

2016  
ANNUAL REPORT

SINCE ITS CREATION IN 1983, **JEDA** HAS FACILITATED THE  
ISSUANCE OF **489 BONDS** FOR OVER **\$9.3 BILLION**  
RESULTING IN THE CREATION AND RETENTION  
OF MORE THAN **226,060 JOBS.**

## COMMITTED TO HELPING SOUTH CAROLINA'S GROWTH FOR 33 YEARS

For more than 33 years, the South Carolina Jobs-Economic Development Authority (JEDA) has been committed to connecting South Carolina's businesses and non-profits with funding opportunities needed to advance economic growth in healthcare, education, manufacturing and solid waste sectors.

This past fiscal year, JEDA issued bonds for the fourteen (14) projects detailed below. In addition, these projects resulted in the creation of hundreds of construction jobs throughout South Carolina.

### EDUCATION

- » Ashley Hall Foundation  
Amount — \$18.74 million  
Jobs Retained — 137
- » Converse College  
Amount — \$10.225 million  
Jobs Created — 11
- » Furman University  
Amount — \$64.69 million  
Jobs Retained — 877
- » Greer Middle College  
Charter High School  
Amount — \$6.558 million  
Jobs Retained — 35
- » Spartanburg Preparatory School  
Amount — \$5.81 million  
Jobs Created — 6  
Jobs Retained — 45
- » Tri-County Technical College  
Amount — \$27.92 million  
Jobs Created — 6  
Jobs Retained — 335

### EDUCATION (CONTINUED)

- » Wofford College  
Amount — \$50 million  
Jobs Created — 8  
Jobs Retained — 459

### HEALTHCARE

- » CareAlliance  
Roper St. Francis Healthcare  
Amount — \$27.5 million  
Jobs Retained — 5,347
- » Palmetto Health  
Amount — \$120 million  
Jobs Retained — 1,800

### NON-PROFIT

- » Anderson Area YMCA  
Amount — \$7 million  
Jobs Created — 5  
Jobs Retained — 204
- » Palmetto Goodwill  
Amount — \$18.106 million  
Jobs Retained — 235

### MANUFACTURING

- » Watson Engineering  
Amount — \$7 million  
Jobs Created — 30  
Jobs Retained — 120

### SC SAVES PROGRAM

- » Randolph Trucking  
Amount — \$880,622  
Jobs Created — 4
- » Sumter County  
Amount — \$5.262 million  
Jobs Created — 10

## HELPING SOUTH CAROLINA THRIVE

Through the use of tax-exempt and taxable bonds, JEDA assists in the financing of eligible projects by serving as a conduit issuer of special obligation revenue bonds. Entities borrow money through, not from, JEDA. This is done without cost to the taxpayers since JEDA is completely self-supporting, primarily operating on revenues generated by bond issuing activities.

As we move ahead, JEDA looks forward to building on our three decades of progress as we all work to continue "Helping South Carolina Thrive."



Michael W. Nix, CFA  
Chairman, JEDA Board of Directors



Harry A. Huntley, CPA  
Executive Director, JEDA

“FOR MORE THAN  
33 YEARS, JEDA HAS  
WORKED ALONGSIDE  
MANUFACTURERS,  
NON-PROFITS AND  
ENTREPRENEURS  
LARGE AND SMALL,  
AS WELL AS CRITICAL  
PROVIDERS OF  
EDUCATION AND  
HEALTHCARE, WHO  
ARE ALL MAKING  
AN INVESTMENT IN  
SOUTH CAROLINA’S  
FUTURE.”

— HARRY A. HUNTLEY, CPA  
EXECUTIVE DIRECTOR, JEDA

# 137 JOBS RETAINED



## ASHLEY HALL FOUNDATION

\$18.74 MILLION

- » SC JEDA Tax-Exempt Economic Development Revenue Refunding Bonds
- » Funds used to lower the costs of the school's now-complete major capital improvements
- » Charleston, SC — Charleston County
- » Bond Counsel — Sam Howell, Howell, Linkous & Nettles, Charleston, SC

The Ashley Hall Foundation used \$18.74 million in tax-exempt bond funding from JEDA to lower the costs of the school's now-complete major capital improvements.

The 650-student, 137-employee day school used the Economic Development Revenue Refunding Bonds to refund the Series 2007 bonds that were used for acquisition, construction, furnishing and equipping at Ashley Hall's facilities on Rutledge Avenue in downtown Charleston.

