

COAST

COMMENTS

Volume 18, No.1

WINTER 2005

PACIFIC COAST REGIONAL SMALL BUSINESS DEVELOPMENT CORPORATION (PCR)

SMALL BUSINESS EXPANSION

PCR HELPS SHUTTER MANUFACTURER COVER MORE WINDOWS



JS Princess Shutters was started in 1998 by **Mr. Julio Sanabria**. For the next three years Mr. Sanabria (*photo top*) operated the business part-time from his garage. Finally, in 2001 he was able to turn what started as a hobby, into a fulltime business venture. The company functions as a manufacturer of wooden window shutters for residential and commercial use. JS' clients are located from Central to Southern California, and they include residents, property managers and contractors. The company employs three, including **Mrs. Sanabria** (*photo center*) who handles the day-to-day business management. In 2003, to handle growing sales, Mr. Sanabria was forced to move from the comfort of his garage to a 2,500 square foot commercial building in Lawndale.

Prior to an introduction to PCR Mr. Sanabria faced a couple of obstacles. His cash flow was hindered because of high-interest (19%) credit card debt; and his manufacturing process was too slow due to the lack of proper equipment, and the need to hire more

workers. PCR's SBA Micro-loan allowed Mr. Sanabria to cut his interest costs by more than half, provided funds for new equipment, and helped to hire two new employees. While the benefits of reduced interest costs are apparent, the new equipment and staffing are expected to boost revenues by an average of 20% during the coming two years.

Finally, despite Mr. Sanabria's 20 years of experience as a custom cabinet maker, he realized that his business knowledge needed a little sharpening. So he and Mrs. Sanabria attended PCR's Entrepreneurial Strategic Planning course, which provided them with over 50 hours of business-success tools needed to take JS to the next level.



JS Princess Shutters
4708 Marine Avenue • Lawndale, CA 90260
310-675-2136

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Comic Book Is Serious Business

Award winning artist, educator and publisher, **David Brown** (photo right) of **David G. Brown Studios** has been inspiring the community for more than a decade and PCR has taken notice with an SBA Micro loan. The loan will fund the development of the David G. Brown Studios website, the purchase of a laptop and other operating needs to further establish his *Tales from the Kids* comic series.



While Brown's client roster boasts of work for corporations including Warner Brothers, Wells Fargo Bank, and AAA Automotive Club, he is most proud of his work with youth. "I believe it's important to teach young people that there is value in what they deal with and have to say and to provide them with positive and creative outlets for expressing themselves," says Brown. "Learning what impacts them and reviewing the finished product of our *Tales from the Kids* comic book is compelling; so when organizations like PCR step in with support, I know we are on the right track, and we will continue to make profound differences."

Brown and his students have created and published five *Tales from the Kids* comic books. He is currently in the midst of an eight-week workshop with a group of young aspiring artists in the Valley creating the sixth edition.

Equal to his commitment to educating is his commitment to learning how to run a successful business. Consequently, Brown is a graduate of PCR's 50 hour Entrepreneurial Strategic Planning Program. This effort by Mr. Brown to gain business knowledge is proof that, to him, his comic book is serious business.

A Grateful PCR Graduate

PCR's *Marketing Your Business* class helped Circle Of Health focus on the nuts & bolts of what was necessary to successfully market our Holistic Health & Wellness Business. The main take away for me was refining a brochure that clearly spelled out what services Circle Of Health provides and what those services mean to the consumer.

I am so grateful to Pacific Coast Regional for having such important resources available for the entrepreneur not to mention the professional and courteous staff who are always there assisting and helping to resolve any challenge that we may have.

Because of the great benefit derived from the Entrepreneurial Strategic Planning Program Circle Of Health has a new marketing focus to individuals who are in need of and desire assistance with a natural and holistic approach to wellness.

Thanks again for your assistance. It is greatly appreciated!

