

Chino Hills Small Business Workshop

FREE

August 9, 2019

from 9:00am (check in) to 12:30pm
at Chino Hills Community Center
Great Oak Hall Rm A and B
14250 Peyton Drive
Chino Hills, CA 91709

TOPICS INCLUDE

Types of Capital
Business Loans
Employee Retirement Savings Program
Small Business Resources
AND MUCH MORE...



Limited Space

Register online at

<http://bit.ly/ChinoHillsSBW2019>

SPONSORED BY: State Treasurer Fiona Ma, CPA and
San Bernardino County Supervisor Curt Hagman



FIONA MA, CPA
TREASURER
STATE OF CALIFORNIA

August 9, 2019

Dear Small Business Seminar Participant:

I welcome you to the Chino Hills Small Business Workshop. I am honored to co-sponsor my workshop with San Bernardino County Supervisor Curt Hagman.

As Treasurer, I chair 16 Boards, Commissions and Authorities that include economic development and savings programs for retirement and education. Speakers from two of the boards I chair, CalSavers and California Pollution Control Financing Authority (CPCFA) in addition to other nonprofits and agencies will be in attendance.

As someone who started her own small business, like you, I strongly believe in developing innovative and creative solutions and accessing available resources to expand, grow, and succeed in this global economy.

Thank you for attending and I hope you find today's seminar useful. If you have any additional questions or need assistance in the future, please feel free to contact my office at (916.653.2995) or Exec1@treasurer.ca.gov.

In Peace and Friendship,

A stylized handwritten signature in black ink, consisting of a large 'F' and 'M'.

FIONA MA, CPA
California State Treasurer





August 9, 2019

Dear Business Leaders:

It is my pleasure to welcome you all to my home city of Chino Hills to attend the Small Business Workshop, which offers you the opportunity to hear about the CalSavers Program and the California Pollution Control Financing Authority. Also in attendance will be the small business advocacy organization, Go Biz and the Small Business Majority. I know you will find the topics offered today to be of relevance to your business.

California's 3.4 million small businesses are critical to our state's economy. I am determined to protect them in San Bernardino County and nurture them as much as I am able. As a former small businessman, I understand the challenges and difficulties you face. Starting and maintaining a small business is exciting but daunting in many ways, and I hope this workshop will help you achieve your goals and help your business to grow!

My sincere thanks go out to State Treasurer Fiona Ma and her dedicated team for providing this free service to the businessmen and businesswomen of San Bernardino County. Together, we can make our County a place where businesses and families can grow and thrive while guarding taxpayers' rights and enjoying quality public services.

Best Wishes,

A handwritten signature in blue ink that reads "Curt Hagman".

Curt Hagman
Chairman, Board of Supervisors
Fourth District San Bernardino County



GILBERT R. CISNEROS, JR.
39th DISTRICT OF CALIFORNIA

COMMITTEE ON ARMED SERVICES
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Congress of the United States
House of Representatives
Washington, DC 20515-0539

WASHINGTON OFFICE
431 CANYON HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
(202) 225-4111

DISTRICT OFFICE
1440 NORTH HARBOR BOULEVARD
FULLERTON, CA 92835
(714) 459-4575

WWW.CISNEROS.HOUSE.GOV
FACEBOOK.COM/REP.GILCISNEROS
TWITTER: @REP.GILCISNEROS

August 9, 2019

Greetings:

I want to thank you for your participation in this Small Business Workshop and for your dedication to small business here in CA-39. As a former small business owner, I know firsthand the responsibilities and obligations owners face when running their own business. Your entrepreneurial spirit, hard work, and personal sacrifices will no doubt lead to success. Thank you for participating in today's event and serving as an inspiration to us all. My office is honored to partner with California State Treasurer Fiona Ma and San Bernardino Supervisor Curt Hagman for this event.

It is truly an honor to serve you in Congress. Thank you for all that you are doing to enrich our community. I wish you nothing but success in your business and future investments.