*“Saving money on financing our facilities projects helps us further our mission of educating women who are independent, ethically responsible and prepared to face the challenges of society of confidence. Being good stewards of the families who comprise our student body and all those to come is critical.”*

— Audrey Tamekazu  
Assistant Head of School and  
Chief Financial Officer  
Ashley Hall



# 11 NEW JOBS CREATED

## CONVERSE COLLEGE

### \$10.225 MILLION

- » SC JEDA Tax-Exempt and Taxable Economic Development Revenue Bonds
- » Funds used to finance new student housing
- » Spartanburg, SC - Spartanburg County
- » Bond Counsel – Mitchell Johnson, Haynsworth Sinkler Boyd, P.A., Charleston, SC

NCCD – Spartanburg Properties LLC, in cooperation with Converse College, used \$10,225,000 in bond funding from JEDA to finance new student housing on the campus of Converse College in Spartanburg.

The three-story, 40,000-square-foot facility will provide 120 beds in suite settings for primarily juniors and will be on the site of the former Morris Hall on the Spartanburg campus. The financing included \$10,010,000 in tax-exempt revenue bonds and \$215,000 in taxable bonds.

Eleven new jobs are expected to be created as a result, and occupancy is expected in fall 2017. Converse College was founded in 1889 and now enrolls about 870 female undergraduate students and about 450 male and female post-graduate students.

*“Converse College is excited to offer this very attractive facility to our students next year. This residence hall is an important piece in our 10-year Student Housing Plan, and the financing options from JEDA helped us make this plan a reality.”*

*—Krista Newkirk  
President  
Converse College*



# 877 JOBS RETAINED



## FURMAN UNIVERSITY \$64.69 MILLION

- » SC JEDA Tax-Exempt Economic Development Revenue Bonds and Revenue Refunding Bonds
- » Funds used to finance the renovation and rehabilitation of student housing facilities and to refinance the school's investment in its Charles H. Townes Science Center
- » Greenville, SC – Greenville County
- » Bond Counsel – Tyler Smith, Haynsworth Sinkler Boyd, P.A., Greenville, SC\*

Furman University used \$64.69 million in tax-exempt Economic Development Revenue and Revenue Refunding Bonds issued through JEDA to refinance the Greenville school's investment in its Charles H. Townes Science Center and to finance the renovation and rehabilitation of Lakeside Housing.

An approximately 75,000-square-foot expansion to the existing 138,000-square-foot Townes Science Center - which was completed in 2008 and includes such features as magnetic resonance, molecular biology and GIS labs, as well as a planetarium and extensive zoological collection - used Educational Facilities Authority (EFA) bonds issued in 2006 and these bonds were advantageously refinanced with the Series 2015 JEDA Bonds.

The renovation and rehabilitation of Lakeside Housing – student housing facilities encompassing seven buildings and over 600 beds—is the first step in a multi-phase project to modernize Furman's traditional freshman and sophomore residence halls, which were built in the 1950's and 1960's.

*\*Tyler Smith now practices law at Parker Poe Adams & Bernstein LLP in Greenville, SC*

*“Refinancing our previous debt with more favorable terms allows us to further leverage our position as a tax-exempt educational entity that focuses on utilizing our resources in the most efficient way possible to prepare new leaders to meet the challenges that lie ahead.”*

