



August 2008

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SBA QUALITY SERVICE REVIEW TEAM VISITS SAN DIEGO DISTRICT OFFICE



L to R - San Diego DDD Anthony Vigil, San Diego DD Ruben Garcia, Portland DD Harry DeWolf (TEAM LEADER), Wyoming District DDD Bob Aufflick, Region 8 Staff Assistant Carol Helm, Western Area Senior Counsel Frank Flato, San Diego Lead BDS/ADD Rosa Rodarte, San Diego Lead BDS Julianne Talley, Columbus Ohio BDS Gene Grant.

A QSR team visited the San Diego and Fresno District Offices last week to review policy and administrative compliance practices at both offices. A clean "No Findings" grade was issued to San Diego and Fresno by QSR Team Leader Harry DeWolf, DD of the Portland District Office.

**2009
SBA Small Business
Awards Nomination
Guidelines**

NOW AVAILABLE!

Email
Cynthia.Harris@sba.gov
for nomination
information.

September is National Preparedness Month

Homeowners, Renters and Businesses are Encouraged to Plan Before Disaster Strikes

Recent floods in the Midwest and hurricanes/tropical storms in Texas and Florida have cost homeowners, renters and businesses millions of dollars in damages. These events serve as reminders to the public to have a disaster preparedness plan in place.

National Preparedness Month, sponsored by the U.S. Department of Homeland Security (DHS), is designed to enhance the public's awareness of the necessity of having an emergency plan in place to respond to a natural or man-made disaster. The U.S. Small Business Administration is one of the many government and private

sector coalition partners participating in this fifth annual National Preparedness Month.

"There's a tendency - and it's human nature - to think that a large-scale disaster is not going to happen where you live," said SBA Acting Administrator Sandy K. Baruah. "Accepting the inevitability of an emergency, and then taking responsibility for your own recovery are the necessary first steps toward protecting your family, your assets, and your community."

To prepare for disasters, SBA offers the following tips:

- **Develop a solid emergency response plan.** Find evacuation routes from the home or business and establish meeting places. Make sure everyone understands the plan beforehand. Keep emergency phone numbers handy. Business owners should designate a contact person to communicate with other employees, customers and vendors. Individuals and business owners should ask an out-of-state friend, colleague or family member to be a "post-disaster" point of contact, supporting the flow of information about short-term

See Preparedness on Page 3

EVENTS AROUND SAN DIEGO



Left to Right: Mr. David Lizarraga, Chairman, U.S. Hispanic Chambers of Commerce and Ruben Garcia, SBA District Director - San Diego at the California Hispanic Chambers of Commerce Conference held in San Francisco, CA.



Left to Right: Mr. James Hammersley, SBA Deputy Assistant Administrator, Office of Policy and Strategic Planning, and Mr. Frank Spasaro, Manager of Energy Efficiency Partnerships, SDG&E in San Diego, California.



Left to Right: Ruben Garcia, SBA District Director - San Diego and Mr. David Dickey, President, San Diego County DVBE Alliance and President of Alpha Ten Technologies, Inc., meeting at the SBA San Diego District Office.



Left to Right: Bruce Thompson, Regional Administrator (RA) - Region 9 at SBA University, for RAs and District Directors.



SBA University provides a “live” President George Washington at the Landsdown, VA. training class. This “out of the box” training has created a new and innovative approach to the traditional classroom style training normally offered.

ASK SCORE

MAXIMIZE YOUR WEB SITE'S VISIBILITY AND VALUE

"You do your best business on Main Street," so the old saying goes. But for 21st Century small businesses, "Main Street" is the so-called Information Highway of the Internet.

While a Web site is now considered a must for most any kind of small businesses—whether it's just a "billboard" or a full e-commerce site—just having an Internet presence is not enough. You must continually monitor and reevaluate its looks, function, and utility to make sure its meeting the needs of your business and—more importantly—those of your customers.

If your Web site was created several years ago, for example, it could be time for a makeover. What seemed sophisticated back then might now look simplistic and even unprofessional compared with other, more effective sites.

