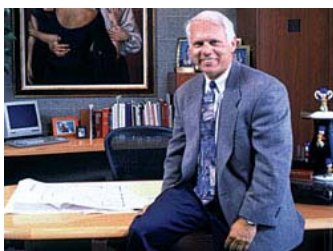


550 West C Street, Suite 550, San Diego, CA 92101-3500  
(619) 557-7250 Fax (619) 557-5894 www.sba.gov

## Local Small Business Person of the Year



**Robert Young**  
*Motivational Systems, Inc.*

Motivational Systems, Inc. (MSI) was founded in 1975 by Bob Young, in his garage, with other rooms of his home acting as administration, meeting and design rooms. His hard work and determination quickly took his business out of his home into the vast world of the building industry. Bob has created the niche that so many small businesses strive for. His creation of Motivational Systems has become the marketing arm for major developers. This business model and strategy has held strong all these years. He has endured recessions and bad times in the marketplace yet always

surpassed the rough times with flying colors.

Motivational Systems, Inc. was incorporated in the State of California in 1976 to provide sign systems and interior sales and leasing environments to commercial and residential builders and developers. MSI's graphic design, interior design, fabrication and service capabilities have expanded to include residential, multi-family and commercial sign programs; sales, leasing and information center interiors and displays; graphic design and brochure production; and topographical and architectural scale models. Bob's successes have not gone unnoticed by the building industry or the community. The winning strategies of his business have positioned him as a leader in the community. Also, his success with high profile projects has given him a solid reputation that

precedes him. MSI's expertise in all categories has been recognized over the years with a long list of industry awards, too lengthy to include.

From humble beginnings in his garage with two employees to his 200+ team located in five states, Bob has earned the respect of all those around him. Motivational Systems will be around for years to come.

To find out more about Robert and his company visit his web site at [www.motivacionalsystems.com](http://www.motivacionalsystems.com). Motivational Systems, Inc. 2200 Cleveland Avenue National City, CA 91950 1-800-748-6584

Nominated by: Mr. Don Pearson, Wells Fargo & Mr. Kurt Chilcott, CDC Small Business Finance.

See articles about other local awardees at: <http://www.sandiegometro.com/2004/may/sba.php>

### Inside this Issue:

- SDDO Small Business Person of the Year
- San Diego District Loan Volume
- Small Business: Big Opportunities.
- Questions and Answers
- SBA's HUBZone Celebrates Fifth Anniversary
- Business Training & Event Resources
- What's New?

## San Diego District Loan Volume

**Fiscal Year- to- Date as of May 31, 2004**

	Number of Loans	Dollar Amount
<b>7(a) Loan Volume</b>	674	\$141,387,000
<b>504 Loan Volume</b>	119	\$76,018,000
<b>Total Loan Volume</b>	793	\$217,405,000

## Small Business: Big Opportunities

*Informe April/May 2004 Article by Bank of America Reprinted with Permission of Informe*

Since 1970, two-thirds of all new jobs have come from the small business sector. So, while our economy re-tools and large corporations continue to retrench, small businesses are exercising more resilience, capitalizing on opportunities to grab market share and establishing themselves and their futures with the help of SBA loans.

For the start-up entrepreneur, banks provide the popular SBA Express loan. This quick processing loan or line of credit is typically used for working capital, inventory or equipment. With a maximum loan amount of \$250,000, the Express

loan is ideal for the newly established business that needs assistance to reach the next level.

The Express loan is what many small business borrowers associate with SBA lending – the jumpstart or bridge loan to keep a small operation running smoothly. But with recent legislation, the SBA has increased the guarantee on the 504 Loan program from \$1 million to \$1.5 million for general loans, the expansion of exporting, minority business development and expansion of small businesses owned and controlled by veterans and/or women. The significance of the 504 Loan is that most banks will combine traditional commercial lending to

grow the borrowing opportunity up to \$5 million. The interest rate and down payment on these loans is usually less than on conventional loans. And, repayment terms can be up to 20 years to help preserve cash flow.

Every day in San Diego, someone is sitting across the desk from a banker laying out their vision of the future for their business. There is no greater reward for a small business banker than when they connect an entrepreneur with access to SBA capital.

For a list of local Active SBA Lenders call (619) 557-7250 or go to: [http://www.sba.gov/ca/sandiego/preferred\\_lenders.pdf](http://www.sba.gov/ca/sandiego/preferred_lenders.pdf)

### Did you know ...

*Small Businesses make up more than 99.7 percent of all employers.*

### Questions and Answers

**Q: How do I find out more about Women's Roundtables?**

**A:** Visit the San Diego SCORE website at [www.score-sandiego.org](http://www.score-sandiego.org) or call SCORE at 619-557-7272 and ask for a Women's Breakfast Brochure to be sent to you

**Q: How do I get a business mentor?**

**A:** Contact one of SBA's local resource partners:

SCORE: 619-557-7272

WBCC: 619-563-7118

SBDCs:

Southwestern College 619-482-6391, MiraCosta College 760-795-8740,

Imperial Valley College: 760-312-9800

**Q: Does SBA have grants to start/expand my business?**

**A:** No. SBA does not provide any grants to start or expand small businesses. Our main financial assistance is through guaranteeing business loans made by lenders (banks and non-bank lenders). Visit our online grants page for other grant sources at: <http://www.sba.gov/financing/basics/grants.html>

## SBA's HUBZone Celebrates Fifth Anniversary

U.S. Small Business Administration Administrator Hector V. Barreto announced that SBA's HUBZone program has approved 10,000 small businesses as program participants, just as the successful job creation program marked its fifth anniversary. By reaching the 10,000 mark in five years, the HUBZone (Historically Underutilized Business Zone) Program, which provides federal contracting assistance for qualified small businesses located in economically distressed communities, can stake a claim as the fastest growing certification program in the entire federal system.

