

Office of the Small Business Advocate
Annual Report
to the
Governor and Legislature



Fiscal Year 2020-2021
(October 2020 - September 2021)

Annual reports are required to the Governor and the Legislature for the California Office of the Small Business Advocate (CalOSBA), pursuant to Government Code Sections 12098.4(b) and 12100.67(d). This report provides information on CalOSBA's activities and priorities during the reporting period covering October 1, 2020 to September 30, 2021. Additionally, pursuant to Government Code Section 12100.67(d), CalOSBA, which administers SB TAEP, SB CIP and SB TAP on behalf of GO-Biz, has included the grant program reporting for the same period.

This report is available for digital download at <http://calosba.ca.gov>. To order a hard copy, please call CalOSBA at 877.345.4633.

Table of Contents

Executive Summary.....	2
CalOSBA Initiatives and Priorities	4
A Focus on Equity	5
Access to Capital.....	6
Access to Markets: State Procurement & Regulatory Support.....	6
Access to Networks	7
Building Resilience: Disaster Response, Relief, Recovery and Resilience	7
Information and Direct Support to Help Small Business Navigate Resources	8
Direct Small Business Support.....	8
Content, Programs & Initiatives to Support Small Business	9
Get Digital CA!	10
Content Portals.....	13
California’s Small Business Center Network.....	16
Capital Infusion Program.....	17
Small Business Technical Assistance Expansion Program (SB TAEP)	20
Small Business Technical Assistance Program (SB TAP).....	23
Appendix A: Capital Infusion Program (CIP)	24
Northern California	24
Central California.....	28
Southern California	32
Appendix B: Technical Assistance Expansion Program (TAEP).....	37
Northern California	37
Central California.....	42
Southern California	47

Executive Summary

California small businesses are drivers of economic growth and mobility – creating 2/3 of net new jobs and employing nearly half of all private sector employees, building wealth, innovating to solve global problems, launching future growth industries, and defining main streets across our local communities. They are significant contributors to the California economy. According to United States Small Business Administration, California leads the nation in the number of small businesses, accounting for 13 percent of all small businesses in the United States. Small businesses make up 99.8 percent of all businesses in the state and employ about seven million people, which is almost 50 percent of jobs in California.

California's small business impact is also driven by the state's strong innovation and startup culture. California leads the nation in small business startup activity and receives over half of all total U.S. venture capital investments. California receives five times more venture capital than any other state. With its heralded colleges, universities, and research institutions, California leads in research and development expenditures, accounting for over one-fifth of the total U.S. research and development spend¹ and 28.5 percent of U.S. origin patents.²

The Road to Economic Recovery is Paved by Small Business

In recognition of the outsized importance of small business and entrepreneurship to California's economy, the California Office of the Small Business Advocate (CalOSBA) has focused its efforts on serving as the voice of small business and helping them navigate government and private resources to start, operate and grow their businesses.

To support the state's economic recovery from the pandemic, CalOSBA launched a variety of programs to support small businesses. CalOSBA managed the largest small business relief program in the nation and invested a total of \$4B in direct grants. CalOSBA also launched the California Dream Fund Program, which was a one-time \$35 Million grant program that provided microgrants to seed entrepreneurship and small business creation in California. The Dream Fund, built on the existing California technical assistance network, has served over 500,000 small businesses with free consulting and no to low-cost training in over 30 languages since launching in 2018.

The lack of awareness of resources has been an ongoing challenge in the small business community. In working towards building stronger ecosystems, CalOSBA has increased outreach and engagement through the development of its new Outreach & Engagement team; expanded partner networks and social media outreach; expansion of direct support; and creation of new custom content.

¹ NCSES Survey of State Government Research and Development: Fall 2017 - US National Science Foundation (NSF). https://ncesdata.nsf.gov/sgrd/2017/html/sgrd2017_dst_01.html

² Utility Patent Counts By Country, State, and Year (December 2015). https://www.uspto.gov/web/offices/ac/ido/oeip/taf/cst_utl.htm

Further, CalOSBA has fortified its program team and developed capacity to manage direct support, grants management and special initiatives to respond to marketplace demands. Critical to this successful reach has been supporting the statewide network of over 80 small business technical assistance centers. These centers have helped small businesses access approximately \$1.4 billion in capital.

Strengthening the ecosystem and helping small businesses navigate resources became increasingly critical during the COVID-19 pandemic which has severely impacted small businesses. CalOSBA successfully advocated for critical relief programs including disaster loans and grants such as the Small Business COVID-19 Relief Grant Program, California Venues Grant, COVID-19 Microbusiness Grant Program, and California Dream Fund. CalOSBA has doubled down on our commitment to providing direct support to help businesses and championed special initiatives like *#SourceDiverseSourceLocal*, *#OutsmartDisaster* and *Get Digital CA!* CalOSBA also launched technical assistance for the state's entrepreneurs through the Inclusive Innovation Hub (iHub2) Program to support entrepreneurs **access capital, access markets, and connect to the networks and resources** they need to achieve successful business outcomes to grow the state's economy.

CalOSBA has worked diligently to build a strong foundation to serve effectively as the advocate that California small businesses need to survive and thrive.

CalOSBA Initiatives and Priorities

CalOSBA serves as the voice of small business across multiple key areas of concern and opportunity for our small businesses. CalOSBA advocates for equitable access to capital, markets, and networks so that all California small businesses successfully start, manage, grow and become more resilient. CalOSBA also recognizes that strengthening relationships with local ecosystem providers and statewide networks will strengthen the Office's ability to stay abreast of small business concerns and provide support and connection to resources in return.



CalOSBA participates in state, regional, and municipal economic development events and small business seminars, workshops, and conferences to provide a statewide perspective on small business issues, share input on local small business challenges and opportunities, and connect participating small businesses and advisors to information and resources. CalOSBA has briefed and presented to numerous private sector, industry, media and philanthropic small business stakeholders to build the ecosystem and bridge to resources.

CalOSBA has expanded its network with stakeholders and organizations led by members of underserved groups, including but not limited to ethnic chambers and ethnic media. CalOSBA's outreach activities with small business and economic development organizations also provided a platform to gain insights from external stakeholders and small businesses. Information flows in both directions through participation in events across the state allowing CalOSBA to also benefit from community insights on small business issues.

CalOSBA launched programs such as *Source Diverse Source Local*, a public-private collaboration to strengthen an inclusive procurement and resilient California-based supply chain. The *Source Diverse Source Local* initiative shares knowledge and best practices with small businesses to expand their opportunities with new vendors. This initiative will seek to increase new and

existing small businesses' participation in procurement readiness programs to obtain manufacturing, government, and/or corporate contracts.

Additionally, CalOSBA's *Get Digital CA!* program promoted **accelerators and intensive trainings** to build the skills necessary to compete in an online marketplace and **drive Californians to support small businesses through online festivals**.

A Focus on Equity

CalOSBA worked closely across state government to help ensure that equity was at the heart of each small business initiative. CalOSBA also works to advance policy and advocacy efforts that are key to realizing an inclusive economy.

CalOSBA recognizes that not all Californians live in communities with entrepreneurial ecosystems that give them the resources, networks, and access to capital and markets that they need to enable their businesses to start up successfully and maintain or grow their businesses.

CalOSBA has focused on effective impact measures across its small business technical assistance centers grants program to achieve greater equity and narrow the opportunity gap. The Small Business Center Network continues to build best practices, collaborating with diverse and representative local organizations to reach and provide services for underserved business groups.

In FY 20/21, several best practices have been highlighted and include, among others:

- *Expand Access to Services.* San Diego/Imperial Valley partnered and created satellite offices with the International Rescue Committee, Asian Business Association of San Diego, Central San Diego Black Chamber of Commerce, and San Diego Hispanic Chamber of Commerce.
- *Support Underserved Groups.* Northern California SBDC developed The Inclusivity Project (TIP) to foster a diverse business community by lifting up Black and/or African American businesses. The Inclusivity Project is open to all business types and stages owned and operated by Black/African-American owners. The programming is largely modeled on that of NorCal SBDC including business development training but focuses on providing culturally sensitive support by matching business-owners with Black/African-American counselors and by connecting them to each other through exclusive events. TIP is also responsible for organizing an annual virtual conference that features presentations from Black business leaders as well as a pitch contest for participating startup businesses. Director Gray was the keynote speaker at this event.
- *Expand Access to Services.* Orange County/Inland Empire created California Shop Small, which is a 6-week program to help product-based aspiring or existing business owners sell online. Business owners learn how to get their business online, reach new customers, and increase their sales at a local, regional, and national scale. After completing the program, business owners gain access to sell on a California branded eCommerce platform. Business owners receive a six-month free subscription to sell

online while receiving no cost one-on-one consulting to assist in furthering their online success.

- *Broaden the Market for Underserved Areas.* California Manufacturing Technology Consulting (CMTC), the state's Manufacturing Extension Partnership, continued its support of export assistance training in rural California.
- *Improve Accessibility of Services.* Multiple centers expanded their strong language services offering services in over 30 different languages to businesses across the state.

Access to Capital

CalOSBA served as an advocate and an expert gathering marketplace insights to inform state efforts to build up programs to fill gaps in federal relief to California small businesses. CalOSBA engaged in efforts to support strong liquidity in the state's mission lenders, participating on multiple panels and providing expertise to the state to get relief loan programs funded to support small businesses. Focus areas included California Infrastructure and Economic Development Bank's (IBank's) Disaster Relief Loan Guarantee Program, the Small Business Finance Center, and the California Rebuilding Fund.

Beginning in July 2020 through July 2021, CalOSBA convened a group of lenders and experts from across the State and diverse communities to develop recommendations at both a systems level and provider level for the following areas: transforming capital access programs - advancements in transforming the market, processes and delivery systems for accessing affordable capital (loans and beyond); scale affordable lending systems; and, investing in debt alternatives for startups (i.e., equity, grants).

Governor Newsom signed into law a comprehensive package providing urgent COVID-19 relief for the small businesses of CA. The California Small Business COVID-19 Relief Grant Program provided micro grants ranging from \$5,000 to \$25,000 to eligible small businesses and nonprofits impacted by COVID-19 and the related health and safety restrictions.

Access to Markets: State Procurement & Regulatory Support

CalOSBA engaged partners across state agencies on small business procurement issues to advocate for small business participation in contracts. The COVID-19 pandemic has demonstrated the need for California to have a strong internal foundation of manufacturers and suppliers to keep the economic engine of all California businesses strong.

