Newsline

U.S. Small Business Administration



Your Small Business Resource

A Monthly Newsletter from the San Diego District Office

Volume 3 Issue 2

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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.

November 28 - Successful Importing Strategies presented by the SBDITC in Chula Vista, CA.

November 30 — eBay Selling presented by the NCSBDC in Oceanside, CA.

December 2 - Quickbooks Basic presented by SCORE in San Diego, CA.

<u>December 6 — Quickbooks</u> Advanced presented by SCORE in San Diego, CA.

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SBA Meets with South American Business Delegation



Essie Wilkes-Scott, Chief, Western Hemisphere Branch, US Dept. of State (1st Row Left, Seated), SBA San Diego District Director, Ruben R. Garcia (2nd Row Left, Standing) and Rosa M. Rodarte, Lead Business Development Specialist (2nd Row Right, Standing) meet with delegates from numerous countries in South America.

SBA Seeks Nominations for 2007 Small Business Awards

The U.S. Small Business Administration (SBA) is soliciting nominations of small business owners and small business advocates (Champions) as part of SBA's annual Small Business Week Awards. Nominations are due to the SBA San Diego District Office by December 8, 2006. The awards will be presented during the Small Business Week Awards program in May 2007.

Small Business Week honors America 's entrepreneurs -- the men and women who start and grow the small businesses that drive our nation's economy. As part of the celebration, the SBA and its partners recognize small business owners and advocates from across the country.

Outstanding small business

owners are honored in a variety of categories. Additionally, the SBA San Diego District Office presents local awards to businesses in the following categories: Minority-Owned Small Business of the Year. Woman-Owned Small Business of the Year, and Veteran-Owned Small Business of the Year.

Champion awards are presented to persons who have used their professional skills or personal talents to further public understanding and awareness of small business. The categories include: Minority Small Business Champion of the Year, Women in Business Champion of the Year, Veteran Small Business Champion of the Year, Home-Based Business Champion of the Year, Financial

Services Champion of the Year, and Small Business Journalist of the Year.

Nominations in all Small Business Week Award categories can be made by any individual, or organization, such as professional and trade associations, business organizations, chambers of commerce, banks, and/or small business employees.

Nomination guidelines and forms are available online at www.sba.gov/ca/sandiego under the section entitled "Spotlight". Additional information on the nomination process may be obtained by contacting Cynthia Harris at (619) 557-7250, extension 1155, or cynthia.harris@sba.gov.

Events Around San Diego





Dr. Chou, Joni Low, and Ruben Garcia at the Wachovia Technical Assistance Summit on 10/31/06



Ruben Garcia, Ron Garnett, and Jesse Navarro (far right) and family at the Asian Business Association Dinner on 11/02/06



Felix DeHerrera, Chairman Elect, NAHREP, Alma Garcia, and Ruben R. Garcia at the NAHREP Conference on 11/05/06

Visit SBA's new redesigned web site!



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

Each month we will introduce you to a member of the SBA San Diego District Office team and let you know how every one of us contributes to helping small businesses in San Diego and Imperial Counties.

This month meet Kathy Moran, our vivacious receptionist. Kathy is most likely the first person someone will encounter when visiting the district office or calling. Kathy cheerfully directs callers to other SBA employees or the SCORE Answer Desk, assists SCORE clients with registration, and offers a warm greeting to all that enter the office. Additionally, she makes our office a little brighter every day with her beautiful displays of flowers cut from her home garden.



Kathleen Moran, Receptionist

Ask SCORE for Business Advice

Question: I have a limited budget for marketing. How can I get the most for my investment?

Answer: Here are some creative marketing strategies for your business:

Develop your major Selling Advantages - Determine your quintessential qualities. What makes you better, more memorable, and of greater value to your target market than you competition? Identify your ideal customer. What challenges are they facing that you can provide a solution to? Network to build vour customer base. Attend trade shows, events, local chamber meetings, and join groups that have members in your target market.

Create a Memorable Identity for your business - Marketing is about VCR - visibility, consistency and repetition in the market place. You need to be visible in a consistent way and repeat that message over and over again to your target market. Invest in creating a professional logo.