If I or my staff can ever be of service to you please do not hesitate to reach out. You can visit us at our new District office, located at 1440 N. Harbor Blvd. Suite 601 Fullerton, CA 92835 or give us a call at (714) 459-4575.

Sincerely,

GILBERT R. CISNEROS, JR.
MEMBER OF CONGRESS
39th DISTRICT, CALIFORNIA

California State Senate

SENATOR
LING LING CHANG

TWENTY-NINTH SENATE DISTRICT



CAPITOL OFFICE
STATE CAPITOL
ROOM 4062
SACRAMENTO, CA 95814
TEL (916) 651-4029

DISTRICT OFFICE
1800 E. LAMBERT ROAD
SUITE 150
BREA, CA 92821
TEL (714) 671-9474

SENATE.CA.GOV/CHANG
SENATOR.CHANG@SENATE.CA.GOV

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GOVERNMENTAL
ORGANIZATION

August 9, 2018

Dear Friends,

I am honored to offer my warmest welcome to everyone participating in the Chino Hills Small Business Workshop. This event serves as a great opportunity to help the small businesses in our community.



As Vice Chair of the Senate Business, Professions and Economic Development Committee, I am proud to support workshops such as this one. We should always aim to protect consumers from harmful practices while increasing California's competitiveness. Together, we can create a friendlier jobs climate that will encourage entrepreneurship, innovation, and investment. I trust that you will walk away from this workshop better equipped to grow your business.

Thank you to everyone involved in making this event possible, and thank you to the participants for taking the time to attend. If are any issues that I may assist with, please do not hesitate to call my office at (714) 671-9474.

Sincerely,

A handwritten signature in black ink that reads "Ling Ling Chang".

Senator Ling Ling Chang
California State Legislature
Twenty-Ninth Senate District

STATE CAPITOL
P.O. BOX 942849
SACRAMENTO, CA 94249-0555
(916) 319-2055
FAX (916) 319-2155
DISTRICT OFFICE
3 POINTE DRIVE, SUITE 313
BREA, CA 92821
(714) 529-5502
FAX (714) 529-5548



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INSURANCE
UTILITIES AND ENERGY

August 9, 2019

Dear Friends:

It is my pleasure to welcome everyone to the 2019 Chino Hills Small Business Workshop.

I especially want to thank State Treasurer Fiona Ma and her dedicated team for their leadership in making today's event possible.

California has the nation's fifth largest economy because our ports in Long Beach and Los Angeles handle over 40% of the goods entering the United States. Much of our state's economic success is due to our small business community which employs nearly half our state's workforce.

As a small business owner, I am proud to join you to help grow California's economy and to create jobs.

If my office can ever be of assistance to you please don't hesitate to contact me at 714-529-5502 or via email at Assemblymember.Chen@assembly.ca.gov.

Best wishes for a successful event!

Sincerely,

A handwritten signature in blue ink that reads "Phillip Chen". The signature is fluid and cursive, with the first and last names clearly legible.

PHILLIP CHEN
Assemblyman, 55th District



City of Chino Hills



14000 City Center Drive
Chino Hills, CA 91709
(909) 364-2600

www.chinohills.org

Dear Friends,

On behalf of the City of Chino Hills, it is my pleasure to welcome you to the 2019 Small Business Workshop. I would like to thank State Treasurer Fiona Ma and San Bernardino County Fourth District Supervisor Curt Hagman for bringing this event to the business community.

There are many resources available for small businesses in our County and our State. I am sure that your time here today will provide you with new information that will be helpful to you. The people you meet may lead you to other contacts and opportunities that will expand your knowledge base. Ask questions, and make connections with the speakers and leaders that are here to help you!



In Chino Hills, our City Council is receptive to the input of the business community. We have a track record of listening to your input and working together to update regulations in a mutually beneficial way. Please feel free to call my office at (909) 364-2620 if we can be of any assistance to you and your business.