CalOSBA increased engagement with small business advocates/liaisons across state agencies to explore ways to better collaborate and plans to continue to build cross-agency alignment on outreach, content, and training for small business engagement. CalOSBA has consistently served as an active member and regularly presents to several working groups and councils to represent the interests of small businesses including the **Department of General Services (DGS) Small Business/Disadvantaged Veterans Business Enterprises (DVBE) Council, the Small Business/DVBE Advocates Workshops, and the California Department of Transportation (Caltrans) Small Business Council Meetings.** CalOSBA served as a founding member of the **California Diversity Council** which includes CalOSBA, Caltrans, DGS, California's Office of

Statewide Health Planning and Development (OSHPD), California Public Utilities Commission (CPUC), and California Department of Insurance (CDI).

CalOSBA has also prioritized procurement training and contract readiness with the state supported small business center network and implemented programs like *Source Diverse* and *Source Local*.

Finally, CalOSBA has leveraged the advocates/liaisons network and other state agency contacts to support regulatory issues for small businesses, focusing on outreach and engagement to build bridges to key oversight agencies. CalOSBA has contributed to building collaboration by launching regular cross-agency outreach meetings with CalOSBA, DGS, Employment Development Department (EDD), California Department of Tax and Fee Administration (CDTFA), and Franchise Tax Board (FTB) to coordinate efforts.

Access to Networks

CalOSBA's largest grant program, Small Business Technical Assistance Expansion Program, was created in 2018 with the overall objective of expanding the capacity of federal small business technical assistance programs to provide services, such as free or low-cost one-on-one consulting and training to small businesses that are owned and led by underserved business groups, including women, minority, and veteran-owned businesses, and businesses in low-wealth, rural, and disaster-impacted communities.

In Year 3, FY 20-21, CalOSBA bolstered this mission by strengthening engagement with core partners invested in reaching underserved business groups. Supporting business and job creation in ALL California communities is vital to California's long-term economic strength. CalOSBA has created partner networks aligned with its core initiatives including *#SourceDiverseSourceLocal*, *#OutsmartDisaster* and *Get Digital CA!* to build a stronger more collaborative ecosystem and also highlight and amplify these local partners for small businesses seeking direct support.

Building Resilience: Disaster Response, Relief, Recovery and Resilience

CalOSBA is tasked with ensuring small businesses are prepared for disaster and able to recover. It operates as a guiding voice across the state's disaster response on small business issues and advocates and supports state and federal resources.

As encoded in Government Code Section 12098.5, CalOSBA coordinates with Governor's Office of Emergency Services (CalOES) on disasters. CalOSBA serves as the State Lead for CalOES's Economic Recovery Support Function (RSF) on behalf of GO-Biz. The Economic RSF partners and collaborates with local government(s) and organizations, state partners, and federal partners to support local efforts and strategic plans to respond and recover to the disaster.

During FY 20/21, small businesses across California found themselves facing unprecedented challenges and disasters including wildfires, Public Safety Power Shutoffs, an earthquake, COVID-19, and civil unrest due to racial injustice.

CalOSBA participated in the State's response joining daily CalOES briefings, providing support and coordination on the various task forces with GO-Biz and serving on the Governor's Task Force on Business and Jobs Recovery.

With community centers and gathering places for knowledge sharing impacted by COVID-19 shelter in place orders, and other disasters, CalOSBA found new ways to connect to small businesses through special initiatives noted throughout this report as well as increased staff outreach and engagement.

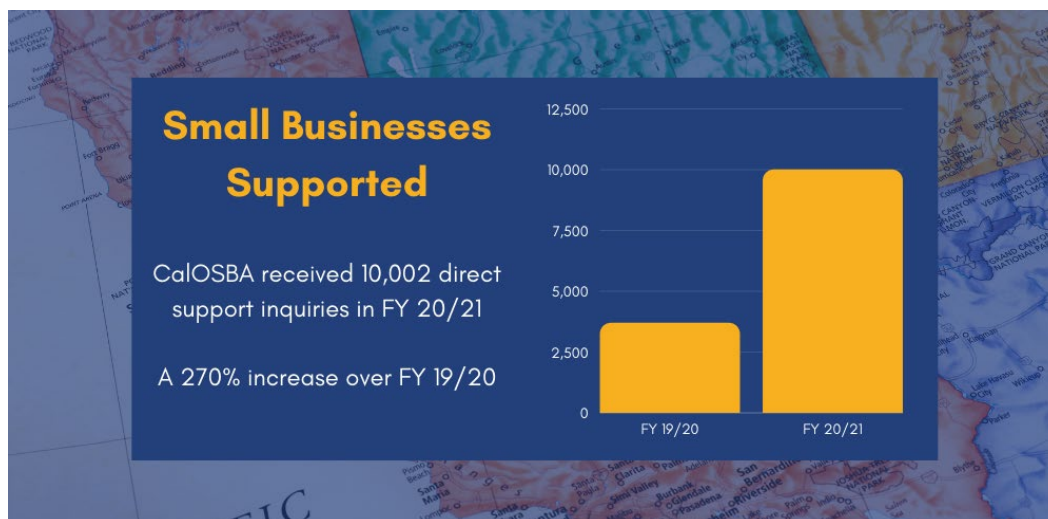
Information and Direct Support to Help Small Business Navigate Resources

Direct Small Business Support

CalOSBA directly assists individual business owners looking for state, local, federal, and private programs and resources. Businesses reach out through the call center, online inquiries, social media inquiries, and referrals in the community.

CalOSBA recognizes that small businesses want an accessible and customized entry point for help. CalOSBA has worked to diligently fill that gap - developing tracking systems, interagency partners, resource guides, and frequently asked questions to ensure that businesses seeking direct support are provided with the highest level of customer service and accuracy on issues across state government.

In FY 20/21, CalOSBA continued to track and measure trends in small business needs across its



platforms including Zendesk (customer relationship management system) customer service emails, voicemails, direct phone calls and direct email. CalOSBA saw a 270 percent increase

from the 3,700 requests fielded in FY19/20. Total inquiries included over 5,600 Zendesk emails, of which 96 percent were COVID-19 direct responses. CalOSBA continued tracking direct phone and email inquiries and logged over 4,000 inquiries from September 2020-October 2021.

Content, Programs & Initiatives to Support Small Business

In response to COVID-19 and early research suggestion, 44 percent of California businesses were at risk of shutting down, CalOSBA partnered with industry leaders and small business experts to provide California's small businesses with the tools and resources to help them adapt to the new marketplace and create in-person and online safe shopping experiences for all.³

Research showed that 76 percent of small businesses surveyed had to rely more on digital tools to survive and one-third asserted they would have had to close all or part of their businesses without digital tools.⁴ To support digital adoption, CalOSBA's digital campaign featured 22 corporate partners, offering over 40 free or discounted tools, platforms and resources for California's small businesses – with support in multiple languages. In addition, Governor Newsom declared July *California for All Small Business Month* to commemorate the initiative.

³ US Chamber of Commerce, April 2020 [Special Report on Coronavirus and Small Business - April | U.S. Chamber of Commerce \(uschamber.com\)](#)

⁴ Small Business Roundtable and Facebook, May 2020 [about.fb.com/wp-content/uploads/2020/05/SMBReport.pdf](#)



QUINCI LEGARDYE
california Black Media

California Is Hooking Small Businesses Up With Free E-Commerce, Online Marketing Help

Jul 22, 2020 / Community

Get Digital CA!

With the success of the *Calling ALL Californians: #ShopSafeShopLocal* campaign and the ongoing demand and need for small businesses to start their business or pivot online, CalOSBA established *Get Digital CA!* to help small businesses build the skills necessary to compete in an online marketplace and drive Californians to support small businesses online. The initiative focuses on technology trainings, free and discounted resources, digital bootcamps, and pop-up digital festivals.



GET DIGITAL CALIFORNIA

Digital Bootcamps

CalOSBA also partnered with the California Small Business Development Center (SBDC) Network to launch Digital Bootcamps, an intensive four-week small business training program to advance their digital presence. In November and early December 2020, the Orange County Inland Empire SBDC hosted five cohorts of digital bootcamps. These initial five cohorts received a total of 1,501 registrations. Following the success of these sessions, two additional cohorts were held January through July 2021 with nearly 400 registrations.

Demographic information was optionally provided in registration for the first five cohorts in November/December 2020. Responses were provided with the following demographic information:



- African-American – 12.2%
- Asian – 12.4%
- Bi-Racial – 4.5%
- Hispanic – 16.6%
- Middle Eastern – 1.3%
- Native American – 0.4%
- Native Hawaiian or Pacific Islander – 0.7%
- White/Caucasian -28.7%
- Women-owned – 54.6%
- Veteran-owned – 5.3%



Digital Pop-Up Festivals

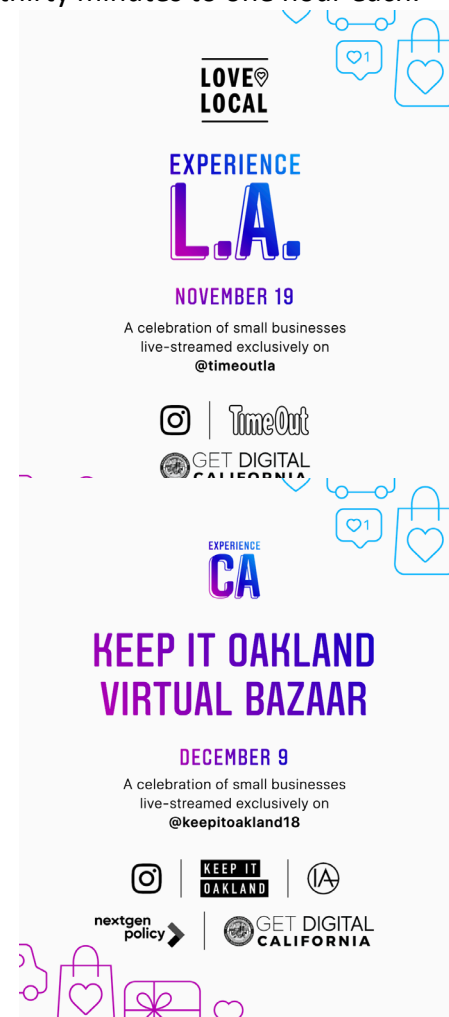
CalOSBA developed partnerships with business organizations, like the Eva Longoria Foundation, Time Out LA, Good Stock Productions, and Keep it Oakland, to produce virtual shopping festivals across the state to continue to support online small business revenue growth during the COVID-19 pandemic. CalOSBA cohosted four digital popup festival events to showcase local small businesses across the state. The four festivals highlighted businesses in Los Angeles, Oakland, Fresno, and Stockton.