*— Kristopher N. Kapoor  
Chief Investment Officer  
Furman University*



# 35 JOBS RETAINED

## GREER MIDDLE COLLEGE CHARTER HIGH SCHOOL | \$6.558 MILLION

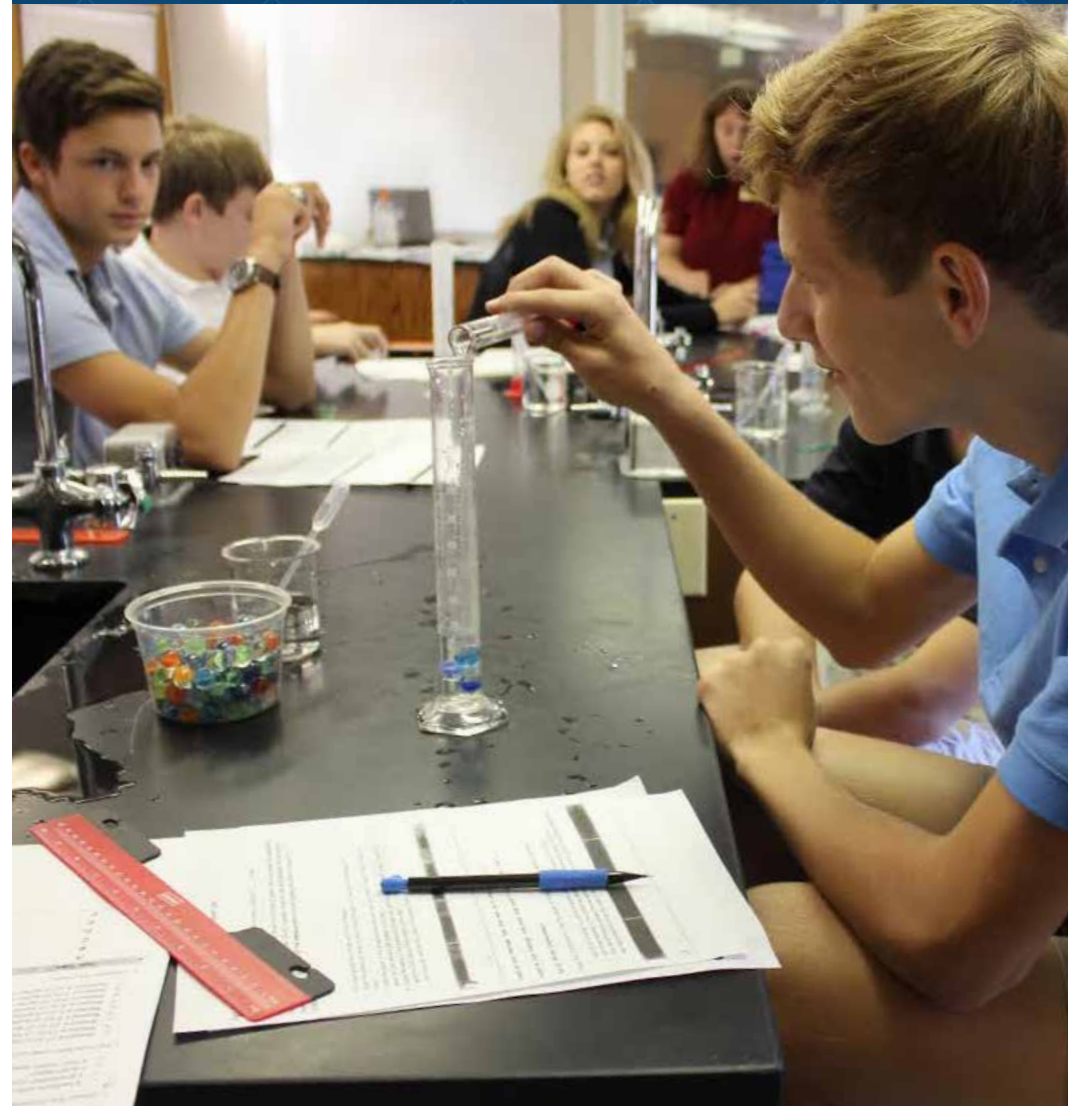
- » SC JEDA Tax-Exempt Economic Development Revenue Bonds
- » Funds used to replace 29 portable units with a new building
- » Taylors, SC - Greenville County
- » Bond Counsel – Kathy McKinney, Haynsworth Sinkler Boyd, P.A., Greenville, SC

Greer Middle College Charter High School used \$6,558,000 in tax-exempt financing from JEDA to replace 29 portable units with a new school building on the Benson Campus of Greenville Technical College in Taylors.

The school opened in 2008 and now has a staff of 137 and 440 students in grades 9-12. The Economic Development Revenue Bonds will provide them a two-story, 46,000-square-foot academic home with 26 classrooms, three science labs, two learning commons areas and rooms for senior projects and college seminars.

*“We opened in 2008 and have added grades and students each year. Now, thanks to JEDA bond funding, we’re going to be able to give these promising young learners a school facility they and the whole community can be proud of.”*

—Jimmy Armstrong  
Principal  
Greer Middle College Charter High School



# 6 NEW JOBS CREATED



## SPARTANBURG PREPARATORY SCHOOL \$5.81 MILLION

- » SC JEDA Tax-Exempt and Taxable Educational Facilities Revenue Bonds
- » Funds used to finance construction of a new middle school and to refinance debt used to pay for existing facilities
- » Spartanburg, SC – Spartanburg County
- » Bond Counsel – Michael Kozlarek, Parker Poe Adams & Bernstein LLP, Greenville, SC

Spartanburg Prep used \$5.56 million in tax-exempt Educational Facilities Revenue Bonds, along with a \$250,000 taxable Educational Facilities Revenue Bond, to fund a 30,000-square-foot expansion which includes a gym, cafeteria and 10 classrooms to house grades six through eight.

