

September 2008

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SMALL BUSINESS SUCCESS STORY PRESENTED ON KFMB CH 8



L-R: Jon Stinebaugh, Photographer, KFMB, Rebecca Zearing, Owner, Rebecca's Coffee Shop, Ruben Garcia, SBA District Director and Angie Lee, Reporter, KFMB, Channel 8. Rebecca's Coffee Shop was highlighted in a recent news story regarding small business successes in San Diego. The business is located at 3015 Juniper St, 92104.

2009 SBA Small Business Awards Nominations

Due Nov. 14, 2008!

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

San Diego District
550 West C Street, Suite 550
San Diego, CA 92101
(619) 557-7250 Office
(619) 727-4883 Reception
www.sba.gov/ca/sandiego

Now Is The Time To Nominate Rules For Review And Reform

Advocacy Announces The Second Year Of The r3 Initiative

The Office of Advocacy of the U.S. Small Business Administration is for the second year seeking nominations of federal rules in need of review and reform. The 2009 "Top 10" rules nominated by small business owners, trade associations, and others will be transmitted to appropriate federal agencies for their action.

"Changing markets, technology, and competition make it imperative that federal agencies periodically review how their current

regulations affect small business," said Thomas M. Sullivan, Chief Counsel for Advocacy. "Only with regular evaluation can agencies sift through the enormous number of current regulations to find those that are outdated and ineffective due to rapidly changing conditions. We are calling for nominations of rules needing reform, and we are asking for constructive suggestions about how to improve them."

Nominate regulations needing review and reform by visiting the Office of Advocacy Regulatory Review and Reform (r3) initiative website

at www.sba.gov/advo/r3 and sending an email to advocacy@sba.gov, or by calling Keith Holman at (202) 205-6533.

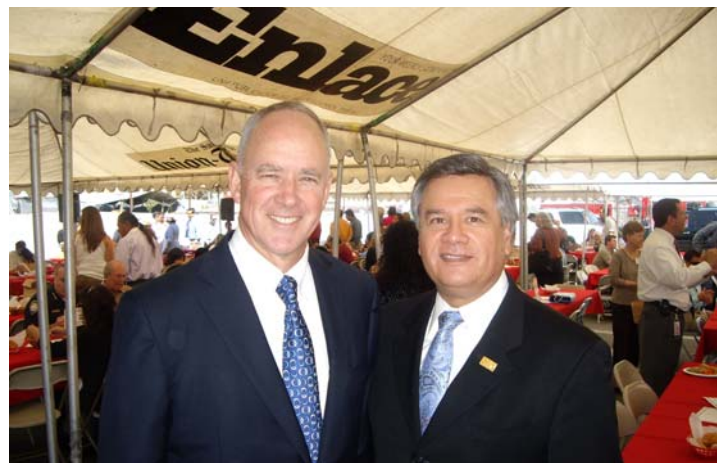
In February, Advocacy announced the 2008 Top 10 Rules for Review and Reform. The Top 10 were drawn from over 80 rules nominated by small business owners and their representatives. In order to track agencies' action on these rules, Advocacy will post their status on its website every six months.

See *Advocacy* on Page 4

EVENTS AROUND SAN DIEGO



(L to R) Back Row—Emily Franklin - Citi Bank; Catherine Arambula - NLBWA-SD Board Member; Alejandra Rodriguez-NLBWA-SD Board Member; Rosie Esther Montero-Citi Bank; Ruben Garcia-SD SBA District Director; Marc Braden-New York Life; Chi Tran-Assst. VP of Community Relations Citi Bank; Lorena Maae-Citi Bank; Brent Moore-New York Life Managing Partner; Edilma Chan-NLBWA-SD Board Member; Joel Mendoza-New York Life Front row - Flora Espino-NLBWA-SD Board Member; Therese Cisneros-Remington-NLBWA-SD President; Rosanna Indie-NLBWA-SD Board Member. Both photos were taken at the Emerging Latina's Program 2008 grand kick-off reception held at Jobing.Com Offices located at 2878 camino Del Rio South #410, SD, CA 92108



Left to Right: Chi Tran, Citi Bank; Warren Simon, BID Council; Ruben Garcia, SBA District Director—San Diego; Richard Simms, Chairman; Spencer Skeen, Attorney at Law; Scott Cummins; and Ms. Joni Low, Asian Business Association, who attended the City of San Diego—Small Business Advisory Board

Left to Right: Sandy Alderson, CEO San Diego Padres and Ruben Garcia, SBA District Director - San Diego at the Spirit of the Barrio Awards Program.



