



# Santa Ana District Newsletter

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## Greetings!

Welcome to the last issue of 2008 for the Santa Ana District Newsletter!

While the calendar still reads '2008', the SBA is well into the first quarter of FY 2009. There is a great deal to accomplish and we are wasting no time in getting started.

The [Tiger Team](#) program's gears are turning and we aim to help Orange County businesses through these tough times and stay in business.

There are outstanding entrepreneurs and champions within the three counties our office serves and we need your help identifying them. Contact [Ms. Gutierrez](#) for more information.

I value your input on now content and features for the newsletter. [Let me know](#) how you think it can be improved.

In closing, as we celebrate the holiday season, take time to appreciate the things and people that make your life special.

*Christopher A. Lorenzana*  
Editor

## *Pacific Community Credit Union Joins SBA Lending Family!*

SBA's Santa Ana District Office is proud to welcome [Pacific Community Credit Union](#) to the SBA lending family!

Pacific Community CU signed 750 agreements, authorizing them to offer SBA 7(a) loans, on November 12th with our Lender Relations Specialist, [Stephen Leung](#).

Congratulations to Pacific Community Credit Union! The SBA applauds your commitment to small businesses and looks forward to partnering closely with your team.

## Tiger Team Program Draws Tremendous Response



**WELCOME TO THE TIGER TEAM... WE ARE HERE TO HELP!**

The Tiger Team program, recently launched in Orange County by the SBA and our Resource Partners, SCORE, the Orange County Small Business Development Center and the Institute for Women Entrepreneurs, has generated a large response from Orange County businesses in need of help from the new program.

The new initiative, launched in Santa Ana last month, is designed to help business owners on-site by combining the expertise of our resource partners with a powerful diagnostic software program that can help analyze a businesses' financial and business situation and operation in a variety of ways, including 'what-if' and goal seeking scenarios.

SBA's Jill Andrews provided the Santa Ana City Council with the particulars of the program at a recent council meeting and accepted a certificate of recognition given to the SBA's Santa Ana District Office for its efforts in taking the lead in helping Orange County's businesses.

The Santa Ana District Office encourages all stakeholders, particularly local governments and community based organizations, like chambers of commerce, to inform their constituents and members about the program.

Our office has received over 250 phone calls in under a month from businesses in need and individuals that want to help. Click [here](#) to learn more about the Tiger Team program or contact [Jill Andrews](#) by email or at 714.560.7466.

## Seeking Nominations For 46th Annual Small Business Week Awards

Nominations are being sought for entrepreneurs and business champions in Orange, Riverside and San Bernardino Counties. National Small Business Week festivities will be held in Washington, D.C. May 18-22, 2009. The Santa Ana District will recognize award winners in June 2009.

Every year since 1963, the President has proclaimed National Small Business Week to recognize the contributions of small businesses to the economic well-being of America. Each year, the U.S. Small Business Administration recognizes this special impact made by outstanding small business owners, and by champions of America's entrepreneurs.

Small businesses are major contributors to the strength of the American economy, and their impact is huge. They represent 50 percent of the non-farm GDP. They also create 60-80 percent of new jobs in the country. Through the work of entrepreneurs and innovators, jobs are created, families are given hope for a better life, and indeed, whole communities are

transformed.

During Small Business Week, we showcase and recognize some of the most successful and inspiring of these entrepreneurs. We ask for your assistance in finding, and nominating candidates for these awards. Please take the time to identify outstanding small companies in the three counties and to champion them through this nomination process. Through your support of the finest candidates in the region, you will be helping our recognition efforts immensely.

Contact [Sylvia Gutierrez](#) by email or at 714.560.7454 to learn more about the nomination process.

## [DEADLINE TO SUBMIT NOMINATIONS IS JANUARY 9](#)

### SBA Involved With Camp Pendleton's Transition Assistance Program

Serving the veteran community is a big deal and a tremendous focus at the SBA, especially at the Santa Ana District Office, given the fact that there are six military installations within the district.

Putting in the time and effort necessary to build a significant and meaningful partnership has not always been the easiest thing to do. The situation is improving, however, with the addition of Oscar Padilla, a Business Development Specialist and the point person for veteran outreach activities in our office. Oscar speaks the 'language' and understands the traditions of the military and its veterans, due to the fact that he himself is a veteran of the U.S. Army and the First Gulf War.

Mr. Padilla has been giving weekly presentations at [Camp Pendleton's Transition Assistance Program](#), or TAP for the past couple of months. The TAP is a series of week-long seminars and presentations given to military personnel preparing to transition out of the military into civilian life. Every week, as many as 250 men and women, some service disabled, learn about the various transition programs available to them. The SBA's programs and services are federally mandated topics to be discussed to each transitioning service member.

