

May 2007



ACCION San Diego
Small Business Loans

Welcome to ACCION San Diego's May 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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New Staff Members

This month we are welcoming a new Director of Finance, Julian Ponce, and a new VISTA volunteer, Daniela Hammeken. Julian has a wealth of experience in accounting and finance and is responsible for ACCION's financial management and reporting. As a volunteer, Daniela will be working primarily with resource development and community outreach. She graduated from the University of Southern California and is very interested in the microfinance field. We are happy to welcome these two new members to our ACCION San Diego team.

California Small Business Day

California Small Business Day was unanimously passed in 2000 by the California State Assembly as Resolution NO 5. The resolution resolved that the Assembly in recognition of the importance of small business to the economy of the state declares the final Wednesday of May in each year California Small Business Day. The day's focus is on giving small business in California the recognition they deserve for their outstanding contributions to California. For more information visit:

<http://www.csba.com/aboutcsba/casmallbusday.asp>

Business Healthcare Connection

The San Diego Business Healthcare Connection (BHC) is a not-for-profit organization that is dedicated to increasing the number of employers offering health benefits and the number of low-income working families receiving health benefits. They offer no-cost, unbiased information, education, resources, and assistance.

Starting April 2002, the BHC was funded by The California Endowment to build organizational capacity, develop educational materials, and test outreach strategies. The BHC serves as a one-stop clearinghouse to work with employers to develop affordable and feasible health coverage programs for employees and their families.

<http://www.sdbhc.org/index.php>



Client Story: Crepes de Paris

Crepes de Paris is a charming café that will entice you to indulge in a variety of French delicacies. With over 40 crepes to choose from, in addition to soups, salads, sandwiches and pasta, it is difficult to choose just one dish. The café was opened by a French couple who gave Crepes de Paris a touch of the traditional French café atmosphere to accompany their delectable menu. The current owner and client of ACCION, Gen Chaidez, was a frequent customer at the café and loved everything about it, especially the feeling of being in Paris as soon as she walked through the door. Gen had many years of experience in the restaurant business and had managed two restaurants before deciding it was time to buy her own. Since she loved the café as it was, Gen left everything the same as when she was a customer and added a Sunday brunch menu with some American favorites. Gen jumped into her business wholeheartedly, even learning to cook most of the specialties on the menu. After a year in business, Gen needed some additional capital to finish paying-off the restaurant and to increase her cash flow. She initially approached Union Bank, but was referred to ACCION San Diego since the loan she needed was relatively small. Now Gen is happier than ever with her own business. She has four employees and enjoys spending her time at Crepes de Paris just as much as when she was a frequent customer.



1731 University Avenue
San Diego, CA 92103

Sat-Sun 8:30am-3pm
Mon-Fri 9am-2pm/5pm-7pm

SDG&E Has Big Rewards For Small Businesses

Through its Small Business Super Saver (SBSS) program, SDG&E® helps eligible nonresidential customers replace existing equipment with newer, high-efficiency equipment. SBSS provides cash rebates to eligible small business customers for energy-efficient upgrades such as lighting, refrigeration, foodservice, natural gas, and other technologies. In many cases, the rebates may also cover installation costs, meaning no out-of-pocket expenses are incurred. In addition, eligible customers can pay for energy-efficient upgrades through their SDG&E bill.

Customers eligible for the SBSS program are defined as any small business on a valid SDG&E commercial, industrial, or agricultural rate with a monthly electric demand below 100 kW and/or an average monthly natural gas usage below 4,166 therms.

To participate, equipment must be purchased and installed between January 1, 2006 and December 31, 2007. Visit www.sdge.com/energysaverbonus for more information or call 1-800-644-6133. And, for a limited time, if you sign up for a demand response program designed to help the region save energy on hot summer days, you may qualify for cash bonus. Enrolling in our programs can help you manage your energy costs so you can focus on what is important – running your business.

