

Dedicated to a Thriving Small Business Community and serving San Joaquin, Alpine, Amador, & Calaveras Counties

## California Construction Contracting Program (CCCP)

Northeastern California Small Business Development Center (SBDC) offers California Construction Contracting Programs. FREE construction-related business management counseling and training is available to you. Don't wait; this is your highway to winning Caltrans contracts!

The American Recovery and Reinvestment Act of 2009 (ARRA) is a job and economic stimulus bill. In drafting this bill, President Obama and Congress recognized that investment in transportation infrastructure is one of the best ways to create and sustain jobs, stimulate economic development, and



**California  
Construction  
Contracting  
Program**

[www.buildcalifornia.org](http://www.buildcalifornia.org)

leave a legacy to support the financial well being of the generations to come. The bill tasks state departments of transportation and other transportation stakeholders to quickly move forward with mobility projects that bring real value to the local, state, and national economy.

California will receive approximately \$2.57 billion for highways, local streets and roads, freight and passenger rail, and port infrastructure projects, and \$1.07 billion for transit projects.

If your business provides services from Asphalt to Porta-Potties; from backhoes to fencing; from catering to architectural and engineering services, you need to prepare yourself and your business to take advantage of this great opportunity.

The California Construction Contracting Program (CCCP) is a partnership between Caltrans, the California Community College's Economic and Workforce Development Program and the California Small Business Development Center program.

Consulting for CCCP clients is offered weekly at no charge at the SBDC. Phone (209) 954-5089 for information.

### Workshop dates and topics:

#### June 15

Project Management for Contractors: 9–noon  
Navigating the Caltrans Website for Contractors: 1–4 pm

#### June 16

Bid Estimating: 9–noon

#### July 20

Safety: 9–noon  
Safety: 1–4 pm

#### July 21

Bonding: 9–noon

#### August 24

Prime Contractor Panel Discussion: 9–noon  
Resource Partners Panel: 1–4 pm

#### August 25

Strategic Marketing & Networking: 9–noon

#### September 21

Proposal Development for A&E and Professional Services Part 1: 9–noon  
Proposal Development for A&E and Professional Services Part 2: 1–4 pm

#### September 22

How to Navigate the Caltrans Website for A&E and Professional Services, Solicitations: 9–noon

## Women Entrepreneurs

### Want To Start Your Own Business?



**Women Entrepreneurs** offers in-depth training to start and operate a business. The goal of **Women Entrepreneurs** is to

assist women by increasing their financial independence. **Women Entrepreneurs** also assists with personal development, self-confidence, communication, assertiveness, and presentation.

**Women Entrepreneurs** helps research, plan, market and grow a business, build a strong business network, develop a business plan, establish sound record-keeping systems, understand the financial aspects of business, increase self-confidence, and strengthen communication and presentation skills.

The program consists of:

- 54 hours of intensive training
- outside individual research
- on-going individual consulting

**When:** The next session meets July 7–August 18; Tuesday evenings, 5:30 to 7:30 pm, AND Saturdays, 9 am to 3 pm.

**Where:** 56 S. Lincoln Street, Stockton

**Cost:** \$50 to \$250; determined on an individual basis.

#### Renee Garcia, Belle Amores Decor Tracy, California

Belle Amores Decor is a full service decorating company creating spaces of style and ambiance that speak to your soul. Renee completed the Women Entrepreneurs program in 2008.

*“I believe Women Entrepreneurs is a must for anyone who is in business, starting a new business or even thinking about starting a business. We had a lot of fun learning valuable information. My business is doing well in-part thanks to the knowledge and skills I gained and the friendships I developed in Women Entrepreneurs.”*

#### Free Informational Sessions:

(pre-registration required):

Tuesday, June 16, 4 – 5 pm or

Thursday, June 18, noon – 1 pm

To register for an Information Session, or for more information call (209) 954-5089

## From the Director

In this challenging economy it is important to take an honest look your business. What is working well? What needs to be changed?

