opened in Naples, Florida

Vicky Karantzavelou / 02 Mar 2020 08:48 1228

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SHARES



New 131-suite hotel opened its doors welcoming guests to the heart of Naples.





北卡万豪费尔菲德酒店3月正式开业

北卡万豪广场套房 酒店6月正式开业



美国借贷中心荣获 2020 年度洛杉矶地 区前 100 名最佳工 作环境奖



2020年度「INC」 榜单正式发布：

美国借贷中心(ALC)的母公司区域中心控股集团首次亮相就凭借三年185%的盈利增长率，跻身“Inc. 5000”-全美成长最快5000强(综合排名2260名)。



Inc. 5000 年刊 ALC被聚焦

HONOREE SPOTLIGHT ■ REGIONAL CENTERS HOLDING GROUP

Investing in Small Business

Marrying EB-5 with SBA lending created a unique opportunity for emigrating investors.

2020
Ranking
2260

\$17.9
million
2019 Revenue

185%
3-year
Growth

28
Employees



At the height of the Great Recession, entrepreneur John Shen had all of \$7 in his bank account and a family of four to feed. Income from his thriving Florida real estate businesses, which had been growing steadily, was suddenly gone. By 2009, Shen had lost his company and struggled with seemingly insurmountable personal debts.

Facing hard times before, "I knew I had the ability to come back," Shen says.

He grew up in China, attended graduate school in the U.S., then spent eight years as a successful pharmaceutical professional before deciding that starting his own business was his best strategy for prosperity.

SPOTLIGHT OPPORTUNITY

A new entrepreneurial opportunity surfaced that same year, in 2009, when President Barack Obama signed legislation to jumpstart the faltering economy. Shen studied the legislation and found opportunities to help small businesses.

He was already familiar with the federal EB-5 capital program, which was created in 1990 to attract investment in U.S. companies. EB-5 was established to allow up to 10,000 foreign citizens annually to receive a green card and permanent resident status in exchange for an investment of \$500,000 in U.S. companies.

Those investment funds help fuel growth in U.S. businesses and create new American jobs. A 2019 report found that EB-5 investment programs, in total, contributed more than \$55 billion to the U.S. economy between 2014 and 2015, through more than 75,000 construction jobs.

In July 2009, Shen submitted his first regional center business proposal to the U.S. Citizenship and Immigration Services (USCIS) under Homeland Security. This unique business model injected the EB-5 capital into U.S. small businesses through SBA 504 loans. In April 2010, his proposal was approved.

NAVIGATING IMMIGRATION REGULATIONS

"I saw that EB-5 had great potential for residents of countries like China, which had many wealthy families who were interested in having their children be educated in the U.S.," Shen explains. However, there were many complicated immigration rules to learn. He became an expert.

To connect high-net-worth Chinese citizens with the opportunity to invest in U.S. businesses, Shen established Regional Centers Holding Group (RCH) in 2012. Since its founding, RCH has grown to include 12 regional centers designated by the USCIS to facilitate EB-5 investments.

"It took three or four years to build the infrastructure, and then the market took off in 2015," Shen says.

Many of the investments were made through the SBA 504 loan program in the hospitality industry, with new hotel construction, assisted living facilities, medical offices, cinemas, and manufacturing, he says.

RCH was so successful that Shen was named "SBA 504 Lender of the Year" by Coleman Report in 2017.

The market has recently cooled, due to the global pandemic and changing government policies, he says, so RCH pivoted. The company is one of only two real estate to provide Paycheck Protection Program (PPP) loans, "which says a lot about our credibility," Shen says. "We're changing strategies to survive to serve the U.S. small business community."

USA TODAY



Finding **SUCCESS** in a **CRISIS** **2020**

Inc.

5000

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Our 2020 CEO Survey Review

SECRETS OF GROWTH
25 Founders Tell How They Earned It

LEADERSHIP
50 CEOs Share Their Wisdom

No.1
A Classic American Success Story
48,337% GROWTH!
Kabir Barday of OneTrust
Page 102

“行业颠覆奖”

南加州最有影响力的媒体“洛杉矶商刊”(Los Angeles Business Journal)公布本年度洛杉矶商圈发展最快100家私企排名。ALC母公司区域中心控股排名第55位。同时，区域中心控股还荣幸获得“行业颠覆奖”(Disruptor Award)。



ALC香港团队 荣获“港人港 情”移民品牌 大奖



ALC 参加首届线上 年度EB-5大会



ALC 越南团队 YOUTUBE 频道 正式开通



ALC 播客正式开通

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深度剖析EB-5项目就业风险

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American Lending Center



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American Lending Center, LLC (ALC) is a USCIS-designated regional center and licensed senior loan lender. ALC official podcast offers firsthand EB-5 information on all fronts and shares opinions of the industry lenders.

