

# Newsline

A Monthly Newsletter from the San Diego District Office



## Volume 3 Issue 6

### SBA San Diego Management Staff

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Lead Business Dev. Specialist

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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](http://www.sba.gov/ca/sandiego) under Training Calendar.

[March 15 – Growing Your Business](#) presented by the IVSBDC in El Centro, CA.

[March 17 – Quickbooks@Basic](#) presented by SCORE in San Diego, CA.

[March 22 – Small Business Loan Day](#) presented by the SBDITC in Chula Vista, CA.

[April 10 – Taxes, Payroll, & Insurance](#) presented by the NCSBDC Oceanside, CA.

[April 19 – Financing Your Business](#) presented by the City of Escondido and NCSBDC.

### Inside this Issue:

Events Around San Diego in Pics	2
Meeting with Mexican Officials	2
Ask SCORE Column	3
Mabuhay Alliance	3
San Diego District Office Activity	4

## SBA Forms Strategic Alliance with Mabuhay Alliance



Ruben Garcia, District Director, SBA San Diego and Faith Bautista, Executive Director, Mabuhay Alliance, at the signing of the Strategic Alliance Memorandum on February 28, 2007, with Mabuhay Alliance members (L to R) Daughlet Ordinario, Advisory Board Member; Terry Doering, Treasurer; Ed Danico, Board Secretary; Kim White, Board Chair; Tony Marquez, Executive Assistant; Anthony Vigil, Deputy District Director, and Rosa Rodarte, Lead Business Development Specialist, SBA.

The district director of San Diego's U.S. Small Business Administration (SBA) office, Ruben Garcia, has signed a strategic alliance with the Mabuhay Alliance and its president/executive director, Faith Bautista. Mabuhay Alliance works to enhance the quality of life for San Diego's Filipino and other Asian/Pacific Islander communities by providing their members with networking opportunities and access to resources that benefit the community, which are not attainable as a single entity.

The signed agreement is expected to allow SBA and

the Mabuhay Alliance 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.

Mabuhay Alliance is the preferred conduit of technical assistance between government, corporations and minority groups throughout California. Its programs include Small Business Technical Assistance, Alternative Micro Lending, Supplier Diversity, Financial Literacy, Home buying workshops and VITA/EITC program.

"I'm very pleased with the work that's being accomplished by the Mabuhay Alliance and its excellent leadership through Ms. Faith Bautista" said Garcia. "Faith has a strong background of helping entrepreneurs take their place as business owners and I know that she'll continue doing a great job of assisting potential owners to fulfill their dreams of small business ownership."

The collaboration between the SBA and the Mabuhay Alliance is building a strong foundation for the future. The U.S. is in the

See Mabuhay on Page 3

## Events Around San Diego



Bob Mulz of Audio Video Electronics; Ruben Garcia, District Director; Bruce Thompson, Regional Administrator, SBA; & Rick Benito, SVP, Bank of America, at the 2007 Annual Meeting of CDC Small Business Finance on March 6, 2007.



Ruben Garcia, District Director, Ms. Alma Garcia, and Congressman Bob Filner at the San Diego County Hispanic Chamber of Commerce's Iluminada event on February 24, 2007.



Ruben Garcia, District Director, and Mayor Cheryl Cox, City of Chula Vista, at the San Diego County Hispanic Chamber of Commerce's Iluminada event on February 24, 2007.



Ruben Garcia, SBA; Gail Spivey, Black Business Association; and Maurice Wilson, Urban League, at the CalTrans District 11 Business Procurement Fair on March 6, 2007.

## SBDC and SBA Meet with Government of Baja California

On February 22, 2007, representatives of the state government of Baja, California, Mexico, including the department's Undersecretary of Business Development, Dr. Roberto Reyes, met with staff of the Small Business Development & International Trade Center (SBDITC) and the Small Business Administration's San Diego District Office. The meeting, organized by the SBDITC, was to assist the Government of Baja California with an understanding of how the SBA

and Small Business Development Centers, an SBA Resource Partner, provide assistance to entrepreneurs, in starting or growing a small business.

The fact finding mission is to help the state government of Baja, California in the development of similar programs for small businesses in Mexico.

(Pictured L to R Standing) Saul De los Santos, ProduCen; Victor Castillo, SBDITC; Dr. Roberto Reyes, Business Development Undersecretary, Secretariat of Economic Development, Government of Baja, CA; Ruben Garcia, SBA; Alfonso Chavez Perez and Salvador Ruiz G., Secretariat of Economic Development, Government of Baja, CA; (Seated) Natasha Rocha, Secretariat of Economic Development, Government of Baja, CA; and Rosa Rodarte, SBA.