The school, opened in 2009 as the county's first public charter school and now serves 400 students from kindergarten through fifth grade, will also use the bonds to refinance debt used to pay for existing facilities at the school on South Spring Street in Spartanburg.

*“This expansion will let us grow to serve 560 students, and JEDA financing is key to our ability to take this step. The funding also will help us renovate our existing facilities.”*

— John von Rohr  
Principal  
Spartanburg Preparatory School

# 45 JOBS RETAINED



# 6 NEW JOBS CREATED

## TRI-COUNTY TECHNICAL COLLEGE FOUNDATION | \$27.92 MILLION

- » SC JEDA Tax-Exempt Educational Facilities Revenue Bonds
- » Funds used to finance a new student center and other improvements on campus
- » Pendleton, SC — Anderson County
- » Bond Counsel — Michael Kozlarek, Parker Poe Adams & Bernstein LLP, Greenville, SC

Tri-County Technical College (TCTC) used \$27.92 million in tax-exempt SC JEDA Education Facilities Revenue Bonds to help pay for a new Student Success Center — including study space, computer labs, campus store and café — as well as a new central cooling plant, shipping/receiving facility and refurbishment of Ruby Hicks Hall into a new one-stop student service center.

The two-year school enrolls approximately 7,000 students at its locations in Pendleton, Anderson, Easley and Seneca. It also has a partnership program that allows students to attend TCTC for two semesters with Clemson University student status before bridging over to that nearby four-year institution.

*“These are exciting times at Tri-County Technical College and across the Upstate. Leveraging JEDA bond funding is making possible improvements that will help us continue to prepare our students to join this dynamic workplace and all it demands.”*

— Cara Hamilton  
Vice President of Business Services  
Tri-County Technical College



# 335 JOBS RETAINED

# 8 NEW JOBS CREATED



# 459 JOBS RETAINED

## WOFFORD COLLEGE

### \$50 MILLION

- » SC JEDA Tax-Exempt Economic Development Revenue Bonds
- » Funds used to finance a series of major additions to its campus
- » Spartanburg, SC – Spartanburg County
- » Bond Counsel – Kathy McKinney, Haynsworth Sinkler Boyd, P.A., Greenville, SC

Wofford College used \$50 million in tax-exempt Economic Development Revenue Bonds issued from JEDA to finance a series of major additions to its campus. Ground recently was broken for the new facilities and they are expected to be operational in 2017.

These facilities include the Rosalind Sallenger Richardson Center for Arts — a 65,000 –square-foot facility featuring a 300-seat performance hall, museum and student gallery — and the Jerry Richardson Indoor Stadium, a 123,000-square-foot facility that will include a 3,400-seat basketball arena and a 500-seat volleyball venue.

*“These two projects represent another major move forward for Wofford College. Tax-exempt financing from JEDA has combined with the generosity of Wofford alumnus and board member Jerry Richardson to make this possible.”*

— Barbie Jefferson  
Chief Financial Officer  
Wofford College



# 5,347 JOBS RETAINED

## CAREALLIANCE/ROPER ST. FRANCIS HEALTHCARE | \$27.5 MILLION

- » SC JEDA Tax-Exempt Economic Development Revenue Bonds
- » Funds used to acquire land and pay for support systems
- » Goose Creek and Charleston, SC – Berkeley and Charleston Counties
- » Bond Counsel – Jeremy Cook, Haynsworth Sinkler Boyd, P.A., Charleston, SC

CareAlliance/Roper St. Francis Healthcare used the proceeds of a \$27.5 million Economic Development Revenue Bond issued through JEDA to acquire land and help pay for support systems needed to expand its critical services in Charleston and Berkeley counties.

The tax-exempt bonds were used to buy approximately 123 acres of land near U.S. 176 and U.S. 17-A in Goose Creek that will be home to new facilities, as well as to pay for new information services and human resources systems, a cath lab, and surgical, cancer and learning centers throughout its two-county service area.

