

NEWSLINE

A MONTHLY NEWSLETTER FROM THE SAN DIEGO DISTRICT OFFICE

Helping small businesses
start, grow and succeed.



Your Small Business Resource

December 2008

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SBA Acting Administrator Sandy K. Baruah Visits San Diego



L to R: SBA District Director Ruben Garcia, SBA Acting Administrator Sandy K. Baruah, and Regional Administrator Bruce Thompson. SBA Acting Administrator Baruah spoke at a meeting of the San Diego Regional Economic Development Corporation held at the San Diego University Club—Symphony Towers

2009 SBA Small Business Awards Nominations

San Diego Deadline Extended to Dec 19, 2008!

Email
Cynthia.Harris@sba.gov

San Diego District Office Presents 2008 SBA Lender Awards



1st Annual 2008 Advocacy Award
presented to

Yvonne Jackson

for her commitment to helping small businesses achieve success throughout her extensive banking career

L to R: Deputy Assistant Administrator for the Office of Policy and Strategic Planning Jim Hammersley; and SBA District Director Ruben Garcia, present Yvonne Jackson with the SD—2008 Advocacy Award. (For additional award winners: See pages 2-3.)

SAN DIEGO DISTRICT LENDER AWARDS



Jim Hammersley, SBA Deputy Administrator for the Office of Policy & Strategic Planning keynoted and assisted with the presentation of 2008 SBA Lender Awards for the San District Office, at the SBA Lender Breakfast, December 4th, held at the Hazard Center DoubleTree Hotel.



Our #1 Lending Partner for Largest Loan & Dollar Volume of 504 Loans
CDC Small Business Finance
Received by: Kurt Chilcott, President & CEO



Our #2 Lending Partner for Largest Loan & Dollar Volume of 504 Loans
EDF Resource Capital, Inc.
Received by: Warren Brazas, Business Development Officer



Our #3 Lending Partner for Largest Loan & Dollar Volume of 504 Loans
Southland Economic Development Corporation
Received by: Maria Mata, Loan Officer



Our #1 Lending Partner for Largest Number of 504 1st Mortgage Loans
Wells Fargo Bank
Received by: Marty Spuehler, District Sales Manger, SBA Lending



Our #2 Lending Partner for Largest Number of 504 1st Mortgage Loans
California Bank and Trust
Received by: Ron Perry, Vice President—SBA Lending Division

EVENTS AROUND SAN DIEGO



Our #3 Lending Partner for Largest Number of 504 1st Mortgage Loans
Bank of America
Received by: Patricia King, Vice President-Business Banking,
Pacific Southwest Region



Our #1 Lending Partner Among our Small Banks for
Largest Loan and Dollar Volume of 7(a) Loans
Temecula Valley Bank
Received by: David Bartram,



Our #1 Lending Partner Among our Medium Banks for
Largest Dollar Volume of 7(a) Loans
Pacific Capital Bank
Received by: Joe Kennedy, Vice President Program Manager



Our #1 Lending Partner Among our Medium Banks for
Largest Number of 7(a) Loans
Borrego Springs Bank
Received by: Margherita Stutz, Senior Vice President Credit Administration



Our #1 Lending Partner Among our Large Banks for
Largest Dollar Volume of 7(a) Loans
Wells Fargo Bank
Received by: Marty Spuehler, District Sales Manger, SBA Lending



Our #1 Lending Partner Among our Large Banks for
Largest Number of 7(a) Loans
U.S. Bank
Received by: Timothy Nager, Vice President SBA Division

Ask SCORE

GOOD PLANNING WILL HELP YOU KNOW HOW TO GROW

After a fast start, your small business seems to have lost momentum. What happened? And more importantly, what can you do about it?

Given the interconnected nature of today's economy, even small, largely local businesses are influenced by trends and events in other industries, and even other continents.

But your internal approach to generating and managing growth could well be the source of your sales slowdown, even in the face of what seem to be bright opportunities. The detailed business plan you've followed since the outset may no longer be applicable in a marketplace where changes—both expected and unforeseen—happen on a daily basis.

A growth plan that acts like an internal compass can be a helpful tool for getting things back on track.

Start with your day-to-day actions. If you want your business to grow, that should be the focal point of everything you do. Gather the financial details about what's happening internally. Then put your plan in writing. It does not need to be lengthy and ultra-detailed. Just the basic points will do. For

be formal research. You might start with a simple customer survey, for example, or check for available research online. Make adjustments as needed in your approach.

Communicate your growth vision to others involved with your business, including out-

You can find some valuable guidance for growth planning in two books: *Strategic Planning for Small Business Made Easy*, the latest in the "Made Easy" series from Entrepreneur Press, and *The 7 Irrefutable Rules of Small Business Growth* by small business growth expert Steven S. Little. Both are available in bookstores and online. May also be available at your local library.

