

Newsline

A Monthly Newsletter from the San Diego District Office

Volume 3 Issue 4

SBA San Diego Management Staff

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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.

[January 30 – Identity Theft](#)

presented by SCORE in San Diego, CA.

[February 2 – Small Business Orientation](#)

presented by the NCSBDC in Oceanside, CA.

[February 8 – Doing Business Online](#)

presented by the NCSBDC in Oceanside, CA.

[February 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 California Manufacturing Technology Consulting™



Front Row L to R: Ruben Garcia, District Director, SBA San Diego and David Braunstein, President and CEO, CMTC. Second Row L to R: Rosa Rodarte, Lead Business Development Specialist, SBA; Anthony Vigil, Deputy District Director, SBA; Cheryl Slobodian, Director-Operations Support, CMTC; Bridgett Denney, Account Specialist, CMTC, and Lorri Aiello, Manager, CMTC.

San Diego District Director Ruben Garcia of the U.S. Small Business Administration (SBA) signed a strategic alliance with David Braunstein, President and CEO of California Manufacturing Technology Consulting™ (CMTC). CMTC provides manufacturing and distribution consulting services to improve California's industrial base and the state's economic vitality.

The signed agreement is expected to allow SBA and CMTC to work together to improve business access to technological informa-

tion. Through educational opportunities and resources, small business exporting firms can become more competitive in the global marketplace, creating maximum growth potential for entrepreneurs.

"I'm extremely pleased with the work that is being accomplished by the CMTC and their excellent leadership through David Braunstein" said SBA's Garcia. "He's dedicated to helping entrepreneurs run a business efficiently and effectively and I know he'll do a great job in assisting entrepreneurs fulfilling their dreams of small business

ownership."

Noted Braunstein, "I look forward to having SBA's San Diego office as a strategic alliance partner for the betterment of future entrepreneurs. Our government supporter, the Department of Commerce, greatly appreciates the synergies between our organizations."

To learn more about the SBA call (619) 557-7250 or visit us online at www.sba.gov/ca/sandiego. To find out more about California Manufacturing Technology Consulting™, call Lorri Aiello at (760) 525-6650

Events Around San Diego



Ruben Garcia, District Director, SBA San Diego, with Ken Yancey, CEO, SCORE, at the SCORE Association 2006 District Directors Conference held on December 10, 2006.



Maria Hughes speaks about SBA Programs at a meeting of the San Diego Chapter of the National Latina Business Women Association on January 11, 2007.



Ruben Garcia, District Director, SBA San Diego, meets with (Back Row) Lisa Gillis and Jack Creedon of California Virtual Academies, and (Front Row) Angie Brenner and Julie Weaver of Spencer Valley School.



Ming Yee, Business Development Specialist (Center), answers questions about SBA's 8(a), Small Disadvantaged Business, and HUBZone Certification Programs at a seminar on January 17, 2007.



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

Maria Hughes, Lender Relations Specialist, has been employed with SBA's San Diego District Office for approximately 15 years with experience in contracting and finance. Prior to joining SBA, Maria was employed by SPAWAR as a Contracting Officer and has a total of 21 years of government service.

Maria is currently assigned to the Business Development Division, Team 2,

headed by Julie Talley. In this capacity she is responsible for lender relations, loan processing, and business development and outreach activities.

Maria also serves as the Native Americans Affairs Representative for the San Diego District Office and assists in the 8(a) Minority Enterprise Development area as needed.



Maria Hughes
Lender Relations Specialist

Ask SCORE for Business Advice

QUESTION: I have been in business for fourteen months selling specialty purses by e-commerce out of my home. I lost money in 2006 but the last three months of the year were break even. Should I close up my business or try to keep it going?