- November 19, 2020 – Love Local Los Angeles cohosted with Time Out LA.
- December 9, 2020 – Keep It Oakland Virtual Bazaar cohosted with Oakland Indie Alliance and NextGen Policy
- December 10, 2020 – Fresno Virtual Holiday Market cohosted with the Eva Longoria Foundation
- December 11, 2020 – Stockton Strong Digital Festival cohosted with Goodstock Productions, Stockton Strong, and Stockmarket

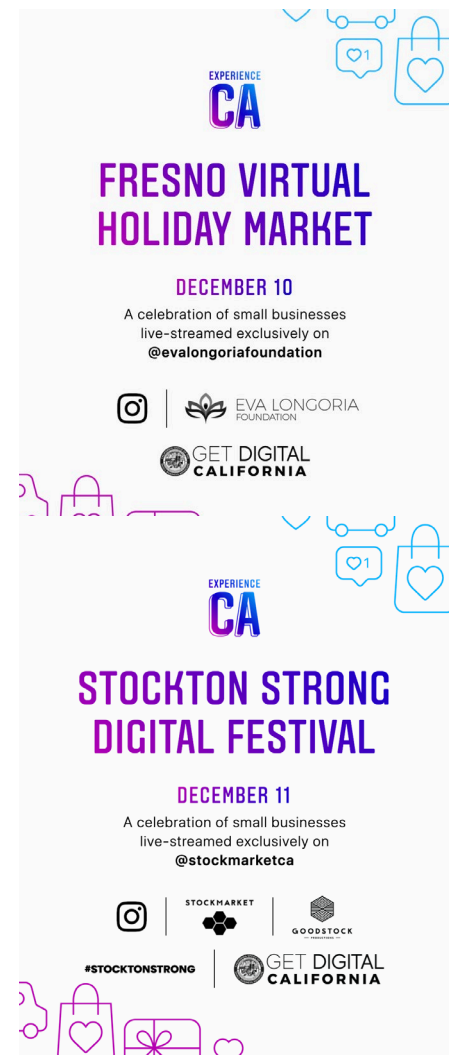
Each festival hosted numerous small businesses for between thirty minutes to one hour each.

- **Love Local Los Angeles** featured seven Los Angeles-based businesses and received 19,000 live views.
 - Reparations Club
 - Bob Baker Marionette Theater
 - Under New MGMT
 - Valley Relic Museum
 - TOIRO
 - Aliza Sokolow
 - Valerie Confections
 - Genever LLC

- **Keep it Oakland Virtual Bazaar** featured fifteen Oakland-based businesses and received over 4,000 live views.
 - Awaken Café & Roasting
 - Super Juiced
 - Philippa Roberts Jewelry
 - Tootsies Rockridge
 - Esscents of Flowers
 - Prizm Nails
 - X-CORE
 - Occult Gallery, Inc.
 - Kalm Korner by Kehinde
 - Remedy Barre + Roll
 - Teas With Meaning
 - Oakland Indie Alliance
 - Shakewell
 - Bay Grape
 - The Port Bar



- **Fresno Virtual Holiday Market** featured nine Fresno-based businesses and received over 19,000 live views.
 - Fulton Street Coffee
 - Raphio Chocolate, LLC
 - Root General
 - La Jacka Mobile Kitchen
 - Chavez Web Design, LLC
 - Lets Roll Fresno
 - Tower Blendz
 - Full Circle Brewing
 - Scent and Fire
- **Stockton Strong Digital Festival** featured eight Stockton-based businesses and received 3,000 live views.
 - Shine Yoga Studio
 - GFAB Bakery
 - Yarn Circus
 - MC Zeps / Rhymosaurs
 - Aly Montez Studio
 - Uniqo Salon
 - Amor Kombucha
 - J. Ware Candle Co.

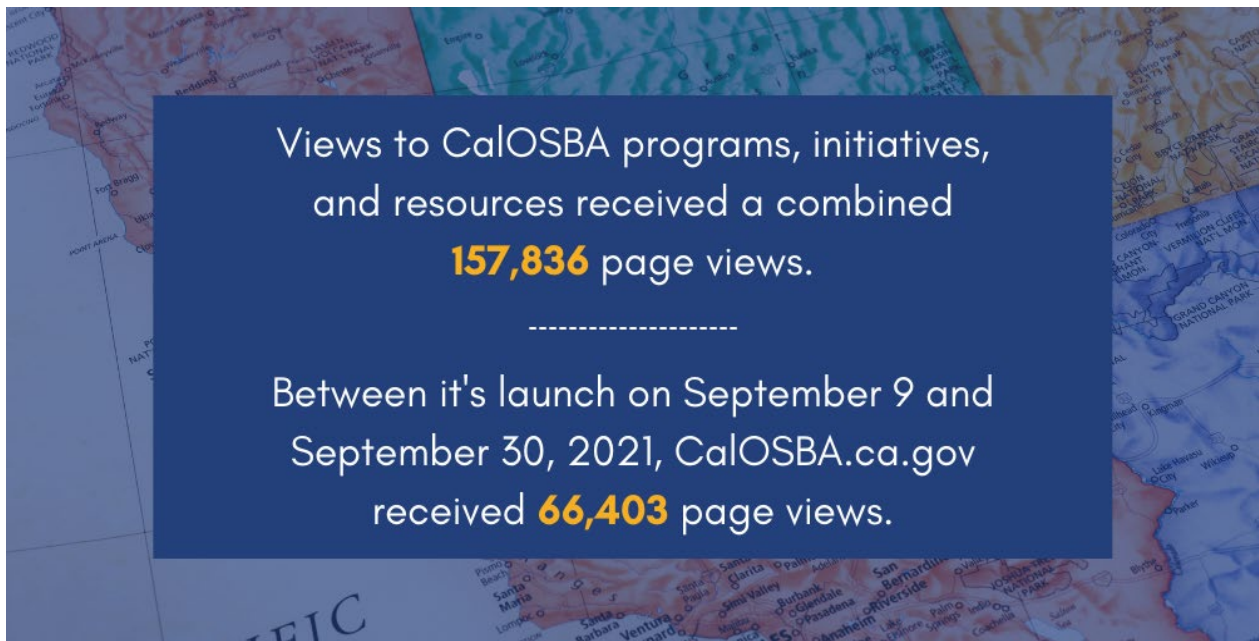
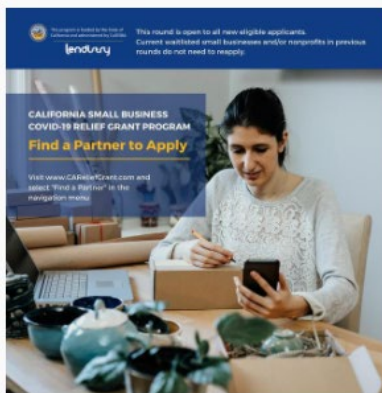


Content Portals

CalOSBA has focused on building and expanding its unique voice for small businesses and continues to find pathways for small businesses and the community to engage with customized information, content, resources and direct support. CalOSBA conducted a marketing sprint to confirm key messaging.

Following brand development, CalOSBA launched a logo, email marketing, and new social media handles across multiple platforms to connect to small businesses in language and content that is accessible and relevant to them including the development and creation of the CalOSBA website (calosba.ca.gov) which received a **combined approximately 158,000 page views** for the period. The CalOSBA page highlights links to the online business portal with general small business assistance, quick start guides, specialized programs and initiatives, and webinars as well as information on capital and disaster guidance.

The release of a CalOSBA “digital” brand is important for creating a voice of small business. Small business owners are busy running day-to-day operations. Online communications, archived trainings and webinars, and digital resources allow startups and owners to access information at their convenience.



CalOSBA social media outreach during this period was timely and has become a go to source for California's 4.1 million small businesses looking for critical information, resources, and networks during COVID-19.

Since CalOSBA started social media efforts in late 2019, outreach to small businesses has skyrocketed.

- **Facebook**
 - Followers
 - Increased by 163%
 - Reach:
 - Total Reach: 195,395
 - Rose by 282% year over year
 - Impressions: ~211,000 | Post organic impressions increased by 270%
- **Instagram**
 - Followers
 - Increased ~2,375%
 - Reach:
 - Total Reach: 23,187
 - Impressions: 25,294
- **Twitter**
 - Followers
 - Increased 184%
 - Impressions: ~2,437,000

CalOSBA has nearly 13,000 followers across social media platforms.

California's Small Business Center Network

The California Small Business Center Network is the most significant infrastructure funded by the State vital to reaching small business owners especially during disasters. The California Small Business Center Network was established through the Capital Infusion Program (CIP) and the Small Business Technical Assistance Expansion Program (SB TAEP) in 2018 through a five-year \$20 million allocation. Comprised of over 80 centers, in FY 20-21, the network helped connect small businesses to approximately \$1.4 billion in capital and advised 154,501 small businesses.⁵ The centers and their advisors provide free one-on-one consulting and free or low-cost training to help small businesses get funded, enter new markets, strengthen operations, build resiliency, and more.

CalOSBA administers and manages the network which is supported through two core grant programs:



- Small Business Technical Assistance Expansion Program (SB TAEP)
- Capital Infusion Program (CIP)

Additionally, FY 20/21 also included the conclusion of a one-time grant program, Small Business Technical Assistance Program (SB TAP).

In FY 20/21, CalOSBA strengthened its programmatic reach by focusing on partnerships, collaboration, and best practice sharing across the network to ensure consistent service offerings across the state. This focus also enhances its network's ability to better reach underserved communities.

⁵ Businesses reached: 22,602 CIP consulted, 66,564 TAEP consulted, 65,335 TAEP trained



To better connect to small businesses, CalOSBA launched recovery efforts by leveraging an interactive map tool for the California Small Business Center Network. The tool at [Small Business Centers | California Office of the Small Business Advocate \(CalOSBA\)](#) is searchable by language, address and other features.

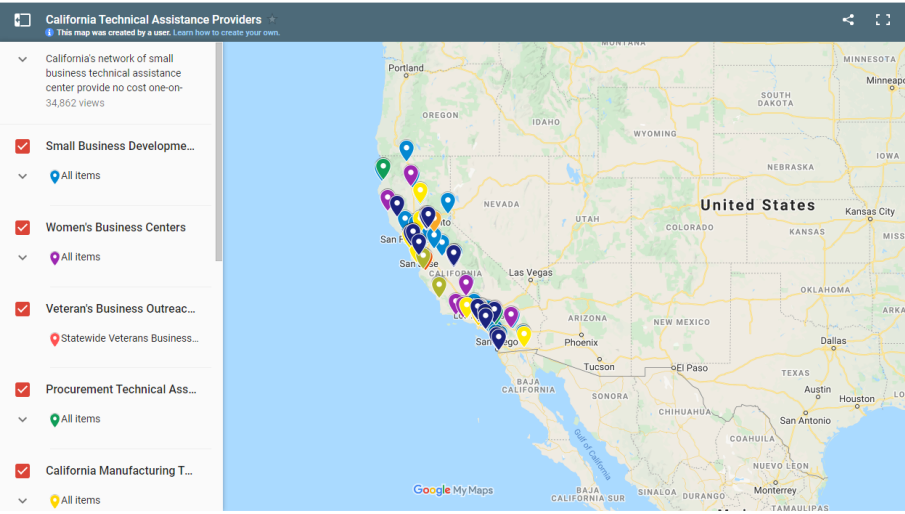
business.ca.gov/advantages/small-business-innovation-and-entrepreneurship/how-we-can-help/covid-19-resources-map/

Grants Portal CA Leg Info Resources

Small Business Centers Map

California supports a network of small business technical assistance centers that provide free one-on-one consulting and no-cost or low-cost trainings to help businesses get funded, enter new markets, strengthen operations, build resiliency and more. Additionally, there are nonprofit lenders who work with California to help you access state loan programs. With over 30 languages available, use this map to find your local advisors today.