At the SBDC we are committed to being your resource to improve

or start your business. Whether you are working on building your customer base, seeking financing, struggling with cash flow or growing your business, we can be of assistance. SBDC consulting is always FREE and confidential.

The SBDC also offers many small business workshops that will help prepare business owners for the times ahead. (See the workshops on pages 7 and 8).

Phone the SBDC at (209) 954-5089 to set up an appointment to meet with a consultant or to register for a workshop.

*“The best way to predict your future is to create it.”*



Gillian Murphy

### SBDC Clients Get Results

Small Business Development Center programs facilitate the success of small business through business management counseling and training.

In 2008, the Northeastern California Small Business Development Center (SBDC), San Joaquin Delta College had the following impacts:

- 127 jobs created/retained
- \$495,656 increase in sales
- 19 loans obtained
- \$2,691,350 loans and capital infusion
- \$2,130,000 government contracts received

## The Business of Art

Artists in business or seeking to create a business with their art are encouraged to participate in this conference. Professional presentations focusing on contracts, copywriting, trademarking, marketing, pricing, etc., are all part of the day's activities. Lunch, refreshments, networking, and a resource guide are included in the \$49 fee. All types of artists, art educators, and administrators are welcome. The conference is co-sponsored by



the Stockton Arts Commission.

A conference with the most brilliant minds in business collaborating with the most creative people in the arts!

**Date:** Saturday, June 13

**Time:** 9 am–3:30 pm

**Location:** SBDC, 56 S. Lincoln Street Stockton

**Cost:** \$49

## Marketing in a Down Economy

### Customers

When the economy is doing poorly, don't forget to take care of your relationships with past and present customers. Create added value for them and remove any reason for them to drift off. If you haven't seen them for a while, find a way to ask them why.

### Create and Promote Web Site

Seventy percent (70%) of people research online before buying a product or service (which includes local service businesses), and 51% of internet users spend most of their time reading and watching personal content that is created by other people (blogs). So having a web presence is important.

### Advertising

During this down economy, it is imperative that your customers are reminded of your existence. However, evaluate all forms of advertising you are using. Be sure you are getting a reasonable return on your investment. Identify new and innovative ways to reach your current and potential client base.

Continue with advertising that works. In a down economy, there may be “sales” on otherwise expensive advertising media.

Harvard Business School professor John Quelch points out about marketing during a recession:

“This is not the time to cut advertising. It is well documented that brands that increase advertising during a recession, when competitors are cutting back, can improve market share and return on investment at lower cost than during good economic times.” The challenge is to ensure marketing dollars are spent in the most effective way. The key is to be aware of your customer's

needs and their concerns during a downturn. Customers will start evaluating their brand loyalties, need for specific products and services, quantities purchased, etc. As they explore the alternatives, they may be more receptive to advertising and promotion.

### To Discount or Not To Discount

Resist discounting your products or services until you fully understand the numbers. Pay attention to your gross profit margin. Experiment with providing a better “value offer” to your customers such as: creating a new price point, add a “free with purchase.”

### Other Marketing ideas:

- Collaborations
- Affiliate marketing
- Selling on eBay
- Develop an “opt-in” email List
- Stand out by sending a personal letter
- Become an on-line expert
- Network
- Be a destination
- Connect with local media
- Create a blog
- Sell off “dead” inventory
- Divorce bad customers and treat the others like royalty
- Negotiate

(See *Marketing in a Down Economy Workshop* in Workshop Schedule—July 28, 3–5 pm)

## Mystery Shop Your Business



Take a look at your business through the eyes of your customers! The SBDC provides a mystery shopper program to help business owners ensure they are providing the type of service they want for their customers. Contact the SBDC, 209-954-5089, for more information.

## Overview of the American Recovery and Reinvestment Act of 2009 (ARRA)

The American Recovery and Reinvestment Act of 2009 (ARRA) was signed into law by President Obama on February 17, 2009. It is an unprecedented effort to jumpstart our economy, create or save millions of jobs, and put a down payment on addressing long-neglected challenges so our country can thrive in the 21st century.

