

September 2008



A non-profit providing business loans

Welcome to ACCION San Diego's September 2008 newsletter! We use this opportunity to keep our clients, partners and friends informed about what we do so that we can continue to serve our community in the best way possible.

IN THIS ISSUE:

- ⇒ Featured client: CESAR GONZALEZ
- ⇒ Mortgage counseling resources
- ⇒ MicroMentor.org Opportunities
- ⇒ Mind Treasures Financial Training
- ⇒ San Diego Business Resources

Cesar Gonzalez

Mama Testa Taqueria

When Cesar Gonzalez moved to the United States 18 years ago, he was disappointed with San Diego's "Mexican" cuisine. Since then, he has been dreaming of opening an authentic Mexican restaurant and having customers taste what he considers to be real Mexican food. Four years ago, with the help of family and friends, Cesar's dream came true when he opened *Mama Testa Taqueria* on University Avenue. His previous work experience in the food and hospitality industry, combined with his adventurous Mexican spirit, helped Cesar come up with a unique menu that keeps evolving and surprising customers' taste buds. The recipes originated from his mother whose cooking inspired Cesar's' business venture.

Mama Testa Taqueria had some difficulty satisfying all customers when it first opened. Mexican food enthusiasts actually walked away when they did not see "traditional" burritos on the menu. Cesar did not give up, but rather he personally talked to each customer to explain the origin of his dishes. As a result, clients took the risk and tried his regionally diverse taco menu... and never left. Today 98% of his restaurant's clients are returning customers and *Mama Testa* has expanded its business by offering catering services. In 2006, Cesar turned to ACCION San Diego and received a \$10,000 loan to advertise his business on TV, radio and in the local newspapers. "ACCION San Diego gave my business an extra push that allowed me to get to the top of the hill," Gonzalez says.



At present, *Mama Testa* employs 8 people, has a solid base of loyal clients and its proud owner dreams of opening new locations. The restaurant's unique menu and features are being copied by competitors, although Cesar is not short of new ideas which will allow him to stay on the top. He jokes that his customers feel so comfortable and at home at his restaurant that they often offer help with cleaning and dishes. "We're not just food, we are a part of people's lives. We see clients meeting, getting married, and having kids," says Gonzalez.

Mama Testa Taqueria: 1417 A University Ave., San Diego, CA 92103
<http://www.mamatestataqueria.com> (619) 298-TACO

Avoid mortgage problems: available free resources

With California impacted more than any other state by the national home foreclosure crisis, ACCION San Diego encourages its clients to be pro-active in avoiding and finding solutions to any difficulties with mortgage payments. Utilize the following available resources:

- ⇒ **Housing Counseling Agencies** that are approved by the U.S. Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?weblistaction=summary>
- ⇒ **Tips for avoiding foreclosure:** <http://www.hud.gov/foreclosure/>
- ⇒ **The "HOPE Hotline"** (1-888-995-HOPE or www.995hope.org/), which provides free mortgage counseling 24 hours a day, seven days a week

Find a mentor for your business !

Do you need expert advice or general guidance for your business?

ACCION San Diego offers such assistance through **MicroMentor.org**. To sign up:

1. Go to <http://www.micromentor.org>
2. Select the following link:

Find a Mentor ►

3. Go to:

Find a Mentor! Click Here to Get Started

and fill in your information.

4. Search and connect with a mentor in your industry or ask ACCION for assistance

COMMUNITY PARTNER

Mind Treasures is a public nonprofit organization based in San Diego which is dedicated to providing a vital financial education. Customized programs for specific age groups from kindergarten to retirees, train children, youth, individuals and families to build a solid foundation in saving, investing, sharing and spending. For complete information visit www.mindtreasures.com or call 877-283-5052.

San Diego Community Business Resources

Women's Business Center of California

Offers free one-on-one counseling, business training workshops and networking opportunities.
619.921.6881 www.wbcc-sd.org

Small Business Development Center (SBDC) & SBDC North San Diego

San Diego 619.482.6391 www.sbditc.org
North San Diego 760.795.8740 <http://sandiegosmallbiz.com>

Consumer Credit Counseling

866.889.9347 (24 hours a day, 7 days a week)
www.moneymanagement.org

Connectory.com Network

A regional buyer-supplier network. Visit the Connectory to see if your company is eligible for a free online brochure. 619.258.3670
www.connectory.com

San Diego BID Council

San Diego's Business Improvement District (BID) program is a precedent setting collaboration between the City of San Diego and San Diego's small business community.
www.bidcouncil.org 619.239.2437

SCORE

619.557.7272 www.score-sandiego.org