Sincerely,

Cynthia Moran

Mayor Cynthia Moran
City of Chino Hills



California Infrastructure and
Economic Development Bank

Aug. 9, 2019

Gavin Newsom
Governor

Dear Current and Future Small Business Owners of California,

Board Members:

Lenny Mendonca
*Director,
Governor's Office of
Business & Economic
Development*

Fiona Ma
State Treasurer

Keely Bosler
*Director,
Department of Finance*

David S. Kim
*Secretary,
California State
Transportation Agency*

Marc Steinorth
Governor's Appointee

Welcome to the Chino Hills Small Business Workshop! One of the main reasons behind California's continued economic growth is the spirit, dedication and expansion of small business. It is because of you that we are economic leaders in the world.

When IBank was created in 1994 it was done so by the legislature in hopes of helping to finance public infrastructure and private development, which in turn contributes to job growth and a strong economy. We strive to improve the quality of life in California through our programs, including those that support small businesses.

Thank you for having the enthusiasm and creativity to be here today. It's incredible having the support of so many state programs and I'm grateful the State Treasurer's Office put this event together. IBank has a team on site but feel free to reach out to our incredible staff anytime. Great luck on all your future endeavors!

Sincerely,

Acting Executive Director:

Nancee Robles

Mailing Address:
P.O. Box 2830
Sacramento, CA 95812-
2830

Office Address:
1325 J Street, Suite 1300
Sacramento, CA 95814

(916) 341-6600 Phone
(916) 322-6314 Fax
www.IBank.ca.gov

Nancee Robles
Acting Executive Director





**Office of the Small Business Advocate
Governor's Office of Business and Economic Development**

August 9, 2019

Dear Small Business Owners and Entrepreneurs:

Welcome to the Chino Hills Small Business Workshop and congratulations on taking an important step towards your future success by gaining access to invaluable information. Thank you to California Treasurer Fiona Ma and San Bernardino County Supervisor Curt Hagman for co-sponsoring this event and honoring the important economic impact of small businesses.

As California's Director of the Office of the Small Business Advocate and GO-Biz's lead on the California Entrepreneurship Task Force, my staff and I are committed to supporting an inclusive economy through better access. We serve as the voice of entrepreneurs and small businesses in the state and in the marketplace, help translate government services to share information and resources, and convene experts to assess and identify barriers and opportunities to help California small businesses start and grow.



As a former founder and startup operator, as well as the proud daughter of a small business owner, I understand the challenges of launching and expanding a business. I am committed to supporting your continued efforts to access information, tools and resources for your business. Please meet our Advocate staff Lillian Conroe at today's event, and of course please feel free to contact us in the future. I look forward to supporting you all in your small business journey!

Sincerely,

A handwritten signature in black ink that reads "Isabella C. Guzman". The signature is fluid and cursive, with the first name being the most prominent.

Isabella Casillas Guzman

Director, Office of the Small Business Advocate

Governor Gavin Newsom's Office of Business and Economic Development

1325 J Street, Suite 1800

Sacramento, CA 95814

Phone: (877) 345-4663

www.business.ca.gov



August 9, 2019
9:30am to 1:00pm
Chino Hills
Small Business Workshop Agenda

9:30am	Welcome Remarks
10:00am	CalSavers: Simple way to save for retirement
10:30am	Small Business Majority: Access to Capital
11:00am	CPCFA CalCAP: Loans for Small Businesses
11:30am	GO-Biz: Free Resources from the Governor's Office
12:00pm	IBank: Small Business Finance Center

CalSavers is coming!

Here's what you need to know:



The state is launching a new retirement program that will enable employers to provide their employees with access to a payroll deduction Individual Retirement Account (IRA) at no cost to the employer or taxpayer. CalSavers is a voluntary workplace IRA program for private sector workers designed to be simple and portable from job to job. CalSavers will be professionally managed by a private sector financial firm with oversight from a transparent public Board.

When CalSavers launches statewide on July 1, 2019, state law will require all businesses with five or more employees to either offer a retirement savings vehicle from the existing market or register for CalSavers. Deadlines for employers to comply will roll out over a three year period based on the size of business.