*“This ability to leverage tax-exempt bond funding continues to be critical to our mission to bring our state-of-the-art care and services to fast-growing areas of need while at the same time enhancing our ability to serve our existing patient base.”*

—Bret D. Johnson  
Chief Financial Officer and Senior Vice President  
CareAlliance/Roper St. Francis Healthcare





# 1,800 JOBS RETAINED



Photo provided by Palmetto Health

## PALMETTO HEALTH

### \$120 MILLION

- » SC JEDA Tax-Exempt Hospital Improvement Revenue Bonds
- » Funds used to refinance the purchase of the Tuomey healthcare system in Sumter, and pay for other investments at existing facilities in both Richland and Sumter Counties
- » Columbia and Sumter, SC – Richland and Sumter Counties
- » Bond Counsel – David Kates, Chapman and Cutler LLP, Chicago, IL

Palmetto Health used tax-exempt bond funding issued through JEDA to refinance its purchase of the Tuomey healthcare system in Sumter, as well as to pay for other investments at its existing facilities in both Richland and Sumter Counties.

Palmetto Health owns Palmetto Health Richland, Palmetto Health Baptist and Palmetto Health Baptist Parkridge. An affiliated not for profit corporation, Palmetto Health Tuomey, purchased Tuomey Regional Medical Center and affiliated medical practices on January 1, 2016.

The \$120 million in Hospital Improvement Revenue Bonds refinanced the Tuomey acquisition, paid for improvements, and refinanced previous investments at facilities Palmetto Health operates in both Richland and Sumter Counties.

*“America’s medical needs just continue to grow, and it’s an expensive venture. This financing helps make it possible for Palmetto Health to better serve its community, and we were pleased to have been able to assist.”*

— David Kates  
Bond Counsel  
Chapman and Cutler LLP

# 5 NEW JOBS CREATED

## ANDERSON AREA YMCA

### \$7 MILLION

- » SC JEDA Tax-Exempt Economic Development Revenue and Revenue Refunding Bonds
- » Funds used to refinance JEDA bonds used for original construction and pay for new growth
- » Anderson, SC — Anderson County
- » Bond Counsel — Tyler Smith, Parker Poe Adams & Bernstein LLP, Greenville, SC

The Anderson Area YMCA used \$7 million in bond funding to retire 1999 JEDA bond issues that originally financed the Anderson Area YMCA including a lap pool, locker rooms, gym, indoor track, wellness center, community meeting room and nursery care room at the facility at 201 East Reed Road in Anderson.

The bonds also financed an 11,800-square-foot expansion to the family wellness center that includes cardiovascular equipment, crossfit and yoga facilities, and front desk improvements. The Anderson Area YMCA currently employs 204 people and expects to create five more jobs as a result of this project.

*“Thanks to financing options from JEDA, we are able to continue expanding our capacity to serve the people of our community, from the youngest to the oldest. This is a long relationship that has served our area well.”*

— Joe Drennon  
CEO  
Anderson Area YMCA



# 204 JOBS RETAINED

# 235 JOBS RETAINED



## PALMETTO GOODWILL

\$18.106 MILLION

- » SC JEDA Tax-Exempt Economic Development Revenue Refunding Bonds
- » Funds used to refinance Palmetto Goodwill projects in five counties
- » Charleston, Dorchester, Florence, Horry and Orangeburg Counties
- » Bond Counsel — Jeremy Cook, Haynsworth Sinkler Boyd, P.A., Charleston, SC

Goodwill Industries of Lower South Carolina (now doing business as Palmetto Goodwill) used \$18,106,107 in tax-exempt bonds issued through JEDA to refinance Palmetto Goodwill projects in five counties.

The Economic Development Revenue Refunding Bonds retired previous loans for land, buildings and improvements at seven Goodwill sites in Charleston, Dorchester, Florence, Horry and Orangeburg counties.

*“These tax-exempt bonds will help us retain the 235 people who work for this agency, including our retail areas, goods processing operations and job training centers. The less we have to pay for financing, the more we can serve these critical needs.”*

— John Conklan  
Chief Financial Officer  
Palmetto Goodwill



# 30 NEW JOBS CREATED

## WATSON ENGINEERING, INC.

### \$7 MILLION

- » SC JEDA Tax-Exempt Economic Development Revenue Bonds
- » Funds used to finance the company's expansion and refinance existing debt
- » Piedmont, SC – Anderson County
- » Bond Counsel – Alan Lipsitz, Nexsen Pruet, Columbia, SC

Watson Engineering, Inc. used \$7 million in tax-exempt Economic Development Revenue Bonds issued by JEDA to expand the existing facility on Shiloh Church Road in Piedmont as well as refund the Series 2007 JEDA bonds that helped finance the original construction of the Anderson County facility.