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*Finance Small Business
Create New Jobs*



**American
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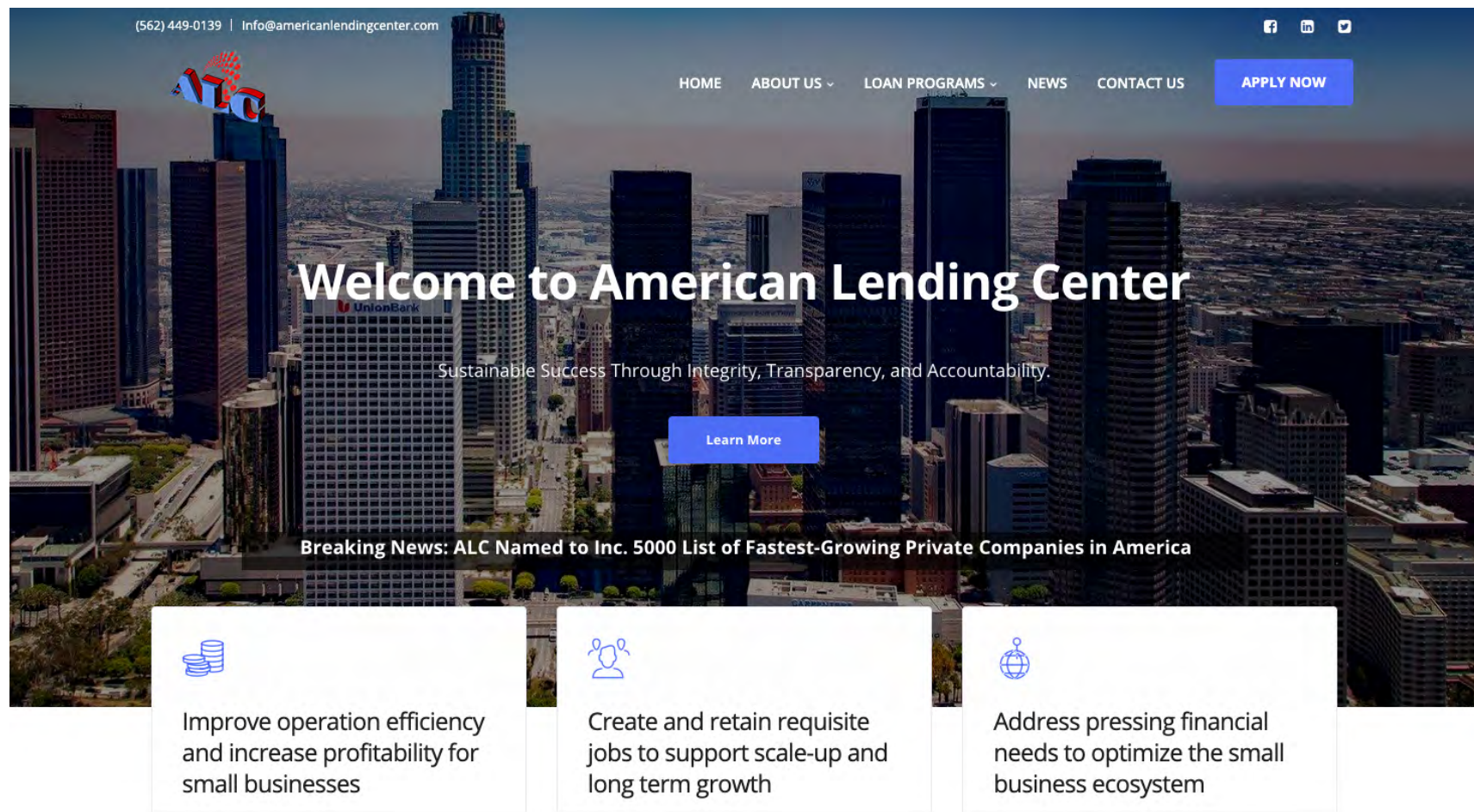
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ALC 庆祝公司成立11周年
感谢一路有你

2020 年度报告

以诚信，透明和担当铸就可
持续成功