The Act is an extraordinary response to a crisis unlike any since the Great Depression, and includes measures to modernize our nation's infrastructure, enhance energy independence, expand educational opportunities, preserve and improve affordable health care, provide tax relief, and protect those in greatest need.  
<http://www.sba.gov/recovery/index.html>

### SBA programs in the Recovery Act

For small businesses, the American Recovery and Reinvestment Act (ARRA) temporarily eliminates SBA guaranteed 7(a) and 504 loan fees and offers tax benefits. For lenders, it temporarily eliminates loan fees on Section 504 loans. The fee eliminations are retroactive to February 17, 2009, the day the Recovery Act was signed. The Act also provides guarantees up to 90 per cent on some types of 7(a) loans to qualified small businesses. The temporary loan fee eliminations and 90 percent guarantee provisions will apply to approximately \$8.7 billion of 7(a) loans and \$3.6 billion of 504 loans.

### Other features:

- America Recovery Capital (ARC) loan program will offer deferred-payment loans of up to \$35,000 backed 100 percent by the SBA to viable small businesses that need help making payments on an existing, qualifying loan for up to six months. If you have a loan and feel you may qualify, contact the SBDC.
- SBA is working to assist broker-dealers who buy guaranteed 7(a) loans, which will help restore the secondary market for 7(a) loans.
- The SBA's micro loan program will be expanded
- Expanded Surety Bond Program limits will help small businesses compete for the billions of dollars in contracts that are needed to implement the Recovery Act.
- A new program to guarantee Section 504 program first mortgages will provide fresh liquidity to the 504 first mortgage market.
- A new Section 504 refinancing program will help expand existing long-term projects by working with Certified Development Companies to restructure and refinance certain existing loans into SBA 504 loans.
- The Act also enables SBA to expand its Small Business Investment Company (SBIC) debenture program to assist this source of venture capital.

### More information

For more information about programs offered by the SBA under the Recovery Act, visit the SBA website at [www.sba.gov](http://www.sba.gov) or contact the SBDC at (209) 954-5089. For more information about the provisions of the broader Recovery Act, visit [www.recovery.gov](http://www.recovery.gov).

## Retirement News for Employers

If you have a SEP, SIMPLE IRA, 401(k) or other retirement plan, subscribe to Retirement News for Employers, the free electronic newsletter with information and tips on managing your plan.

The Retirement News for Employers is a periodic newsletter with retirement plan information for employers and business owners from Employee Plans (Tax Exempt and Government Entities (TE/GE) at the IRS).

To subscribe to Retirement News for Employers: <http://www.irs.gov/retirement/content/0,,id=154836,00.html>

- At this site, you'll get information on:
- New rules affecting retirement plans
  - Retirement plan forms and plain language publications
  - Retirement seminars geared toward employers and owners
  - Developments from other federal agencies

### General Tax Information

To subscribe to the IRS newsletter go to: [www.irs.gov/businesses/small/article/0,,id=154825,00.html](http://www.irs.gov/businesses/small/article/0,,id=154825,00.html)

e-News for Small Businesses is a free electronic mail service designed to provide tax information for small business owners and self-employed individuals. It is distributed every other Wednesday.

## Business Loans: \$5,000 to \$1 million+

If you are seeking a loan to expand your business, assist with cash flow, purchase new equipment or inventory, or to start a business, contact the SBDC. Although we do not have funds to make loans, we will help you know what funds are available and how to develop a loan application. See us first to ensure you are ready to see your banker! Consulting is always confidential and without charge. Phone (209) 954-5089.

## Business Incubator

Do you need part-time office space for a new business, home-based business, emerging business, or satellite location?

Check out the SBDC Incubator "without walls" to find out how your business can benefit from this service. For a nominal monthly fee, your business can have the look and feel of a larger business without the cost of a full-time office.

