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ACCIÓN
SAN DIEGO

Welcome to ACCION San Diego's 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.

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CLIENT SPOTLIGHT: Brigette Benavidez, Mosaic Milieu



Article by: Karen Boyle, ACCION volunteer
Photos by: Jon Haack, ACCION volunteer

Confucius once said, "Do what you love and you will never have to work a day in your life." Brigette Benavidez, owner of Mosaic Milieu, knows exactly what the philosopher meant.

Brigette is a local mosaic artist who turned her passion into a business. Through Mosaic Milieu, Brigette creates original and commissioned art and teaches art classes. As a mother of 6 children, she understands the importance of art at a young age. Brigette is passionate about bringing mosaic art to the younger generations to ensure that this unique art form is kept alive.

Brigette first learned about ACCION through a news piece she saw on KUSI. When her mosaics teacher, Amber Pierce of Amber's Artistry, approached her with the idea of partnering to open an art studio in 2008, Brigette knew that she would need access to funding. While she had good credit, she didn't have much of a credit history, and she knew she might not qualify at a traditional bank. ACCION San Diego immediately came to mind.

She quickly went online and applied for ACCION San Diego's 48-hour Quick Loan. In less than 2 days after submitting her application, she had a \$2000 loan and was ready to start her business. Having worked in the mortgage industry, Brigette had seen her share of loans and knew the process. Nevertheless, she said the ACCION loan process was the most pleasant and smooth loan transaction she had ever experienced!

Brigette used her loan for startup fees and art supplies. After marketing to the local community, she was asked to participate in afterschool programs at nearby schools. Her classes were very well received by students, parents and teachers. Unlike other afterschool programs, Brigette's classes are not just craft classes - her students are learning the fine art of mosaics. Her classes include history lessons on mosaics from Greek and Roman times, as well as the theory, strategy, and creative processes used to create art. During class, students create a design, choose materials, adhere their materials, then grout, polish and finalize their works of art.

Brigette loves what she does and it shows! Besides her passion, one of her most unique strengths is flexibility and mobility. She can hold one-on-one or small group classes at her home studio, or she can take her show on the road. She is eager to expand her reach and bring her mobile classes to new schools. Later this year she will feature her work at the University Heights Arts Open.

Brigette is grateful for the opportunities that ACCION's loan program offered her and she continues to be impressed with the professionalism of each ACCION associate she encounters. The success and growth Mosaic Milieu has seen over the past year is a dream come true.

You can see some of Brigette's work as well as a calendar of her upcoming classes and art shows on her website at www.mosaicmilieu.com.





JUST IN! 2008 ACCION San Diego Annual Report

We are excited to share with the community the 2008 ACCION San Diego Annual Report highlighting our accomplishments as a micro-lending institution. This document is now available on our website at: **http://www.accionsandiego.org/annual_reports.html**.

We invite you to read the "Client Spotlights" in this newsletter as well as in the Annual Report as these stories demonstrate how our program helps entrepreneurs grow their businesses and provide for their families, as well as create new jobs in the local marketplace and provide economic change within the community.

Despite these ongoing economic challenges, ACCION San Diego has continued to do our part in assisting local small businesses. Since beginning our services in 1994, we have disbursed over 2,400 loans worth more than \$13 million. We recognize that the impact of one loan to an individual is felt throughout the greater community. As a result of your continued support, we are able to assist small businesses as well as contribute to the overall recovery of the local economy.

Thank you to the many partners and supporters that believe in our mission and have helped sustain ACCION San Diego as a community leader in microfinance. Without your assistance, we would not be able to assist nearly as many small businesses as we do.

COMMUNITY WORKSHOP

Stimulus Opportunities for Small Businesses

WHEN: Thursday, July 16
WHERE: Marina Gateway - 740 Bay Marina Drive, National City
TIME: 11:30AM - 4:00PM
COST: **FREE!**

Conference Host: California Small Business Development Center (SBDC)

- **Reservations required!**
- **Limited seating!**
- **RSVP today!**

This program features buyers for state and federal government projects, as well as buyers from large corporations. This course is designed for small business entrepreneurs who have an interest in learning about what opportunities exist for contractors implementing President Obama's Economic Recovery plan.

For more information or to register, please visit: **<http://californiasbdc.org/>**.

COMMUNITY WORKSHOP

How to Write a Winning Business Plan

WHEN: Saturday, July 25
WHERE: Pt. Loma Nazarene Univ. - MISSION VALLEY Campus.
TIME: 9:00AM - 3:30PM
COST: \$99 Pre-paid / \$109 On-site (Includes lunch)

Conference Host: SCORE San Diego

Writing your business plan can be a challenge, but this course will get you through it as easily as possible!

In this class you will learn how to:

- Create or revise your plan
- Set up your business goals
- Understand your financial considerations
- Analyze your market
- Strategize your advertising

For more information or to register, please visit: **<https://www.score-sandiego.org/>**.