



# SANTA ANA DISTRICT NEWSLETTER

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## Small Business Week Awards

[CLICK HERE TO REGISTER](#)

Only **13** days left  
to register for just **\$40**  
GREAT NETWORKING OPPORTUNITY!

46TH ANNUAL  
SMALL BUSINESS WEEK AWARDS  
JUNE 4, 2009  
YUHAVIATAM ROOM  
SAN MANUEL INDIAN BINGO & CASINO  
777 SAN MANUEL BLVD., HIGHLAND, CA 92346  
NETWORKING 10:30 A.M.  
DOORS OPEN 11:30 A.M.  
To register, contact Jennifer Hoff:  
951.781.2345 ext. 246 [jhoff@iesmallbusiness.com](mailto:jhoff@iesmallbusiness.com)

**SPECIAL!** Reserve a room at the San Manuel Village's brand new Hampton Inn & Suites for only **\$69!** Only minutes away from San Manuel's Yuhaviatam Room.

Call 909.862.8000 and reference 'SBA Awards'

## Small Business Week Honorees

[The declaration and celebration of Small Business Week has been a national tradition for almost half a century.](#) On June 4th, small

[Tritech SBDC](#)

[Orange County SCORE](#)

[Inland Empire SCORE](#)

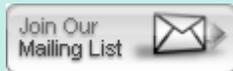
[Coachella Valley SCORE](#)

[Institute for Women  
Entrepreneurs](#)

[Inland Empire WBC](#)

[Coachella Valley WBC](#)

C



business stakeholders from various industries will gather to honor a select group of entrepreneurs and advocates.

The entire community is invited to an outstanding networking opportunity and delicious luncheon, graciously hosted by the [San Manuel Band of Mission Indians](#).

The [Inland Empire Small Business Development Center](#) is serving as this year's co-presenter.

For individual press releases of the 2009 honorees, click on their names below.

The SBA looks forward to seeing you on Thursday, June 4, in Highland!

**Small Business Person of the Year**

[Medhat Gorgy](#)  
[Pyramid Laboratories, Inc. \(PLI\)](#)

**Region IX Women in Business Champion of the Year**

[Cathy Daugherty](#)  
[Trademark Insurance](#)

**Region IX Jeffrey Butland Family-Owned Business of the Year**

[Bud & Carmen Weisbart](#)  
[A&R Tarpaulins, Inc.](#)

**Entrepreneurial Success Award Winner of the Year**

[Bryan J. Zatica](#)  
[Macro-Z-Technology \(MZT\)](#)

**Small Business Journalist of the Year**

[Sylvia B. Ichar](#)  
[Para Todos Magazine](#)

**Exporter of the Year**

[Robert L. Farnsworth](#)  
[Sonnet Technologies, Inc.](#)

**Veteran Small Business Champion of the Year**

[Robert T. Brown](#)  
[Robert Thomas Brown Company \(RTBC\)](#)

**Minority Small Business Champion of the Year**

[Oliver M. Das](#)  
[Trinity Management Consulting](#)

**Women's Business Center of Excellence**

[Sallie Salinas](#)  
[Institute for Women Entrepreneurs \(IWE\)](#)

**Small Business Development Center of Excellence**

[Leila Mozaffari](#)  
[Orange County Small Business Development Center \(OCSBDC\)](#)

**Generous supporters of the 46th Annual Small Business Week Awards so far include:**

**Title**

[San Manuel Band of Mission Indians](#)

**Platinum**

[County of San Bernardino, Economic Development Agency](#)

[U.S. Bank](#)

[Sam's Club](#)

**Gold**

[Fullerton Community Bank](#)

[CDC Small Business Finance](#)

**Silver**

[Wells Fargo](#)

**Bronze**

[Southland EDC](#)

[California Statewide CDC](#)

[REsource Capital](#)

[Citizens Business Bank](#)

## SBA Sponsored Workshops for 8(a) and Eligible Firms

The Santa Ana District Office's 8(a) Business Development team has worked diligently to secure free training sessions for 8(a) and other eligible firms.

