

June 2008



## ACCION San Diego Small Business Loans

Welcome to ACCION San Diego's June 2008 newsletter! We are pleased to use these newsletters to keep our clients, partners and friends informed so that we can continue to serve our community in the best way possible.

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## Unity Coffee

Looking for an alternative to corporate coffee shops? Not a coffee drinker, but intrigued? Head over to Unity Coffee, in the Bank of America Plaza on A Street between 5th and 6th Avenues. Try out the personal favorite of owner/founder Eric Trimble – Iced Mint Chip Mocha. ACCION Staff favorites include the Mexican Mocha, while loyal tea drinkers rejoice with the famous Unity Latte.

Eric took his first job in a coffee shop. "It was the most fun I ever had in a job," he says. Additional inspiration to start his own business came to Eric after serving in the military in Iraq's Green Zone. "Nobody spoke to each other over there, except at the coffee shop," Eric remembered. He wanted to create the same sense of community that he had witnessed in those shops – and with Unity Coffee, he has done just that.

Unity Coffee donates 5% of profits to a different charity every month. Eric believes strongly in giving back to his community, and stumbled upon ACCION San Diego's website while looking for a local organization to donate to. Eric loved the positive and personable staff at ACCION, and soon became a client himself! In need of new equipment for Unity, he was able to get a loan to purchase a new ice machine – to which he attributes 25% of his profits. Consequently, Eric has witnessed a growth in revenue, space, and inventory – he was also able to start hiring additional employees at Unity Coffee. Eric has seen his own net income increase by 30%!

Unity has been thriving now for 15 months. Eric says his biggest challenge has been finding balance between his own company vision and what his customers want. He customizes drinks on his menu based on client requests. Eric has some advice of his own for future small business owners: "Make sure you plan everything out before investing [capital]. It doesn't cost anything to plan – and remember to be realistic with your planning."



Unity Coffee, 450 B Street, Bank of America Plaza  
<http://www.myspace.com/unitycoffee>

## ACCION Partners with MicroMentor.org!

**Find a Mentor. Be a Mentor. Build a Business.**

*Get started today at [www.MicroMentor.org](http://www.MicroMentor.org)*

*Got business challenges? Need a business mentor or advisor?* ACCION San Diego is proud to offer a new resource to clients through a partnership with MicroMentor.org. MicroMentor is a web-based service that makes it easy for entrepreneurs like you to connect with experienced business owners and professionals—like a Match.com for small businesses seeking assistance. With MicroMentor, you have access to a nationwide network of business volunteers and experts who will help coach you through the challenges that your business faces.

## Keep an Eye Out for Phone Calls from ACCION Summer Interns!

Throughout the next few months, our interns will be calling ACCION clients and conducting short surveys in order to better assess the impact of our programs and services. A random sample of clients will be contacted soon! The first 70 clients to participate in the survey will be entered to win a cash prize - three prizes of (\$100) will be awarded!

Alba Bautista, our previous winter intern, will return to ACCION San Diego for the summer through a Citigroup grant to conduct a survey through the Aspen Institute. The survey will help our organization track the impact our loan program has in our community. The Citigroup Microenterprise Researchers Program will help develop one of the largest data sets on microentrepreneurs and will introduce the field to young talent, while stimulating interest in microenterprise development as a promising career.

## ACCION Client Referral Program!

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Do you know someone who needs a business loan? Remember, if you refer a friend or family member to ACCION San Diego and they receive a loan, we will take \$100 off of your principal balance. Call your loan officer with a referral today! When they are approved, you will receive \$100 towards your loan with ACCION!

## Earn an annual bill credit with SDG&E's Summer Saver Program

What if you could give one of your hardest workers some time off – and earn an annual bill credit from SDG&E® ? With SDG&E's Summer Saver program, your business can earn financial incentives for reducing the run-time of your central air conditioner during periods of high electricity demand. That's right, up to 15 days per year from May through October your business can save more, earn more, and help maintain energy reliability region-wide.

Depending on your needs, choose which participation level is right for you: Want to save and earn the most? Then choose the Summer Saver 7-day/50 option. Your central A/C run-time will be reduced by 50% based on the amount of time it ran in the hour before the conservation period – earning you a \$15/ton annual bill credit plus a \$10 weekend bonus.

If weekends are your busiest time, consider the 5-day/50 option which reduces your A/C run-time by 50%, weekdays only, for a \$15/ton annual bill credit.

Want to help conserve natural resources while keeping cool? With the 7-day/30 option, your business participates Monday – Sunday while only reducing A/C run-time by 30% for an annual bill credit of \$9/ton plus a \$10 weekend bonus.

Looking for an easy way to do your part? Sign up for the 5-day/30 option, which reduces your A/C by 30% on weekdays only and earns you an annual bill credit of \$9/ton.

Enrollment is free, and you can change your participation at any time.  
Why wait? Sign up today.

For more information or to become a Summer Saver, visit [www.sdge.com/summersaver](http://www.sdge.com/summersaver) or call 1-800-644-6133.