Your Incubator membership includes access to a mailbox, which is your business address, receptionist services, ongoing business consulting and an opportunity to apply for funding from the Business Incubator Loan Program.

Contact the SBDC for more information: (209) 954-5089

# Meet the Experts: SBDC Staff and Consultants

## Core Advisors

**Gillian Murphy** has served as SBDC director since 1989. She is responsible for the overall operations of the SBDC including securing contracts, writing grants, marketing, and outreach and stays connected to clients by providing general business consulting and presenting workshops. Gillian says “The success of our SBDC is possible because of the extraordinary and committed team I am privileged to work with at the center. We live by our motto ‘when our clients succeed, we succeed.’”



**Karren Peterson** is one of the SBDC Core Advisors and consults with business owners regarding their business concerns and needs. Her background is in retail sales and international trade. She has been with the SBDC for 19 years. As Assistant Director of the SBDC, Karren organizes and coordinates many of the training programs such as the Youth Entrepreneurship Program and the Women Entrepreneurs Program. She also organizes the business training and other special events. Karren is also a facilitator and member of WESAH (Women Entrepreneurs Successful at Home), a support group for graduates of the Women Entrepreneurs Program and other women-owned home-based businesses.

**Nate McBride** is a Business Advisor and has been with the SBDC since 1989. Nate conducts numerous seminars and workshops on financing, marketing, start-up, and small business management. He consults with clients to assess funding sources and help prepare appropriate financing proposals. He helps with cash flow management, budgeting, developing business plans, marketing and business management.



**Janet von Seeburg** has been with the SBDC since 1989. She is the first point of contact when a client visits the SBDC. Janet excels at customer service and takes a true

interest in all SBDC clients. Janet is also responsible for managing the SBDC budgets, inputting client information into the State-wide data processing system, coordinating the scheduling of client appointments, and generally making sure the day-to-day process of the SBDC run smoothly.

**Sue Wright** is the newest addition to the SBDC staff. Sue brings over 20 years experience of owning her own small business. She assists with scheduling clients,

organizing training workshops, and enters client information into the State-wide data processing system. Sue also organizes the California Construction Contracting Program (CCCCP) working closely with Caltrans to bring the best training to SBDC clients. She is responsible for all CCCC reporting to the State and works with the other SBDC Centers to assist them with the program.



## Other Consultants



**Teddy Strombom** of Teddy's Office Aid puts 30 years experience in full charge bookkeeping and office management to work for small business owners. As a ProAdvisor for QuickBooks she trains business owners to

set up their bookkeeping systems and to use the reports within the system to aid them in making business decisions.



**Paul Guerrero** is an attorney, specializing in construction law as it relates to minority entrepreneurs on public works jobs. Paul has been pivotal in drafting legislation that makes it easier for

minority contractors to do business with public agencies. He has also owned his own construction business and is currently a member of the advisory councils of Caltrans and the Department of General Services. As a consultant at the SBDC, Paul helps clients become Disadvantage Business Enterprise (DBE) certified and consults on other issues involving doing business with public agencies.



As a business lender for the past 30 years Joyce is able to assist the business entrepreneur translate how a lender analyzes personal and business credit histories, personal and business financial statements, business

profit and loss and cash flow. In addition, she can help the client author a financing plan that will comply with the lender's credit facility guidelines.

**Free and confidential consulting is available at the SBDC**

**Call 209-954-5089**

**Nikki A. Beasley**, a Licensed Financial Professional for over 18 years in the retail banking, insurance and investment industry is the Principal of B.Wise Consultants, Inc., a Financial & Professional Consultant firm designed to help individuals take steps toward financial independence. Nikki will help coordinate and present the Women Entrepreneurs program at the SBDC. She will also consult with Women Entrepreneur clients.