Participants will receive training on how to make "real world" business decisions that will facilitate their businesses success. All sessions are scheduled to take place at our district office in Santa Ana. The dates for the training sessions are May 19, 21, 26 and June 9.

### These training sessions are offered at NO COST

The topics are:

**Cost and Pricing - Part 1**

The topics covered in workshops Cost and Pricing Parts 1 and 2 are similar and have equal importance. Part 1 focuses on the basics. This course is designed for firms who have minimum knowledge of the Federal Government Cost and Pricing environment. This workshop will give you a complete understanding of indirect rates, the basic 1, 2 or 3 tier options, fringes, overhead, and G&A of an indirect rate pool structure.

This workshop also highlights the requirements for a government approved accounting system and will improve your knowledge and preparedness for DCAA and other government audits.

*Workshop Highlights:*

Regulatory Environment  
Procurement  
Cost Accounting System  
Cost Accounting Standards

## Cost Estimation and Contract Pricing

### **Cost and Pricing - Part 2**

This Workshop reviews the foundations of cost and pricing. This course will discuss establishing an onsite, offsite rate and material handling indirect rate. The goal for both Cost and Pricing Parts 1 and 2 is to build on and improve your insight of the real world of contracting with the Federal Government.

This workshop will improve your knowledge in the following related areas:

#### *Workshop Highlights:*

Fines, Penalties and Interest

Selected Terminology

Understanding Indirect Cost Rates (Onsite, Offsite, M/H)

Coding Methods for Government Acceptable Accounting System (COA, Job cost and Payroll)

Key Pricing Regulations

Cost Proposal activity

### **Financial Management**

Financial Management is planning, directing, monitoring, organizing, and controlling of the monetary resources of an organization. Financial consideration and the cost proposal process are two of the most critical factors facing small business contractors.

This training will provide you with the necessary information and tools to overcome this hurdle and greatly improve your chance for success.

This course will give you a complete understanding of the Employee/Independent Contractor Relationship:

#### *Workshop Highlights:*

Reviewing Contract Records Retention Timelines

Injecting a Cash Flow Process

Obtaining Financing

Reviewing the Service Contract & Davis Bacon Acts

Crafting a Compliant Cost Proposal

### **Business Development - Part 1 (Best Practices)**

The Business Development Best Practices workshop will give you a thorough understanding of what all successful businesses both large and small have in common as it pertains to the success of their businesses.

As a small business owner attending this workshop, you will learn what these best practices are and how to incorporate them into your business plan to ensure that you have the infrastructure to achieve significant business development and success.

By learning these best practices from other businesses that are successful and have achieved growth, your business will consistently optimize its own efficiency and growth while achieving an increase in its bottom line.

Your knowledge of these Business Development Best Practices from other successful businesses and your implementation of them in your small business will help you maximize your efforts and contribute to your businesses' long term success.

#### *Workshop Highlights:*

Five Functions Critical to Organizational Survival

Factors for Success

Organization Self Assessment

**Visit this [website](#) to learn more about the training and to register. You can also learn more about the trainers [here](#).**

The bottom line, folks is that these individuals have "been there and done that." If your business is humming along perfectly, then don't sign up...but if you believe it can do better, then don't pass up the chance to take part in this training.

If you have questions related to this training opportunity or the 8(a) Business Development program, contact Karen Burgess at [karen.burgess@sba.gov](mailto:karen.burgess@sba.gov) or 714.560.7451.

## SBA Sees Increase in Loan Activity

Loans approvals in the Santa Ana District increased in the month of April. More than \$35 million in loan approvals were made during the month, representing a 26% increase in loan volume and a 29% increase in dollar amount compared to the average of the first six months of the fiscal year.

According to our Lender Relations Specialist, Stephen Leung, "This is the highest production of any month in FY 09." "There seems to be an increase in SBA loan activities and hopefully this trend will continue"

Loan volume year to date for Orange, Riverside and San Bernardino counties is \$209 million.

