

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!*

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## Client Spotlight: San Diego Pest Solutions



**ARTICLE By: Lauren DiBlasi, ACCION San Diego Volunteer**

If you ask Ralph Boyll why he wanted to start his own business, he will smile and say, "My wife insisted." In 2008, Boyll started San Diego Pest Solutions after over eight years of working in the field.

Boyll had tried owning his own business prior to 2008, but due to lack of access to capital, his ventures proved unsuccessful.

With the help of ACCION San Diego, however, Boyll (along with his wife Cheryl) found the support he needed. Within six months of getting a \$10,000 loan from ACCION and starting business operations, San Diego Pest Solutions was self-sustaining. Within nine months, it was making a profit.

Despite starting a business in a slow economy, Boyll has

found true success. He even expects his business to double within the next year.

What makes San Diego Pest Solutions stand out is its dedication to quality and service. The technicians are well trained and certified to protect private and commercial properties from the stress of invading pests. Using reliable and up-to-date products, Boyll's business is able to use Integrated Pest Management Programs to alleviate nesting and breeding areas for ants, spiders, cockroaches, silverfish, crickets, and earwigs. They are also able to treat for intruders that damage the home and its structure such as rats, mice, bees, and carpenter ants.

They key is that San Diego Pest Solutions

protects your home by using non-repellent products around the outside of the exterior property so that pests stay out rather than go in. The business uses eco-friendly products such as bait and traps to help reduce unnecessary exposure to pesticides. This helps protect humans and animals.

Boyll's budding business has become a great example of what people can accomplish with a little support and financial assistance. In just over a year, San Diego Pest Solutions has turned into a professional, reliable, and competitive addition to the local pest control market.

With his business growing daily, Boyll is thankful to ACCION San Diego for helping him turn his wife's suggestion, into a reality.

***Ants in your kitchen?***

*San Diego Pest Solutions is the local solution for your pest control needs!*

At your door within 24 hrs of your call - guaranteed service with courtesy, integrity and a *smile...*

**Call us today at: (858)433-0922**

*Or visit us on the web at:  
[www.sdpestsolutions.com](http://www.sdpestsolutions.com)*

## We Need Your Help!

ACCION San Diego has set-up a "Wish List" for our organization through Amazon. From desk chairs, to a new refrigerator, this list contains a variety of essential items we currently need for our new office.

Now you can support the work we do and give back to your local community by purchasing an item for our organization!

Simply visit [www.amazon.com](http://www.amazon.com) and click on the "Wish List" button to search for "ACCION San Diego".

Browse through the items we have listed and select a product you would like give to us. Once your purchase transaction is complete, the item will be sent directly to our offices with a personalized note from you!

*Shopping never felt so good!*

# ACCION San Diego is on the Move!

Did you hear the *EXCITING* news? ACCION San Diego is on the move—to a new office!

Starting in February 2010, our new address will be:

**ACCION San Diego  
At the Joe & Vi Jacobs  
Center**

**404 Euclid Ave, #271  
San Diego, CA 92114**

This new location comes through a partnership with the Jacobs Center for Neighborhood Innovation, which works with the residents of southeastern San Diego in creating meaningful, sustainable community change.

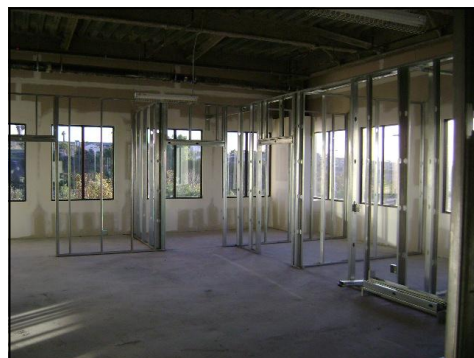
Our new office will be part of The Village at

Market Creek, a network of commercial, cultural, and residential projects that are community planned, designed, built, serviced, managed, and owned by resident stakeholders.

This location will provide us with the opportunity to better serve our current and future clients, as well as play an active role in this vibrant cultural "village" in the heart of San Diego. To learn more

about the work in The Village, please visit: [www.jacobscenter.org](http://www.jacobscenter.org).

To welcome everyone to the new ACCION San Diego office, we will host an Open House in the near future. *Stay tuned for more details!*



**Current construction on ACCION San Diego's new office.**

## Low-Cost Business Workshops

### Interpret and Understand Your Financial Reports

**WHEN:** Tuesday, Jan. 19  
**TIME:** 9:30 to 11:30am  
**WHERE:** National University—Carlsbad  
**COST:** \$29 Pre-paid / \$39 Walk-in  
**Hosted by:** SCORE San Diego

This workshop will help you understand the terms used in financial reporting, how to classify the data correctly, and how to use the information to grow your business.

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

### IRS Tax Workshop

**WHEN:** Thursday, Jan. 21  
**TIME:** 9:00am to 3:00pm  
**WHERE:** Southwestern College — National City  
**COST:** FREE!  
**Hosted by:** SBDITC

This workshop will cover how the federal and state tax systems are applied to small business ownership. Recommended for all people currently operating a small business or interested in starting one!

**For more information or to register,** please call 619-482-6391.

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](http://www.accionsandiego.org).