CalSavers is a great way for employers to facilitate their employees' access to a portable retirement program. There are zero fees for employers. Since CalSavers is not an employer sponsored plan, employers will have no fiduciary liability, and it will be administratively easy for employers to facilitate. Please visit www.calsavers.com or email CalSavers@treasurer.ca.gov to learn more about the program and how you can become an early adopter.

Speaker: Jonathan Herrera

Calsavers, Outreach and Marketing Manager

Tel: 916.653.1744 Email: jonathan.herrera@treasurer.ca.gov



Jonathan Herrera is the Outreach & Marketing Manager for the CalSavers Retirement Savings Program, the state's pioneering retirement savings program, which will provide a path to retirement security for over seven million Californians who currently lack access to a retirement savings vehicle at work. Jonathan has 17 years of experience working in both personal and government finance.

Prior to joining the CalSavers team, he spent 3 years at the State Treasurer's Office helping California's local agencies invest their idle funds in the Local Agency Investment Fund (LAIF), and 13 years at Citibank where he assisted with the organization's business development and outreach strategies, and worked with a team of advisors to provide wealth management services and solutions for individuals, families, and businesses. Jonathan has a BA in Government from California State University, Sacramento.

Small Business Majority: Access to Capital



This presentation will discuss the current small business funding landscape and funding options to help entrepreneurs and small business owners start and build a scalable business in California.

Topics of discussion include:

- An overview of alternative lending options including micro-loans, SBA's loan guarantee program, community banks and credit unions, CDFIs, reputable online lenders and crowdfunding
- Small Business Borrowers' Bill of Rights
- Key questions to consider when seeking funding
- Tips to help determine the best option for your small business
- Helpful tools and resources

www.venturize.org is a free online resource hub for small businesses owners. Managed by national nonprofit Small Business Majority, Venturize provides the unbiased information small businesses need to learn about small business lending, become loan-ready and be prepared to own the borrowing process.

Speaker: Claudia Moreno

Small Business Majority, Outreach, Southern California Territory

Email: cmoreno@smallbusinessmajority.org



Claudia Moreno manages Small Business Majority's outreach, education and policy efforts in the Southern California and Inland Empire/Central California regions. Claudia develops relationships with both Spanish and English-speaking business organizations and small business owners across the region. Claudia also works closely with both the Deputy Director and California Director on statewide policy-change initiatives. An Inland Empire native herself and the daughter of a small business owner, Claudia understands the importance of giving back to her community and intentionally working to empower underserved entrepreneurs.

Prior to joining Small Business Majority, Claudia worked for Deloitte and PriceWaterhouseCoopers where she coordinated with key stakeholders to better understand business hiring needs. She previously worked at the White House during the Obama Administration in the Executive Office of Presidential Correspondence where she served as an intermediate between the President and the American people. She also took lead in the Office's Spanish Analytical Department as an interpreter to support the President's vision to serve all communities.

CALIFORNIA POLLUTION CONTROL FINANCING AUTHORITY (CPCFA)
California Capital Access Program (CalCAP)



The California Pollution Control Financing Authority (CPCFA) has been providing low-cost innovative financing to California businesses since 1972 with an objective of making California more economically prosperous and environmentally clean.

As a government agency that issues tax-exempt private activity bonds, CPCFA can facilitate low cost financing to qualified waste and recycling projects, and other projects to control pollution and improve water supply.

CPCFA also administers the California Capital Access Program (CalCAP), which encourages financial institutions to make loans to small businesses and provides for specialty programs targeted toward creating more charging stations for electric vehicles, helping at-risk small businesses comply with requirement of the federal Americans with Disabilities Act, assisting small businesses and property owners with financing the costs to seismically retrofit existing buildings and homes, and replacing polluting diesel trucks.

In addition CPCFA also assists with the clean-up of contaminated sites through a grant and loan program and a site-assessment loan program known as California Recycle Underutilized Sites Program (CALReUSE).

