

# Newsline

A Monthly Newsletter from the San Diego District Office

U.S. Small Business Administration



Your Small Business Resource

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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

## SDDO Forms Strategic Alliance with the Urban League of San Diego County (ULSDC)



L to R — Maurice Wilson, Executive Director, ULSDC; Julie Talley, SBA Assistant District Director for Bus. Development—San Diego Office; Ruben R. Garcia, SBA District Director—San Diego Office; Maria Hughes, SBA Lender Relations Specialist—San Diego Office; Ray King, President/CEO, ULSDC.

### 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.

[April 2 - Marketing Workshop](#) presented by the SBDITC in National City, CA.

[April 10 - Financial Statements Workshop](#) presented by SCORE in San Diego, CA.

[April 16 - Business Plan Workshop](#) presented by the NCSBDC in Oceanside, CA.

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The San Diego district office of the U.S. Small Business Administration (SBA) and the Urban League of San Diego County (ULSDC) today signed a strategic alliance pledging to work together to improve business access to technological information through educational opportunities and SBA resources. The alliance also provides maximum financial opportunities and training to entrepreneurs. The agreement was signed by SBA's San Diego District Director, Ruben Garcia, and ULSDC President/CEO Ray King.

The ULSDC works to unite and empower San Diego's African-American business community by creating opportunities for professional development and economic growth. The non-profit ULSDC also has the aim of economic empowerment for African-American-owned and other minority-owned businesses so they may play an increasing role in the economy of San Diego

County through advocacy, networking, training and other resources.

"I'm very pleased with the work of the Urban League of San Diego County and its excellent leadership through Mr. Ray King" said Garcia. "Mr. King has a strong background of helping entrepreneurs take their place as business owners and I know that he will do a great job of assisting potential owners fulfill their dreams of small business ownership."

A package of studies released last month by the non-partisan Urban Institute has found that SBA programs are more effective than conventional loans in reaching minorities, women and start-ups, and that SBA loans are a key financing tool for creditworthy small businesses that nevertheless do not meet conventional underwriting standards.

"Having the San Diego SBA as a strategic alliance partner only enhances an already strong foundation of services this organization provides to clients," said King. "In a nutshell, our organization is geared primarily 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) 727-4883 or visit the web at [www.sba.gov/ca/sandiego](http://www.sba.gov/ca/sandiego). To find out more about the Urban League of San Diego County you can visit their web site at [www.ulsdc.org](http://www.ulsdc.org) or contact them by phone (619) 266-6244 or email: [sdul@sdul.org](mailto:sdul@sdul.org)

## Events Around San Diego



L to R - Ruben R. Garcia, SBA District Director—San Diego District Office and Ray King, President/CEO, Urban League of San Diego County, signing the Strategic Alliance Memorandum between ULSDC and SBA—San Diego.



L to R - Ruben Garcia, SBA District Director—San Diego Office, Shirley Adams, Sr. Director Technical Solutions and Charlie Hopkins, Sr. Marketing Director Army/Air Force Systems Div., receiving award for AFCEA West—San Diego.



L to R — Julio Angel Gomez, Partner, GM Insurance and Financial Services and Ruben R. Garcia, SBA District Director—San Diego Office



L to R - Ruben R. Garcia, SBA District Director; Kurt Chilcott, President/CEO—CDC Small Business Finance; Debbie Trujillo, Regional Director—SBDC; George Chandler, Former SBA District Director, at CDC Annual luncheon.



L-R: Ruben Garcia, SBA District Director -San Diego Office, These Cisneros-Remington, Founder, National Latina Business Women's Association of San Diego and members with the Northwestern Mutual Financial Network group.



L-R Back Row: Ruben Duran, City Manager - El Centro; Jon A. Edney, Mayor—El Centro; Ruben Garcia, SBA District Director - SDDO, and Alma Garcia.  
L-R Front Row: Mrs. Edney; Ben Solomon, Director - IVSBDC/Mayor Pro-Tem—El Centro; Cindy Turrentine, Mistress of Ceremonies and her daughter.

