

October 2007



## ACCION San Diego Small Business Loans

Welcome to ACCION San Diego's October 2007 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.

### In this issue:

- :: Client Story: SD Custom Promotions
- :: Community Partner: Foundation for Women
- :: Logo Promotion for Website Owning Clients
- :: Congratulations Agnes!
- :: ACCION Quick Loan
- :: \$100 for Referrals to ACCION!
- :: Welcome USD-ACCION Volunteers

## Client Story: SD Custom Promotions



October is breast cancer awareness month. Sherry Vespertino, owner of San Diego Custom Promotions (SDCP), shows her support offering pink promotional items through her company's website.

SDCP started in February 2006 and is a distributor of promotional items and custom imprinted sports and business apparel designed for promoting a company or organization. Sherry's client base includes a variety of companies big and small. She has many real estate brokers and

restaurant clients who use her products. In order to build her client base, Sherry started by cold calling. "The biggest challenge dealing with a new business has been building a client base and pushing for referrals." Sherry always wanted to start a business from home, especially as her five teenagers were finishing school. She had worked for other promotions companies prior to venturing out on her own. Luckily, in the first few months of business, Sherry heard about ACCION San Diego through Rod Luck's television program on KUSI. With little to no credit, Sherry contacted ACCION and was particularly pleased with the quick turnaround for her small business loan. She used the loan for computer and office equipment, allowing her to work more efficiently from home.

Even though SDCP customizes a variety of products. Sherry focuses on items that support good causes as well as specialized holiday items. For breast cancer awareness month, one of Sherry's suppliers is donating a percentage of his proceeds to breast cancer research. Items such as pink stuffed teddy bears, umbrellas, pens, lotions, bags, totes, and stationery,

are available at [www.sandiegocustompromotions.com](http://www.sandiegocustompromotions.com). Sherry's favorite part of being a small business owner is earning her clients' trust. Her client base is located across the US thanks to a large number nationwide referrals, but she does service local SD companies as well. Corporate gifts, such as closing gifts for real estate agents are very popular. Products include backpacks, martini totes, pens, and stationary. "Calendars are the most useful products in the business," says Sherry.

As Sherry's business continues to grow, she plans to obtain another loan from ACCION SD that will cover marketing and advertising expenses. Sherry is committed to providing professional and personalized service to all potential customers. Her advice for start up businesses is to look into all resources that are available, and to not be intimidated by or afraid of anything. She enthusiastically adds, "Start building your credit early!"

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## October is Breast Cancer Awareness Month!



## Featured San Diego Community Partner: Foundation for Women



The Foundation for Women (FFW) serves impoverished women locally and globally by funding and creating microcredit programs.

2007 Marks the 9th Birthday of FFW! The Foundation for Women (FFW) was founded in 1997 to provide a sense of connection and support for the needs of all women and their families. It received its 501(c)(3) nonprofit status in September 1998.

Since its inception, the Foundation for Women has touched the lives of thousands in the San Diego area as well as nationally and internationally. FFW programs reach women in transition, at risk and in crisis as well as offering programs to inspire and educate all women. Specific service programs are:

Microcredit Programs (Village Banking) in Service to the Poorest of the Poor.

The commitment to women and families is made possible through memberships, grants, donations and countless volunteer hours from FFW members. The FFW is committed to change the statistics of poverty via microcredit.

### Attention Website Owners

ASD Clients: Help us get the word out about our program! If you have a business website we would greatly appreciate if you put a link to our homepage so others can also benefit from our services. It just takes a minute and will add a nice touch to your site, so show your ACCION client pride! We will feature your logo on our site as well.

Check out [Recycle San Diego's website](#) for an example (lower right-hand corner). The logo can be linked to our homepage <http://www.accionsandiego.org>. Contact Daniela at [dhammeken@accionsandiego.org](mailto:dhammeken@accionsandiego.org) if you have any questions and to send your business logo.

## Congratulations Agnes!

Agnes Hassan, an ACCION San Diego client and owner of Lengi Boutique African Clothing and Hair Braiding, won a \$1000 award from the Women's Business Center of California EXPO.

Check out Agnes' African imports and hair-braiding merchandise and services at her City Heights location:

4111 El Cajon Blvd.  
San Diego, CA 92105

### ACCION San Diego Quick Loan

ACCION San Diego currently offers small business loans up to \$35,000 for micro-entrepreneurs, but did you know that for a loan from \$300 - \$2,000 a small business owner can be approved within 48 hours through our Quick Loan process? Help us get the word out! We have also re-designed our online application so you can download it from our website and fill it out directly on your computer. Give our customer service representative a call today to see if our Quick Loan Process is right for you!

(619) 685-1305

### \$100 for Referrals to ACCION!

Refer a friend to ACCION San Diego's loan program. When they are approved, you will receive \$100 towards your loan with ACCION!

**Thank you from ACCION San Diego!**

### Welcome University of San Diego Volunteers!

ACCION San Diego has collaborated with the University of San Diego's graduate economics department to recruit volunteers. According to each student's skill set, a match will be made with a client in need of assistance.

- **Accounting**
- **Business management**
- **Financials**
- **Microsoft Office**
- **QuickBooks**

Any Client who wishes to take advantage of these services should contact his or her loan officer for more information.