For more information please visit: <https://www.treasurer.ca.gov/cpcfa/index.asp>

To contact CPCFA, call (916) 654-5610



Speaker: Elena Miller

*California Pollution Control Financing Authority,
Deputy Executive Director*

Tel: 916.654.5952

Email: elena.miller@treasurer.ca.gov

Elena M. Miller is the Deputy Executive Director of the California Pollution Control Financing Authority (CPCFA). Ms. Miller has spent the past ten years of her career working primarily as an attorney on large energy projects throughout California. Prior to joining CPCFA in 2016, Ms. Miller served as Senior Counsel at the California Energy Commission.

Go-Biz



The Governor's Office of Business and Economic Development was created to serve as California's single point of contact for economic development and job creation efforts. GO-Biz offers a range of services to business owners including: attraction, retention and expansion services, site selection, permit streamlining, clearing of regulatory hurdles, small business assistance, and assistance with state government, and much more.

Speaker: Lillian Conroe

Governor's Office of Business and Economic Development

Small Business and Permit Specialist

Tel: 213.897.9516 Email: lillian.conroe@gov.ca.gov



Lillian Conroe is the Small Business and Permit Specialist for the California Governor's Office of Business and Economic Development (GO-Biz) which provides assistance to new and existing small businesses in southern California. Lillian was appointed by Governor Brown in September 2012.

Prior to her appointment, Lillian worked for Cal Recycle as the supervisor of the Waste Tire Enforcement and Permitting of the landfill/lea units.

Her responsibilities included inspection of used tire shops and un-permitted tire haulers, permitting of landfills and transfer stations in southern California.

Previously, Lillian was the director of the Business Revitalization Center (BRC), a one stop permit assistance center in Los Angeles which provided permit assistance to businesses rebuilding after the 1994 earthquake.

Lillian also worked in collaboration with the city and county agencies building of the Staple Center and Kodak Theater.

Lillian's career started with the Employment Development Department (EDD) as a job service representative working with ex-felons and long term unemployed to find employment.

IBank was created in 1994 to finance public infrastructure and private development that promote a healthy climate for jobs, contribute to a strong economy and improve the quality of life in California communities. IBank is located within the Governor's Office of Business and Economic Development and is governed by a five-member Board of Directors. IBank has broad authority to issue tax-exempt and taxable revenue bonds, provide financing to public agencies, provide credit enhancements, acquire or lease facilities, leverage State and Federal funds and provide loan guarantees and other credit enhancements to small businesses. Find more information at www.ibank.ca.gov.



Speaker: Emily Burgos

IBank, Small Business Finance Center Manager

Email: Emily.Burgos@IBank.CA.GOV

Emily Burgos is the manager of the Small Business Finance Center (SBFC) at the California Infrastructure and Economic Development Bank (IBank). Burgos first came to IBank on an out-of-class assignment in June 2016 to cover a managerial staffing shortage. Since her hire in September of the same year, Burgos has been responsible for the management and facilitation of all programs that fall under the authority of the SBFC and the development and facilitation of new ones.

The SBFC currently administers the California Small Business Loan Guarantee Program, California Small Business Disaster Relief Loan Guarantee Program, Farm Loan, and Jump Start Loan Program. Burgos manages IBank's partnerships with 7 Financial Development Corporations (FDCs) located throughout the State to encourage small business lending and provide repayment guarantees on behalf of IBank to financial institutions as incentives to make loans to small businesses that experience capital access barriers.

Burgos has been serving small businesses in California in a variety of jobs and programs throughout her career. Burgos comes to IBank from the Governor's Office of Business and Economic Development (GO-Biz), where she worked in the California Business Investment Services Unit assisting businesses interested in relocating to or expanding in California. Prior to GO-Biz, Burgos was the lead analyst for the California Capital Access Program at the State Treasurer's Office developing new programs to benefit California's small businesses including the Collateral Support Program. While there, Burgos also served as a national subject matter expert on the State Small Business Credit Initiative programs.

Burgos graduated from California State University Sacramento where she earned a Bachelor of Arts in History.