Click the sidebar icon  to open legend to search different small business technical assistance centers. Click the expand icon  to open the full map to search different service offerings, languages offered, and lenders.



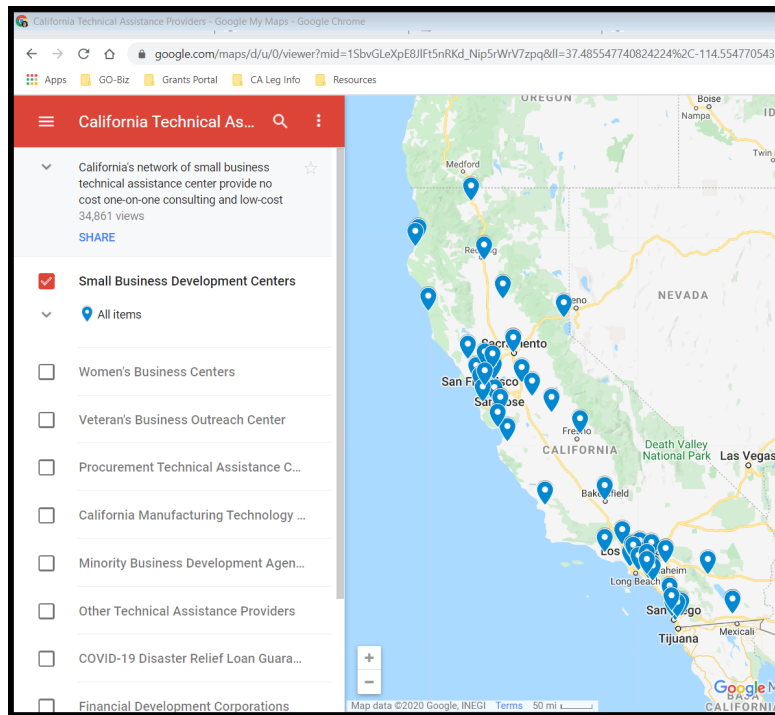
This entry point provides easy access for any small business owner or entrepreneur throughout the State to find the closest center. The page continues to be in the top three visited pages at <http://business.ca.gov> and CalOSBA has been exploring improvements to the page to strengthen ease of use for small businesses.

Capital Infusion Program

In FY 20-21, the Capital Infusion Program (CIP) provided \$3 million in competitive grant funding to the California Small Business Development Center (SBDC) Network, the largest technical assistance program for small businesses in California. CIP funds go to centers that work with small business owners and entrepreneurs to access capital, including bank loans, private investments, and grants.

CIP awards are determined based on annual funding from the SBA as funds must be matched 1:1 by the United States Small Business Administration (U.S. SBA). CIP is aimed at helping SBDCs expand their free one-on-one, consulting to help small business owners obtain loans, investments, grants or non-dilutive funding; understand and resolve credit-readiness issues; and develop funding strategies for business expansion or startup. As shown in the following map, the SBDC regional and sub-centers are located throughout the state.

CalOSBA manages all aspects of CIP's administration, including the application process, agreement execution, and the monitoring of performance and compliance.



The three following charts reflect statewide funding and results for CIP through 2020-2021. In the last year of funding from 2020-2021, the California SBDC Network was able to serve nearly 23,000 small businesses and help them access nearly \$550 million in capital which includes bank loans, investments, and non-dilutive grants. CalOSBA looked for additional ways to quantify performance and impact and FY 20/21 marks the second year CalOSBA began requiring the SBDC Network to track and report the total dollar amount of loans, equity, and additional funds (i.e., grants) for total capital infusion generated.

CIP Statewide Program Funding and Results to Date

Fiscal Year	State Dollars Committed	Grantees	Capital Infusion Generated	Clients Served
2018-19	\$3,000,000	44	\$408,481,125	10,203
2019-20	\$3,000,000	46	\$682,699,465	24,731
2020-21	\$3,000,000	45	\$536,213,807	22,602

Metrics	2018-19	2019-20	2020-21
Total \$ Amount of Loans		\$ 445,711,970	\$ 283,899,390
Total \$ Amount of Equity		\$ 223,864,174	\$ 226,623,951
Total \$ Amount of Additional Funds		\$ 13,123,321	\$ 25,690,466
Capital Infusion Generated	\$ 408,481,125	\$ 682,699,465	\$ 536,213,807
Clients Served	10,203	24,731	22,602

2020-21 CIP Statewide Results by Region

Region	Total \$ Amount of Loans	Total \$ Amount of Equity	Total \$ Amount of Additional Funds	Clients Served
Northern CA	\$111,919,239	\$116,673,201	\$13,780,384	7,619
Central CA	\$53,705,939	\$33,251,864	\$15,642	7,848
Los Angeles	\$96,193,701	\$14,417,655	\$5,478,617	3,894
Orange County / Inland Empire	\$10,233,100	\$48,560,896	\$1,140,699	2,047
San Diego and Imperial Valley	\$11,847,411	\$13,720,335	\$5,275,124	1,194
Total	\$283,899,390	\$226,623,951	\$25,690,466	22,602



“The community that The Brink, USD, and the SBDCs down here have created has really embraced what I’m doing, the company, and ideas we brought to the table — to really help nurture us to grow. None of the growth that we’ve had would happen without this.” – Tosh Dutt, CEO of ChargeNet

Additional CIP success stories, from each region, are featured in [Appendix A](#) to share a few examples of the program’s local impact. The businesses reflect the diversity of clients and capital infusion milestones.

Small Business Technical Assistance Expansion Program (SB TAEP)

In FY 20/21, SB TAEP provided over \$17 million in grant support to leverage the capacity of federal small business technical assistance programs in the state and prioritize support to underserved populations defined as women, minority, and veteran-owned businesses and businesses in low-wealth, rural, and disaster-impacted communities. SB TAEP funds support centers with programs that expand free one-on-one consulting and free or low-cost training to help small businesses get funded, enter new markets, strengthen operations, build resiliency and more.

As directed by statute for FY20/21, CalOSBA updated and expanded its performance metrics to ensure that it is quantifying the impact of its critical network of small business technical assistance centers and strengthens the network. CalOSBA looks forward to providing more impact insights in future years.

SB TAEP Year 3 results show that there were nearly 67,000 business owners that received one-on-one consulting services and an additional 65,355 business owners that received training via workshops or classes. ⁶

“We’re grateful that the state recognizes the importance of women-owned businesses to state and local economies. With their support, The California Women’s Business Center Network has significantly increased the services provided to women entrepreneurs and underserved small businesses throughout the state. Thanks to the CalOSBA TAEP program, the WBCs had funding in place to be able to better mobilize in response to the COVID-19 pandemic and its impact to small businesses. CalOSBA has been and continues to be a strong supporter of women entrepreneurs and is a great partner to CA Women’s Business Centers.” Nancy Swift, Chair of the California Women’s Business Center Network

⁶ FY 20/21 is aligned with the federal grant programs reporting from October 1, 2020 through September 30, 2021. All metrics reported within this period are reported as **Year 3** totals. Year 3 totals also include FY 19/20 awarded extensions

Technical Assistance Expansion Program (TAEP) Funding and Results

Year	State Dollars Committed	Grantees	Unique Businesses Consulted	Unique Businesses Trained	Unique Businesses Consulted and Trained
Year 3	\$17,354,481	73	65,564	65,335	131,899

Expanded Metrics

Metrics	Year 3 Totals
# of Training Events	7,306
# of Unique Clients Trained	65,335
# of Unique Clients Counseled	66,564
# of New Clients Counseled	29,530
# of New Businesses Started	1,647
# of Jobs Created (Full & Part Time)	10,430
Dollar Amount of Increase in Sales	\$381,638,604
# of Contracts	3,548
Dollar Amount of Contracts	\$468,100,939
# of Loans	2740
Dollar Amount of Loans	\$407,014,438
Dollar Amount of Equity Capital	\$449,618,340
Additional Funds Raised	\$35,835,731

Demographic Metrics and Expansion to Underserved

Demographic Metrics	Year 3 Totals
# of Women-Owned Businesses Served	27,453
# of Minority Businesses Served	32,221
# of Veteran Businesses Served	2,903
# of Businesses Served in Rural Communities	9,478
# of Businesses Served in Low-Wealth Communities	7,988
# of Businesses Served in Disaster-Impacted Communities	60,295



“No matter what my question, the Cal Coastal SBDC has the expertise needed to provide an answer and if they can’t – they find someone who can. Offering unbiased business expertise, top notch coaching and accountability, and when it really matters, encouragement. Simply said SBDC has been a key player in the survival and success of Carmel Honey Company.” - Jake Reisdorf, Owner/CEO

Additional TAEP success stories can be reviewed in [Appendix B](#). These success stories show the impact of the expansion efforts to minorities/people of color, women, veterans, and businesses and entrepreneurs located in rural, low-income, or disaster-declared areas.

“The CalAsian Chamber advocates on behalf of the 600,000 Asian American and Pacific Islander (AAPI) businesses in California and is proud to partner with CalOSBA... Because of the TAEP program... we have been able to assist hundreds of additional clients to help them navigate through the many challenges facing our AAPI business community today. Thank you CalOSBA for the commitment to our ethnically diverse business communities and for the partnership.” Pat Fong Kushida, President and CEO, California Asian Pacific Chamber of Commerce (CalAsian Chamber)

CalOSBA held its 2nd Annual TAEP Convening virtually in July 2021 for the Authorized Representatives and Lead Centers to discuss the program’s progress and expansion effort successes, gaps in service to underserved groups, and future goals through 2023. Additionally, CalOSBA discussed and received input on the planned programmatic improvements, new performance metrics, and other planned changes in the FY 21/22 Request for Proposals (RFP). CalOSBA shared policy priorities based on expert insights on major challenges to underserved businesses including access to capital, markets, and resilience. CalOSBA also unveiled plans to have greater engagement and support for the grantees in the 21/22 grant period, year 4, to help further strengthen partnerships, collaboration to fill gaps, and best practice sharing to strengthen statewide service offerings for all California small businesses.