In this age of limited attention spans, it's also essential that your Web site catch and keep visitors' interest. Try adding interactive features such as surveys, guest books, auto responders, downloadable documents and an e-newsletter. Your current Web

from providers such as NetStudio.com and ScreamDesign.com. You can add interesting and timely content to your site as well. Consider hiring a freelance writer to produce original news, feature and how-to articles for your site that are related to your busi-

ness. Even if you have the best Web site in your industry, nobody will find it unless it listed with the major Internet search engines. SearchEngineWatch.com offers a wealth of information about raising your search engine profile via search engine submissions, as well searching tips, search engine reviews and ratings, and other resources.



ness. Putting fresh content up monthly could cost as little as a few hundred dollars. host may offer some of these capabilities. And why not take orders online with a simple shopping cart feature, if you don't already? Resources include PrestoCart.com, MyCart.net, PayButton.com and EarthStores.com.

Animated art, professionally designed buttons, bars and banners can help supercharge your site. You can acquire them quickly and inexpensively with software and online delivery

ness. Putting fresh content up monthly could cost as little as a few hundred dollars.

The Web offers tremendous potential for researching your markets and competitors. A few top resources—some free, others fee based—include: Business.com for general business research, KnowX.com for public records research and Hoovers.com for company profiles and contact information.

To learn more about technology issues facing your small business, contact SCORE "Counselors to America's Small Business." SCORE is a non-profit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. 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.

National Preparedness Month

Preparedness continued from Page 1

relocations, recovery, additional sources of assistance, etc.

• **Make sure you have adequate insurance coverage.** Disaster preparedness begins with having adequate insurance coverage – at least enough to rebuild your home or business. Homeowners and business owners should review their policies to see what is or isn't covered. Businesses should consider "business interruption insurance," which helps cover operating costs during the post-disaster shutdown period. Flood insurance is essential. To find out more about the National Flood Insurance Program, visit

the Web site at www.floodsmart.gov.

• **Copy important records.** It's a good idea to back up vital records and information saved on computer hard drives, and store that information at a distant offsite location. Computer data should be backed up routinely. Copies of important documents and CDs should be stored in fire-proof safe deposit boxes.

• **Create a "Disaster Survival Kit."** The kit should include a flashlight, a portable radio, extra batteries, a first-aid kit, non-perishable packaged and canned food, bottled water, a basic tool kit, plastic bags, cash, and a digital camera to take pictures of the property damage after the storm.

More preparedness tips for businesses, homeowners and renters are available on the SBA's Web site at www.sba.gov/services/disasterassistance/disasterpreparedness/index.html. The Institute for Business and Home Safety (www.ibhs.org) also has information on protecting your home or business. To learn more about developing an emergency plan, visit the DHS's Ready Campaign Web site at www.ready.gov or call 1-800-BE-READY to receive free materials.

The SBA makes low-interest loans to homeowners, renters and non-farm businesses of all sizes. Homeowners may borrow up to \$200,000 to repair or replace damaged real estate.

Individuals may borrow up to \$40,000 to cover losses to personal property.

Non-farm businesses and non-profit organizations of any size may apply for up to \$2 million to repair or replace disaster damaged business assets and real property. Small businesses that suffered economic losses as a direct result of the declared disaster may apply for a working capital loan up to \$2 million, even if the property was not physically damaged.

To learn more about the SBA's disaster assistance program, visit the Web site at <http://www.sba.gov/services/disasterassistance/index.html>

SAN DIEGO DISTRICT OFFICE FISCAL YEAR 2008 ACTIVITY OCTOBER 1, 2007 THROUGH JULY 31, 2008

	Number of Loans	Dollar Amount
7(a) Loans	693	\$176,186,000
504 Loans	166	\$113,781,000
Total	859	\$289,967,000

CDC Small Business Finance Corporation	121	\$79,390,000
U.S. Bank, NA	74	\$7,428,200
Wells Fargo Bank, NA	72	\$18,096,600
Borrego Springs Bank, NA	39	\$2,300,000
Washington Mutual Bank	38	\$1,283,000
California Bank & Trust	35	\$6,649,300
Bank of America, NA	33	\$1,093,400
EDF Resource Capital, Inc.	28	\$19,901,000
Pacific Capital Bank, NA	28	\$16,484,000
Innovative Bank	26	\$470,000

Training Calendar

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

[September workshops coming soon](#) presented by Imperial Valley SBDC in El Centro, CA.

[September 3 - Marketing Workshop](#) presented by the SBDITC in National City, CA.

[September 12 - Women's Breakfast: Ten Business Lessons Learned from Chocolate](#) presented by SCORE in San Diego, CA.

[September 17 - Business Plan and Market Research Workshop](#) presented by the NCSBDC in Oceanside, CA.

SBA San Diego Management Staff

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District Director

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[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.