**Perry Sloan** is an instructor and counselor for The Federal Technology Center (FTC) and conducts workshops and counseling sessions at the SBDC on a regular basis. Perry has over 30 years experience in contract management, both on the buying and selling sides. The FTC teams with the SBDC to help small business clients increase sales by linking clients' products and services to the government.



**Les Fong** is President of Ken Fong Advertising, Inc., an advertising, marketing and public relations firm located in Stockton, California. Since 1981, Les has been an advertising and marketing instructor at San Joaquin Delta College in Stockton. Les helps SBDC clients evaluate and develop advertising campaigns, product/corporate positioning and sales promotions to maximize return on investment. He also provides input in creative development for print advertising, radio/television production, photography, email and web page design.



**Al Johnson** has degrees in chemical engineering and helps clients in buying and selling a business, marketing, manufacturing, accounting and cost control. His experience includes technical service, engineering, and factory management, research, and quality control and production planning. Al has served as Chairman of Wine Industry Safety Committee. He owned and operated a manufacturing business, and is experienced in financial control and formation and operation of non-profit 501(c)3 organizations. He is currently retired, but works as a SCORE counselor and an SBDC consultant.



## Client Success Story

# Alebrijes Mexican Bistro is born



Ruben Larrazolo is executive chef and owner of Alebrijes Mexican Bistro, located at 1301 W. Lockeford Street in Lodi, CA. Born and raised in Mexico City, he helped at a small family-owned restaurant while going to school. His biggest dream while growing up was to someday have his own restaurant and create his own signature dishes.

In February 1999, he moved from Mexico City to Napa California, without knowing the language, and started working at a local restaurant. His goal was to work hard and learn English. He went from dishwasher, to busser, to server, and became general manager within two years.

In October 2003, Ruben and his wife moved to Lodi in search of new opportunities. He had a business plan he presented to banks and investors, who were not lending money at the time. At that point he knew he had to come up with a different business plan to pursue his dream. That

is where the idea of a smaller restaurant, Alebrijes, was born.

This time, he searched for help and advice. That's when he went to the Northeastern California Small Business Development Center (SBDC) and started working with the team to develop a plan before starting the adventure.

The SBDC not only helped in planning and marketing, they were also able to help get a small loan for some cash flow to make it work.

The business opened in 2007, creating five jobs, which grew to eight at present. It has not been easy. The restaurant business is one of the most difficult. It has been a very difficult year, trying to establish the business and at the same time raising two children. But it has been very rewarding in many different ways. Through the business, many great friends have been made. Having professional mentors such as the SBDC made it easier.

## SBA Financing

Although the SBA does not make direct business loans, it guarantees loans for traditional lenders (banks). Because of the current economic condition, the SBA has temporarily opened its guaranteed loans to businesses such as auto and RV dealerships, auto industry suppliers and others. If you are interested in learning more about SBA financing, contact the SBDC at (209) 954-5089.

# SBDC Can Help Your Business Start and Thrive

The Northeastern California Small Business Development Center (SBDC), San Joaquin Delta College, is an affiliate of the Northeastern California SBDC Program sponsored by CSU Chico Research Foundation/Center for Economic Development, the California Community College's Economic and Workforce Development Programs, and the U.S. Small Business Administration (SBA). The SBDC serves San Joaquin, Amador, Alpine and Calaveras Counties and is here to assist with any aspect of small business development—from starting a small business to expansion or helping with challenges in an existing business. The SBDC offers a wide range of programs and resources including:

- Business planning and management
- Financial management
- Marketing
- Mystery Shopping
- Virtual office/Incubator
- Women Entrepreneurs
- California Construction Contracting Program (CCCCP)
- Youth Entrepreneurship Program (YEP)

The SBDC can help business owners prepare loan applications, business plans, financial analysis, and marketing strategies.

If you have an existing or start-up business, you can access SBDC services and determine how your business can become stronger and more profitable. Call for a confidential (always free!) appointment.

