



**GREATER SACRAMENTO**  
Small Business Development Center

# Newsletter

April thru June 2008

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## Helping Small Businesses During the Recession

The SBDC offers you a team of your very own consultants at no charge, utilize their collective experience during difficult economic times. According to the U.S. Small Business Administration, 50% of small businesses fail within the first 5 years for some of the following reasons; lack of experience, insufficient capital (money), poor location, poor inventory management, over-investment in fixed assets, poor credit arrangements, personal use of business funds, unexpected growth, competition, and low sales.

The SBDC can help you understand SBA Loan requirements. We can help you develop a marketing strategy addressing issues such as location, competition, and sales. The SBDC will provide assistance with managing your financing and accounting to better control inventory, fixed assets, credit arrangements, and cash flow.

With the recent concerns about the state of the U.S. economy, revolving around the sub-prime mortgage crisis, and the reduction in consumer confidence that is likely to follow, small business owners and managers will need all of the help they can get. Partially funded by your tax dollars, the SBDC provides one-on-one business management consulting at **NO CHARGE**, as well as **NO CHARGE** and **LOW CHARGE** business workshops.

Register for business management workshops at [www.sfdc.net](http://www.sfdc.net)

## No Charge Business Management Consulting

**Helena Fisk:** Customer Service & Human Resources Consultant

**Clyde Green:** Start-up, Human Resources, Contracts, Insurance, Legal Structure Consultant, & BIC Loan Process

**Ester Gordillo:** Marketing & International Trade Consultant

**Frederic Scott Janson:** Marketing & Financial Ratios Analysis

**Morton Meiers:** Start-up & Existing Business Consultant at South Lake Tahoe

**Jim Ornelas, CPA:** Accounting & Tax Consultant

**Greg Roquet:** Buying and Selling Businesses, & Franchising Consultant.

**Mike Saccomano:** Internet Solutions Consultant

**Steve Voelker:** Business Plans, Financial Projections, Marketing, Strategic Planning, Project Management, Management/Operations, Agricultural Consultant, Business Loan Process

To book an appointment with a consultant please call 916-563-3210

**“YOUR BUSINESS SUCCESS IS OUR MISSION”**

## Strategic Partnerships

### The City of Davis, CA

In late February, the Greater Sacramento SBDC canvassed 112 businesses in the City of Davis, in order to determine the business needs of small business owners and managers, in conjunction with their City of Davis partnership. Approximately 10% of Davis small business owners and managers responded to the survey, exceeding response expectations by 3 fold. The following business needs were identified.

<b>BUSINESS NEEDS</b>	<b>PERCENT SURVEYED</b>
Business Planning	15.5%
Marketing	12%
SBA Lending Process	12%
Customer Service	9.3%
Buying & Selling Businesses	9.3%
Strategic Website Development	9.3%
E-Commerce Development	7.4%
Financial Analysis	4.6%
Cost Management	4.6%
Accounting & Taxes	3.8%
Legal	1.9%
Grants	1.2%
Franchising	0%
Operations Management	0%
Government Contracting	0%

### California Community Colleges

The Greater Sacramento SBDC has newly partnered with California Community Colleges to create the Youth Entrepreneur Program, whose objectives are to identify youths, 14 to 27 years old, who live in disadvantaged regions, and who would most likely benefit from exploring alternate entrepreneurial career paths. Once these youths have been identified, the SBDC will seek to understand their needs, and will develop creative concepts and services with input from youth and community partners. Once the needs have been identified, the SBDC will develop an entrepreneurial education program that includes up-to-date curricula and engaging activities, to teach youth business management skills and techniques, in a manner that provides solutions to the identified needs. The SBDC will manage, measure and evaluate this entrepreneurial education program.

### Storyteller Media Group

The Greater Sacramento SBDC has partnered with Storyteller Media Group to provide the “Take Your Talent to the Bank®” workshop series. This four part what-to-do workshop is designed to help participants blend creative vision with business confidence in today’s commercial and popular ‘creative’ economy. Please register at [www.sbdc.net](http://www.sbdc.net)



All classes held at the SBDC unless otherwise noted. It is required to pre-register ONLINE at [www.sbdc.net](http://www.sbdc.net) as classes with low enrollment will be cancelled. No refunds, workshop credit only. Return check fees in the amount of \$15 dollars will be assessed on any returned checks.

The Greater Sacramento SBDC is an affiliate of the Northeastern California SBDC Program sponsored by: CSU Chico Research Foundation / Center for Economic Development, the California Community College’s Economic and Workforce Development Programs / Los Rios Community College District, U.S. Small Business Administration (SBA), and California Community Colleges Chancellor’s Office (CCCCO). This is a partnership program under the current Cooperative Agreement with the SBA and the CSU Chico Research Foundation / Center for Economic Development, and California Community Colleges

Chancellor's Office (CCCCO). This Cooperative Agreement is partially funded by the SBA and the California Community College Chancellor's Office (CCCCO). Any opinions, findings, conclusions or recommendations expressed are those of the presenter(s) / author(s) and do not necessarily reflect the view of the sponsoring entities. All SBA programs are extended to the public on a non-discriminatory basis. Reasonable accommodations for the disabled will be made, if requested in advance.