Following the July 2021 convening, CalOSBA released the FY 21/22 SB TAEP RFP; 34 centers and/or networks with subcenters received SB TAEP intent to award notices in September 2021 for a program start date of October 1, 2021. FY 21/22 performance metrics have been expanded to include the following data points below. *Must be measured against all individual underserved business groups including Women-Owned, Minority-Owned and Veteran-Owned Businesses, as well as Businesses in Rural, Low-Wealth, and Disaster-Impacted Communities:

- # of Training Events
- # of Unique Clients Trained
- \$ Amount of Increase in Sales*
- # of Contracts*

- # of New Clients Trained
- # of Unique Clients Consulted*
- # of New Clients Consulted*
- # of New Businesses Started*
- # of Jobs Created (FT/PT)*
- # of Jobs Retained (FT/PT)*
- \$ Amount of Increase in Sales*
- \$ Amount of Contracts*
- # of Loans*
- \$ Amount of Loans*
- \$ Amount of Equity Capital*
- \$ Amount of Additional Funds Raised (non-dilutive funding, grants, etc.)*

Small Business Technical Assistance Program (SB TAP)

In FY 18/19, SB TAP awarded \$2,942,686.50 of state dollars in one-time local cash match grant funding to a subset of the federal small business technical assistance centers to fund consulting, training, research, marketing, and operations. The SBDC program was not eligible for SB TAP funding due to its existing support through CIP. SB TAP was approved as a one-year program, however extensions were approved for up to two years and one center had an approved extension through Quarter 1 (October – December) of FY 20/21. Therefore, year 3 totals and final results of the program are reported in the below chart.

Funding and Results

Metrics	Year 3 Totals	Program Totals
# of Business Owners Counseled	152	2,361
# of Training Events	4	1,900
# Training Event Attendees	161	22,292
# of Businesses Started	0	488
# of Jobs Created	0	6,939
# of Jobs Retained	0	7,756
# of Contracts with SB Serving as Prime	0	5,574
# of Contracts with SB Service as Sub	0	144
Total \$ Amount of Contracts	0	\$378,101,667
Total Capital Infusion (Loans and Non-Owner Equity)	0	\$112,670,543
Total Increase in Sales and Company	0	\$31,367,410

Appendix A: Capital Infusion Program (CIP)

Northern California



Small Business: Organic Pantry, Inc
 SBDC Center: The Finance Center
 SBDC Region: NorCal SBDC
 Senate District: CA-11
 Assembly District: CA-17

About: Organic Pantry developed and manufacturers an organic and 100% natural cracker which combines the highest quality ingredients with minimal intervention and alteration. The crackers have excellent health and wellness characteristics while maintaining the mouth appeal and taste of a high-quality cracker. The company was founded by Theresa Petry and is now on the cusp of significant expansion.

SBDC Assistance: The NorCal SBDC's Finance Center has been working with Organic Pantry for the last 18 months with raising capital to maintain operations while also securing a third-party co-packing partner with the equipment and know-how to produce the cracker at the same quality level but at a lower cost. These goals have been achieved and the product is now ready to scale and increase its distribution. The primary challenge was to port the small-scale batch manufacturing process to a high speed and more cost effective one to reduce costs while maintaining the health and wellness attributes of the product. A high speed and lower cost manufacturing process is needed to bring long-term costs into line with retail selling prices for premium crackers.

The Company has secured a \$50K investment from a corporate partner, a \$250K SBA guaranteed term loan, PPP and EIDL loans, a loan from one of its retail clients as well as continued support from its Founder. The SBDC was an integral part of these efforts and will continue to work with the company to raise expansion capital now that the manufacturing costs will drive a long-term sustainable business.



Small Business: Impact Science Education
 SBDC Center: Contra Costa SBDC
 SBDC Region: NorCal SBDC
 Senate District: CA-9
 Assembly District: CA-15

About: Our business owner was a former math and science teacher with an engineering background and acutely aware of the lack of good teaching materials and lesson plans for Science, Technology, Engineering, and Math (STEM) for middle school students. She decided to team up with another science teacher at a local middle school to develop proper materials that engage students and to market them to public schools in the Bay Area.

SBDC assistance: Advisors Paul Bozzo and Blair Abee began developing a business plan for equity funding, along with an investor pitch deck and other investor collateral. Capital raise also included a WeFunder campaign. She raised \$100,000 through WeFunder in 2017, which along with \$800,000 in loans and capital raised from private investors, friends, family, and the founders themselves supplied the funding to develop the middle grades science program. The program was officially adopted in California in November 2018 as one of a handful of state-approved programs that districts could choose from. Sales were \$18,000 in 2018, \$400,000 in 2019, and they were poised to have a \$2,000,000 year in 2020.

Unfortunately, COVID-19 hit, districts suspended purchases, and business expectations were severely impacted. The Center was able to help the client with her EIDL and PPP disaster loan applications. The company obtained \$43,000 in PPP funding, allowing them to continue to operate. Fortunately, they had begun talking to several larger companies about being acquired. In July, they closed with Weld North Education, an education company that has long focused on providing digital intervention and supplemental products in the K-12 market. Ms. Malek has become the Science Director for the company, a position she describes as a "great fit."



Small Business: Juanita's Flowers
 SBDC Center: Hispanic Satellite SBDC
 SBDC Region: NorCal SBDC
 Senate District: CA-15
 Assembly District: CA-28

About: We are Juanita's Flowers, a local florist in San Jose, CA. We provide flower delivery to the surrounding areas, such as, San Jose, Santa Clara, Milpitas, Alviso, Campbell, Coyote, Cupertino, Fremont, Saratoga, and Sunnyvale. Our customers love us because we always deliver the freshest blooms on time. It's because we have the very best drivers who know the ins and outs of San Jose.

SBDC assistance: Estela and Sandra were looking for assistance in looking for financial capital to help them through the effects of the pandemic. They did not have access to other financial assistance that had previously been offered for small businesses. As mother-daughter partners of the business they are also full-time employees and business is their only source of income. The City of San Jose released their first grant through the Opportunity Fund that gave \$15,000 grants to small business owners to use for any essential business expenses. Through the SBDC advising services, they were notified about the grant and subsequently help them apply. After a few weeks of review, they were notified that they were chosen to be awarded. This not only allowed them to continue business operations, but also retain 3 jobs.



Small Business: Miracle Math Consulting
 SBDC Center: Solano SBDC
 SBDC Region: NorCal SBDC
 Senate District: CA-3
 Assembly District: CA-11

About: Miracle Math Consulting provides one-on-one math tutoring with students. Shutdowns due to COVID caused them to have to quickly pivot from providing face-to-face services to providing virtual services via Zoom. They faced cash flow challenges and a lack of capital to purchase computers and camera equipment to adapt to this change. The SBDC advisor worked with Das Bus to apply for and complete loan applications for the PPP and EIDL loans as well as to apply for local small business grants which they received. The SBDC also assisted the client with developing a marketing strategy targeted at parents

who found themselves having to be teachers to their kids who were now going to school on-line. The marketing campaign hit a key pain point of relieving parents from having to be math tutors by utilizing their services. This has resulted in a healthy increase in new clients.

SBDC assistance: The SBDC advisor worked with the Miracle Math Consulting to apply for and complete loan applications for the PPP and EIDL loans as well as to apply for local small business grants which they received. The SBDC also assisted the client with developing a marketing strategy targeted at parents who found themselves having to be teachers to their kids who were now going to school on-line. The marketing campaign hit a key pain point of relieving parents from having to be math tutors by utilizing their services. This has resulted in a healthy increase in new clients.

Small Business quote: “My SBDC Advisor and the services of the SBDC has been essential to our success over the past few years but never more so than during the COVID crisis. They helped us identify, apply for and receive funding that enabled us to stay in business and helped us pivot our business so helps us make the most of the challenges that this caused to parents and their children who needed additional tutoring support.”

Central California



Small Business: Eco Friendly Farms
 SBDC Center: CalCoastal SBDC
 SBDC Region: Central CA SBDC
 Senate District: CA-12
 Assembly District: CA-5

About: Client Vicky Garcia-Moya came to the Cal Coastal SBDC in August 2019 for help with business accounting, budgeting, capital access, eCommerce and exporting assistance. The business was planning to shift its focus from wholesale only to include some direct-to-consumer channels.

SBDC assistance: In 2019 and 2020, the SBDC helped the client consider accounting options, including her attendance of a QuickBooks class. Client ultimately hired a bookkeeper. Client also worked with SBDC Agriculture and Marketing consultants for help in planning to shift her sales from all wholesale to some direct-to-consumer market channels, resulting in obtaining needed permits & licensing, developing a marketing plan and learning how to use business financial information to help with decision-making, including pricing of new products. Consultants continue to assist the client with packaging of new products she plans to sell retail. The SBDC also assisted client with instruction (webinars, 1:1 and email guidance) on accessing available COVID relief funding and a Value- Added Producers Grant, resulting in obtaining 2 grants, a California Relief Grant and USDA Value-Added Producers Grant. The client also received additional permits and licenses to process and sell retail food including: a Retail Sales Permit, Food Registration License; Certified Producer - certified through the Ag Commissioner (qualified to sell product at Farmers Markets in CA)

Small Business Quote: “I am very grateful to the SBDC for their guidance and support. It’s all new to me, and I would have never been able to get to where I am today without the help I received from SBDC consultants Claudia Newcorn and David Mancera.” – Vicky Garcia-Moya, CEO Eco-Family Farms



Small Business: Big Meadow Brewing Co.
 SBDC Center: CSU Bakersfield SBDC
 SBDC Region: Central CA SBDC
 Senate District: CA-8
 Assembly District: CA-5

About: Rose and Jim Lierly wanted to relocate from the LA area into northern Mono County to start a local brewery in a small, tourism location on Highway 395. Initially, they sought capital options and assistance with licensing which they received. In addition to the initial services received, they also sought pandemic relief programs.

SBDC assistance: The SBDC was able to assist the Lierly's with start-up info and looked to leverage their capital injection and look to a small loan. Together with support from the SBDC, they were able to evaluate cash flow expectations and sales projections. Then they were able to find an individual who initially invested in equipment and later provided more capital to purchase the land and building. The SBDC later assisted with pandemic relief resources EIDL, EIDL increase, the CA Relief Grant from Cal OSBA and a local Mono County program.



