

July 2008

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## U.S. TREASURER ANNA E. CABRAL VISITS SAN DIEGO NLBWA



Ruben Garcia, SBA District Director -San Diego; Anna E. Cabral, U.S. Treasurer; Therese Cisneros-Remington, President, National Latina Business Women Association - San Diego

### 2009 SBA Small Business Awards Nomination Guidelines

**Coming Soon!**

Email  
[Cynthia.Harris@sba.gov](mailto:Cynthia.Harris@sba.gov)  
for nomination  
information.

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## SBA Introduces Two New Online Finance Courses for Small Business Owners

The U.S. Small Business Administration has introduced two new free online finance courses to help small business owners with the basic principles of finance and borrowing.

The new self-paced courses, **Finance Primer: Guide to SBA's Loan Guaranty Programs** at <http://app1.sba.gov/sbtn/registration/index.cfm?CourseId=29> and **How to Prepare a Loan Package** at <http://app1.sba.gov/sbtn/registration/index.cfm?CourseId=28>, walk business owners through steps that answer questions about what debt financing is, what loan programs are available, what

small businesses should know about borrowing money, how to prepare a loan package and how loan requests are reviewed by lenders.

The Finance Primer gives an overview of the SBA's loan guaranty programs to help small businesses understand the variety of financial resources, including those from the SBA.

The finance courses can help entrepreneurs avoid some of the common mistakes made such as securing the wrong type of financing, miscalculating the amount of financing required, and underestimating the cost of borrowing money.

The Loan Package course includes small business links to related information, and refers course participants for direct support in preparing a loan request to appropriate resources that include SBA's district offices, SBA resource partners and lenders.

The new finance courses have been added to a menu of more than 26 online tutorials offered by the SBA. On a typical day, 800 to 2,000 customers register for free online courses offered by the SBA through its virtual training campus at the Small Business Training Network (SBTN) ([www.sba.gov/training](http://www.sba.gov/training)).

## EVENTS AROUND SAN DIEGO



Left to Right: Therese Cisneros-Remington, President, NLBWA- San Diego; Ruben Barrales, President/CEO, San Diego Regional Chamber of Commerce; Theresa Ynzunza, President, NLBWA, RG; Anna E. Cabral, U.S. Treasurer; Ruben Garcia, SBA District Director -San Diego; Anna E. Cabral, U.S. Treasurer and Maria Fischer, Founder/President, BIENTECH International.



Left to Right: Rick Benito, Product Delivery Manager, Sen. VP Business Banking - Pacific Southwest, Bank of America; Kenneth Lewis, President/CEO, Bank of America; Ruben Garcia, SBA District Director -San Diego; Jimmy Watkins, Bank of America; Ray King, President/CEO, Urban League of San Diego County at the Southern California Bank of America Economic Summit.



Left to Right: Rick Benito, Bank of America; George Chamberlin, Executive Editor, The Daily Transcript; Kurt Chilcott, President/CEO, CDC Small Business Finance.

Left to Right: Debbie Trujillo, Regional Director, Small Business Development Center (SBDC) Network; Ben Soloman, Director, Imperial Valley SBDC; Maria Hughes, SBDC Program Liaison, SBA San Diego

## ASK SCORE

### LOW-COST ADS CAN GENERATE BIG RESULTS

Success in small business comes from knowing how to effectively make the most out of every dollar you spend. That's especially true when it comes to advertising. Those big, splashy display print, TV, or Internet ads may look great, but buying just one could easily wipe out your budget without generating much in the way of new business.

Fortunately, entrepreneurs can take advantage of a variety of low-cost outlets that may prove just as effective, if not more so, than their high-priced counterparts.

True, advertising acumen is something that most small business owners don't have. Marketing consultant Andrew Griffiths likens it to learning a foreign language. But, he adds, "Advertising works and the more time and energy you

put into your advertising, the greater your results will be."

Time, energy and creative thinking are key. You can find low-cost options in almost every advertising category. While display ads in magazines and newspapers cost a

bundle, advertising in the classified section costs less and is often overlooked. Readers flock to the classifieds in many trade and specialty magazines. Look for publications that specifically target your customers. Try a few test ads to gauge response.

