

Welcome to ACCION San Diego's monthly newsletter!

We use this opportunity to keep our clients, partners, and friends informed about what we do and how we continue to serve our community in the best way possible. *Enjoy!*

INSIDE THIS ISSUE:

Client Spotlight: Sweet Treats

Microfinance USA 2010 Conference

Shop at Food4Less to Support ACCION!

Low-Cost Business Workshops

Client Spotlight: Sweet Treats



ARTICLE BY: ACCION San Diego Staff

Picture an old school ice cream truck transformed to look like a 1950's Hot Rod. Then add a killer stereo system, along with a selection of the finest quality ice cream bars, gourmet snacks, and hot and cold drinks. That is the exact idea husband and wife team, Chris and Jennifer Saint, had in mind. With the help of ACCION San Diego, they created not only an idea, but started a small business, cleverly named Sweet Treats.

Sweet Treats officially opened in July 2008 with the idea of bringing back the childhood memory of chasing after the old ice cream truck with money in your hand, but with a modern twist. "We are not your typical ice cream truck," says Sweet Treats owner, Jennifer.

The Sweet Treats team converted an old delivery truck and added a custom paint job with pin-striping. Instead of the traditional ice cream truck jingles used to attract children, the Sweet Treats truck plays its own remix using outdoor speakers and mainly caters to adults.

In April 2008, the Sweet Treats team applied for a \$35,000 loan with ACCION San Diego after being referred by a friend.

After receiving the full amount requested, Sweet Treats purchased a truck and freezers, created a logo, built a website, bought uniforms, and ordered inventory.

"We only carry high quality branded ice cream such as Haagen Daz, Ben & Jerry's, and Nestle, but we also have a few of the old school favorites such as Big Sticks and Snow Cones," explains Jennifer. "We even carry Frosty Paws ice cream for dogs!"

With less than two years under their belt, Sweet Treats continues to

grow and expand its business. The team currently specializes in catering special events such as birthday parties, skate and surf contests, grand openings, and much more. There is not an event too big or too small that Sweet Treats can't be a part of!

Sweet Treats recently purchased a second ice cream truck and now offers mobile advertising services. The truck can be wrapped with a company's logo and stocked with ice cream that will be distributed to a pre-determined market. This unique approach allows businesses to reach their target audience in the areas which will create the most impact for them. "We offer an effective advertising alternative to traditional media for companies of all sizes," Jennifer explains.

Needless to say, Sweet Treats is unlike anything out there! Why throw the same old boring parties when you can use Sweet Treats to add a fun and unique flair to any event? Call them, you'll be in for a treat!



SWEET TREATS

The Hip, Sleek Ice Cream Truck for the Young at Heart!

Phone: 858-761-4908

Email: info@sweettreatstruck.com

Website: www.sweettreatstruck.com

Twitter: www.twitter.com/SDSweetTreats

Shop at Food4Less and Support ACCION San Diego!

It's easy! Shop at Food4Less, swipe your Rewards Card, and a percentage of what you spend will be donated to ACCION - at no cost to you!

Ready to sign-up?

1. Visit www.Food4Less.com
2. Under "Services", click on "Community".
3. Click on "Participant" and follow the easy steps to enroll in their FREE rewards program. Be sure to list "ACCION SAN DIEGO" as your **Community Rewards Program** beneficiary.
4. Finally, shop at Food4Less and use your Rewards Card as usual at **no extra cost to you!**

For more information, please visit:
www.Food4Less.com

Microfinance USA 2010 Conference

WHEN: May 20-21, 2010

WHERE: The Westin San Francisco and Yerba Buena Center for the Arts, San Francisco, CA

Microfinance USA is the place where microfinance practitioners, investors, and enthusiasts meet.

Drawing upon the overwhelming success and momentum generated by the 2009 *Microfinance, CA* conference, Microfinance USA will bring together investors, policymakers, social entrepreneurs, practitioners, small business owners, and

curious individuals to explore how microfinance produces jobs, increases incomes, and creates opportunities to build stable and sustainable communities.



- **Join** the leading practitioners and thought leaders of microfinance in the U.S. in enriching discussions.

- **Draw upon the experiences** from international microfinance and how it relates to your community.

- **Engage** with leading innovators of technology and practice in the field of microfinance.

- **Find your place** in the field of international or domestic microfinance and connect with like-minded individuals across the country.

For more information or to register, visit:
www.microfinanceusa2010.org

Low-Cost Business Workshops

Insurance: What You Need to Know

WHEN: Friday, Feb. 26
TIME: 9:00am to 12:00pm
WHERE: SCORE Entrepreneur Center (Downtown San Diego)
COST: \$49 Pre-paid / \$59 Walk-in

Hosted by: SCORE San Diego

This workshop will help you to understand what you need to do to protect you and your business.

For more information or to register, please call 619-557-7272.

Government Contracting

WHEN: Wednesday, Feb 24
TIME: 1:00pm to 4:00pm
WHERE: Southwestern College Higher Education Center (National City)
COST: FREE! (sign-up required)

Hosted by: SBDITC

This workshop will provide a basic introduction to doing business with government agencies.

For more information or to register, visit www.sbditc.org.

ACCION San Diego is an independent, 501(c)(3) non-profit organization that provides loans and business support to micro-entrepreneurs who are unable to qualify for credit from traditional sources. With loans ranging from \$300 to \$35,000, ACCION San Diego assists small and home-based business owners, many of which are run by minorities and people with low-to-moderate income levels. In operation since 1994, the organization has disbursed over 2,500 loans worth almost \$14 million. For more information, please visit us at www.accionsandiego.org.