Small Business Name: Specialty Horse Xpress
 SBDC Center: Valley Sierra SBDC
 SBDC Region: Central CA SBDC
 Senate District: CA-10
 Assembly District: CA-5

About: Specialty Hose Xpress came to Valley Sierra SBDC in August 2018 for assistance in QuickBooks and Funding assistance. In which later they also received assistance for business expansion and creation of jobs.

SBDC assistance: Amy Porter, a consultant with the Valley Sierra Small Business Development Center, has assisted Specialty Hose Xpress with their QuickBooks and their accounting procedures. Dennis Murphy, also a consultant with the Valley Sierra SBDC, has helped Specialty Hose Xpress with their business expansion and business plan model.

Since their time with Valley Sierra SBDC, Specialty Hose Xpress increase in sales from \$2,169,479 to \$2,512,528 year-over-year comparison from 2020-2021. They were also able to expand from 10 full-time employees in the early year of 2020 to 13 full-time employees in August 2021.



Small Business: Mary Castillo Avalos
 SBDC Center: UC Merced SBDC
 SBDC Region: Central CA SBDC
 Senate District: CA-12
 Assembly District: CA-21

About: Mary originally came into contact with SBDC when she attended one of their monthly start-up workshops held in Los Baños in 2018. Her initial request was to gain some marketing support growing her business awareness in the community and online. The SBDC began supporting her client discovery and refining her marketing messaging. The SBDC helped Mary with her business plan and marketing strategies. As a result, Mary obtained \$8,400.00 Disaster Relief Funding – EIDL Funding.

Small Business Quote: “I had known about SBDC since 2003 when I would attend their workshops. What made this connection extra special is that I felt heard by Rhonda. I did start off slowly, but Rhonda did not give up on me. She has been there for me since day one . I started off as a Certified Credit Counselor and today, with Rhonda’s help, I am also a QuickBooks ProAdvisor, Business Advisor with interest in also helping the Hispanic business community. Thank you UC Merced SBDC and Rhonda Lowe. I could have not grown this much, this fast without you.”- Mary Castillo



Small Business: The Vault Jewelry
 SBDC Center: Valley Community SBDC
 SBDC Region: Central CA SBDC
 Senate District: CA-8
 Assembly District: CA-23

About: The Vault Jewelry was affected by the pandemic closure due to the COVID Pandemic. SBDC guidance assisted us with the PPP programs, EIDL and the California Relief Grant which supported us during the pandemic. However, what came next was a shocker! Unfortunately, during the local protests and rioting our store was targeted for burglary. During the burglary, the interior of our store was destroyed causing in excess of \$500,000 in damages. Not only were we closed because of pandemic closure, but we faced the daunting task that our beautiful store was left in shambles effectively putting us out of business. The decision was simple.... CLOSE DOWN forever or try to rebuild from scratch.

SBDC assistance: The SBDC provided guidance to become knowledgeable about various programs offered to small businesses during the COVID 19 Pandemic. Specifically, direction and application support were provided to help The Vault apply for and receive a Paycheck Protection loan, an Economic Injury Disaster Loan and the California COVID Relief Grant. These programs helped save their business.

Small Business Quote:

“With the support of the SBDC and our loyal relationships we rebuilt The Vault. We literally rose again from the ashes. With the support of our customers, we managed to increase our sales in 2020 although we were only open 7 months during 2020.” – Gary Yervan

Southern California



Small Business: Tam's Bakery & Tam's Restaurant and Sandwiches
 SBDC Center: - CSUF SBDC
 SBDC Region: OCIE SBDC
 Senate District: CA-72
 Assembly District: CA-34

About: Tam and his wife Thuc immigrated to the US from Vietnam years ago. In 2012, Tam and his wife opened Tam's Bakery followed by their second business Tam's Restaurant and Sandwiches in 2017. Both businesses are located in Garden Grove, CA.

SBDC assistance: Tam reached out to the CSUF SBDC seeking assistance with access to PPP funds for his two businesses. For Tam's Restaurant and Sandwiches, Tam was denied in March 2021 access to PPP funds through a lender. He reached out to us desperately as his business was suffering due to COVID-19. The CSUF SBDC team reached out to a contact with another lender, Calibank. We explained the circumstances and that client does not know the reason for the denial. Along with his CSUF SBDC consultant, the client worked diligently on completing a new application through Calibank, the new lender. The CSUF SBDC team kept in touch with both the lender and client. By the end of April, the client received the great news that he was approved and funded \$54,548.00 in PPP funds.

Immediately afterwards, Tam reached out to us again regarding his other business Tam's Bakery where he had applied for PPP funds through Calibank as well. Client had received a denial letter from the lender for his bakery business. The CSUF SBDC consultant assisted the client in the review of his PPP application and identified that he used the wrong application for self-employed. Client was guided by his SBDC consultant to complete the correct

application in April 2021. A few weeks later, the client was approved and funded \$25,753.00 in PPP funds for his bakery business.

The SBDC assisted Tam's Restaurant and Sandwiches in securing \$54,548.00 in PPP funds and Tam's Bakery in securing \$25,753.00 in PPP funds.



Small Business: Iktifa Altaie Family Childcare
 SBDC Center: IRC SBDC
 SBDC Region: SDIV SBDC
 Senate District: CA-38
 Assembly District: CA-71

About: Iktifa Altaie Family Childcare started her business as a family childcare provider because she enjoys caring for children.

SBDC assistance: The International Rescue Committee (IRC) SBDC helped her with a lot of things to help her get her business started but the most significant things, she says, was how they helped her obtain her childcare credentials as well as get pandemic relief options.

Her start-up funding included capital from the IRC Center for Economic Opportunity (CEO) and the San Diego Foundation. Women's Empowerment International also granted Altaie \$500 for her participation in IRC's Resiliency Bootcamp, which includes the workshops Digital Literacy, Finances 101, and Strengthening Your Online Presence.

Iktifa, who speaks Arabic, says she's grateful to the IRC SBDC team for helping her become an independent, working woman and making life better for her in the United States. Iktifa's new goal is to make her childcare center bigger.



Small Business: ChargeNet
 SBDC Center: The Brink SBDC
 SBDC Region: SDIV SBDC
 Senate District: CA-36
 Assembly District: CA-76

About: ChargeNet is a clean-technology software start-up in San Diego that has used SBDC advisors, programs, and resources to achieve its success. CEO Tosh Dutt says like a typical start-up they started with nothing, but they have gained much by way of the local start-up ecosystem including the SBDC and angel investors as well as becoming a semi-finalist at the latest San Diego Angel Conference.

SBDC assistance: Tosh gained \$3.8 million in capital funding as well as obtained a patent, experienced a \$797,000 increase in sales, and added four full-time jobs and one part-time position.

While his team works to expand electric vehicle infrastructure with ChargeNet stations, Dutt says, the SBDC continues to sincerely care about entrepreneurs. He adds The Brink SBDC's Lean Essentials Sprint eight-week course set him up for success with leading and framing the future of ChargeNet to be effective. The company is building its business relationships and customer base including franchise locations, construction contracts, staffing, and federal agency talks. Work in California includes a \$4.5 million contract with \$150,000 in annual recurring revenue for 10 years and a \$1.75 million contract with \$35,000-40,000 ARR for 10 years.

Small Business Quote: "The community that The Brink, USD, and the SBDCs down here have created has really embraced what I'm doing, the company, and ideas we brought to the table — to really help nurture us to grow. None of the growth that we've had would happen without this." – Tosh Dutt, CEO of ChargeNet



Small Business: Sweet Wheat Bakery
 SBDC Center: El Camino SBDC
 SBDC Region: LA SBDC
 Senate District: CA-26
 Assembly District: CA-66

About: Sweet Wheat Bakery was started in 2020 by brothers Romain and Alexander Lecat who emigrated from France. They have a passion for artisan breads and baked goods made with whole grains using 100 percent unbleached flour imported from France and processed in traditional French mills. The flour provides a unique, healthier grain variety that is non-GMO certified.

SBDC Assistance: The business was originally located in Los Angeles as a commercial bakery with direct-to-consumer sales through online platforms and was funded mainly by family and friends. Their desire was to move to Redondo Beach and open an establishment with the appearance of an authentic French bakery and bistro with outdoor seating and an open plan kitchen.

In order to relocate, the brothers needed \$600,000 for the build out and operating expenses and sought access to capital help from the El Camino College SBDC. The SBDC restaurant advisor assisted with a review of the business plan, financial projections, details of the design and layout of the new production facility/restaurant, and menu items.

As a result, the brothers obtained a \$470,000 SBA loan and injected \$300,000 of their own funds into the business in May 2021. Sweet Wheat opened in Redondo Beach in September 2021 and has been a huge success quickly selling out of bakery items every day.



Small Business Name: Mi Lindo Oaxaca
 SBDC Center: - Los Angeles Regional SBDC
 Network - Lead Center
 SBDC Region: LA SBDC
 Senate District: CA-22
 Assembly District: CA-48

About: Mi Lindo Oaxaca restaurant in Baldwin Park, CA serves up traditional food and drink of the state of Oaxaca, like mole and horchata, plus a range of other Mexican dishes, including vegetarian options.

SBDC assistance: Elizabeth Perez came to the SBDC for assistance in accessing COVID-relief funds for her business, Mi Lindo Oaxaca. Bilingual advisor Maria Chacon helped Perez apply for a \$3,000 increase in her EIDL Advance, plus the \$5,000 Supplemental Advance. Once the restaurant secured the grants, Chacon also explained what the client could spend the funds on and how to document this. Chacon has stayed in touch with Perez and continues to notify her about additional funding opportunities. Although the restaurant's revenue is not at pre-pandemic levels yet, Perez reports that business has been coming back.

Appendix B: Technical Assistance Expansion Program (TAEP)

Northern California

	<p>Small Business Name: McWoods Distribution Center: NorCal PTAC Senate District: CA-9 Assembly District: CA-18 Demographics: Black-owned</p>
<p>About: McWoods Distribution Company is a family-owned diverse supplier headquartered in Northern California that provides in-time delivery of several product lines including office supplies & furniture, sanitation and janitorial products, institutional bedding, and protective gloves and gear. McWoods Distribution CEO, Joel McGill was referred to Norcal PTAC by the NorCal Small Business Development Center’s Inclusivity Project for help locating bid opportunities with local governments.</p>	
<p>Center assistance: McWoods Distribution came to Norcal PTAC wanting to learn more about selling to the government and what types of opportunities exist in the government marketplace for small businesses like theirs. They were interested in locating open bids with the State of California as well as with local governments such as cities and counties. They weren’t sure where to begin with registering as a vender, establishing relationships, and marketing their firm to buyers.</p>	
<p>Norcal PTAC was able to provide direct assistance by showing McWoods Distribution examples of marketing tools like Capabilities Statements and helping McWoods Distribution create their own. We explained the contracting process within the State of California, and how California uses tier systems to purchase goods and services. We also showed them how to use the caleprocure.ca.gov past purchase database to compile a list of Buyers who made purchases relative to what the client sells. These discussions and trainings allowed the client to prepare a marketing plan and system for seeking out informal, set-aside opportunities within State of California agencies.</p>	
<p>Via Norcal PTAC’s one-on-one virtual coaching services, McWoods Distribution was able to get certified as a Small Business with the State of California and register as a vendor with both San Francisco State University (SFSU) and the City of San Francisco. Subsequently, they</p>	

won their first contract with SFSU to provide 20 patio sets. Delivery of the patio sets was a success (they arrived within 5 days of the purchase) and McWoods Distribution plans to supply SFSU with more furniture in the near future.

