

# COAST

## COMMENTS

Volume 17, No.2

SUMMER 2004

PACIFIC COAST REGIONAL SMALL BUSINESS DEVELOPMENT CORPORATION

### SMALL BUSINESS TRAINING

## PCR's ENTREPRENEURIAL TRAINING INSTITUTE ("ETI")



*ETI Graduating Class of June 2004*

Small Business training is key to starting and operating a small business successfully. PCR has provided Small Business Training to the community of Los Angeles for more than 14 years. The ETI classes provide knowledge of how to compile a business plan, understanding financial statements, how to market a business, accounting practices, customer retention and more. PCR offers Small Business Training four times a year and the classes are small and interactive. The classes incorporate up-to-date advice from experienced instructors who are experts in their respective fields.

**Beginning entrepreneurs.** This course will be your roadmap to pinpoint avoidable mistakes and gain essential knowledge to foster success.

**Experienced entrepreneurs.** Here is your opportunity to take your business to the next level, by sharpening your skills and reevaluating risks and opportunities.

**Make plans to attend the next session.  
Class begins September 14, 2004, register early.**

### Testimonial

*I'd like to thank you and your team for a well put together program, everyone was awesome in their field of expertise. I entered into this program with the intention of focusing on one particular subject. However, what actually took place was that I found myself blown-away by what each of the other classes had to offer. One example that comes to mind was the subject on Human Resources. The penalties involved if not in compliance are astronomical.*

*This curriculum is priceless, I walked away with a great deal of confidence and the tools needed to succeed in the business world.*

*Again many thanks for giving us this great opportunity to experience this first class program with instructors that are knowledgeable.*

FRANK PERRY  
CLASS OF JUNE 2004

### Pacific Coast Regional Board of Directors

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V. Nenaji Jackson, Ph.D.



V. Nenaji Jackson

PCR welcomes its newest member of its Board of Directors, Dr. V. Nenaji Jackson. Dr. Jackson is an educator, community leader, and organizer. She holds a Doctor of Philosophy degree in education, politics, and policy from Claremont Graduate University (CGU) where her dissertation was entitled: "Politics in Black and Brown: The Challenges of Interethnic Coalition Building Between Blacks and Latinos in Los Angeles." Dr. Jackson currently teaches politics at CSUDH and Cerritos College, and she is the managing principal at Chase Public Policy Consultants. She also serves on the City of Los Angeles Human Relations Commission, and the Empowerment Congress - West Area Neighborhood Development Council. Dr. Jackson began her career as a White House Intern serving with President Jimmy Carter in Washington D.C. Her special concern for community economic development in the Los Angeles region will make her a valuable member of the PCR Board. Outside of her professional life, Dr. Jackson is a member of the Faithful Central Bible Church where she serves on the Praise Team.

### New Board Member

### SCORE - Small Business Counseling

#### What to expect from SCORE:

*A confidential, business counseling session with a SCORE volunteer counselor, who has the business experience you need to address your questions.*

*An assignment to help you think through your business challenge or opportunity, and a follow-up appointment to be set at your first counseling session.*

*Follow-up from your SCORE business counselor, checking in on your progress and offering additional assistance.*

**Call our office,  
make an appointment,  
take advantage of this service.  
213 739-2999, Ext. 221**



Liana Saidah Sims

Ms. Liana Saidah Sims graduated from George Washington Preparatory High School class of 2004. She has a weighted GPA of 4.2, and she will be attending Loyola Marymount University in the fall, majoring in Urban Studies. To help finance her education Liana received a scholarship from the Magic Johnson Foundation Taylor Michaels Scholarship Program.

Liana's duties at PCR will include assisting in projects related to office automation, management and organization. The staff of PCR welcomes Liana to our family.

## **PCR Helps Los Angeles Neighborhood Housing Services (LANHS) Celebrate its 20th Anniversary**



*Lori Gay, President/CEO Los Angeles Neighborhood Housing Services, Mark J. Robertson, Sr., President/CEO Pacific Coast Regional and Pat Prescott, 94.7 KTWV Radio Personality.*

In May LANHS marked 20 years of providing billions of dollars of homeowner financing, and training to thousands of low-income Los Angeles residents. The celebration included three days of fun and recognition for a job well done. The second day of the celebration included a Symposium at USC's Davidson Conference Center, entitled "Bringing Emerging Markets Home". PCR's president, Mark Robertson, was pleased to serve on one of the Symposium's many panels. Robertson's panel was entitled "Making Your Business Grow – Where's the Money?". Valuable financing information was provided by all three panelists, to a room almost full of small business owners.