Many veterans become entrepreneurs; some even have businesses they leave behind while defending the nation. Mr. Padilla has been informing service members about [Patriot Express](#), SBA's loan program specifically designed for eligible military community members.

Oscar's involvement at TAP activities strengthens the relationship with Camp Pendleton and reaffirms SBA's commitment to serving those who have served this nation the most.

Mr. Padilla can be reached by [email](#) or at 714.560.7442.

### Local Economic Development Departments Are Key Partners



The SBA helps start, build, and grow businesses through an extensive network of public and private partnerships. While the Santa Ana District Office has always placed an emphasis on working in concert with local and municipal governments to meet the changing needs of our mutual constituents, in 2009, our office will seek to strengthen existing relationships and form new partnerships with local economic development departments.

Many times, the SBA and ED departments sometimes have similar objectives. The SBA's mission is to maintain and strengthen America's economy by helping businesses to succeed; ED departments aim is new business attraction, existing business expansion and job creation.

The SBA offers a full menu of products and services, while ED departments like the [City of Anaheim's](#) describe themselves as a "service-oriented and responsive partner to businesses." It is not only natural, but necessary as well, that strong relationships exist between the SBA and local ED departments.

The grassroots effort will concentrate on aligning similar objectives to assist small businesses. Heading up the outreach is Eric Ravelli, a Business Development Specialist for the Santa Ana District. The former economist with the Bureau of Labor Statistics will be responsible for building relationships with roughly 82 cities in the district's tri-county region. No small task, but the hope is to provide ED departments with timely SBA information as they assist their local businesses.

By succeeding in helping ED departments help businesses, our office is confident this important facet of outreach will continue to make a positive, measurable and impactful difference in our local and national economy.

**Contact [us](#) with suggestions on how the SBA and ED departments can partner in 2009!**

**Email [me](#) for contact information for your local ED department.**

## 8(a) Firm Welcomes Delegation From West Africa Nation Of Benin

[Combustion Associates, Inc.](#), a highly successful [8\(a\) Program](#) firm and corporation specializing in Distributed Energy Resources that provide reliable, affordable, and environment-friendly electric power to meet a variety of needs hosted a special "Thanksgiving" reception to formally welcome delegates from the Government of the Republic of [Benin](#), a country in West Africa. The reception was held November 25 in the City of Corona at City Hall and Combustion Associates, Inc. headquarters.

Representatives of Benin, including officials from the Ministry of Energy and consulting engineers from Bureau National d'Etudes et de Developpement (BNETD); Combustion Associates, Inc. executives; SBA officials, City of Corona elected officials; Corona Chamber of Commerce Board Members and Citibank representatives gathered to mark an important milestone in the relationship between CAI and Benin. The Beninese delegation represented the first visit of anyone from the country to inspect and verify equipment (10 MW Industrial Gas Turbine Power Generation Systems) being manufactured by CAI and purchased by the government, which in turn will be used to generate electrical power for the people of Benin.

After a reception at City Hall, the delegation toured CAI's facility, then signed contractual documents with CAI to strengthen their partnership.

Combustion Associates, Inc., was formed in 1989 with a single mission of providing outstanding engineered solutions to its clients in the energy, process and environmental industries. In addition to being 8(a) certified, they also are a Minority-Owned, Woman-Owned Business Enterprise with vast experience in government and U.S. Army projects.

Today, CAI offers a wide array of both skid-mounted and stationary packaged combustion and Industrial Gas Turbine Power Generation Systems, with multiple fuel capabilities such as:

- Landfill Methane Gas (LFG)
- Natural Gas
- Diesel Oil

These options make CAI engineered systems versatile, cost-effective, and energy-efficient without compromising quality or effectiveness. The company has traditionally worked in partnership with clients to enhance their commercial competitiveness and add value to their products. To learn more about CAI, visit their [website](#).



**L to R: Corona Chamber Chairperson Rachel Rola, Corona City Councilwoman Karen Spiegel, directly behind her is Justin Agbo of Benin's Ministry of Energy, followed by members of the Beninese delegation, President/CEO of Combustion Associates, Mukund Kavia; Corona City Councilman Eugene Montanez, newly elected Assemblyman Jeff Miller and VP of Combustion Associates, Kusum Kavia**



**SBA District Director Adalberto Quijada, CAI's Kusum Kavia, SBA 8(a) Team Leader Karen Burgess and CAI's Mukund Kavia pose with members of the Beninese delegation**



**CAI's coordinator in Benin, Victor Gbenou, Citibank's Gary Litten, Citibank's Anne Blackwood and Thomas Sossa of Bengaz**

## Sylvia Gutierrez Honored By Toastmasters



SBA's Sylvia Gutierrez, was recently honored by Toastmasters with the **Area Governor of the Year Award** for her performance as a leader in Founder's District. Sylvia has been a member of Toastmasters, [Crystal Clear Club 9332 in Garden Grove](#) for some time.