## SBDC Locations

### Main SBDC Office

56 S. Lincoln Street (downtown Stockton) Stockton, CA 95203  
(209) 954-5089  
(209) 939-0385 (fax)  
[www.sbdc.deltacollege.edu](http://www.sbdc.deltacollege.edu)

### Outreach Locations

#### Alpine County

Alpine County Chamber of Commerce  
P.O. Box 265  
3 Webster Street  
Markleeville, CA 96120  
(530) 694-2475  
(530) 694-2478 (fax)

#### Amador County

Amador Economic Development Corporation  
P.O. Box 1077  
1500 S Highway 49  
Jackson, CA 95642  
(209) 223-0351  
(209) 223-2261 (fax)

#### Calaveras County

Mother Lode Job Connection  
700 Mountain Ranch Road, Suite A  
San Andreas, CA 95249  
(209) 954-5089  
(209) 939-0385 (fax)



The Northeastern California SBDC, San Joaquin Delta College, is co-sponsored by CSU Chico Research Foundation/CED and the California Community College Economic and Workforce Development Program. It is funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the view of the SBA. The SBDC program is nondiscriminatory. Reasonable accommodations for the disabled will be made, if requested in advance.

# New Business Workshops

## New Business Owners

Attend a Start-up Workshop and then make an appointment with a consultant to discuss your business and plan your next steps.

## Starting and Financing Your Own Business

Start smart by attending an informative workshop outlining legal requirements and regulations, business planning, sources of funding, determining funding needs, and preparing a funding request. Choose from the following dates and times and phone the SBDC (209-954-5089) to register.

**Location:** 56 S. Lincoln Street, Stockton  
**Fee:** \$25

### 2nd Wednesday, 4:30–6:30 pm

June 10  
July 8  
August 12  
September 9  
October 14  
December 9

### 4th Wednesday, noon–2 pm

June 24  
July 22  
August 26  
September 23  
October 28  
November 25  
December 23

## One-hour Orientation to Help Start Your Small Business

Workshop includes information on legal requirements and regulations, business planning, and sources of financing. Select from the following dates and times and call the SBDC (209-954-5089) to register.

**Fee:** \$15

### Manteca, Thursdays, noon–1 pm

June 4  
July 2  
August 6  
September 3  
October 1  
November 5  
December 3

**Location:** Manteca Chamber of Commerce  
821 W. Yosemite, Manteca  
Phone the SBDC at 954-5089 to reserve

### Tracy, Thursdays, noon–1 pm

July 9  
August 13  
September 10

October 8  
November 12  
December 10

**Location:** Tracy District Chamber of Commerce, 223 E. 10th Street, Tracy  
Phone the SBDC at 954-5089 to reserve

### Lodi, Thursdays, noon–1 pm

June 18  
July 16  
August 20  
September 17  
October 15  
November 19  
December 17

**Location:** Lodi District Chamber of Commerce, 35 S. School Street, Lodi  
Phone the SBDC at 954-5089 to reserve

## Bilingual Starting and Financing a Small Business

Learn how to plan, open and operate a successful small business. The workshop is presented in English and translated to Spanish. Topics include: legal requirements and regulations, business planning, sources of funding, determining funding needs, and preparing a funding request. Co-sponsored by the San Joaquin County Hispanic Chamber of Commerce, workshops are held monthly.

Please call the Hispanic Chamber of Commerce (209-943-6117) or the SBDC (209-954-5089) for reservations.

**Location:** SJC Hispanic Chamber of Commerce, 306 E. Main Street #303, Stockton  
**Fee:** \$20

All Bilingual Startup Workshops are 4:30–6:30 pm

June 25  
July 23  
August 27  
September 24  
October 22  
November 19  
December 17

## Business Workshops in Amador and Calaveras Counties

Workshops for existing and new business owners are held regularly in co-sponsorship with the Calaveras Job Connection and Amador Economic Development Corporation (EDC). For a list of workshops, please phone the SBDC (209-954-5089).