## Ask SCORE for Business Advice

By Steve Alexander  
Counselor, SCORE San Diego

**Question:** *Is there a difference between sales and marketing?*

**Answer:** We hear the words spoken together so often that most people think “sales and marketing” go together like ham and eggs. In truth, they don’t. Sales and marketing are completely different activities, and by the way, marketing comes first – not sales.

Marketing encompasses all the tools and activities directed at the largest audience you can find, with the aim being to tell those people everything you can imagine that is good about your company, your products, and your services. If you decide to do “target marketing,” you will narrow your focus a bit and tailor your communication to your target group. Still, your objective is to tell them all

the positive features and benefits of your products and services. Advertising (radio, TV, newspapers, magazines) is a form of marketing. Mass mail or email is marketing. Your website is a marketing tool. Brochures and business cards are marketing tools. Marketing involves talking, broadcasting, telling, educat-

ing, and convincing.

Sales activities usually involve only one person at a time. Selling involves mostly listening – not talking. Contrary to the stereotypical salesman who will “talk your arm off,” good salespeople don’t talk much. They ask a few questions, and they listen a lot.

The objective of sales ac-

tivities is to find people who **already** want your product or service and can afford it. Marketing people don’t care if their audience wants or can afford your stuff. Their job is to convince and educate people about your stuff so they **will** want it. Marketing people want to get in front of everybody and tell them eve-

(usually young) people to “sell the appointment – then you can sell the product.” They teach these young salespeople to manipulate, educate, and persuade people to buy. Essentially, they teach their sales people to lie, cajole, mislead, and do anything else they can imagine – to make a sale.

This doesn’t work well. It leaves the salespeople tired, burned out, disenchanted, and ready to move into a career in auto repair or accounting. Commission-only salespeople seldom stay at one company more than a few months, and they seldom stay in the sales profession more than a couple of years.

Salespeople, to be successful, need to be perceived as honest, trustworthy, and respectable. People are far more likely to buy from a salesperson they trust and respect. If a salesperson tells a customer too much “good” stuff about your products or services, the prospect will lose trust in the salesperson, and sales will suffer.

If the Marketing Department has done its job, there will be plenty of people who already want and can afford your stuff. The job of your salespeople is to find them – not to educate them, persuade them, convince them, or trick them into buying.

Ask SCORE your question. Email [sd.score@sba.gov](mailto:sd.score@sba.gov) or visit SCORE’s website at [www.score-sandiego.org](http://www.score-sandiego.org). We answer all emails and select questions will be used in future editions.

# SCORE®

Counselors to America's Small Business

rything good about your company and your stuff. Salesmen only want to meet with people who are ready to buy.

Some companies take the phrase “sales and marketing” literally, and try to mix the two. They expect sales people to do marketing activities. Many small companies hire commission-only salespeople. They teach these

## Mabuhay Alliance

*Continued from Page 1*

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 organization provides to its clients” said Bautista. “In a nutshell, our organization is geared pri-

marily 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.”

To learn more about the SBA call (619) 557-7250 or visit us online at [www.sba.gov/ca/sandiego](http://www.sba.gov/ca/sandiego). To learn more about the Mabuhay Alliance visit them online at [www.MabuhayAlliance.org](http://www.MabuhayAlliance.org) or contact them by telephone at (858) 566-9247 or email: [info@mabuhayalliance.org](mailto:info@mabuhayalliance.org).

Visit SBA's new redesigned web site!

The screenshot shows the SBA website interface with a blue header and navigation tabs for Home, About SBA, Resources, Contact, and FAQ. Below the navigation is a grid of service links including Small Business Planner, Services, Tools, and Local Resources. A central section titled 'SPOTLIGHT' features articles such as 'SBA Services Help ATC International Airline Plan' and 'First Online Reading: SBA offers over 20 free online courses'. The footer includes the SBA logo and the URL [www.sba.gov](http://www.sba.gov).

## 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](http://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](mailto:gary.pacheco@sba.gov).



## San Diego District Office Fiscal Year 2007 Activity

October 1, 2006 through February 28, 2007

	Number of Loans	Dollar Amount
7(a) Loans	554	\$81,377,000
504 Loans	90	\$55,681,000
<b>Total</b>	<b>644</b>	<b>\$137,058,000</b>

U.S. Bank, NA	70	\$5,604,500
CDC Small Business Finance Corporation	55	\$36,396,000
Wells Fargo Bank, NA	52	\$8,382,600
Bank of America, NA	51	\$1,365,200
Union Bank of California, NA	49	\$2,003,000
Capitol One, FSB	39	\$2,080,000
Washington Mutual Bank	37	\$1,047,300
Business Loan Center, LLC	35	\$1,654,000
EDF Resource Capital, Inc.	28	\$15,616,000
California Bank & Trust	27	\$3,463,000