There was an increase in SBA's 504 loan program as well. The Santa Ana District made 23 loans for a total of \$11.9 million in April

For the first six months of FY09 (Oct 08-Mar 09), SADO guaranteed 98 SBA 504 loans for a total of \$64.6 million.

The monthly average for the first six months of FY09 are 16 loans and \$ 10.8 million.

Comparing these figures to April 2009, the SBA 504 loan program within the district has seen an increase of 41% in volume and 10% in dollars.

-Stephen Leung

## Corona Small Business Event Held

U.S Small Business Administration Santa Ana District Office staff members participated in the [City of Corona's Strategies for Business Survival](#) event on May 7 at the city's auditorium.

Several banks and certified development companies, who were interested in making small business loans, also attended the event.

SBA's resource partners, represented by the [Inland Empire Small Business Development Center](#), [Tri Tech Small Business Development Center](#) and the [Inland Empire Women's Business Center](#), provided business survival tips to help businesses weather the economic downturn and explained the services their centers provide.

District Director J. Adalberto Quijada provided remarks to those in attendance. Other SBA speakers included Stephen Leung - Lender Relations Specialist; Sylvia Gutierrez-Business Development Specialist; Christopher Lorenzana- Public Information Officer; and Paul Smith-Business Development Specialist. Each spoke about their areas of expertise within the district. Gloria Gomez, also a Business Development Specialist, explained the [8\(a\) Small Business Certification Program](#) for small businesses.

Judi Staats of the city's [Economic Development-Team Corona](#) staff coordinated the event.

-Jill Andrews

## New SBA Lender!!!

[Golden State Business Bank](#), headquartered in Upland, joined the SBA lending community, signing a participation agreement with the SBA on May 5th.

On behalf of the Santa Ana District Office and the entire SBA, welcome!

In other lender news, two banks were recently granted PLP status. [Plaza Bank](#) and [Capital Bank](#) have earned the designation as a '[Preferred Lender](#)'. This is the result of demonstrating a solid track record of performance and responsibility. Plaza Bank and Central Bank approved loans in the amounts of \$2 million and \$1 million, respectively.

A list of SADO's participating lenders can be found [here](#).

## SADO Staff Member Participates in RES 2009

Business Development Specialist Paul Smith participated in several important program tracks for [RES 2009](#) that offered participants a chance to learn more about economic growth through capturing international markets.

RES 2009 was held in Las Vegas, Nevada in March and was attended by more than 2,800 Native Americans from tribes from all over the U.S. RES is the largest Native American event held in the nation and is in its ninth year of operations.



-Jill Andrews

## Mark Your Calendar - Lender's Roundtable

The next Lender's Roundtable Breakfast will be held on **July 8th at 7:30 a.m. at the Fullerton Marriott.**

The event will be hosted by Jesse Torres, director of the [Santa Ana Region Lead Small Business Development Center](#).

## SADO Deputy Director Speaks at Asian Business Association's Small Business Day

Rachel Baranick, SADO's Deputy Director, was the keynote panelist at ABAOC's 2nd Annual Small Business Day on April 29th. She discussed the American Recovery and Reinvestment Act's impact on small businesses.

She was joined on the panel by Maria Jaramillo of the IRS who spoke about new tax benefits for small businesses. SBA's Lender Relations Specialist, Stephen Leung, conducted a workshop at the event. SBA's government contracting expert, Nick Manalisay, conducted a workshop on federal contracting. SCORE and SBDC counselors conducted workshops on business plans and tips for business survival.

More than 200 people attended the event.



## Outreach Staff Pitches in for Missing Veteran's Representative

Outreach staff members Sylvia Gutierrez, Paul Smith, Chris Lorenzana and Jill Andrews staffed career fairs and Transition Assistance Programs at 29 Palms and Camp Pendleton military bases to provide scheduled coverage for our Veteran's Representative Oscar Padilla, who re-enlisted in the Army Reserves and is attending training.

Staff indicated they "...got far more from making the presentations to returning Vets of both the Iraq and Afghanistan Wars" than they gave and were "truly honored to be able to give something to these

heroes."

