

January 2009



Happy New Year! Welcome to ACCION San Diego's January 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. We wish you a wonderful new year.

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**Robert Sherman: Working Out the Kinks**



**Robert's Massage**  
**"Deeply Relaxing, Therapeutically Rejuvenating"**  
[www.robertsmassage.com](http://www.robertsmassage.com)  
**(858) 245-5580**

With calming candles and incense filling the room, clients slip into relaxation as tensions in the muscles are healed by Robert Sherman, licensed massage therapist of eight years and business owner of *Robert's Massage*. Robert serves an average of 20 clients weekly with the following services:

- Trigger point therapy
- Myofascial
- Ayurvedic head massages
- Hot and cold stone massages
- Self-massage workshops

At age 50, Robert shifted from a corporate sales job to his new found passion, and has been able to transfer skills between careers. Not only is he a gifted therapeutic masseuse, but also a disciplined and efficient business owner who thrives for continual professional development and attends business seminars found in the ACCION Client Resource e-mails.

As an ACCION client since 2007, Robert regards ACCION San Diego as a supportive organization with great resources. When Robert wanted to expand his business but wasn't able to receive a loan from his bank, he found ACCION San Diego was willing to help. He has received two loans: his first loan of \$1,300 provided him with the equipment necessary to increase his scope of services to include hot and cold stone massages. His second loan of \$2,000 was used for operational costs. With the increase in business due to additional capital, he explains that "it feels good" to have a successful business that is dependable to provide for his family. Another source of help came from two books in which he highly recommends to all micro-entrepreneurs: Little Black Book of Connections by Jeffrey Gitomer and Start Small, Finish Big by Fred DeLuca, which was very inspiring and impactful to him and his business.

Robert explains that the key to his success is through living out the motto of "give to get". In order to overcome his challenges of growing and retaining his clientele he uses many grass roots methods, both low cost and very effective. He attends mixers and networking groups handing out free massage gift certificates for raffles, auctions, and to people he meets that show an interest in his business. Through these acts of giving and interactions he has been able to make great connections with prospective clients and even a few high-powered men; one who gave a recommendation to a reporter to interview Robert and his business. After the interview, he was featured in 4 publications, resulting in an increase of 40 new clients. His business continues to grow as his mission of giving touches many more lives.

## ACCION San Diego continues supporting small businesses

**During these challenging economic times, ACCION San Diego works even harder to bring much needed capital to the small business owners of our communities. Please share information about our services with your friends, family, and others who might be in need. Thank you for your continual support!**

**ACCION CLIENTS:**  
**Do you know someone who needs a business loan?** ACCION San Diego will take \$100 off of your principal balance if you refer a friend or family member to us and s/he receives a loan. Call your loan officer to find out more.

## 5 Small Business New Year Resolutions

by Jason Lee Miller of webpronews.com  
Advice submitted by NetBooks CEO Ridgely Evers.

**1. Define your success. It's different for everyone.** What's your measure of success? Define realistic and measurable goals, and communicate them to your employees, and track progress against them.

**2. Understand and fix the sources of error.** Pinpoint the errors that seem to keep happening. Figure out what is causing the error, and fix it. Address one at a time, and when you're finished with the most common one, move on to the next one. Your profit margins will thank you.

**3. Make your data safe, and have a back-up plan.** "Catastrophic data loss is a leading cause of failure for small businesses – no need to risk it.," says Evers. Right now, your data is probably on a hard drive that will crash or get overwritten accidentally, and there isn't a current back-up in place. Keeping all pertinent data in web-based systems for small businesses gives entrepreneurs a reliable system for storing data securely...and is accessible from any computer. No more worrying about the life expectancy of your PC.

**4. Create a marketing program and use it consistently.** Marketing is crucial to growth and success. A marketing plan doesn't need to be complicated, but it needs to be executed consistently. The first step is to make sure you know who your customers are...and then figure out where they get their information and how to reach them then execute your plan.

**5. Increase sales – and start by raising prices.** Cutting expenses never hurt, but success come from growth. "Growing sales should be a focus for you all year long, but the first part of the year is the best time to raise prices," says Evers. "And you can reinvest added revenue into making sure this coming year is the most successful your business has ever had."

## Valuable Volunteer: Anne Racey

Anne Racey joined the team of committed ACCION San Diego volunteers in September 2008, when she moved to San Diego from Michigan. Her interest in microfinance hailed from her studies in the University of Nairobi, Kenya, and her consequent research for her senior Thesis: *Microfinance: Poverty Reduction through Self-Sufficiency* (Kalamazoo College, Michigan). Since the beginning of her service, Anne has regularly helped ACCION with projects in the areas of finance, volunteer coordination, as well as general operations.



## Community Partner

**The Small Business Development and International Trade Center** provides a variety of services to clients in San Diego and Imperial counties. The services are designed to assist small business owners expand their operations profitably. At **NO COST**, entrepreneurs can receive:

- One-on-one counseling
- Training Programs
- Procurement Assistance
- Research, Information and Referral Services
- Internet and Web Business Strategies

Call at (619) 482-6391 to arrange an appointment.  
[www.sbditc.org](http://www.sbditc.org)