Design a Promotional Kit -No more brochures — The brochure is the most common type of promotional material, but it's also the most useless, especially for newer businesses that are still evolving. The minute your brochure comes off the press, it is outdated and you will want to make changes. An alternative is to develop a promotional kit, which generally consists of a two pocket folder with your logo on it that holds information about your business. Include your biography, the history of your company, a press release, a list of products and services, client testimonials, a list of references, a professional photograph, reprints of articles you've written or been

quoted in, a newsletter, and a question and answer sheet.

Promote your Business -Stay in the public's eye. Repetition is the key to visibility. A rule of thumb is that it takes at least six impressions before a consumer associates your product or service with your business name. When your business accomplishes something that is newsworthy, write a press release and send it to local business reporters.

Develop an Effective Web Site — The key is to make it easy for your clients to reach you and receive information about you. Include your web site address on all printed materials. Many people look for products and services online. Even a website that is simply brochure-ware, providing relevant information that your prospects and clients want to know, will be sufficient.

Generate On-going Referrals - Ask your best client (particularly after they've said something wonderful about you) if they would assist you in the growth and development of your business by signing off on a referral letter that would come from them (that means on their letter head and their signature) and be delivered to a predetermined list of people (vour prospects).

Implement a Simple Marketing Plan - Be specific about your goals and detail what you need to do to reach them. For instance, if your objective is to increase sales by 15 percent during the next 12 months then create a timeline with specific steps toward meeting that goal.

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

Small Manufacturers Advantage™ Program

Are you a small manufacturer in need of assistance? Then take advantage of the California Manufacturing Technology Consulting's Small Manufacturers Advantage™ program to improve your business and solve your problems.

The Small Manufacturers Advantage™ program assists manufacturers with annual sales of \$15 million or less, identify and resolve critical issues in many areas, including lean manufacturing, marketing and sales, workforce development, and manufacturing improvements. Expert consultants meet with your company's leaders to complete an initial assessment.

These consultants research and prepare a comprehensive report that you may then use to improve your business and reach your goals. The Small **Business Consulting team** matched to the business is comprised of individuals with specialized knowledge and practical experience.

Funded by the U.S. Depart-

ment of Commerce, Manufacturing Extension Partnership, and offered through California Manufacturing Technology Consulting, the SMA program includes the assessment, recommendations and a JumpStart of consulting assistance. The service is designed to help manufacturers add value to

Manufacturers

Advantage*

Small

their products, increase the speed products are delivered to market, and improve productivity and profitability.

Companies participating in this twelve month program must also agree to respond to a survey that measures the programs success. Additionally, program participants are asked to refer another company that might benefit from participating.

Companies interested in participating are invited to contact Bridgett Denney, Account Development Specialist, California Manufacturing Technology Consulting, by email at bdenney@cmtc.com or by telephone at (619) 269-3904.



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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 Newsline's Editor, Gary M. Pacheco, Business Development Specialist, at gary.pacheco@sba.gov.



San Diego District Office Fiscal Year 2006 Activity

October 1, 2006 through October 31, 2006

| | Number of Loans | Dollar Amount |
|------------|-----------------|---------------|
| 7(a) Loans | 100 | \$12,264,000 |
| 504 Loans | 18 | \$13,527,000 |
| | | |
| Total | 118 | \$25,791,000 |

| Bank of America, NA | 14 | \$923,000 |
|--|----|-------------|
| CDC Small Business Finance Corporation | 12 | \$9,871,000 |
| U.S. Bank, NA | 12 | \$1,298,500 |
| Business Loan Center, LLC | 10 | \$269,000 |
| Union Bank of California, NA | 9 | \$470,000 |
| Capital One, FSB | 9 | \$465,000 |
| First National Bank | 5 | \$425,000 |
| EDF Resource Capital, Inc. | 4 | \$2,734,000 |
| Washington Mutual Bank | 4 | \$150,000 |
| Citibank, NA | 3 | \$225,0 00 |