Sylvia's duties as an Area Governor were to lead the five area clubs to accomplish their educational and leadership goals. Her motto this year is to encourage club members and officers to "step out of your comfort zone." Many of them did, taking her area to the Select Distinguished level of recognition. Each club also met their membership goal by maintaining 20 or more members.

This fiscal year, Sylvia is continuing on her leadership track as Assistant Division Governor of Marketing.

Please join the Santa Ana District Office in congratulating Sylvia on her well-deserved award!

## Insight & Inspiration - Write A Business Plan

If a business plan has always been considered an important component in obtaining financing even during the best of economic times, they are now, without a doubt, ABSOLUTELY necessary (although not a necessary *evil*) during the current economic downturn.

What goes in a business plan? The body can be divided into four distinct sections:

- 1) Description of the business
- 2) Marketing
- 3) Finances
- 4) Management

Agenda should include an executive summary, supporting documents, and financial projections. Although there is no single formula for developing a business plan, some elements are common to all business plans.

Click [here](#) to learn what they are.

## SBA Resource Partner Contributions In FY 2007

The SBA recently released a summary of Resource Partners activities in their *Annual Report for Fiscal Year 2007*.

Each Small Business Development Center, Women's Business Center and SCORE Chapter was evaluated against other centers and chapters across the United States.

There are 63 SBDCs located across the U.S. The SBA provides almost \$90 million in grants to fund these programs. The median SBDC client revenue was \$100,000 annually. More men clients were served than women. The combined number of Veterans served was 23,452.

The SBDCs served 194,607 clients nationally in 2007. More than 44,200 long-term extended engagement clients were served. (Long-term engagements are defined as five or more hours of counseling).

The 63 SBDC centers averaged costs of \$458.33 per client. The SBDCs are measured on long-term clients. The costs per extended engagement client would average \$2,013 each. However it is not all they do; it is just how the SBDCs are measured.

### **Santa Ana District Lead Small Business Development Center and three service centers**

The Lead Center received \$1.5 million in grants from the SBA and had a requirement to match the grant with donations and in-kind services for a total budget of \$3,132,148. The service centers provided a total of 10,325 counseling hours at a cost of \$303.37 per client. 365 clients were provided long-term engagement counseling.

The SBDCs in the district created 29 new businesses and generated \$1,337,679 of Capital Infusion. Growth declined in the district by 28.8%

### **The Santa Ana District has four Women's Business Centers**

The Office of Women's Business Ownership (OWBO) was established to advocate and coordinate the federal response to women-owned business needs.

There are 95 centers nationally. More than \$12 million dollars are provided for these centers. The median client revenue of the WBCs was \$32,500. The average number of employees per firm was two. More women were served than men. Services to all categories of Veterans was 1,830.

The WBCs counseled 148,123 clients nationally, at an average cost of \$81.01 per client.

District-wide results for 2007 were:

**Inland Empire and CV WBCs** - 1,909 clients served- average cost per client: \$167.11

**Riverside CHARO WBC** - 800 clients served- average cost per client: \$375.00

The Rancho Santiago Community College District hosted **Institute for Women Entrepreneurs** received an 'Outstanding' rating for a new WBC for in-person and phone counseling.

### **SCORE**

There are 389 SCORE Chapters in the U.S. Congress appropriated \$5 million dollars for SCORE assistance, which is provided to SCORE chapters by the SBA as office rent, phone and fax services and copying and printing. Counselors are not paid, but are reimbursed a whopping \$.25 cents a mile for travel.

The median client revenue of SCORE clients was \$59,000. More men than women utilized SCORE services. More than 12,541 Veterans received counseling services from SCORE during

Fiscal Year 2007.

SCORE counseled 261,328 clients in person and developed a strong on-line counseling program that assisted another 75,083, serving a total of 336,411 individuals. SCORE provided services at a cost of \$14.86 per client nationally.

The Santa Ana District has three SCORE Chapters located in Orange County, Inland Empire and the Coachella Valley.

The Santa Ana District SCORE FY 2007 results were: 19,033 clients served with 46% of those clients seeking additional counseling or services.

Broken out by SCORE chapters, figures reported were:

**Orange County** - 14,468 clients served with 50% of clients seeking additional client services or training.

**Coachella Valley** - 1,455 clients served with 44% of clients seeking additional client services.

**Inland Empire (Hemet)** - 3,110 clients served with 34% of clients seeking additional counseling or training.

*Source:* U.S. Small Business Administration Office of Entrepreneurial Development Annual Report Fiscal Year 2007.