Watson Engineering currently has 120 employees involved in the production of fabricated steel and tubular metal components used in the automotive, construction and agricultural industries. Thirty new jobs are anticipated in the 24 months following completion of the expansion.

*“JEDA bond funding will help us continue our growth as one of the most efficient, responsive and reliable producers in the specialty metal fabrication industry. We’re also thrilled to be able to add new jobs to our local economy.”*

— Christopher Douglas  
Chief Financial Officer  
Watson Engineering, Inc.



# 120 JOBS RETAINED

# 4 NEW JOBS CREATED



## RANDOLPH TRUCKING LLC

\$880,622

- » SC JEDA Qualified Energy Conservation Bonds
- » Funds used to finance the conversion of four trucks to run on compressed natural gas
- » Gaffney and Ridgeville, SC — Cherokee and Dorchester Counties
- » Program Manager — Greg Montgomery, Managing Director, CleanSource Capital, Charlotte, NC

Randolph Trucking converted four additional trucks to run on compressed natural gas (CNG), using the proceeds of an \$880,622 Qualified Energy Conservation Bond issued by JEDA for funding provided to the South Carolina SAVES Green Community Program for making a loan to Randolph Trucking to purchase the newly acquired CNG trucks.

The Gaffney-based firm is a regional hauler of construction, demolition and agricultural materials. This bond for Randolph Trucking, along with a \$2.05 million Qualified Energy Conservation Bond in 2014, was issued by JEDA to provide funding to the South Carolina SAVES Green Community Program for use in providing financing to Randolph Trucking.

*“We’re able to be financially more efficient, environmentally more friendly, and frankly, more competitive through the use of CNG fuel, and this kind of investment in our company makes it possible.”*

— Charles Randolph  
President  
Randolph Trucking, Inc.

# 10 NEW JOBS CREATED

## SUMTER COUNTY

### \$5.262 MILLION

- » SC JEDA Qualified Energy Conservation Bonds
- » Funds used to implement energy conservation measures and equipment in 10 county buildings
- » Sumter, SC — Sumter County
- » Bond Counsel — Doug Lamb, McGuireWoods, Richmond, VA

Sumter County used a \$5.262 million loan from the South Carolina SAVES Green Community Program funded by a bond issue from JEDA to implement energy conservation measures and equipment in 10 county buildings.

The Qualified Energy Conservation Bonds (QECBs) were used to fund the loan from the SC SAVES program which in turn financed HVAC improvements as well as new LED lighting and water conservation measures at various County buildings.

*“We’re proud to take part in the SC SAVES Green Community Program. It saves money and it makes sense, both operationally and financially with this kind of funding.”*

— Gary Mixon  
Administrator  
Sumter County







## STATE SMALL BUSINESS CREDIT INITIATIVE | SSBCI PROGRAM

Over the past five years, the State Small Business Credit Initiative (SSBCI) program, which supports state-level, small-business lending programs, has helped create and retain jobs in South Carolina and has spurred millions of dollars in additional lending to small businesses. The SSBCI Program, an important component of the Small Business Jobs Act, enables small businesses in South Carolina to obtain short to long-term financing to help businesses grow and expand.

### IMPACT OF SSBCI CAP & LOAN PARTICIPATIONS IN SOUTH CAROLINA (AS OF 6.30.16)

- » Total new loans closed with SSBCI support: 180
- » Total amount of loans enrolled (bank and SSBCI funds combined): \$129,447,556
- » Total amount of SSBCI funds utilized: \$25,438,374
- » Total Private to Public Leverage Ratio: 8.33:1
  - 63% of loans have been made in low-to-moderate income areas
  - 11% of loans have been made directly to veterans
  - 25% of loans have been made to women-owned businesses
- » New jobs created: 516
- » Jobs retained: 2,481

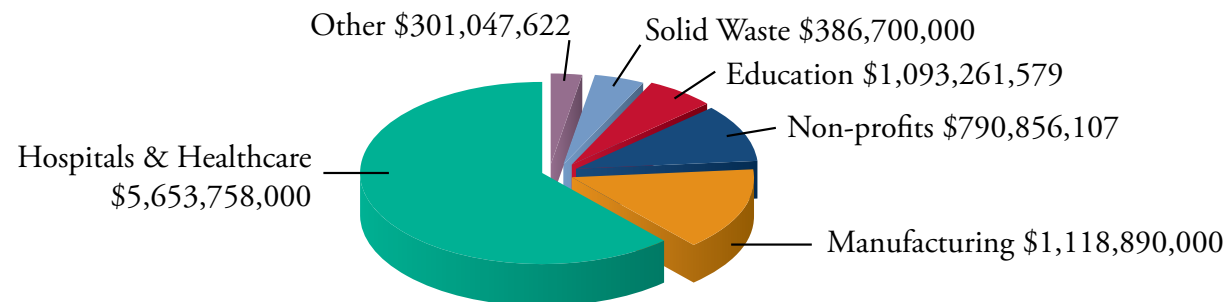
This program is managed and administered by Business Development Corporation of SC (BDC) by contract with JEDA.