During the Symposium's luncheon PCR was honored with the LANHS "Blockbuster" award, for its years of dedication to the local small business community. After accepting the award for PCR, Robertson indicated that while the award was much appreciated; it is evidence of the generous spirit of LANHS' president, Lori Gay, on whom the spotlight should shine for *her* tireless efforts in making homeownership a reality for thousands throughout the years.


### **SMALL BUSINESS TAX HELP**

The SBA website has current info on tax assistance for small businesses. Visit the SBA homepage at [www.sba.gov](http://www.sba.gov) and click on "Tax Corner."

Topics covered include:


- Acceleration of certain previously enacted tax reductions;
- Growth incentives for business;
- Reduction in taxes on dividends and capital gains;
- Temporary state fiscal relief; and
- Corporate estimated tax payments for 2003
- You can reach the page directly by typing [www.sba.gov/taxcorner](http://www.sba.gov/taxcorner).


The IRS small business page collects several important topics in one place: [www.irs.gov/business/small](http://www.irs.gov/business/small). You can also order the 2004 Small Business Resource Guide CD-ROM from a link on this page, or call (800) 829-3676. The guide provides critical tax information to small businesses including forms, instructions, and publications. The design of the CD incorporates file formats and browsers which can be run on virtually any desktop or laptop computer.



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# For Small Business Owners

## Scholarships Made Available By Institute Sponsors

### Offers



### Costs & Requirements



- Low cost business assistance training through the Entrepreneurial Strategic Planning (**ESP**) Program.
- Intimate, personalized instruction in key areas of business management including financing options, computerization, new business strategies, new ways of organizing work, and other changes in the business world especially designed for the small business owner.
- Based on a nine-week 50-hour class curriculum. (Turn over to see schedule). Certificate awarded to each participant upon completion of the program.
- \$125 Registration fee (an \$800 value) if registered by August 31, 2004;
- \$150 Registration fee if registered after August 31, 2004
- Open to existing and potential entrepreneurs.

**PCR is one of Los Angeles' oldest non-profit business development organizations, providing finance, consulting and training to businesses throughout Southern California.**

#### Financing

- State Loan Guarantee Program  
Maximum Guarantee \$500,000
- SBA Micro Loans up to \$35,000
- Economic Development Administration (EDA) Financial Restructuring Assistance Program
- State Bond Guarantee Program
- State Disaster Assistance

#### Consulting through SCORE (Service Corp. of Retired Executives)

- One on one professional consulting on business challenges, Expansion, Finances, Business Planning
- Business Resource Materials

#### Training

- Classes on core business topics
- ESP-Entrepreneurial Strategic Planning - A dynamic nine week, all-inclusive course designed to help business owner's kick-start growth and achieve success.



Pacific Coast Regional  
Small Business Development Corporation  
3255 Wilshire Boulevard, Suite 1501  
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**CURRICULUM FOR SEPTEMBER 14, 2004 – NOVEMBER 10, 2004**

<b>Quantum Leap to Success</b> <i>September 14 and September 16, 2004</i>	<b>6 hours</b> (2 three-hour sessions) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Vernon Webb</b>
<b>Financial Intelligence</b> <i>September 21, 2004</i>	<b>3 hours</b> (1 three-hour session) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Faculty</b>
<b>Developing Your Business Plan</b> <i>September 23, September 28 and September 30, 2004</i>	<b>9 hours</b> (3 three-hour sessions) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Teke Negus</b>
<b>Marketing Your Business</b> <i>October 5 and October 7, 2004</i>	<b>6 hours</b> (2 three-hour sessions) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Shelley Warren</b>
<b>Employee Development/Customer Relations</b> <i>October 12, 2004</i>	<b>3 hours</b> (1 three-hour session) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Rosita Odom</b>
<b>Small Business Resources on the Internet</b> <i>October 14, 2004</i>	<b>3 hours</b> (1 three-hour session) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Elizabeth Ghaffari</b>
<b>Small Business Legal Issues</b> <i>October 19, 2004</i>	<b>3 hours</b> (1 three-hour session) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Steve Coté</b>
<b>Small Business Employee Relations</b> <i>October 21, 2004</i>	<b>3 hours</b> (1 three-hour session) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Emmit Willis</b>
<b>Recordkeeping/Accounting</b> <i>October 26 and October 28, 2004</i>	<b>6 hours</b> (2 three-hour sessions) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Jeffrey Hill</b>
<b>Analyzing Your Financial Statements</b> <i>November 2, 2004</i>	<b>3 hours</b> (1 three-hour session) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Farid Haqq</b>
<b>Financing Your Business</b> <i>November 4 and November 9, 2004</i>	<b>6 hours</b> (2 three-hour sessions) <b>7:00 p.m. – 10:00 p.m.</b>	<b>Farid Haqq</b>
<b>Business Strategies and Projections</b> <i>November 10, 2004 (graduation)</i>	<b>2 hours</b> (1 two-hour session) <b>6:00 p.m. – 8:00 p.m.</b>	<b>Teke Negus</b>

