

Newsline

A Monthly Newsletter from the San Diego District Office



Volume 3 Issue 5

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Training Calendar

A list of events from SBA and our resource partners: SCORE and the SBDC may be found at www.sba.gov/ca/sandiego under Training Calendar.

[February 22 – Export Documentation](#) presented by the SBDITC in Chula Vista, CA.

[February 27 – Identity Theft](#) presented by SCORE in San Diego, CA.

[March 9 – Human Resources and Employee Issues](#) presented by the NCSBDC in Oceanside, CA.

[March 13 – Are You Ready To Be Your Own Boss](#) presented by the SBDITC in Chula Vista, CA.

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SBA Forms Strategic Alliance with Mexican International Chamber of Commerce and Industry (MexChamber)



Ruben Garcia, District Director, SBA San Diego and Roberto Garces, Chairman, Mexican International Chamber of Commerce and Industry at the signing of the Strategic Alliance Memorandum on January 24, 2007.

The San Diego District Office of the U.S. Small Business Administration (SBA) has signed a strategic alliance with the Mexican International Chamber of Commerce and Industry (MexChamber) and its board chairman, Roberto Garces.

The agreement is expected to allow SBA and the MexChamber to work together to improve business access to technological information through educational opportunities and SBA resources, and provide maximum financial opportunities and training to entrepreneurs.

The mission of the MexChamber is to help small businesses develop and expand within Mexico, the United States, Canada, and abroad by establishing a

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SBA to Assist CA Small Businesses Affected by Recent Freeze

Steven C. Preston, Administrator of the U.S. Small Business Administration (SBA) announced that low-interest loans will be available to small businesses that have suffered financial losses due to freeze damage to crops.

Preston's action responds to a January 22, 2007 request from Governor Arnold Schwarzenegger for the SBA to declare a disaster due to the freezing temperatures that affected crops beginning

on January 11. The declaration covers 40 counties in the state of California, including San Diego and Imperial Counties.

"We look forward to working with small business owners who were affected by the severe freeze to make SBA disaster loans available to their small businesses," said Administrator Preston.

SBA's disaster declaration makes low-interest Economic Injury Disaster Loans avail-

able to small, non-farm businesses who have suffered financial losses due to the freeze itself or due to freeze damage to crops such as citrus. SBA's declaration will make available these loans to small businesses that are dependent on growers of citrus and other freeze-impacted crops.

Eligible small businesses also include those who do

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California Freeze

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business directly with the growers or other agricultural producers such as packing houses, truckers, and suppliers of agricultural equipment or services. Owners of small "main-street" businesses whose customers are dependent on agriculture income, such as diners, gas stations, markets, etc., may also apply for these disaster loans.

By law, agricultural enterprises such as citrus growers and vegetable growers are not eligible for SBA disaster assistance. Citrus and vegetable growers and farmers and ranchers should contact the U.S. Department of Agriculture (USDA) for information on assistance programs they may have available.

According to Alfred E. Judd, Director of SBA's Disaster Field Operations Center - West, SBA is offering working capital loans of up to \$1.5 million at an interest rate of four percent with terms up to 30 years. "These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be

paid because of the disaster's impact. The loans also can provide vital economic assistance to small businesses to help them overcome the loss of revenue they are experiencing," said Judd.

"SBA disaster customer service representatives will be on hand at the following Disaster Loan Outreach Centers to issue loan applications, answer questions about SBA's Economic Injury Disaster Loan program, explain the application process and help each individual complete their application," said Bruce Thompson, SBA's Regional Administrator for California.

Small business owners unable to visit an SBA Disaster Loan Outreach Center may also obtain information by calling toll-free (800) 659-2955. Hearing impaired individuals may call toll-free (800) 877-8339. Or visit SBA's website at www.sba.gov/services/disasterassistance. The deadline to apply for these loans is **October 24, 2007**.

SBA Disaster Loan Outreach Centers

IMPERIAL COUNTY

County Office of Employment Training
2695 South 4th Street, Building D, El Centro, CA
Hours: Monday – Friday, 9 am to 5 pm

SAN DIEGO COUNTY

North County Small Business Development Center
Miracosta Community College Campus
1823 Mission Avenue, Oceanside, CA
Hours: Monday – Wednesday, 9 am to 5 pm



Ruben Garcia, District Director, SBA San Diego, meets with Ronald Foss, Public Information Officer, SBA Office of Disaster Assistance.

Who's Who at SBA's San Diego District Office

Juliane Talley, Lead Business Development Specialist, has been employed with the Small Business Administration (SBA) in a number of capacities for approximately 20 years. Prior to joining SBA, Julie also held positions with the U.S. Attorney's Office and the Federal Communications Commission.

Julie leads the Team 2 - Business Development divi-

sion comprised of Maria Hughes, Kathy Moran, and Bonnie Valentine. This team is responsible for lender relations and marketing SBA's financial assistance programs.

Julie has held a number of positions with SBA and actually started with SBA in the San Diego District Office in 1987 in the Legal Department and later with the Finance Department. In this capacity

she worked closely with SBA lenders and certified development companies processing SBA loans and marketing SBA programs.

She has also held positions as a loan officer with SBA's Baltimore District Office and as a Financial Analyst with SBA's Office of Financial Assistance in Washington, DC.