For more ideas of growing your small business, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 1-800/634-0245 for the SCORE chapter nearest you, or find a counselor online at www.score.org.

Ask SCORE your question. Email sd.score@sba.gov or visit www.score-sandiego.org for additional information.

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example, how has your business done in fulfilling your original mission? Did you start with a bang only to see things flatten out? Perhaps you aren't delivering what you first promised to your customers. Fix any problems or shortfalls quickly.

Keeping up with changes in your marketplace is crucial, so you might have to conduct some new research to stay up to date. This doesn't have to

side vendors and contractors as well as partners, investors and employees. Don't just dream—delegate specific actions to reach those goals.

Find out what objections customers are raising to your sales effort—why they have purchased or declined your product or service. Adjust your sales process to place greater emphasis on closing.

Announcement

IRS's January 13th Tax Talk Today Program Gives Small Businesses a Head Start on the Upcoming Tax Filing Season

The 2009 filing season is right around the corner. The Internal Revenue Service's January Tax Talk Today (TTT) program, "Getting Ready for Filing Season 2009", on Tuesday, January 13, 2008 at 2 p.m. gives small businesspeople a head start with a special, 100 minute program.

Tune in to this extended

program to hear TTT panelists discuss updates to forms, the latest tax law changes, common error to avoid, and IRS processing issues that will assist you in preparing your 2008 business returns.

Sponsored by the IRS, Tax Talk Today is a free, live, monthly interactive Web cast aimed at educating tax professionals and their business clients on the most contemporary and complex tax issues. They are encouraged to watch and submit questions.

To access the Web cast at no charge, viewers can register online at [Tax Talk Today](http://www.taxtalktoday.com) :: [Welcome](http://www.taxtalktoday.com/) at <http://www.taxtalktoday.com/>. They can view Tax Talk Today with Windows Media Player and Real Player. Both players are free software that may already be installed on your computer. If not, click the link for Installing System Software to view Internet Broadcast under "How to View" at <http://www.taxtalktoday.tv/index.cfm?page=8.2114>.

The next show, "Surviving an IRS Audit", scheduled for Tuesday, March 10, 2009, might also be of interest to you.

To learn about the availability of IRS products and services, subscribe to IRS's e-News for Small Businesses. To see a representative sample and to start a free subscription to e-News, just go to IRS.gov at <http://www.irs.gov/businesses/small/content/0..id=154826.00.html>, type in your e-mail address and submit.

Meet a San Diego District Office Employee

Kathleen Moran, SBA San Diego - Program Support Assistant

Kathleen Moran transferred to the Small Business Administration (SBA), from the Library of Congress, in the Fall of 1985. She has served a total of 29 years as a civilian federal employee, 23 of which have been with the SBA's San Diego District Office. Until late 2006 she held the position of Information Receptionist, at that time, she was promoted to the position of Program Support Assistant.

Kathleen is an enthusiastic greeter for the office, and she always has a smile and a friendly word for visitors, both in person and by telephone. In addition to her SBA duties, she brightens the office lobby by bringing flowers from her mother's garden each week. She is definitely an asset to the San Diego District Office and SBA.



SAN DIEGO DISTRICT OFFICE FISCAL YEAR 2009 ACTIVITY OCTOBER 1, 2008 THROUGH NOVEMBER 30, 2008

	Number of Loans	Dollar Amount
7(a) Loans	60	\$14,637,000
504 Loans	15	\$9,240,000
Total	75	\$24,558,000

Wells Fargo Bank, NA	12	\$1,809,500
CDC Small Business Finance Corporation	10	\$6,335,000
Temecula Valley Bank	6	\$4,421,100
EDF Resource Capital, Inc.	5	\$3,638,000
US Bank, NA	5	\$496,000
La Jolla Bank, FSB	3	\$1,238,000
Borrego Springs Bank, NA	3	\$150,000
Bank of America, NA	3	\$88,000
JPMorgan Chase Bank, NA	3	\$52,000
Pacific Capital Bank, NA	2	\$819,000

Training Calendar

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

[January 8 - High Impact Low Cost Marketing](#) presented by the NCSBDC in Oceanside, CA.

[January 22 - Successful Strategies for Exporting](#) presented by the SBDITC in National City, CA.

[January 23- Women's Networking Breakfast](#) presented by SCORE in San Diego, CA.

[Call for January Schedule - \(760\) 312-9800](#) presented by Imperial Valley SBDC in El Centro, CA.

SBA San Diego Management Staff

[Ruben R. Garcia](#)

District Director

[Anthony J. Vigil](#)

Deputy District Director

[Terrill K. Ashker](#)

District Counsel

[Rosa M. Rodarte](#)

Lead Business Dev. Specialist

[Juliane Talley](#)

Lead Business Dev. Specialist

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, Cynthia Harris, Business Development Specialist, at Cynthia.Harris@sba.gov.