## BONDS ISSUED BY COUNTY

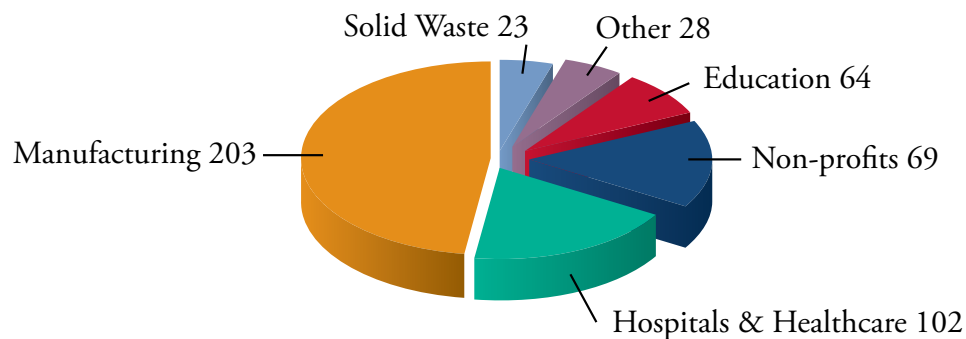
COUNTY	NUMBER OF BONDS	BOND AMOUNT	TOTAL JOBS CREATED/RETAINED
Abbeville	2	\$8,200,000	1,862
Aiken	6	\$41,185,000	485
Anderson	37	\$760,561,240	21,544
Bamberg	1	\$650,000	51
Barnwell	1	\$8,000,000	133
Beaufort	4	\$12,817,500	272
Berkeley	8	\$84,700,000	5,264
Charleston	52	\$1,168,450,801	31,487
Cherokee	7	\$28,585,000	1,218
Chester	2	\$17,000,000	63
Chesterfield	3	\$7,765,000	104
Clarendon	3	\$7,500,000	260
Colleton	5	\$12,300,000	731
Darlington	6	\$37,251,742	1,967
Dillon	1	\$7,500,000	75
Dorchester	11	\$75,092,434	1,047
Fairfield	1	\$54,215,000	651
Florence	16	\$129,595,000	1,376
Georgetown	9	\$305,490,000	7,464
Greenville	61	\$1,613,330,591	24,319

COUNTY	NUMBER OF BONDS	BOND AMOUNT	TOTAL JOBS CREATED/RETAINED
Greenwood	10	\$111,840,000	1,467
Hampton	2	\$40,580,000	316
Horry	15	\$401,545,000	8,527
Kershaw	2	\$24,595,000	1,064
Lancaster	6	\$30,100,000	801
Laurens	18	\$134,503,000	2,939
Lee	2	\$9,200,000	169
Lexington	8	\$104,275,000	1,891
Marion	2	\$19,500,000	313
Marlboro	4	\$22,445,000	495
McCormick	1	\$600,000	43
Newberry	2	\$9,000,000	130
Oconee	9	\$171,465,000	4,466
Orangeburg	10	\$130,995,000	4,613
Pickens	9	\$47,664,000	1,989
Richland	64	\$2,627,305,000	75,046
Saluda	1	\$9,000,000	55
Spartanburg	44	\$425,050,000	7,258
Sumter	15	\$344,697,000	10,030
Union	1	\$20,750,000	623
York	28	\$279,215,000	3,452
<b>TOTAL</b>	<b>489</b>	<b>\$9,344,513,308</b>	<b>226,060</b>

