community development partnership

Creating opportunities for people to live, work, and thrive on the Lower and Outer Cape

Pam Andersen, Director of Business & Credit, Celebrates 15 Years at the CDP

"Pam's unwavering dedication has profoundly impacted and transformed the lives of countless small business owners across the Lower and Outer Cape."
Jay Coburn, CDP President & CEO

This year, we are celebrating Pam Andersen's 15 years of extraordinary service to the CDP and small businesses across the Lower and Outer Cape. From Chatham to Provincetown, Pam has earned a reputation as an invaluable expert and mentor, particularly within the small business community. Known as the "QuickBooks tutor," the "accountability partner," and the go-to resource for business financing and technical assistance, Pam has made an indelible mark on the local landscape.



Pam Andersen, Director of Business & Credit. Make an appointment with Pam to see how she can help you start or grow your business here.

Pam joined the CDP in 2010 after selling the bed and breakfast she and her husband had owned. With limited job opportunities at the time, she stepped into an administrative role at the nonprofit, quickly growing in responsibility as the organization expanded. Reflecting on her journey, Pam says, "Over the years, we've led many projects and programs, and I've had the privilege of connecting with so many people and organizations in the community. We have a vast network of resources to refer to – solar vendors, SCORE, We Can… I help people connect with the right resources." Pam believes that with the right local tools and support, small business owners can thrive.

Pam's journey at the CDP took a pivotal turn when the CDP was invited, by the Cape Cod Commercial Fisherman's Alliance, to partner in the Cape Cod Fisheries Trust. Pam became a key member of the CDP team, supporting small businesses in the fishing industry through the Cape Cod Fisheries Trust Scallop Lease Program. Despite facing staffing changes and limited resources, Pam was in the right place at the right time, when a role in the CDP's Business & Credit Department opened and she was promoted. She worked closely with loan clients and entrepreneurs, helping them manage their quotas, finances, and business plans to foster economic development and build stable, sustainable fishing businesses.

When Pam started with the CDP, the organization had fewer than 10 employees. Today, in 2025, the CDP has nearly 20 employees and continues to serve the same eight towns, though its client base and program offerings have become far more diverse. One statistic Pam proudly shares is the growth of businesses served: her department helped 165 businesses in 2017 and 277 in 2024 – a 68% increase in seven years. And since the CDP began supporting small businesses in the early 1990s, over 3,000 small business clients have received assistance.

"I'm constantly learning from the people I work with," Pam says. "By discovering their unique approaches to business, I'm able to broaden my toolbox, offering more options to the next person who walks through our door." She views her work as a reciprocal process—teaching and learning go hand-in-hand. "When I participated in the Institute for Nonprofit Practice's Core Management Program in 2022, the word 'teach' came to mind, and the mirror image of that word was 'learn.'"

Pam is now thriving in her third career. Before joining the CDP, she worked as a civil engineer construction manager, and later, as the owner of a bed and breakfast with her husband. "In those days, there weren't many women in construction, but I believed that if I was given the chance, I could prove myself," Pam recalls. "Not everyone gets that opportunity, but today, in my work at the CDP, I can help others learn and unlock the opportunities they need to succeed."

Pam's collaborative spirit is evident in both her professional and personal life. "I help people as part of my job, but I also step in whenever a fellow employee needs support, whether it's technology-related or sharing historical knowledge about the organization," she explains. "When I'm out in the community, my outreach represents the entire organization, not just my own Business & Credit programs." Pam actively works with local Chambers of Commerce s and partners with organizations like the Cape Cod Commercial Fisherman's Alliance, Provincetown Commons, and the Cape Cod Cooperative Extension, helping to expand the CDP's reach.

Her approach to collaboration has been especially impactful in programs like those at Provincetown Commons, where Pam works with artists to help them see themselves not just as creatives, but as business owners. "Artists need to understand that even if they're working alone, they're still running a business," Pam notes.

One of the most common questions Pam hears from small business owners is, "How can you help me?" She says that many business owners don't always know what assistance is available to them. Pam starts by offering a broad overview of the CDP's services, then tailors the conversation based on their specific needs. Her department offers technical assistance free of charge, thanks to funding from government grants and charitable donations from individuals and businesses.

Pam is particularly proud of her department's response during the COVID-19 pandemic. "During the pandemic, we helped secure $450,000 in forgivable loans for local businesses through a Community Development Block Grant," she says. She also helped many businesses navigate the Paycheck Protection Program (PPP), providing vital support in a time of great uncertainty and securing over $2M in forgivable loans for 57 businesses. "One memory that stands out was meeting people in parking lots, giving them checks with physical signatures while wearing masks. Who would have imagined we'd be standing there handing out $10,000 checks?"

Pam's commitment to supporting the community continues to grow. The Business and Credit Department recently introduced a referral program, incentivizing small business owners to refer others in exchange for a chance to win a gift card to a local business—creating a win-win for everyone involved.

The CDP is deeply grateful for Pam's passion, expertise, and commitment to empowering others. Her remarkable work has left an indelible mark on the community, and her ongoing influence continues to inspire and uplift those around her. Congratulations and thank you Pam!