Advertising online through search engines is inexpensive and has become the single most popular new advertising outlet for small

business. You'll find complete details and guidelines on creating and managing pay-per-click ad campaigns at search giants such as Google and Yahoo!

A lower-cost option in the direct mail arena is postcards.



They are simple, timely and easy for customers to read quickly at a glance. And they are considerably less expensive than typical letter-and-envelope type mailings.

Once you've chosen where your advertising will appear, you need to consider what those ads will say. If you choose to go with several ad methods, make sure they complement each other and send a consistent message.

And that message should be simple, yet distinct to stand out from others. Find the right balance between cleverness, which may confuse your customers, and being so basic that nobody pays attention. The same principle applies to your ad's layout, colors, and logo.

To learn more about advertising 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](http://www.score.org).

Ask SCORE your question. Email [sd.score@sba.gov](mailto:sd.score@sba.gov) or visit [www.score-sandiego.org](http://www.score-sandiego.org) for additional information.

## IRS E-News for Small Businesses: a Time Saver for Small Businesses and the Self-Employed

Keeping up with federal tax requirements is not always easy in today's fast-changing business environment. Even if small businesses and the self-employed use a tax professional's services, they still need to know and understand their tax responsibilities.

That's why the IRS is working to provide businesspeople with timely information to help them understand and meet their tax obligations.

IRS e-News for Small Businesses offers small businesses and the self-employed

a real time-saver. e-News is a bi-weekly newsletter that alerts them to what's new, hot and important for small business owners to know. It's quick to read, easy to subscribe – and it's free.

E-News for Small Businesses is the IRS's e-newsletter for businesses with specialized content consisting of:

- ◆ Important upcoming tax dates for small businesses
- ◆ What's new for small businesses on IRS.gov

- ◆ Reminders and tips to assist small businesses with tax compliance

- ◆ IRS news releases and special IRS announcements

- ◆ Direct links to a variety of Web sites and resources

- ◆ Availability of IRS products, services, and training opportunities

Businesspeople may also want to take a look at other IRS e-newsletters:

- ◆ *IRS Tax Tips* – tax information via e-mail from the IRS daily during the tax-filing season and periodically the rest of the year

- ◆ *Retirement News for Employers* – information about current developments and upcoming events within the retirement plan arena; issued periodically during the year

Subscribe to e-News for Small Businesses on [IRS.gov](http://www.irs.gov) at <http://www.irs.gov/businesses/small/article/0..id=154825.00.html> or other IRS e-newsletters at <http://www.irs.gov/newsroom/content/0..id=103381.00.html>, click on the newsletter title, click on "Subscribe Now" and enter your e-mail address.



## SAN DIEGO DISTRICT OFFICE FISCAL YEAR 2008 ACTIVITY OCTOBER 1, 2007 THROUGH JUNE 30, 2008

	Number of Loans	Dollar Amount
<b>7(a) Loans</b>	651	\$164,891,000
<b>504 Loans</b>	148	\$98,418,000
<b>Total</b>	799	\$263,309,000

CDC Small Business Finance Corporation	108	\$66,723,000
U.S. Bank, NA	71	\$6,932,200
Wells Fargo Bank, NA	67	\$17,487,300
Washington Mutual Bank	36	\$1,224,000
Borrego Springs Bank, NA	35	\$2,150,000
Bank of America, NA	33	\$1,093,400
California Bank & Trust	31	\$5,952,000
EDF Resource Capital, Inc.	25	\$18,788,000
Pacific Capital Bank, NA	24	\$13,771,500
Innovative Bank	24	\$445,000

### Training Calendar

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

[July 29 - Introduction to Business Federal Taxes](#) presented by Imperial Valley SBDC in El Centro, CA.

[July 30 - Customer Service Seminar](#) presented by the SBDITC in National City, CA.

[August 2 - Survive, Thrive and Grow During the Recession](#) presented by SCORE in San Diego, CA.

[August 6 - Legal Issues Workshop](#) presented by the NCSBDC in Oceanside, CA.

#### SBA San Diego Management Staff

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District Counsel

[Rosa M. Rodarte](#)

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[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](http://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](mailto:Cynthia.Harris@sba.gov).