"I am pleased to announce that in only five short years, the HUBZone program has certified 10,000 small businesses, providing more than \$2.45 billion in federal contracts to help create jobs in economically distressed areas," Barreto said. "HUBZone is a proven, powerful tool for entrepreneurship and job

growth. There are now HUBZone firms in all 50 states, as well as the District of Columbia, Puerto Rico and the Virgin Islands.

More than 13,500 locations have been certified as HUBZone areas. The program uses modern information technology and the Internet to grow while remaining customer-friendly. All of these accomplishments translate into a successful program that is helping create an environment in which entrepreneurship and job growth can flourish in economically distressed areas.

The HUBZone program was created in 1997. For a small business to be HUBZone-certified, its principal office must be located in a HUBZone and at least 35 percent of its employees must reside in one of these specially designated areas. Additionally, the firm must be owned and controlled by U.S. citizens, a

community development company or an Indian tribe.

Part of the HUBZone program's tremendous success is a result of its easy availability online. Small businesses can research their location via the Internet to determine if they are located in a HUBZone. If so, they can then apply for HUBZone certification using the Web-based application and usually receive a determination within 30 days. The HUBZone program also boasts an online application that features a streamlined presentation with popup menus directing applicants to an online guide to the HUBZone Program regulations. The system also allows an applicant to check the status of an application at any time during the review process. The online application and more information can be accessed at [www.sba.gov/hubzone](http://www.sba.gov/hubzone).




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### Did you know...

*The latest figures show that small businesses create 75 percent of the net new jobs in our economy.*

### Business Training and Event Resources

**SCORE Counselors to America's Small Business**, 550 West C Street, Suite 550, San Diego, CA 92101  
(619) 557-7272, [www.score-sandiego.org](http://www.score-sandiego.org)

**Women's Business Center of California**, 4121 Camino Del Rio South, #24, San Diego, CA 92108  
619-563-7118, [www.wbcc.natuniv.edu](http://www.wbcc.natuniv.edu)

**North San Diego County - Small Business Development Center (SBDC) at Mira Costa College**  
1823 Mission Avenue, Oceanside, CA 92054, 760-795-8740, [www.sandiegosmallbiz.com](http://www.sandiegosmallbiz.com)

Continued on page 4

## What's New?



Rosa Rodarte was recently appointed to the position of Assistant District Director for Entrepreneurial Development (ADDED). She has worked as a Loan Officer in the Finance Division for over 11 years.

Rosa is a great addition to the Entrepreneurial Development (ED) division. She has a lot of energy and ability that will help her meet the challenges of her new job.

The ED division works closely with SBA's resource partners in promoting and delivering SBA's small business training and counseling programs. The ED division also has oversight responsibility for SBA's Small Business Development Centers

(SBDC) and Women's Business Center (WBC). These are important functions that Rosa will be devoting a great deal of her time to.

We encourage our many partners to introduce yourselves to Rosa and welcome her to the world of Entrepreneurial Development.

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### Did you know...

*Small patenting firms produce 13-14 times more patents per employee than large patenting firms.*

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### Did you know...

*Small Businesses create more than 50 percent of the non-farm private gross domestic product.*

(Resources continued from page 3)

**Small Business Development & International Trade Center (SBDITC) at Southwestern College**  
900 Otay Lakes Road, Bldg. 1600, Chula Vista, CA 91910, 619-482-6391, [www.sbditc.org](http://www.sbditc.org)

**Small Business Development Center (SBDC) Imperial Valley**, 301 North Imperial Avenue, Ste. B, El Centro, CA 92243, 760-312-9800, [www.ivsbdc.ca.gov](http://www.ivsbdc.ca.gov)

**San Diego Women Inc. (SDWI)**, Monthly Meetings, 619-491-1583, [www.sdwi.org](http://www.sdwi.org)

**San Diego Regional Chamber of Commerce**, 402 West Broadway, Suite 1000, San Diego, CA 92101 619-544-1300, [www.sdchamber.org](http://www.sdchamber.org), (Also check with your local Chamber of Commerce)

**San Diego Public Library**, (Downtown At 8th & E), 820 "E" Street, San Diego, CA 92101 619-236-5800, [www.sandiego.gov/public-library/](http://www.sandiego.gov/public-library/)

**Contracting Opportunities Center (COC)**, 3443 Camino Del Rio South, Ste. 116, San Diego, CA 92108 619-285-7020, [www.ptac-sandiego.Org](http://www.ptac-sandiego.Org)

**Nonprofit Management Solutions Training Institute**, 8265 Vickers, Suite C, San Diego, CA 92111 858-292-5702, [www.npsolutions.org](http://www.npsolutions.org)

**Employee Training Institute (Eti), Camille Currier**, 3443 Camino Del Rio South, Suite. 308, San Diego, CA 92108, 619-624-2272, [www.workplace-eti.com](http://www.workplace-eti.com)

**SBA Med 8(A) Program Workshops** Call 619-557-7250, Workshops 3<sup>rd</sup> Wednesday of every month.

Be sure to visit the **San Diego District Office Online Training Calendar** at [www.sba.gov/ca/sandiego/index.html](http://www.sba.gov/ca/sandiego/index.html)

*If you would like to receive email notifications of future NewsLines, upcoming SBA sponsored events, or news of new SBA programs, please email your request to [sandiego@sba.gov](mailto:sandiego@sba.gov). Only SBA will use this mailing list. It will be used for the sole purpose of distributing information about SBA sponsored events and programs. We do not distribute our lists to any other sources.*