Dr. Eve Virginia Allen
(323) 658-1152
www.circle-of-health.com

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**

Top 5 Tips: Five Tips for Setting 2005 Goals the “Big Fish” Way

A new year means a time to set fresh goals. Entrepreneur Lorin Beller found that entrepreneurs (herself included) were not consistently structured and focused, so easily got off track, and rarely had enough time. She founded a year-long program for entrepreneurs Big Fish Nation, offering a structured approach to taking business to the next level - and living fully.

Following are 5 tips to get entrepreneurs and executives alike a chance to change goal-setting processes and increase success:

1. Set goals from your vision (not from 2004!).

So many times we set goals based on what we did not accomplish or the current to-do list. For the moment, forget that! Look out 5 or even 10 years, and what do you see? Where do you want to be? How has your business had impact 10 years from now? From that vision create your plan in 2005. You might be surprised what happens to that old to-do list.

2. Have a written plan for achieving your goals.

Once you know what you want to accomplish in 2005 based on the vision, write it down. There is magic in the written word. Writing down goals gives them power and clarity and keeps you focused. Review your

plan weekly, keep it in arm's reach, and keep it visible.

3. Share your goals with someone who will hold you accountable. Find someone—a friend, a colleague, a coach, a mentor—just be sure they are serious about holding you accountable. They cannot do the work for you, but having someone “holding the goals” for you will increase your sense of responsibility to that goal.

4. Let go of the outcome; trust. This message may seem like a contradiction, but it does not mean NOT being responsible for your goals. It means being responsible for them and also being aware of what the world is saying to us about our goals. Is the world working with us in the plan or against us? Pay attention.

5. Enjoy the journey. Many times we are so focused on our goals that we miss what else is important to us, such as our children's accomplishments, our significant others' words, or the birds feeding outside. Part of setting goals is enjoying the path we're on.

Happy New Year!

For more information about Big Fish Nation, go to <http://www.bigfishnation.com> or contact Lorin Beller at lorin@bigfishnation.com

Small Business Resource

It may be inconceivable to you that your home-based consulting service or quilt designer business would have to comply with any of the numerous local, state and federal regulations, but in all likelihood it will. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as you business grows. Taking the time to research the applicable regulations is as important as knowing your market. Pacific Coast Regional has a check list located on our website: www.pcr-corp.org. The document provides a checklist of the most common requirements that affect small businesses, but is by no means exhaustive. Bear in mind that regulations vary by industry. If you are in the food service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business. For additional information you may refer to the U.S. Small Business Administration (www.sba.gov).



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LET US MAKE A FAN OUT OF YOU.

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.
- \$100 Registration fee (an \$800 value) if registered by April 5, 2005;
- \$125 Registration fee if registered after April 5, 2005.
- 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
Los Angeles, CA 90010
(213) 739-2999 • www.pccorp.org

CURRICULUM FOR APRIL 12, 2005 – JUNE 9, 2005

Quantum Leap to Success <i>April 12 and April 14, 2005</i>	6 hours (2 three-hour sessions) 7:00 p.m. – 10:00 p.m.	Vernon Webb
Financial Intelligence <i>April 19, 2005</i>	3 hours (1 three-hour session) 7:00 p.m. – 10:00 p.m.	Faculty
Developing Your Business Plan <i>April 21, April 26 and April 28, 2005</i>	9 hours (3 three-hour sessions) 7:00 p.m. – 10:00 p.m.	Teke Negus
Marketing Your Business <i>May 3 and May 5, 2005</i>	6 hours (2 three-hour sessions) 7:00 p.m. – 10:00 p.m.	Shelley Warren
Employee Development/Customer Relations <i>May 10, 2005</i>	3 hours (1 three-hour session) 7:00 p.m. – 10:00 p.m.	Rosita Odom
Small Business Resources on the Internet <i>May 12, 2005</i>	3 hours (1 three-hour session) 7:00 p.m. – 10:00 p.m.	Elizabeth Ghaffari
Small Business Legal Issues <i>May 17, 2005</i>	3 hours (1 three-hour session) 7:00 p.m. – 10:00 p.m.	Steve Coté
Small Business Employee Relations <i>May 19, 2005</i>	3 hours (1 three-hour session) 7:00 p.m. – 10:00 p.m.	Emmit Willis
Recordkeeping/Accounting <i>May 24 and May 26, 2005</i>	6 hours (2 three-hour sessions) 7:00 p.m. – 10:00 p.m.	Jeffrey Hill
Analyzing Your Financial Statements <i>May 31, 2005</i>	3 hours (1 three-hour session) 7:00 p.m. – 10:00 p.m.	Farid Haqq
Financing Your Business <i>June 2 and June 7, 2005</i>	6 hours (2 three-hour sessions) 7:00 p.m. – 10:00 p.m.	Farid Haqq
Business Strategies and Projections <i>June 9, 2005</i>	2 hours (1 two-hour session) 6:00 p.m. – 8:00 p.m.	Teke Negus