SCORE SAYS: Help is one phone call away for you. SCORE counselors take calls from individuals like you, Monday through Friday, 9:00 am to 12:00 pm and 1:00 pm to 3:00 pm. Our local SCORE phone number is (619) 557-7272. SCORE counselors will set you up with a one hour, FREE counseling session with one of our eighty counselors that has the skills and industry knowl-

edge you need. You can use that counselor as a mentor and continue to have FREE counseling sessions.

Very likely your counselor is going to recommend some of our low cost workshops for you to attend. SCORE San

learn more about the various workshops available to help you succeed in your business. You will find workshops listed in two locations. On the left hand side of our home page, click on Workshops. This will link you to most of our workshops which

ing some special two hour mini workshops. Also by entering the FREE BUSINESS LIBRARY documents, you will be registered in our database which will entitle you to regular updates on new workshops.

If you do these things 2007 should be a Happy and Successful New Year for you.

AND

For all our friends that have been reading the ASK SCORE column we wish you a very Happy New Year.

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

SCORE
Counselors to America's Small Business

Diego has two workshops with emphasis on e-commerce and one on Small Business Marketing which could possibly be very helpful to you.

Visit our website, www.score-sandiego.org, to

will give you an explanation of the workshop and the dates and times of each workshop. On the bottom left hand side click on FREE BUSINESS LIBRARY. The bottom of that section reviews all of our workshops includ-

Business.gov Provides Federal Forms for Employers Facing January Tax Reports

Each January businesses bear responsibility for preparing W-2s and other tax-related employer tasks, an especially challenging duty for small businesses with fewer resources than larger businesses. Self-employed business owners also face their final estimated tax payment in January. Business.gov, the official business link to the U.S. government, provides federal form searches so visitors may quickly find and download U.S. federal tax forms and guides.

"January may be a stressful time for a business owner, and one of Business.gov's goals is to ease the burden of federal compliance on businesses and make it easier to comply with regulations," said SBA Administrator Steven Preston.

The Business.gov Web site will save businesses time and money in locating the forms and guidance they need as well as searching the government for compliance resources. Failure to comply with employer tax requirements and reporting may re-

sult in fines, legal action or business closure. The estimated cost of compliance with the federal tax code for businesses is over \$102 billion nationwide. Business.gov provides compliance searches to locate specific tax forms and other compliance related

documents to reduce this cost.

Grant F. DeMeritte, Tax Compliance Manager, Howard Hughes Medical Institute added, "Business.gov provides a great search engine for easily finding federal

forms you need along with the correct federal agency."

Businesses can log onto www.business.gov and get direct access to the U.S. Government's Official Hub for Federal Forms by searching by form number or keyword in a catalog of 5,400 busi-

ness and citizen forms. For example, businesses can search for W-2 forms, wage and tax statements, or employment eligibility verification and W-4 forms. Visitors may also view how-to topics on federal and state taxes in the Business Resource Library located on the site, such as how to apply for a tax ID number.

Business.gov is managed by the SBA in partnership with 21 other federal agencies and is part of the President's Management Agenda. Originally launched in 2004, the Web site provided information on starting, growing, and managing a small business. The new compliance focus is designed to better meet the needs of the business community.

Business.GOV
THE OFFICIAL BUSINESS LINK TO THE U.S. GOVERNMENT

U.S. Small Business Administration



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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 December 31, 2007

	Number of Loans	Dollar Amount
7(a) Loans	324	\$43,823,000
504 Loans	50	\$31,815,000
Total	374	\$75,638,000

U.S. Bank, NA	38	\$3,539,900
Wells Fargo Bank, NA	35	\$5,519,300
CDC Small Business Finance Corporation	33	\$21,893,000
Union Bank of California, NA	29	\$1,127,000
Capital One, FSB	26	\$1,250,000
Bank of America, NA	26	\$665,500
Business Loan Center, LLC	24	\$1,329,000
Washington Mutual Bank	23	\$670,500
EDF Resource Capital, Inc.	13	\$7,845,000
Citibank, NA	11	\$635,000