Small Business Quote: *“Norcal PTAC has been a tremendous help to McWoods Distribution in a very short time. Thank you, Norcal PTAC – you are a gem!” -- Joel McGill, President & Sales Manager, McWoods Distribution*



Small Business Name: Sajadi, Inc. dba Pacific Business Solutions
Center: Butte SBDC
Senate District: CA-3
Assembly District: CA-4

About: Mr. & Mrs. Sajadi requested assistance with growing their business, increasing profit, and accessing capital through the SBA Disaster Loan Program due to COVID-19 pandemic, and the California Governor’s “Stay-At-Home” mandate that limited business supplies and created cash flow issues.

Center assistance: Butte College SBDC assisted them with financial management, pricing and business strategies, funding business growth, options to increase sales, budgeting, marketing via eCommerce, and the SBA Disaster Loan Program application process. Mr. & Mrs. Sajadi also attended a host of trainings in various areas including bookkeeping, business planning, online marketing, growing your business, and access to capital.

The business was approved for SBA Disaster Funds totaling \$56,614 (\$9,614/PPP; \$2,000/Grant; \$45,000/EIDL) and 2 jobs were retained. When asked about the assistance they received from Butte College SBDC, Mr. & Mrs. Sajadi explained, “If not for the resources and the wonderful people at our local SBDC, our small business would have undoubtedly failed due to the COVID-19 pandemic. With their ongoing support and resources, we will not only survive the unprecedented times, we will be a better small business for it. Butte College

SBDC has been an answer to our prayers.” Mr. & Mrs. Sajadi continue to work with the SBDC on best practice business management strategies to grow their business.



Small Business Name: Loubier Gourmet
 Center: NorCal SBDC Network – Regional
 Restaurant Program
 Senate District: CA-3
 Assembly District: CA-14

About: Michael Loubier could teach a master class in how to launch an artisan foods business from your restaurant. His sauce company, Loubier Gourmet, grew directly from the fanatical devotion of his clientele at Double D BBQ in Oakland. “The restaurant was definitely the motivation for the sauce, and we had the opportunity to try, test, refine and perfect the sauce with direct feedback from our customers,” according to Michael. In fact, the BBQ sauce did so well that he and his partners decided to close the restaurant, a decision still bemoaned by those lucky enough to have dined there. Love for their ribs and brisket emanates online to this day coast to coast, from local BBQ bloggers to Grub Street New York.

It was the unknown factor that wore Loubier down, shopping, cooking and then not knowing if it would be a busy or a slow day. The daily grind. He wasn’t afraid of hard work, in fact the opposite has proven his success. “I wanted to work smart and hard, knowing what my day would be. The ups and downs chipped away at me. Getting a product into retail, I came to realize, matched my style and would provide a more predictable work environment.”

What was not yet predictable was more detail on his customers’ likes and dislikes, tastes and preferences. He realized with the right marketing approach he could get that missing link, the customer info, and connect with them better than the random number of people walking through the door of his restaurant. Getting a product into a retail grocery environment was just the first step in customer engagement. Meeting with the owner and buyers, sampling and demos all played a part. After one demo that resulted in 100 bottles sold, he knew he

had the manager's attention. Loubier BBQ sauce had earned placement in the meat section in that market!

"It's all real estate and you have to fight for a position," according to Loubier. He says the best placement takes time and a concerted effort, otherwise you just blend in on the shelf. A good marketing plan is essential, even if you are your own marketing team. He duplicated the initial retail growth of the sauce marketing to butcher shops and restaurants too, never relying on just one approach. "We have retail and food service size bottles, dry seasoning blends, gift packs too. Keep testing, keep searching, don't be complacent."

Center assistance: Loubier reached out to the SBDC to assist with funding just as Covid hit, still the early stages of his company trajectory. His advisor was Mani Niall, who was able to support Michael in securing a \$37K PPP loan and further getting his financials in order to apply for and receive a working capital loan of \$30K from Paypal.



Small Business Name: Satori Yoga Studio
Center: Main Street Launch
Senate District: CA-011
Assembly District: CA-017

About: Satori Yoga Studio has served San Francisco's Financial District for over 16 years. They shut down in March of 2020 and pivoted to begin offering classes online to help offer their clientele tools to deal with the isolation, anxiety, and overwhelm associated with Shelter in Place and our new normal post-Covid. The community has remained strong and supportive. Though they were forced to give up their physical location, the community of teachers and students continues to grow.

Center assistance: Main Street provided pre and post loan TA. We vetted the business for financial readiness. During pre-loan TA we validated the business owner's readiness from a

cash flow and debt service coverage perspective. Additionally, we verified that business insurance, business licenses, business bank accounts, and business formation validation were all in compliance with municipal, state and federal requirements. Main Street also provided business counseling regarding the business owner's new business mode which was re-casted from a traditional "brick and mortar" to an "online" delivery model. Last, while intangible, we believe that we helped to uplift the owner as she continues to pursue her entrepreneurial journey.

Small Business Quote: "Thanks to the funds from the San Francisco AA Fund and Main Street Launch, we have been able buy video equipment and to continue to pay teachers a living wage for their classes and provide Americans from across the country to have access to the healing practice of yoga at little to no cost!" Andrea Stern, Owner



Small Business Name: Shamrock Artisan Goat Cheese
Center: Mendocino Women's Business Center
Senate District: 2
Assembly District: 2

About: Ana and her spouse Gilbert manufacture a line of specialty goat cheese products, based on a specific species of goat, raised on a specific type of grass grown on their property to produce a unique and mild goat cheese. Ana manages and completes all aspects of tending to the goat herd (her Ladies), managing their feed and care. Gilbert is a Master Cheese Maker and produces all cheese products.

Ana Cox has been raising goats and selling goat milk to area Cheese Makers in the greater Santa Cruz area from 1972 to 1983. In 1983, Ana and Gilbert moved to Mendocino County and for the past 38 years, have developed and manage their cheese business, completing the majority of the daily work activities themselves.

Pre-internet, Ana was selling and hand delivering their artisan goat cheese products to Bay Area specialty food stores. Their challenge became the competitive marketing and sales environment created by the internet. In time, Ana knew she had to adapt to a new reality.

Center assistance: Ana began attending West Center eCommerce workshops in 2018 and decided to re-establish her client status. Ana worked with branding and social media marketing Advisors developing her brand for online sales. Soon Ana developed a social

media presence and a web site with an online store. In total, Ana attended a variety of marketing and eCommerce training events and received 37 hours one-one marketing, ecommerce, and financial analysis counseling sessions. Ana and Gilbert “have been living the dream” and will celebrate 38 years in business in 2022.

Small Business Quote: “West is a ‘God Send’, every time we need help or a question answered, they are always available to us. Gilbert and I sleep well at night knowing West is there”

Central California



Small Business: Cortez Farms
 Center: The Agriculture and Land-Based
 Training Association (ALBA)
 Senate District: CA-12
 Assembly District: CA-30

About: Maria Cortez and her father Rene Cortez operate a small farm business on 3.75 acres in ALBA’s Organic Farm Incubator. The father immigrated from El Salvador to CA in 1999 and Maria followed suit along with the rest of her family in 2009. Their cultural heritage has played a large role in their marketing and crop mix.

One of their main crops has been Salvadoran Red Beans, which they sell bunched—the entire plant, pods, and even roots! --directly to other Salvadorans living in our area. It has been a big hit and generated thousands of dollars in sales for them each year.

Center assistance: However, having been at ALBA and steadily increasing their acreage, they have slowly diversified with other crops to generate more income. This year they planted lots of onions, which initially they intended to sell to their fellow Salvadorans—after all, it is the world’s most popular vegetable!

With a desire to keep operations fairly straightforward, the PMA facilitated new wholesale relationships for succession plantings of celery, romaine lettuce, and green beans. Without a food safety certificate, this relationship would not have been possible. The PMA assisted the

Cortez family with learning how to write invoices and updating their certifications to reflect the new crop mix.

COVID-19 brought on new opportunities for direct sales to weekly vegetable boxes funded by the USDA. This was timely, as Maria and Rene admit to having overplanted onions. The PMA assisted the Cortez family with selling their onions through these emerging outlets for which at one point they were receiving \$52 for a 50lb box.

With the increase in sales, Rene has dedicated himself full-time+ to the farm business and Maria fills in while also working in Human Resources for a large ag company in Salinas. Occasionally, other members of the family help out, too. The farm has begun generating enough income to hire an additional farm worker for the weekly harvests. The marketing technical assistance advanced the Cortez Organic Farm business, and many like them. Maria and Rene have been able to reduce their risk and increase sales by carefully diversifying their crop portfolio and markets.



Small Business Name: More Than a Haircut
Center: El Pajaro Community Development Center
Senate District: CA-12
Assembly District: CA-30

About: Lilia Gomez came to the US with the will to work. She found a job in a busy neighborhood beauty salon, More Than a Haircut. She worked hard and gradually took on more responsibility in the business. When the owner decided to sell, she recognized Lilia's potential as an entrepreneur and offered her the opportunity to buy the salon. The previous owner set up a 'pay as you can' payment plan. Lilia had a bit of saving to invest in her new business and with the sales in the salon could easily make the payments.

Center assistance: COVID-19 crisis hit, and her income stream dried up. Lilia came to El Pajaro CDC for assistance with accessing a loan to keep her business going. She received a \$22k loan from our Fondo Adelante Emergency Loan Program, a collaboration between El Pajaro CDC and Mission Economic Development Agency and was able to pay off the business, as well as several usuary loans and cover the cost of operations. Since then, she has been a

serial client participating in credit classes, received a scholarship to attend the Latinos in Technology Training course, received TA to successfully apply for the State grant for business (\$5000), as well as a grant from the Grow Salinas Program (\$10,000). Her latest project with El Pajaro CDC was developing a social media/online presence to market her business.

