

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!

**INSIDE THIS ISSUE:**

**Client Spotlight: Lucy Ludwig Law Firm, A.P.C.**

**Torrey Pines Bank Partnership**

**WORKSHOP: Social Media for Small Business**

**Micro-Loan Distribution Updates**

## Client Spotlight: Lucy Ludwig Law Firm, A.P.C.

**Article By: Barbara Marchini, ACCION San Diego Volunteer**

Lucy Ludwig works as an attorney out of her 1940's two-bedroom house in Normal Heights. Armed with a J.D. from California Western School of Law, a L.L.M. from the University of San Diego, and a bilingual skill-set, she opened the doors of Ludwig Law Firm in June 2009. Although it is a full-service law firm, Ludwig specializes in assisting clients with IRS and tax problems and filing for bankruptcy.

Ludwig began her law career in 2006 as a public defender. After two months of back-to-back court cases and working menacingly long hours, Ludwig realized that she had not chosen the right path for herself. "I need to have a relationship with my client," Ludwig says. With nine court trials lined up in just her first month as a public defender, that task proved impossible.

Thus, after only two months with the Public Defender's Office, Ludwig decided to change her career. She accepted a position with a tax firm in San Diego. During her time there, the company went under, and she realized that the time was ripe for her to start her own business.

Determined and eager for a fresh start, Ludwig set out to advertise her new firm by systematically visiting tax preparation companies to inform them that she was open for business.

One of the companies Lucy visited was McDaniel Tax & Administrative Services, a current ACCION San Diego client. They told her about the small business loan program.

Ludwig applied for a loan from ACCION in May 2009 and received \$3,000. With the funds, she purchased software to build a business website and hired a marketing coach. She believes both have played a pivotal role in strengthening her business from the start.

Above all, it was ACCION's community-based method that gave Lucy the support she needed as a new business owner. "ACCION is small and has ties to the community," Ludwig says.

For the time being, Ludwig does all of the work herself. Her long-



term goals are to expand her business, hire employees, and open an office outside of her home.

It is Ludwig's dedication and commitment to her clients that keeps her business strong.

"Clients are scared of their situation [with their tax problems and the IRS], so they need someone to take control," Ludwig says. "I need to have patience and be a counselor." Above all, Ludwig not only educates her clients on their options and helps them find workable solutions, but builds a personal relationship and ensures they that they never have to face the IRS alone.

### Lucy Ludwig Law Firm, A.P.C.

**Phone:** 619-281-8741 (work)  
619-972-7617 (cell)

**Email:** [lucy@ludwiglegal.com](mailto:lucy@ludwiglegal.com)

**Website:** [www.ludwiglegal.com](http://www.ludwiglegal.com)



## Micro-Loan Distribution Updates

### APRIL 2010 TOTALS:

6 loans for a total of \$69906.09

### APRIL 2010 HIGHLIGHTS:

- \$35,000 loan to husband and wife owned meat and produce distributor to increase inventory and provide working capital
- \$25,000 loan to an indoor play facility for children to open a second location in North County
- \$2,000 loan to a start-up educational tutoring business for marketing and equipment costs
- \$2,000 loan to a female-owned electrical contracting company for marketing costs and creating a new website

## Torrey Pines Bank Partners with ACCION



**ABOVE PHOTO:** \$50,000 check presentation to ACCION San Diego. (From left to right: Gary Cady, Torrey Pines Bank CEO; Elizabeth Makee, ACCION San Diego Executive Director; Tim Himstret, Torrey Pines Bank Relationship Banker; Julia Simms, ACCION San Diego Board of Director.)

Torrey Pines Bank hosted a Social Impact Press Conference on April 20, 2010, where they announced a \$50,000 con-

tribution to ACCION San Diego to support the organization's micro-loan program for small business owners.

During the event, Gary Cady, CEO for the bank, commented, "As residents of San Diego County, we all have a personal stake in the economic welfare of this community. This is our home - not just one of many places we do business. And we are fortunate that the demands of our business are well aligned with our desire to make a positive impact in our community."

According to Elizabeth Makee, ACCION San Diego Executive Director, "Torrey Pines' investment in ACCION will help us meet the heightened demand of entrepreneurs in need of loans to grow their enterprises."

## WORKSHOP: Social Media for Small Business



**FREE and open to the public!**  
**RSVP NOW!**

**DATE:** Saturday, June 12, 2010

**TIME:** 10:00am - 12:00pm

**LOCATION:** The Joe and Vi Jacobs Center—404 Euclid Avenue, San Diego 92114

**RSVP:** Call 619-695-7250 ext. 409 or email [jvanderstad@accionsandiego.org](mailto:jvanderstad@accionsandiego.org)

### Getting left behind?

Not anymore! ACCION San Diego has partnered with Shawn Record, Account Executive for [Ebsi Websites](#), for a **social networking class** to teach you about the tools available to drive consumers to your product and influence what is being said in your community and industry.

### Topics

**Lesson 1:** Social media 101

**Lesson 2:** Preparing your blog, website or landing page for big traffic

Presented By ...



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).