Spirit of the Barrio Award Winners

ASK SCORE

PLAN NOW TO SURVIVE THE SEASONAL SALES CYCLE

Seasonal businesses devote a large part of the year preparing for those special weeks or months when most of their revenue is generated. For many retailers the holidays are boom time. Fitness centers soar in January and sag with the summer exodus. Some businesses sell more when the weather warms, the tax or wedding season arrives or tourists travel.

Those boom times come at a price—financial survival throughout the remainder of the year when business slows to a trickle.

To help smooth the bumps it will be important to create a tight budget and stick to it throughout the year. Create a special cash reserve account for use only in leaner months. Set money aside whenever you can. Creating a cash flow fore-

cast will help you identify patterns and see what you are up against. Include a worst-case plan to anticipate any nasty shocks.

Operating a seasonal business also requires that you plan and use your time more

efficiently than other business owners. Some periods may call for only 25-hour workweeks, while others go far beyond that. To make sure everything gets done and also avoid burn-out, you'll need to schedule your time carefully.

Put slower times to good use by using them to update your Web site, catch up on

maintenance, strengthen customer relationships or write marketing plans. You may want to employ only a small core of permanent workers and use temps or interns to fill in. Consider offering off-season sales or rates, and look for ways to generate revenue during qui-

eter periods.

Owners of seasonal businesses can also take advantage of CAPLines, SBA-guaranteed short-term loans designed to help small businesses meet short-term and cyclical needs for working capital. The loans, which may be , your business must have established a definite pattern of seasonal activity. Eligibility is

based on the size and type of business, how the loan will be used, and the availability of funds from other sources. To learn more about CAPLines, click Financial Assistance under the Services section of www.sba.gov, then go to Special Purpose Loans.

To learn more about operating seasonally, 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.



SBA SAN DIEGO SUCCESS STORY



FROM STRUGGLING BAGEL SHOP TO SUCCESSFUL CATERING COMPANY

In June of 1998, Richard Bier, President of Isaac's Bakery Deli, Inc., dba Isaac's Catering, purchased a struggling bagel shop and immediately began delivery service to the neighboring corporations. 6 months later he hired a chef and began creating menus for corporate businesses and personally visited the local businesses to promote his company. Isaac's is now a successful catering business,

with 14 employees, featuring a variety of freshly prepared food, from pastries to Beef Wellington; everything is prepared from scratch, by Isaac's staff, each morning. In addition to corporate catering, Isaac's offers a variety of services including aviation catering, bar service, equipment rental, and event planning.

In September of 2007, Bier acquired a competitor and utilized SBA's 7(a) loan guaranty program to qualify for a loan through Wells Fargo Bank. The loan was used to incorporate additional staff and equipment into the business during the acquisition.

Despite the current recession, Isaac's corporate and event catering division is currently thriving and they are working on expanding their

large events and aviation catering and venturing into other areas as well. They hope to soon be offering aviation catering delivery service, from Long Beach to the Mexican Border and are working on opening another cafeteria early next year, in a building currently being remodeled for that purpose. As these expansion projects develop, they expect to hire more employees, taking a few people off the job market and doing what they can to improve the economy.

In 2007, Isaac's was recognized as the Small Business of the Year by the Carlsbad Chamber of Commerce. In addition to offering the freshest and the best food and service they can to their customers, Isaac's gives back to the community by providing complimentary baked goods for events raising money

for various non-profit organizations and their causes. They also partner with a corporate client that organizes employee volunteers to help clean lagoons, or serve other non-profit organizations, such as the Boy's and Girls Club, and the YMCA, cleaning up around the facilities. This year there were a total of 500 volunteers for these projects.

When asked what he likes the most about being a small business owner, Bier says, "I like the ability to make logical, reasonable decisions and see those decisions become reality in a short period of time." Richard is always looking for hot growth opportunities, which frequently start with a customer's request. He credits some of his success to the fact that he takes the time to find and hire great people to work

See Success on Page 4

Advocacy continued from Page 1

The Office of Advocacy is committed to helping reduce the \$1.1 trillion yearly cost to Americans of complying with all with federal regulations. The long-term r3 initiative does this by working with federal agencies and small business owners to review and reform existing rules that are outdated and ineffective.

The Office of Advocacy, the "small business watchdog" of the federal government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, and the President. It is the source for small business statistics presented in user-friendly formats, and it funds research into small business issues.