The Transition Assistance Program (TAP) helps those about to leave military service by providing information about career choices such as starting their own businesses.

Three former Marines and SCORE 114 volunteers staffed the Camp Pendleton Career Fair, which was well attended on April 23rd.

-Jill Andrews

## New SBA Chief of Staff visits SADO

The Santa Ana District Office recently hosted a briefing for Ana M. Ma, SBA's newly appointed Chief of Staff, to familiarize her with district staff and issues impacting small businesses in the area.

Ms. Ma was selected by President Obama to fill this position. She has a varied background in government, staffing a U.S. Congressional Office and working with other federal agencies.



## Interns at Santa Ana District Office

The City of Santa Ana is providing interns to local businesses, community organizations and government agencies this summer as part of the [Santa Ana Youth \(SAY\) Employment Program](#). About 400 young people will be employed at approximately 100 worksites.

The program will provide an opportunity for students to gain work experience and learn more about possible career choices. It runs May 1st through September 30th and is expected to be in full operation by June 26th.

Students between 14-24 years of age will be selected for the program. Work schedules will range from 20 to 40 hours per week, and students will be paid. Work Readiness, Career Development and Life Skills training will prepare youth for their summer jobs.

The summer project is a joint activity of the [City of Santa Ana Community Development Agency](#), the [Greater Santa Ana Business Alliance](#) and the [State of California Employment Development Department](#).

The Santa Ana District Office is happy to be a participant in the program and we anticipate to receive

the help of several interns throughout the summer.

Many other cities may also be participating in similar projects. If you could use the services of a paid intern this summer, call your local Workforce Development Office. If your business is located in Santa Ana, call Sylvia Vasquez at 714-647-6569 and ask about the Santa Ana Youth (SAY) Employment Program.

## Small Business Benefits in the Recovery Act

\* Bonding: Provisions of the act provide increases in bonding limits - The SBA can now guarantee bonds for small businesses up to \$5 mm. This is an increase from \$2 mm.

\* Loss Carry-Backs - Changes tax codes to allow a small business with \$15 mm or less of gross receipts to carry-back operating losses in 2008 and 2009 for up to five years. Loss carry-back provisions are currently two years.

\*Trade Adjustment Assistance (TAA) - Expands TAA Programs and trade affected services sectors and workers affected by off-shoring or out sourcing of American jobs. It also increases training funds available to states.

\*Work Opportunity Tax Credits - Provide tax credits for businesses that hire disadvantaged workers such as disabled veterans and disconnected youth.

\* Small Business Lending - Fees have been reduced temporarily on SBA guaranteed loans. The SBA guaranty to participating banks has been increased to 90% to encourage more lending. Additional funds have been allocated to SBA's Microlenders and Technical Assistance providers.

Provisions in the Recovery Act are being implemented daily by agencies across the federal government. The provisions related to the SBA can be found on the Recovery portion of our website [here](#).

More localized information is available from [Rachel Baranick](#), Deputy Director at 714.560.7441 or [Stephen Leung](#), Lender Relations Specialist, at 714.560.7450.

## Insight & Inspiration: Business Planning FAQs

What is a business plan and why do I need one?

A business plan precisely defines your business, identifies your goals, and serves as your firm's resume. Its basic components include a current and pro forma balance sheet, an income statement, and a cash flow analysis. It helps you allocate resources properly, handle unforeseen complications, and make the right decisions. As it provides specific and organized information about your company and how you will repay borrowed money, a good business plan is a crucial part of any loan package. Additionally, it can tell your sales personnel, suppliers, and others about your operations and goals.

NOTE: We have an area devoted to helping you with your [business plan](#).

Why do I need to define my business in detail?

It may seem silly to ask yourself, "What business am I really in?", but some owner/managers have gone broke because they never answered that question. One watch store owner realized that most of his time was spent repairing watches, while most of his money was spent selling them. He finally decided he was in the repair business and discontinued the sales operations. His profits improved dramatically.

How do I develop a business plan?

The SBA has an [online tutorial](#) to walk you through this process.