

March 2009



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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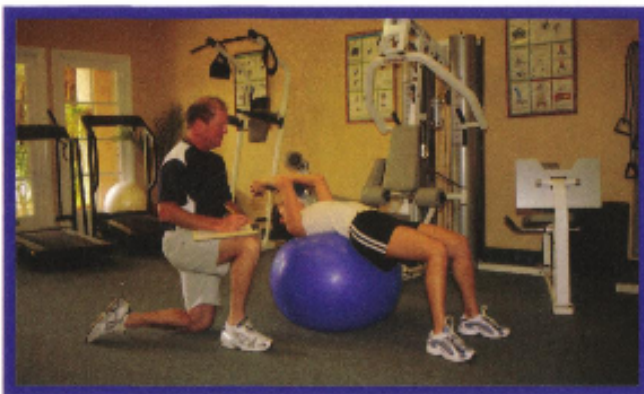
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**Patrick Flood: Personal Fitness Trainer**

If you ever have doubts as to who to entrust your fitness training, think no more. Patrick Flood, owner of *Fitness In Motion* and personal fitness trainer, has over 23 years of experience in his field and is a former member of the U.S. Olympic Diving team. He has taken his passion, knowledge and competitive athletic experiences to the needs of his clients.

Starting as a successful strength coach for the San Diego Chargers, Patrick decided to begin his own personal training studio, looking to become self-reliant and having flexible hours. It was not difficult to draw clients to his unique and fun programs. However, while Patrick knew the ins and outs of health and fitness, starting and running a business was a new challenge and adventure for him. He used his determination and optimism to fight through the unknown. Patrick learned from others while mastering business management skills. He believes, "It is important to take life into your own hands, to think positively, and to use the many resources around in order to become successful." With great success from the start, Patrick was able to attract a wide range of clientele: professional athletes, people with disabilities, professionals in Carlsbad and Rancho Santa Fe, children, and elders. Not only is Patrick effectively helps his clients to become stronger and healthier, but he focuses on building relationships with each one of them on a foundation of trust and honesty. He believes it is important to learn about who he is training in order to cater to clients' specific needs and goals.

About three years ago, Patrick came to ACCION San Diego for a small business loan. He was able to use obtained capital to step up his marketing efforts through advertising, as well as update his equipment. ACCION services made a positive financial impact for his business, but also helped him and his family emotionally and mentally. With the increased business from the loan, Patrick was able to move forward with renewed momentum and reduced stress. Surrounded by a myriad of positive support and advice from his friends, family, and clients, Patrick looks to the future with many goals. As he looks to use the ACCION San Diego's Technical Assistance Program to heighten his marketing even further, he plans to begin training certified employees in his fitness program and open new studios across San Diego County. With his steadily growing business, ACCION stands by his side with hope in his accomplishments of today and for the future.



**Fitness In Motion  
Poinsettia Village Shopping Center  
7220 Avenida Encinas #203-B  
Carlsbad, CA 92009  
(760) 805-2524**

## ACCION is proud of its results in 2008!

Thank you for your continued support of ACCION San Diego and its mission. With your assistance, we were able to reach more entrepreneurs in need, disbursing a record \$1.7 million in loans. Other highlights include:

- 160 loans provided to entrepreneurs in San Diego County
- Currently serving over 350 active clients
- A 40% growth in ACCION San Diego's portfolio from 2007 to 2008
- Continued growth of our volunteer base to include 60 participants

As we enter 2009 in one of the most difficult economic times, ACCION San Diego continues to be a resource for small businesses in San Diego County to access capital. We are strongly focused on working with our partners to help entrepreneurs grow within our communities.

### QuickBooks Awards

#### **ACCION San Diego awards 12 of its clients with FREE QuickBooks programs!**

Striving to help its clients increase their business efficiency and success, ACCION San Diego drew their applications for QuickBooks 2006 Premier Edition—most widely-used small business financial software.

**As a result, 12 ACCION clients will be granted this software. CONGRATULATIONS!**

### Small Business Workshop 2009

#### **"SMART WOMEN, SMART MONEY":**

**On Thursday, 26 March 2009, from 11am to 2pm**, ACCION San Diego will present at this FREE small business workshop that will provide tips on how to prepare and apply for a business loan, as well as what types of businesses loans are available.

**To register, call 858-694-8773.**  
Location: 3446 Euclid Ave., San Diego, CA

### Q & A with Valuable Volunteer: Zubin Bomanshaw



#### **How did you first become involved with ACCION San Diego and why?**

Growing up in India, I had noticed that banks and lending institutions were geared more toward lending money to people who already had access to capital than to the common man on the street. I often read stories about poor people approaching money lenders

who charged usurious rates of interest and the harsh abuse they had to undergo if they couldn't repay the loan amount along with high interest. Many years later, I happened to attend a lecture by Dr. Mohammed Yunus, the pioneer of 'microcredit'. Not only had he managed to create a model of lending to the poor, but he also surprised many people by its success. When I moved to San Diego, I decided volunteering for a microfinance organization would develop my business skills and enable me to volunteer in an area that I am particularly passionate about – providing business advice to small entrepreneurs.

#### **What volunteer projects have you worked on?**

I have worked with numerous business owners, providing business planning advice, assisting with maintaining proper financial records, and helping to develop websites and marketing material. Each volunteering experience has taught me something

new, and I've gained insight into so many different businesses and the people who run them.

#### **What does assisting ACCION's clients mean to you?**

I feel that human nature has the innate desire to strive to do better. Rather than giving someone a fish, ACCION teaches them how to fish. Assisting these amazing small business owners by giving them the proper tools and advice really creates a society of empowered human beings. We grow as a community when we're willing to lend a helping hand and mentor others in whatever way possible.

#### **What advice could you give to those thinking of becoming ACCION volunteers?**

In these uncertain economic times, we can't expect the government to bail everybody out. If we're going to progress as a society, we need to take upon ourselves the responsibility of assisting others when possible. You don't have to be a genius to volunteer – many small business owners would really welcome training in simple skills such as website design, basic accounting and bookkeeping, and marketing. The benefit of volunteering with ACCION is the amazing staff who will work with your schedule and match you up with those clients who would be a good fit with your skills. Whether you're a college student or a professional, not only will you benefit someone in your community, but you'll also learn a lot along the way.