## Ask SCORE for Business Advice

### Make Your Web Site Memorable for the Right Reasons

As more and more customers rely Internet search engines and online directories to locate sources of products and services, Web sites are increasingly becoming a "must" for all types of small businesses.

But it's not enough to simply have a presence on the Web. Unless your site is set up with the customer's needs in mind, it may be doing very little to benefit your business.

Whether you design the site yourself or work with a crackerjack professional designer, it's important to remember that looks, though important, are not everything. Even the most attractive site

is simply taking up cyberspace if it's not functional.

Consider what your site is like from the user's perspective. Are the various functions easy to find and use? Can customers find what they want fast? Your goal is to have a

site that appears professional and credible to customers as well as being easy to navigate. For a prospect intent on buying, there is nothing more frustrating than having to deal with a clumsy or cluttered site. Categories should be clear and logical.

And while the Web's almost unlimited space gives

you the choice of drowning customers with product details, you may want to exercise some restraint. Give visitors the option of clicking to more information if they wish, but don't force it on them. Coax customers by

stages. Filling out forms is often necessary, but keep them simple and break them into bite-sized parts.

And by all means make the photos or other graphics on your site compelling—not the same old generic stock photos you see everywhere. Use graphics of real people

and places to add personality to your site and reinforce the notion that your business exists in the real world, too.

The bottom line is that your small business Web site should be built around convenience—the very reasons that have made doing business online so popular. That means clear, concise text with relevant graphics; straightforward operating instructions; fast, simple checkout processes for online sales; and no surprises or dead-ends—the same features YOU look for when you do shopping or research online.

Source: [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.

**SCORE**  
Counselors to America's Small Business

## City of El Centro Recognizes 100 Year Old Businesses

### SBA District Director Keynotes

San Diego and Imperial County District Director Ruben Garcia was the keynote speaker at the Imagine 2008 awards dinner which recognized companies over 100 years in El Centro and for Innovation, Motivation, Architect of Change, Genius, Industrious, Noble, and Entrepreneur.

The winners were: Border Tactical Associates for innovation, L.W. Consulting for the motivator award, Burgers & Beer for architect of change, Spectrum/Newsday for genius, Office Supply Company for the industrious award, Valiant won the Noble award and Willie's donuts won the entrepreneur award.

The address by District Director Garcia was followed by an awards ceremony in which the recipients of these prestigious awards were presented plaques by the Director and the Mayor of El Centro, Mr. Jon A. Edney.

**SAVE THE DATE**  
May 28, 2008

Small Business Awards  
Luncheon

Keynote:

**SBA Administrator**  
**Steve Preston**

For more information:  
[www.sdchamber.org](http://www.sdchamber.org)



**U.S. Small Business Administration**



**Your Small Business Resource**

550 West C Street, Suite 550  
San Diego, CA 92103-3500

Phone: 619-557-7250  
Reception Desk: 619-727-4883  
Fax: 619-557- 5894  
Email: [sandiego@sba.gov](mailto:sandiego@sba.gov)

[www.sba.gov/ca/sandiego](http://www.sba.gov/ca/sandiego)

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).

## San Diego District Office Fiscal Year 2008 Activity

October 1, 2007 through February 29, 2008

	Number of Loans	Dollar Amount
7(a) Loans	395	\$80,313,000
504 Loans	89	\$53,905,000
<b>Total</b>	<b>484</b>	<b>\$134,218,000</b>

CDC Small Business Finance Corporation	68	\$41,570,000
U.S. Bank, NA	48	\$3,295,700
Wells Fargo Bank, NA	31	\$6,694,900
Washington Mutual Bank	31	\$1,083,000
Bank of America, NA	26	\$774,200
Business Loan Center, LLC	20	\$1,528,000
Borrego Springs Bank, NA	18	\$1,202,000
California Bank & Trust	17	\$2,182,000
Capital One, NA	15	\$805,000
Innovative Bank	15	\$280,000