**For more information call  
(213) 739-2999 ext. 228**

**Limited Attendance... Enroll Now!**

**Website [www.pccrcorp.org](http://www.pccrcorp.org)**

## Master Fitting System™

In May, PCR issued a guaranty to Hanmi Bank for a loan to Jong Kyu Kwon dba Master Fitting System™. Mr. Kwon uses proprietary computer and high-speed camera technology to analyze a golfer's swing, and design custom golf clubs that are nearly guaranteed to lower their score. Mr. Kwon's clubs are used primarily by professionals and experienced amateurs, including a number of well-known

Hollywood stars. His store, located directly across the street from the venerable El Cholo restaurant, has been open for two years, and is currently the only location offering this service in the US. The technology was developed by Mr. Kwon in partnership with MCC, Inc. a well respected maker of custom golf club shafts. Until recently, Mr. Kwon fitted the clubs with heads from other manufacturers, but recently he began to offer his own club head




designs, specially manufactured to take advantage of the Master Fitting System™ technology.

Most customers make an appointment to be fitted for their custom golf clubs, because the swing analysis and fitting can take an hour or more, but drop-ins are welcome. At present, this advanced fitting system is available only through Mr. Kwon, but there are plans to open additional locations in


Irvine, Monterey Park and San Francisco. So contact Mr. Kwon today to improve your game, and support PCR's borrowers.

**Master Fitting System**  
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*Expect people to be better than they are; it helps them to become better.  
But don't be disappointed when they are not; it helps them to keep trying.*

MERRY BROWNE

*There is not enough darkness in all the world to put out the light of even one small candle.*

ROBERT ALDEN

*The meaning of things lies not in the things themselves but in our attitude towards them.*

ANTOINE DE SAINT-EXUPERY

*Failures are divided into tow classes- those who thought and never did and those who did and never thought.*

JOHN CHARLES SALAK

*We don't have eternity to realize our dreams, only the time we have here.*

SUSAN L. TAYLOR

*Try a thing you haven't done three times. Once, to get over the fear of doing it. Twice, to learn how to do it. And a third time to figure out whether you like it or not.*

VIRGIL THOMSON

*It is rare and a high privilege to be in a position to help people understand the difference that they can make not only in their own lives but in the lives of others by simply giving of themselves.*

HELEN BOOSALIS

*When you realize the value of all life, you dwell less on what is past and concentrate more on the preservation of the future*

DIAN FOSSEY

*Our business in life is not to get ahead of others but to get ahead of ourselves- to break our own records, to outstrip our yesterdays by our today.*

STEWART B. JOHNSON

*Praise costs nothing, but its affect on employee morale is priceless!*

TERRI LEVINE

*You manage processes and lead people. Leaders must always extend themselves first when interacting with others.*

SHERIDAN GARRISON

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you need  
the right  
numbers.**

**213**

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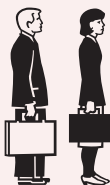
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Pacific Coast Regional (PCR)  
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Small Business Consultants Program

## Call to Schedule a Meeting with a SCORE Counselor

Got a question about starting your own business? Need advice on writing your business plan? Or just want to discuss a business related **QUESTION** or **IDEA**? **PCR's Small Business Consultants** can be of service to you.

### This Service is Free

Which includes a free small business start-up guide and other available materials

### All Follow-Up Sessions are Absolutely Free

Appointments are scheduled for **Mondays from 9:00 a.m. to 1:00 p.m.** Consultants meet with you one-on-one and answer questions on various subjects including:

- **Budgeting**
- **Business Planning**
- **Insurance**
- **Licenses**
- **Loan Packaging**
- **Taxes**

### TO SCHEDULE AN APPOINTMENT CALL

(213) 739-2999 ext. 228

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or Fax (213) 739-0639  
[www.pccorp.org](http://www.pccorp.org)

**See us at the Black Business Expo  
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## PCR

### Mission Statement

Pacific Coast Regional Small Business Development Corporation ("PCR") delivers financial, educational and management-assistance services to any small business in need.

### Staff Members

Amina Almeida, Documentation Specialist

Constance Anderson, Vice President, Communications & Programs

M. Selena Davis, Vice President, Chief Credit Officer

D'andra Eatmon, Officer Manager/Executive Assistant

Maria Marroquin, Administrative Assistant

Teke Negus, Business Development Officer

Mark Robertson, Sr., President/CEO

Kenneth D. Smith, Accountant

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Ellis Gordon, Jr., Loan Consultant

Peter D. Barash, Loan Consultant

Conrad Halbert, Loan Consultant



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