

September 2007



## ACCION San Diego Small Business Loans

Welcome to ACCION San Diego's September 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:

- :: Eva's Bakery
- :: SDG&E Big Rewards
- :: WBCC Small Business Services Expo
- :: Cash Prizes
- :: ACCION Quick Loan
- :: Padres and Avenue Q Fundraising Success!
- :: ACCION Volunteers

## Client Story: Eva's Bakery



At Eva's Bakery in San Ysidro, Maria Solano specializes in baking birthday cakes. The shop is a small storefront in a strip mall overlooking Tijuana, just off the 905 Freeway on Beyer Street. There are plenty of schools nearby and inevitably the bakery's busiest time of day is from 2:30 P.M. to 5:00 P.M. Students rush to her

store anxious to eat delicious Tostilocos (Tostitos with hot sauce), sip on a soda, or delight in some flan.

Like many small business owners, Maria never thought she would have her own bakery. After years working behind the scenes at a deli in La Jolla and another one in Chula Vista, she says the biggest transition she had to make was to serve clients face to face. In her last job, the owner put her in charge of the shop's bakery and it was there where she learned how to run a business and began dreaming that one day she would be her own boss. Maria always baked for family and friends' parties and after much coaxing they convinced her to open her own shop. Soon thereafter, her sister-in-law informed her that there was a retail opening in the little strip mall where she worked. The shop was already furnished for a bakery; the previous owner was retiring and was selling the business with the equipment for \$20,000. Maria raised part of the sum from savings and

family, but she was short a bit. After attending a few group sessions at the **Foundation for Women**, they referred her to **ACCION San Diego** to apply for a loan. She was extremely intimidated to go to a bank so when she heard about the simple process and personable staff at ACCION San Diego she called right away. Within two weeks, ACCION San Diego was able to provide Maria with a \$6,000 loan to complete the remaining payment for acquiring the bakery.

Now, after almost a year with the business, she has expanded her services to include party packages with empanadas and tamales. Maria will also personalize birthday cakes by taking a drawing or theme from an invitation and producing the image on the cake. Eva's Bakery new addition: fruit juices and fruit salads.

(619) 690-0156  
4184 Beyer Blvd  
San Diego, CA 92173

## Women's Business Center of California

### WBCC SMALL BUSINESS SERVICES EXPO & AWARDS LUNCHEON

**Date:** Tuesday, **September 18**, 2007

**Location:** Grand Hall: Town & Country Convention Center, Mission Valley

**Awards Luncheon:** 12:00 p.m. - 2:00 p.m.

**Expo Hours:** 2:00 p.m. - 7:00 p.m.

#### Who should attend?

Female and male current or future small business owners, managers, and entrepreneurs looking for the most up-to-date goods and services aimed to help small businesses start, grow, and increase profitability.

**There are three \$1,000 project-based awards available !** [www.wbcc-sd.org/2007%20Applications.htm](http://www.wbcc-sd.org/2007%20Applications.htm)

**Deadline:** Applications must be received by September 10

Tel: 619-921-6881 \* Fax: 619-353-9900 [www.wbcc-sd.org/expo.htm](http://www.wbcc-sd.org/expo.htm)

## Small Businesses Enjoy Cool Savings With SDG&E's Summer Saver Program

Although hot summer days are already here, small businesses that have a central air conditioning system can still keep their cool, help reduce energy demand and earn a credit on their SDG&E® bill with the Summer Saver Program\*.

### Simple to Join, Saves Money

It's easy to participate. Just visit [www.sdge.com/summersaver](http://www.sdge.com/summersaver)

It's easy to participate. Just visit [www.sdge.com/summersaver](http://www.sdge.com/summersaver) and enroll online. Or call 1.800.850.1705. Either way, it's free to join.

As a Summer Saver you'll be doing your part to reduce energy demand when the San Diego region needs it the most. Business owners simply agree to let SDG&E install a free device on their central air conditioning unit that enables it to be automatically cycled "on and off" for a few hours on select hot summer days. By reducing the amount of time a cooling system runs, business owners can earn a credit on their energy bill. Best of all, they'll still stay cool and comfortable.

### Several Money-Saving Options

SDG&E realizes that every business has different energy needs, so it offers five different plans to choose from, with rewards of up to \$11.50/ton of cooling capacity. The more a cooling system cycles on and off, the bigger the reward. Sign-up for the Summer Saver Program today!

\* Summer Saver season runs from May through October. Bill credit is given the month following the Summer Saver season. SDG&E has an agreement with a third party, Comverge, Inc., to provide the technology and administer the Summer Saver program. Comverge is responsible for installing, removing and servicing the wireless unit. This program is funded by California utility customers and bill credits are administered by SDG&E, under the auspices of the California Public Utilities Commission (CPUC). This program may be modified or terminated without prior notice. Plan credit amounts and program options are subject to change pursuant to the CPUC. Actual participation in Summer Saver is based on your effective date. The effective date is the day that the cycling device was installed. Customers with October effective dates must participate through the end of the next year's season in order to receive the prior year's bill credit.

## Success for Fundraisers!

Our **AVENUE Q** and **PADRES** game fundraisers were a success! We raised almost **\$1000** for our microlending program!

**Thank you from ACCION San Diego!**

## Three Clients Receive \$100 Cash-Prizes For ACCION Survey Participation!

ACCION San Diego congratulates three clients: **Sean Callahan** from Pacific Beach Online, **Kenneth Sanders** from Quality Care, and **Almaz Mekonnen** from Mill of the Nile. Each of the recipients received a \$100 cash prize donated by ACCION through a raffle this Summer to encourage survey participation in our MicroTest analysis program.

We commend them on their commitment to their business, their character, and enthusiasm for our small business loan program.

On behalf of our entire staff and clients, we appreciate the time contributed to our cause and hope to continue this award each year for other ACCION SD survey participants!

## 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

## Volunteers Available to Help You!

We now have a group of dedicated volunteers who are eager to help our clients in many areas such as

- **accounting**
- **business management**
- **financials**
- **Microsoft Office**
- **QuickBooks**

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