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The California Office of the Small Business Advocate (CalOSBA) supports economic growth and innovation statewide. CalOSBA's core mission is to provide resources to all California small businesses, disabled veteran business enterprises (SB/DVBEs), minority and women-owned businesses, and those individuals who own and operate businesses located in low-wealth and rural communities.

CalOSBA supports outreach and engagement efforts through advocacy, sharing resources, and building resilience through programs and our Technical Assistance Network that supports growth and business sustainability.

This month's newsletter highlights the ecosystem and CalOSBA's efforts to serve California businesses statewide.

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### **[Small Business Saturday and Cyber Monday](#)**

**Ready, Set, Go! Shop Local, Shop Small on Small Business Saturday and Cyber Monday**



Shoppers, partner organizations, and small business owners may be wondering how to participate in Small Business Saturday on November 26, 2022, and Cyber Monday on November 28, 2022.

Check out these small business resources on how to get involved and shop small this holiday season and all year round:

- [Tips from the U.S. Small Business Administration on how to participate](#)
- Follow and engage with CalOSBA social channels for more tips:
  - [Facebook](#)
  - [Instagram](#)
  - [Twitter](#)
  - [LinkedIn](#)
  - [NextDoor](#)
  - [Youtube](#)
- Gift cards make great gift ideas for the holidays, and they provide the merchant instant cash flow
- [Small Business Majority Holiday Gift Guide 2022](#)
- Check with your local Chamber of Commerce or Business Association to see if they have an available holiday gift guide
- Get 30% off all California Shop Small products using code **LAUNCH DAY** – on the [California Shop Small launch day page](#) valid from Small Business Saturday through Cyber Monday
- Enter to win a \$500 shopping spree by filling out the form on the [California Shop Small launch day page](#) that will go live on Small Business Saturday
- For every \$25 spent, get back \$5 to use for future purchases

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## [Northern California](#)

### **Sacramento Valley SBDC Capital Summit Draws a Packed House**

Small business owners packed the seats of the Citrus Heights Community Center for an engaging capital summit hosted by the Sacramento Valley Small Business Development Center (SBDC).

The event featured remarks from Debbie Muramoto, President, and CEO of California Capital Financial Development Corporation; SiewYee Lee-Alix, Director of the Sacramento Valley SBDC; Heather Luzzi, District Director at the SBA; and Clair Whitmer, CalOSBA Northern California Regional Advisor, discussing existing and upcoming programs that aid business owners in accessing capital.

The rubber met the road as Carrie Ellinwood, Deputy Director of the Small Business Administration (SBA), moderated panels made up of traditional and non-traditional lenders, providing business owners with critical insights into their existing lending products as well as best practices for loan readiness. The audience was provided with the opportunity to ask direct questions of the panel members and left with nuggets of information they can implement in their business strategies.

For more event information about Sacramento Valley SBDC events and services, please visit [sacramentovalleysbdc.org/](https://sacramentovalleysbdc.org/)



Traditional Lenders Panel pictured left to right: Terry Checci, Credit Administrator California Capital FDC, Oliver Kong, VP-SBA Relationship Manager East West Bank, Alicia Weuber, Business Banker Umpqua Bank, Brandon Smith VP Small Business Regional Sales First Foundation Bank, and Carrie Ellinwood Deputy District Director SBA



Non-Traditional Panel pictured left to right: Judy Fletcher, Chief Lending Officer California Capital FDC, Noah Astorga, Community Finance Representative SMBX, Brandon Beverly, Business Advisor Sacramento Valley SBDC, Al Thiel, Vice President Commercial Loan Office California Statewide, and Carrie Ellinwood Deputy District Director SBA

## Central California

### **Inside the San Joaquin Public Agency Consortium Get Connected Fall Event**



Pictured left to right: Bob Adams, CalOSBA, Les Fong, San Joaquin SBDC, and Katie Poole, EDD

CalOSBA joined the San Joaquin Public Agency Consortium (SJPAC) for their October 26, 2022, Get Connected Fall event. Each year the Get Connected event highlights the opportunities that exist for doing business with state, county, and city contract and procurement professionals.

The SJPAC plays a critical role in developing an agenda that helps small businesses understand the steps it takes to offer goods and services to participating state, local and public agencies. SJPAC participants included the California Department of General Services, Caltrans, San Joaquin County, the City of Stockton, San Joaquin Small Business Development Center, and many other key partners.

The agenda included an all-important Get Connected networking session that allowed



small businesses to identify possible working partners, and to share their experience with those seeking to increase the capacity of their businesses while determining the best path for doing business with government agencies.

Important steps were highlighted on [CaleProcure.ca.gov](https://CaleProcure.ca.gov) including how to register for Small Business and Disabled Veteran Business Enterprise certifications. Also, an overview was given about the state's Technical Assistance Centers and the power of partnering with a local Small Business Development Center (SBDC), such as [Central California SBDC](https://CentralCaliforniaSBDC.org), to assist with business plan development, licensing requirements, and potential funding through small business loans and grants.

More importantly, the nearly 150 attendees and vendors got the opportunity to shake hands and put a face to a name while getting back to what felt like a little bit of normalcy after these last few years of the pandemic.

CalOSBA highly recommends, if you are looking to make connections that can help you expand your business, look for a networking event in your area and plan to attend and grow your business.

For more information on Department of General Services events, please visit [www.dgs.ca.gov/PD/Events](https://www.dgs.ca.gov/PD/Events)

For more information on California Department of Transportation events, please visit [dot.ca.gov/programs/civil-rights/caltrans-events-calendar](https://dot.ca.gov/programs/civil-rights/caltrans-events-calendar)

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## **Southern California**

### **The Collective Impact of Shopping Local for Small Businesses**



You live locally, eat locally, shop locally, work locally, and understand the importance of showing up to support your favorite stores, service providers, bakeries, and restaurants. Collectively, we can all appreciate when the community shows up to support our businesses in person or online. However, are you aware of the positive impacts this wonderful support/spending efforts have on the local economy?

Shopping small has a big impact on the local community. While it varies by industry, for every dollar spent locally, that dollar typically circulates an average of three to six times throughout the local community. When we make a concerted effort to shop local and shop small, the dollar spent at a local merchant goes on to have the following impacts:

**Direct Impact by:**

- Purchasing inventory and equipment from local suppliers/vendors
- Paying employee wages
- Paying commercial mortgage/rent and property taxes
- Pay for building and infrastructure improvements
- Paying for utilities

**Indirect Impact by:**

- Local business owners spending their business dollars at other area businesses

**Induced Impact by:**

- Employees, business owners, and others spending their wages at other local businesses

**Fun Shopping Tip for Small Business Saturday:**

- Stay informed about local street fair and craft market events and try to shop from local vendors – here is a great example and event in SoCal! OC Made is a program hosted by the [Orange County/Inland Empire Small Business Development Center \(SBDC\) Network](#) at [The Original O.C. Swap Meet](#), which will occur on November 26, 2022, on Small Business Saturday.



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For more small business resources and information, visit [calosba.ca.gov](https://calosba.ca.gov)

Check out the latest workshops, trainings, and webinars from CalOSBA's technical assistance partners by clicking [here](#) to view the statewide calendar.

[Submit a request to CalOSBA](#)



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