Lilia is a model client with the energy and willingness to learn. Staff plan to continue assisting with her growth as a business owner by helping her implement the use of QuickBooks and improve her contracts with the 1099 stylists. Lilia also plans to expand offerings in her salon with the addition of nail and waxing services. She was recently featured in the program for the grand opening of our new Women's Business Center.



Small Business Name: Carmel Honey Company (CHC)
 Center: Cal Coastal SBDC
 Senate District: CA-17
 Assembly District: CA-29

About: Since its founding in 2014 by Jake Reisdorf at age 11 (98% owner) with his mother Becky (2% owner), Carmel Honey Company, a manufacturer and retailer of artisan-crafted gourmet honey products, has expanded to three retail locations, established a production facility, successfully navigated the pandemic recession, and emerged with sales and profits intact. Carmel Honey Company has been an SBDC client since 2016, seeking assistance as new challenges have arisen. During the pandemic, they came to us for help with COVID financial relief and survival plans.

Center assistance: When the pandemic shut down all retail, CHC turned to the SBDC for help applying for any available business loans or grants – and initially ran into a brick wall. Because Jake was under 18, CHC was automatically declined for the PPP loan. Determined to find a workaround, with SBDC assistance, Jake found a solution and ultimately received a PPP and EIDL loan. Further, Covid-19 postponed the company's San Francisco expansion plans but with SBDC training, they analyzed the opportunity and took a leap of faith and invested \$3500 to open in November 2020. To further help navigate the pandemic, and with SBDC guidance, they developed creative promotions, added curbside pickup, and amplified social media efforts – all with the goal of surviving.

Working with the SBDC, CHC emerged from the pandemic with a \$10,210 PPP forgivable loan, an EIDL loan for \$107,000, an additional location in San Francisco, and a new 3-year 'focus forward' business strategy aimed at supporting ongoing sales growth, product introductions, and retail expansion.

Small Business Quote: “No matter what my question, the Cal Coastal SBDC has the expertise needed to provide an answer and if they can’t – they find someone who can. Offering unbiased business expertise, top notch coaching and accountability, and when it really matters, encouragement. Simply said SBDC has been a key player in the survival and success of Carmel Honey Company.” -Jake Reisdorf, Owner/CEO



Small Business Name: Bishop Twin Theater
 Center: CSU Bakersfield SBDC
 Senate District: CA-8
 Assembly District: CA-26

About: Bishop Twin Theater is the only movie theater in Inyo County, the second largest county by geographic size in California. The pandemic and subsequent shutdown orders devastated this small business. Bishop Twin Theater’s creatively pivoted by renting space, hosting other uses, and selling popcorn and other theater goodies, but the pandemic impact was huge.

Center assistance: The CEO participated in many of the Webinar Wednesday’s, she then reached out to the SBDC for assistance with the complex Shuttered Venue Operator Grant (SVOG) and other programs. The SBDC was able to look at the Shuttered Venue Operators Grant (SVOG) program and assisted the client with her application. There were many questions the client had but not a lot of answers. We were able to find many answers through the weekly office hours program, available to technical assistance providers and hosted by SBA for the SVOG. We also assisted with EIDL, EIDL increase and the CA Relief Grant through CalOSBA.



Small Business Name: Ammons Design and Home Décor
 Center: Fresno CDFI DBA Access Plus Capital
 Senate District: CA-8
 Assembly District: CA-23

About: Owner Keynan Ammons has operated Ammons Design and Home Decor for almost five years, a passion project he embarked upon at the request of friends following a successful career in construction. This successful and growing venture allows him to combine his artistic flair for interior design with his construction skills and talent for curation, providing his clients with beautiful space featuring custom-designed furniture and unique pieces from the Central Valley and the world.

Center assistance: Ammons Design and Home Decor is a boutique furniture gallery and interior design firm located in Fresno, CA. Owner Keynan Ammon contacted Access Plus Capital in anticipation of a financial slump during the slower fall season. His business was already suffering following the covid shutdowns, and he was in need of operating capital to carry him through to the busier holiday season. Mr. Ammon was exploring mainstream funding options, but as a fairly young business, he was intimidated by the strict loan requirements and lacking much of the paperwork and historical financial records required by the traditional lenders. Mr. Ammon was skeptical of his chances at successfully receiving a business loan and was referred to Access Plus Capital by a friend. Access Plus Capital was able to qualify him for a \$20,000 nanoloan, providing him the operating capital that he needed to survive the slump, retain his six-person staff, and stay current on his bills. With APC's help, his business has already recovered and is thriving. Mr. Ammon has expressed interest in working with APC for further financing until he is able to qualify for more traditional financing.

Small Business Quote: "The store was suffering. I followed all of the [marketing] rules that I knew I was supposed to follow, but I needed a little bit of help. That's where Access Plus Capital came in and filled in all of the blanks. There were about three weeks of time when I knew I was going to need help, and when the funding came, it covered those three weeks, and immediately business picked up and I was right back where I started and everything was okay... I had the dream, I had the business, I had the drive to do the work, but I didn't see where there was a lot of support for me, and so I spoke to the team over at Access Plus Capital and they helped a lot. They made me feel very comfortable and were very clear about what my expectations should be. I felt like it was an honest business that I could trust that

would help me to get to that next level and through that spell where I needed assistance." – Kenyan Ammons

Southern California

	<p>Small Business Name: Leidy Penagos Childcare Center: San Diego & Imperial Women's Business Center Senate District: CA-40 Assembly District: CA-51</p>
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About: The San Diego & Imperial Women's Business Center (WBC) is hosted at the Southwestern Community College and participates in different programs with the Family Study Department to support students becoming future entrepreneurs. Among those programs, we have the Family Childcare Business Series.

Center assistance: Leidy Penagos took this five-module course, which covers the steps to start a family childcare business in-home and the child development education needed to be a successful childcare provider. The class provides a non-credit certificate for 60 hours of training. During the course, the WBC offered a support group in Spanish to Leidy and technical assistance to start offering childcare in-home.

Leidy was also invited to participate in another class, an eight-week program in Spanish: "Comienza Tu Guardería en Casa." This course also educates on how to start family childcare in-home but is offered in partnership with the Chicano Federation, where she was offered a scholarship to pay for her business start-up costs.

Small Business Quote: "The Women's Business Center through Sandra Fernández has allowed me to develop my potential as an entrepreneur by providing me assistance and knowledge in every step to reach my goal. During this process, I had the opportunity to participate in 'Comienza Tu Guarderia en Casa,' where I obtained my CPR and Preventive Health certificates. It was a privilege to participate in these classes and meet more women who struggle to make their dreams a reality like me.

I had the opportunity to meet with my business counselor as many times as necessary to fill out forms, prepare my home, develop financial plans, and keep organized records. To conclude, it has been a blessing to have the Women's Business Center's guidance in this process. They have passionate staff who help motivate and prepare people like me to make their dreams come true." – Leidy Penagos



Small Business Name: Rico's Tacos El Tio
Center: NEW WBC
Senate District: CA-32
Assembly District: CA-58

About: Gardenia Canal, owner of Rico's Tacos El Tio desired to purchase a Mexican Restaurant and requested improvement of her management skills.

Center assistance: WBC helped her to formulate the direction she wanted to go through business planning and decided to purchase an existing restaurant. She was helped in navigating the permitting and licensing processes, she also received mentoring on hiring and establishing her accounting systems. In addition, we worked closely with her to establish Los Angeles County COVID 19 Social Distancing Protocols. The team helped her to improve recipe and product consistency and Gardenia was able to discover new ways to coach and direct her employees which she feels improved the performance of her team. She also participated in the How to Market Your Restaurant Program. Through proper and smooth opening practices, restaurant operations improvements, and marketing, Gardenia's sales quickly grew reaching \$44,000 a month in a matter of 3 months which was well above her expectations and is setting the business up for future growth and stability. The restaurant was able to employ 5 employees and plans to increase staffing soon.



Small Business Name: Noyon, Inc.
 Center: Pacific Asian Consortium in
 Employment (PACE) WBC
 Senate District: CA-26
 Assembly District: CA-50
 Demographics: Asian-owned

About: For over a decade, Ogi Jiimen and her husband own and operated a local sushi restaurant called Sushi Koo, located on 8474 W 3rd St, Suite 106, Los Angeles, CA 90048. The business is located in both, State Senator Benjamin Allen’s Senate District 26, and Assembly Member Richard Bloom, District 50. Things were going well and the business grew steadily with their local restaurant customers and catering clientele. However, in March 2020, all this changed when the entire State of California was under a “Safer at Home” mandate due to the pandemic resulting in the restaurant’s forced closure. As a result, Ogi knew she was in need of help to keep the business afloat as expenses grew, but her revenues halted. In her search for assistance, she was referred to the PACE Women’s Business Center (WBC) by the Los Angeles Economic Development Corporation (LAEDC). Ms. Jiimen was specifically seeking help in applying for COVID-19 relief resources and any financial assistance to help her restaurant and her employees. During her meeting with Swann Do, Director of the Women’s Business Center, Ogi shared that despite the restaurant’s closure, she was continuing to pay their employees by using her retirement savings to supplement the business expenses, but it was depleting quickly.

Center assistance: Prior to the COVID-19 pandemic, her sushi restaurant employed 10 employees. However, as a result of the pandemic and the decrease in revenues, they were forced to cut her staff to less than half and their duties limited to phone order pick up and food delivery services. Swann assisted Ogi to apply for both the SBA Economic Injury Disaster Loan (EIDL) and the Paycheck Protection Program (PPP) loan. As a result Ogi was able to receive an \$8,000 advance through the SBA EIDL receiving the funds in April 2020 and in May she received her PPP Loan for \$56,486.00. As a result of this funding assistance Ogi was able to bring back her entire staff.

In early 2021, Swann connected Ogi to Andrew Barrera, PACE Procurement Manager, who began working Sushi Koo to secure Small Business Certification and to put a short and long term strategy in place to go after government and private sector contracting opportunities. Within a few weeks, Ogi received several certifications, including the Women & Minority

Business Enterprise, Small Business Enterprise, Local Small Business Enterprise and several additional certifications. With Andrew's guidance, Ogi registered several Supplier Vendor Portals and discussed strategies to target and source numerous government and private sector opportunities such as, CNN, Netflix, Hulu, TMZ, LADWP, Nickelodeon, the NFL and the Los Angeles Chargers. As a result of these business development strategies, Ogi was recently notified that she is now an approved vendor by the NFL Business Connect and was selected for inclusion in the Super Bowl LVI Business Connect program. Ms. Jiimen continues to work closely with the PACE Go-Biz WBC Program as she is actively pursuing contracting opportunities with LADWP and the Los Angeles Chargers.

Small Business Quote: "So much has changed from a year ago, but all this was made possible with the assistance and resources from the PACE WBC Programs."