

Our Mission is Your Success

Serving the Small Businesses in Sacramento, El Dorado, and South Yolo Counties.



1410 Ethan Way
Sacramento, California · 95825

 (916) 563-3210

 (916) 563-3266

info@sbdc.net

 www.sbdc.net

Satellite Locations:

Davis
Chamber of Commerce Office
130 G ST 95616

West Sacramento
Chamber of Commerce Office
1414 Merkley Ave 95619

Placerville
Chamber of Commerce Office
542 Main St 95667

South Lake Tahoe
Chamber of Commerce Office
169 Highway 50
Stateline NV 89449

Elk Grove
Chamber of Commerce Office
9370 Studio Court 95758

Success Story - Lisa Meline

In 2006, according to the National Science Foundation, fewer than 20% of engineering graduates are women. Lisa Meline started her engineering business while attending graduate school in 1995. In 1998, she attended a computer software course, and one of the features of the program applied to geothermal heat pump systems. A question that every new business owner should think about is "how many people in my city do what I do and what is it that my company can offer that is different or unique?" Lisa recalls, "after that computer software course, I knew this is what I was going to do, and that this niche would differentiate me from most other mechanical engineers in the area. I thought the idea of using the Earth as a heat source or heat sink for mechanical equipment was really innovative, and so I sought out more education on the systems designs required. I thought about how much money the average homeowner could save on their power bills and how simple the systems were to control and operate. My personal crusade has been to work with my industry's researchers, contractors, drillers and equipment to find ways to reduce the installation costs of geothermal heart pump systems. It is a daunting task, but I want every business owner, every new homeowner, every retiring couple, and everyone in between, to be able to afford this type of 'green technology'".

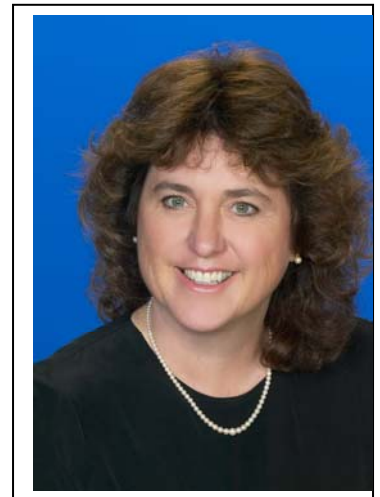
The Northeastern California Small Business Development Center - Greater Sacramento consultants have advised Lisa with respect to finances and accounting, marketing and e-commerce, business planning, operations, labor management, cost management, client retention, IT-driven competitive bench-marking, revenue stream analysis, strategic

partnering, internal controls, website enhancements, data tracking and statistical analysis, and establishing a line of credit. As a result of working with the The Northeastern California Small Business Development Center - Greater Sacramento and having an exceptional desire to succeed at something she truly enjoys. Lisa has positively impacted the economy increasing her revenues, net income, and by creating new jobs. One new job was created during 2008 bringing her total positions to 12. In June of 2009 Lisa added a new position of COO to relieve her of some of the day-to-day duties so she could concentrate more on business mix and other strategic planning issues.

Meline Engineering is currently the only woman owned geo-thermal licensed firm in California. Recently, her company was listed #32 of the fastest growing businesses in the Sacramento Business Journal - improving from #68 in 2008. Earlier this year, Meline Engineering was nominated for a 2009 Sacramento Workplace Excellence Leader (SWEL) Award. Currently Meline Engineering is a finalist in the Sacramento Business Journal's 2009 A+ Employees' Choice Awards.

On the financial side, Lisa's company experienced revenue growth of approximately 20% per year between 2002 and 2008. Her revenue for the first six months of 2009 almost matched revenue for the entire year of 2008. Lisa's company is still on target to double revenue for 2009.

Lisa's company maintains a close relationship with the The Northeastern California Small Business Development Center - Greater Sacramento to stay focused on the changing marketplace, analyzing her work mix and investigating process improvement issues.