For more information on the r3 initiative, visit www.sba.gov/advo/r3.

The Office of Advocacy of the U.S. Small Business Administration (SBA) is an independent voice for small business within the federal government. The presidentially appointed Chief Counsel for Advocacy advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, federal courts, and state policy makers. For more information, visit www.sba.gov/advo, or call (202) 205-6533.



Isaac's Chef Ignacio Valencia prepping chicken for the days' menu.

Success continued from Page 3

with him. As a result, the majority of the business responsibilities now rest with capable employees. On occasion, he still works the more complicated jobs, but now has more time to enjoy his personal life. "Richard exemplifies the entrepreneurial spirit that exists in America and he continues to show the rest of us why he is a small business success," says Ruben Garcia, SBA District Director for the San Diego Office.

**San Diego
3rd Quarter
Fiscal Year 2008
Excel Award Winner
Richard Blum**



Announcements



The San Diego District Office (SDDO) is pleased to have Ms. Harriet White working as an Intern, through Employment & Community Options, which is a program that helps seniors return to the work-force. Harriet brings a smile, cheerful attitude and her overall contribution to our office is very impressive. She is currently working on verifying the demographics of the SDDO's FY2008 borrowers and also is a relief receptionist.

Over the past 45 years Harriet has held a variety of positions. She started out at Sharp Hospital, as a Central

Service Tech., for 11 years. She worked as a Claims Examiner for California Blue Cross/Blue Shield and then move on to the Neighborhood House Association, working as the Community Coordinator over social services, education and food services for the County of San Diego. For 4 years she ran her own childcare center. She then worked in the mail room at North Island Naval Base. Harriet spent 8 years working as an Office Manager, at White House Day Care and another 10 years as a Bookkeeper, at St John's Baptist Church. Her most current position was at ProSat Direct TV, as an Office Support Supervisor. Unfortunately, ProSat went out of business, in 2007, which left Harriet out of work. As a result, Harriet is now seeking full-time employment and in the mean time working as an Intern for SBA's San Diego District Office.

Two New Products on IRS Web Site Enable Small Businesses and the Self-Employed to Easily Locate Essential Information

Two new IRS products make it easier for small businesses and the self-employed to locate the information they need on the IRS's official Web site, IRS.gov.

These new products are part of a [year-long campaign](http://www.irs.gov/newsroom/article/0,,id=181721,00.html) at <http://www.irs.gov/newsroom/article/0,,id=181721,00.html> to help educate new self-employed small business owners about federal tax responsibilities and about filing Schedule C, Profit or Loss from Business.

Publication 4667, Tax Information for Small Businesses and the Self-Employed, a free, laminated bookmark, provides Key Search Words to help them locate important tax information on IRS.gov quickly and easily. They can order this free laminated bookmark on the Small Business Products

Online Ordering page.

<http://www.irs.gov/businesses/small/article/0,,id=101169,0.html>.

A [new page on IRS.gov](http://www.irs.gov/businesses/small/article/0,,id=115045,00.html) at <http://www.irs.gov/businesses/small/article/0,,id=115045,00.html>, "Self-Employed Individuals Tax Center", is a one-stop, starting point for small businesses and self-employed taxpayers who file [Schedule C](#) with their Form 1040 and provides links to information on the most common issues new business owners face.

To get the latest information about other future Schedule C program events and learn about new products and services as they become available, start a FREE subscription to [e-News for Small Businesses](#); 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.

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

	Number of Loans	Dollar Amount
7(a) Loans	730	\$188,585,000
504 Loans	175	\$118,393,000
Total	905	\$306,978,000

CDC Small Business Finance Corporation	129	\$83,781,000
U.S. Bank, NA	81	\$8,191,400
Wells Fargo Bank, NA	77	\$20,503,400
Borrego Springs Bank, NA	56	\$2,944,000
Washington Mutual Bank	38	\$1,283,000
California Bank & Trust	36	\$6,749,300
Bank of America, NA	33	\$1,093,400
Pacific Capital Bank, NA	30	\$17,194,000
EDF Resource Capital, Inc.	29	\$20,122,000
Innovative Bank	27	\$495,000

Training Calendar

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

October 9 Intro to Business Federal Taxes presented by Imperial Valley SBDC in El Centro, CA.

October 23 - Small Business Loan Day presented by the SBDITC in National City, CA.

October 11-How to Start and Manage Your Own Business presented by SCORE in San Diego, CA.

October 15 - Business Plan and Market Research Workshop presented by the NCSBDC in Oceanside, 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.