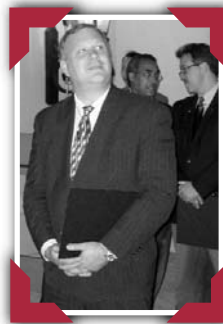
**For more information call
(213) 739-2999 ext. 228**

Limited Attendance... Enroll Now!

Website www.pccorp.org


Honoring PCR's Volunteers

On December 2, 2004, we honored our volunteers at a Volunteer Appreciation Reception. The reception was held at Hilton Checkers Hotel downtown Los Angeles. (see pictures right). Our honorees included members of PCR's Loan Committee, Board of Directors, ETI Advisory Board, and ETI Institute Instructors. Our volunteers are important to our success, and the hours that they give to PCR are invaluable. We realize that we could not fulfill our mission of delivering "...financial, educational and management-assistance services to any small business in need" without the support of these individuals. The highlight of the evening was the presentation of Certificates of Appreciation for the many hours of dedicated and professional service. Thanks to all of our volunteers who helped to make this past year a success.



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Small Business Development
Corporation
and the
Entrepreneurial Training Institute



MEMBER FDIC



Everyone should learn to do one thing supremely well because he likes it and one thing supremely well because he detests it.

R.W. M. YOUNG

Let us be of good cheer...remembering that the misfortunes hardest to bear are those which never come.

JAMES RUSSELL LOWELL

My world is made meaningful not by what I can evaluate and define, but by what I can appreciate and adore. I find there is profound difference in what I find interesting and what I find important.

ANN E. HOSSLER

When we grow old, there can only be one regret; not to have given enough of ourselves.

ELEONORA DUSE

One is not rich by what owns, but more by what one is able to do without, with dignity.

IMMANUEL KANT

Waste no more time arguing what a good man should be. Be one.

MARCUS AURELIUS ANTONINUS

There is no one else who can ever fill your role in the same way, so it's a good idea to perform it as well as possible.

HUMPHRY OSMOND

As a preferred lender, Comerica can help you get an SBA loan.

It's quite simple, really. The Small Business Administration loan process with Comerica. Our team of SBA loan specialists really know the business of SBA. And as an SBA Preferred Lender, we're able to streamline the approval process down to just a few steps – so you'll get a much faster response. You can act sooner on important things such as financing start-ups, purchasing fixed assets or purchasing building. To set up an appointment with one of our SBA specialists, call us today at 1-800-888-3595. It's as simple as that.



We listen. We understand. We make it work.®



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To get an SBA loan, you need the right numbers.

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347-2430**

At City National Bank, we're big on small business. We offer Small Business Administration (SBA) 7A and 504 loan programs that can help you expand your business. SBA loans can help you purchase inventory, new equipment, real estate, or provide working capital.

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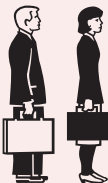
and the
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Pacific Coast Regional (PCR)
Small Business Development Corporation
Small Business Consultants Program

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

PCR

Mission Statement

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

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