## BONDS ISSUED BY DOLLAR AMOUNT | \$9,344,513,308



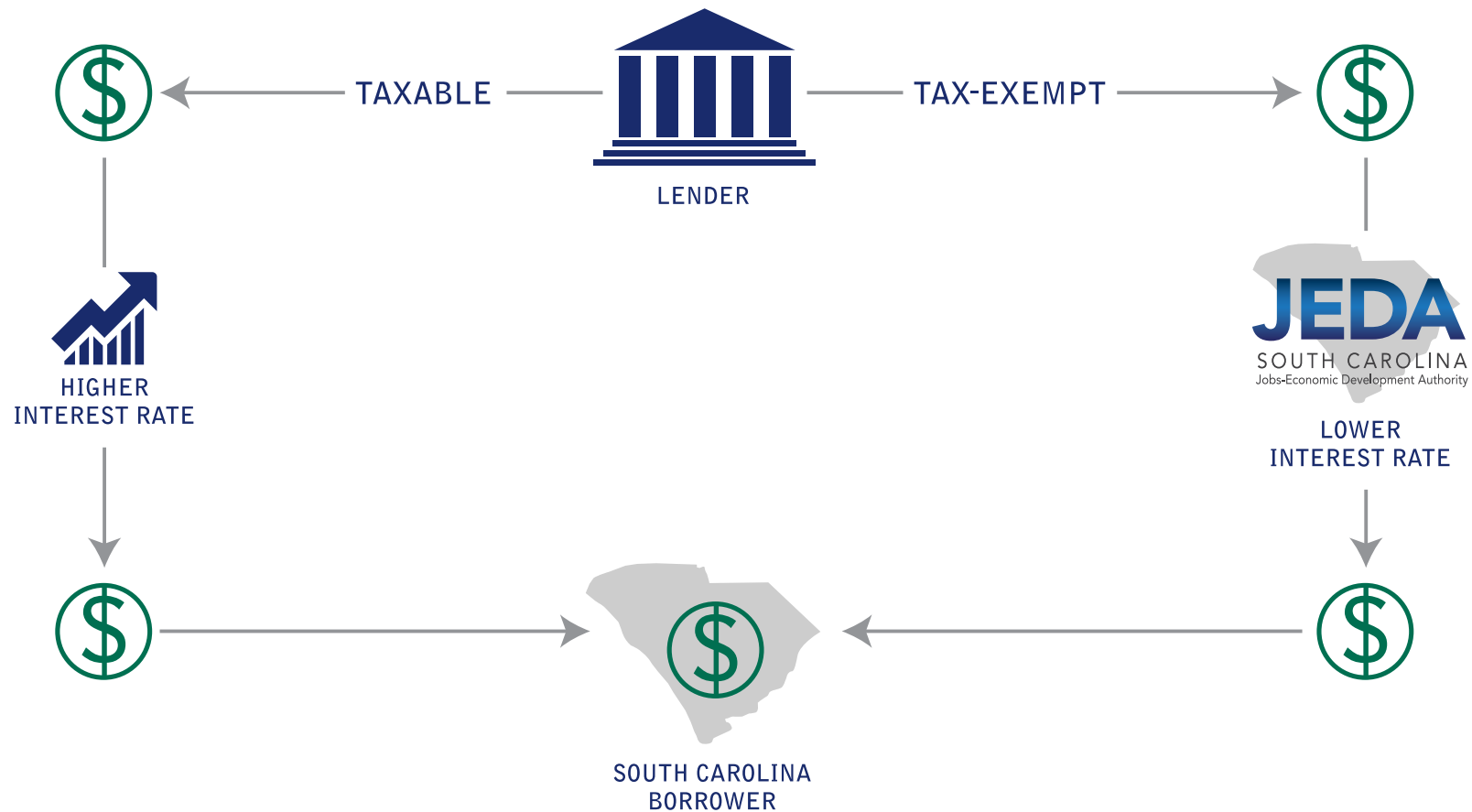
## TOTAL NUMBER OF BONDS ISSUED | 489



JEDA HAS ISSUED MORE THAN \$9.3 BILLION IN ECONOMIC DEVELOPMENT  
INDUSTRIAL REVENUE BONDS (1985-2016)



## JEDA DIAGRAM OF LENDING PRACTICES



JEDA ASSISTS IN THE FINANCING OF ELIGIBLE PROJECTS BY SERVING AS A CONDUIT ISSUER OF SPECIAL OBLIGATION REVENUE BONDS. QUALIFYING ENTITIES BORROW MONEY THROUGH, NOT FROM, JEDA. THIS ALLOWS THE ENTITY TO REDUCE ITS BORROWING COSTS USING TAX-EXEMPT BONDS.



*Left to right: Andy Lowrey, Curtis Carter, Bobby Hitt, Michael Nix, Harry Huntley, Claudia Miller, Bucky Drake and Warner Peacock. Not pictured: Greg Thompson, Henry Swink and Ron Millender.*

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