## Young Entrepreneur Program—Extreme Entrepreneurship Tour



The Extreme Entrepreneurship Tour (EET) brings the country's top young entrepreneurs to college campuses to spread the entrepreneurial mindset during a half-day conference.

This explosive program inspires students to begin their journey by asking themselves fundamental life questions they may have never asked before. It is an interactive program where students identify and develop their aspirations and share them with each other. By the end of the program, students will have an action plan that will take them down the road of passion, purpose, and prosperity!

The Northeastern California Small Business Development Center (SBDC) is delighted to present this Tour in San Joaquin County. It will be presented in conjunction with Delta College.

**When:** Tuesday, November 10.

Please contact the SBDC, (209) 954-5089, for more information about the Extreme Entrepreneurship Tour.

## Government Contracting Workshops

Each year small businesses sell more than \$40 billion in goods and services to the U.S. government. Find out how to get your share.

### June 9: SBA 8(a) Business Development Program

**Topics:** Eligibility, how to become certified, advantages of certification, review of the application form, certification & program timelines, how 8(a) contracts work

### July 14: Doing Business with the GSA

**Topics:** Federal, state and local government requirements, certifications and qualifications

### Aug 6: Getting Started With Government Contracting

**Topics:** Federal, state and local government requirements, certifications, and qualifications

### Sept 15: Government Subcontracting

**Topics:** Basics for prime contractors who manage subcontractors and for subcontractors who are working with primes, subcontract administration, marketing to prime contractors

**Cost:** Workshops are FREE

**Time:** 9 am–noon

**Location:** SBDC, 56 S. Lincoln, Stockton

**Co-Sponsor:** The Federal Technology Center  
**Call** the SBDC to RSVP or for more information: (209) 954-5089

## SBDC Workshop Schedule *(all workshops on this page held at 56 S. Lincoln Street, Stockton)*

### Web Design Workshops

Get your business online by building your own website. In this hands-on workshop you will build and launch a professional website. The tools are simple: point, click, drag, and drop images and text. Upon completion of the workshop you will set your website live!

#### Workshop Benefits

- A full-function website with five pages
- Your website FREE for 30 days
- Toll-free technical support
- Choose from 2,000+ customizable designs

**When:** June 23, 9–11 am  
July 14, 9–11 am  
August 5, 9–11 am  
September 15, 9–11 am  
October 6, 9–11 am  
November 10, 9–11 am  
December 16, 9–11 am

**Cost:** \$40

Participants must meet with a consultant from the SBDC to outline their website needs and gather the necessary information prior to the workshop. Phone to RSVP for the workshop and to schedule an appointment with an SBDC consultant: (209) 954-5089

### Effectively Marketing Your Small Business

A key aspect for business growth and success is effective marketing. Learn how to identify targeted customers, assess customer needs, evaluate the competition, and effectively communicate what your business has to offer. Business owners will also learn how to evaluate different forms of advertising and promotion, improve their marketing messages, and more.

Reservations required. Call the SBDC to RSVP or for information: (209) 954-5089

**When:** June 30, 9–11 am  
August 18, 2–4 pm  
October 20, 9–11 am  
December 15, 2–4 pm

**Cost:** \$40 (additional persons from same business \$20 each)

### Pricing Your Product or Service Effectively

This workshop will explain and help the business owner apply key aspects of setting the right price for any product or service.

Business owners will also learn strategies to increase prices and improve margins, how and when to offer discounts or similar offers, and more.

**When:** July 28, 9–11 am  
September 22, 2–4 pm  
November 17, 9–11 am

**Cost:** \$40 (additional persons from same business \$20 each)

Call the SBDC to RSVP or for more information: (209) 954-5089

### Marketing in a Down Economy

During these distressing economic times, businesses must continue to market. Even though advertising dollars may be limited, there are ways to market the business to ensure customers are aware of your business. This workshop will give business owners tools to reach out to existing and new markets. Phone the SBDC (209-954-5089) for reservations.

**When:** July 28, 3 – 5 pm

**Cost:** \$25