"NuVango is a trendy retail store with a full service salon inside and they focus on providing makeover packages that utilize both the retail products and salon services"

Cathy Rieger

SBDC PROVIDES BUSINESS CONSULTING AND TRAINING IN THE FOLLOWING AREAS:

Business Planning & Management

- Business Plan Development
- Business Start-Up Assistance
- Expansion & Growth
- Licensing and Permits
- Employee Management
- Buying & Selling a Business

Marketing

- Identifying Market Niches
- Advertising & Promotional Strategies
- Business Feasibility Evaluation
- Marketing Plan Development
- E-Commerce

Financial Management

- Cash Flow Management
- Funding Options
- Bookkeeping & Accounting
- Loan Application Assistance
- Financial Analysis & Projections
- Government Contracting
- Business Valuation & Strategies
- Tax Planning & Requirement
- Payroll Management

Resources

- Information
- Professional Consultants
- Business Counseling
- Business Training
- Business Library
- Computer Access
- Referrals

Youth Entrepreneurial Project - Monterey

SBDC Consultants work with the Virtual Enterprise Class at Monterey Trails High School in Elk Grove. Their Virtual company is called NuVango. In December, Cathy Rieger, Virtual Enterprise Coordinator, took 10 students to Bakersfield for the State Virtual Enterprise Competition.

They placed 4th for catalog, 2nd for Trade Fair Booth and 7th for Business Plan in the State.



Congratulation!

Message from the Director

Why do existing businesses need to come to the SBDC to see consultants in this down economy?

With the uncertainty in the economy, business owners are taking inventory of their businesses and asking what can they do better to understand the financial aspects of their business.

This is the time to take a moment to step back and look at how your business is doing. Are there ways to manage the business that can be done better? One place to start is to look at how the bookkeeping side of the business is working. Is the QuickBooks's system set up properly for your business? Taking full advantage of the QuickBooks programs helps owners get a better understand of how the financials, break-even and profit margins work to support the continued improvement of the business.

Another place to look is at marketing. Owners need to understand the importance of branding and how it can positively affect their business revenues. Branding is the entire process involved in creating a unique name and image for a product (good or service) in the consumers' mind, through advertising campaigns with a consistent theme. Branding aims to establish a significant and differentiated presence in the market that attracts and retains loyal customers. This includes the importance of research, defining your market, timing, promotion, advertising and understanding the diversity of customer types and needs.

The SBDC is here to help you with any of your business needs. Please go to www.sbdc.net to review our services and workshops. We have consultants available to consult with you at no charge; we are the consulting side of the Small Business Administration and are funded by the taxes you have already paid. Remember our mission statement – Our Mission Is Your Success!

Featured Consultant: **Clyde Green**

Start-up, Human Resources, Contracts, Insurance, Healthcare, SBDC Business -Turn-Around Program

Clyde has more than 29 years of office management, administration and operations. His experience includes managing and directing operating budgets, human resources and operations for large corporations. He teams with other consultants in

providing on-site visits to meet with owners one-on-one to help them better understand how to manage their business. With a focus on entrepreneur and business development, Clyde has a proven record of problem solving with profitable results.



SBA Updates

November 18, 2009

Obama Administration's Actions to Support Small Business Improving Access to Credit

Increasing SBA Weekly Loan Volume by More Than 75% through higher loan guarantees, fee eliminations, and efforts to unfreeze the Secondary Market

- Putting in place new reporting requirements for Small Business Lending
- Setting out new steps to further increase lending to Small Businesses through larger SBA loan sizes and low-cost capital to Community Banks and CDFIs

Cutting Taxes for Small Businesses

- Extension of enhanced Small Business expensing
- Five-year carry back of net operating losses
- Exclusion of Small Business Capital Gains
- Estimated tax payment relief

Supporting Small Businesses Through Contracting Programs

- 26.7 % of Recovery Act Contracts have gone to Small Businesses

Business Tips

Do your market analysis!

Place

Remember the 4 P's:

Product

Price