Juliane Talley
Lead Business Dev. Specialist

Ask SCORE for Business Advice

Question: I hear about good customer service all the time. What can I do to make sure our company and employees are doing more than saying, "Can I help you?" and "Thank you?"

Answer: Let me give you a six point check off. Make sure all the associates in your business have a copy of this and buy in to it.

(1) Incorporate Customer Service into Your Business Culture.

Customer service should be as routine as paying your bills or ordering office supplies and it does not have to be elaborate to make an impression. Often it's the small things that customers remember; a phone call returned on time, a card to mark a special occasion, a thank you note or a gift.

(2) Small Businesses Have a Customer Advantage.

An advantage of being a

small business is that it's usually easier to respond quickly and personally to customer inquiries. Put yourself in your customer's shoes, ask yourself how you would like to be treated, and then act accordingly. Remember to be proactive toward your customers as well as reactive to their concerns and questions.

(3) Communicate With Your Customers.

Keep your customers apprised of the status of their accounts. If someone's order is held up, let them know as soon as possible. If you promise to have a job done by a certain date and there are glitches, tell your client right away and let them know when you expect the issue will be resolved.

(4) Respond to Customers Quickly.

When dealing with customers or clients over the phone, try not to put them on hold for longer than a minute or two. If you expect to be tied up longer than that, take a message and respond as soon as possible. When you plan to attend an important meeting

or event with a client, call beforehand to remind them of how they should prepare. After the meeting, check back with your client to find out their impressions. The client will appreciate your concern, and you will gain valuable feedback.

(5) Let Customers Know You Appreciate their Business.

In addition to the expected

thank you there are other things you can do. If customers regularly visit your place of business, make them feel welcome with coffee. Also, if customers are likely to bring children to your store or office, keep a basket of toys handy. Harried parents will appreciate the distraction, and are likely to stick around longer if their children are occupied.

(6) Ask Customers For Feedback.

When you sit back and ask yourself how your business is doing, be sure to ask your customers as well. Send them postage-paid response cards or make a questionnaire available in your place of business.

Ask SCORE your question. Email questions to sd.score@sba.gov or visit SCORE online at www.score-sandiego.org.



MexChamber

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network of business people and professionals for mutual guidance and assistance.

"I'm extremely pleased with the work that's being accomplished by the Mex-Chamber and their excellent leadership through Mr. Roberto Garces" said SBA San Diego District Director, Ruben Garcia. "Roberto has a rich history of helping entrepreneurs take their place as business owners and I know that he'll continue doing a great job of assisting potential owners to fulfill their dreams of small busi-

ness ownership."

The collaboration between the SBA and the Mex-Chamber is building a strong foundation for the future. The U.S. is in the midst of the largest entrepreneurial surge ever. According to SBA projections, nearly 672,000 new companies with employees were created in 2005. That's 30,000 more startups than in 2004, and 12 percent more than at the height of the dot-com growth in 1996.

"Having the SBA of San Diego as a Strategic Alliance partner only enhances an already strong foundation of

services this chamber provides to its members and future entrepreneurs, especially those working bi-nationally," said Garces, the founding member of the Mex-Chamber which was originally organized and chartered in Los Angeles. "In a nutshell, our chamber is geared primarily to provide hard-to-find information, the 'know-how' and guidance to small business owners interested in penetrating highly profitable markets with the least amount of effort and expense."

Visit SBA's
new redesigned
web site!

The screenshot shows the SBA website interface with a top navigation bar containing links for Home, About SBA, Mission, and Contact. Below this are several service area buttons: Small Business Planner, Finance, Tools, and Local Resources. A central 'SPOTLIGHT' section features various news items and resources, including 'SBA Success Story', '2011 International Aid Prize', 'Small Business Training', and 'Entrepreneur's Magazine'. At the bottom, there are links for Business, Export, Veterans, Disaster, and Medicare, along with a footer containing the website URL and contact information.

www.sba.gov

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The U. S. Small Business Administration was created in 1953 to maintain and strengthen the nation's economy by aiding, counseling, assisting, and protecting the interests of small businesses and by helping families and businesses recover from national disasters.

SBA's San Diego District Office is your small business resource for access to capital, counseling services, training, and government contracting opportunities, to help start or grow a small business in San Diego and Imperial counties. Our programs and services are delivered through participating lenders and our resource partners, SCORE: Counselors to America's Small Businesses and Small Business Development Centers.

Newsline is produced by the U. S. Small Business Administration's San Diego District Office. Subscribe to Newsline by registering online at web.sba.gov/list. Look for San Diego News.

Send questions or comments to the Newsline Editor, Gary M. Pacheco, Business Development Specialist, at gary.pacheco@sba.gov.



San Diego District Office Fiscal Year 2007 Activity

October 1, 2006 through January 31, 2007

	Number of Loans	Dollar Amount
7(a) Loans	435	\$62,019,000
504 Loans	72	\$42,295,000
Total	507	\$104,314,000

U.S. Bank, NA	53	\$4,907,600
CDC Small Business Finance Corporation	46	\$28,263,000
Wells Fargo Bank, NA	40	\$6,239,700
Bank of America, NA	39	\$1,053,200
Union Bank of California, NA	38	\$1,626,000
Capitol One, FSB	34	\$1,820,000
Business Loan Center, LLC	32	\$1,589,000
Washington Mutual Bank	30	\$872,300
California Bank & Trust	24	\$3,323,000
EDF Resource Capital, Inc.	21	\$11,761,000