

# Long Beach Small Business Workshop

**FREE**

**October 17, 2019**

from 10:00am to 12:00pm

Studio One Eleven, 245 E. 3rd Street  
Long Beach, CA

## TOPICS INCLUDE

Access to Capital

Complying with State Law with CalSavers

Small Business Resources

Free Consultations

**AND MORE!**

Register online at

<http://bit.ly/LBSmallBiz2019>



**SPONSORED BY:**

State Treasurer Fiona Ma, CPA  
Long Beach Mayor Robert Garcia





**FIONA MA, CPA**  
**TREASURER**  
**STATE OF CALIFORNIA**

October 17, 2019

Dear Small Business Seminar Participant:

I welcome you to the Long Beach Small Business Workshop. I am honored to co-sponsor this event with Long Beach Mayor Robert Garcia.

As Treasurer, I chair 16 Boards, Commissions and Authorities that include economic development and savings programs for retirement and education. Speakers from three of the boards I chair, CalSavers, the California Alternative Energy and Advanced Transportation Financing Authority (CAEATFA), the California Pollution Control Financing Authority (CPCFA) in addition to agencies/organizations: the Long Beach Economic Development Department and Small Business Majority will also be in attendance.

As someone who started her own accounting practice, 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 (213) 620-4467 or [Exec1@treasurer.ca.gov](mailto:Exec1@treasurer.ca.gov).

In Peace and Friendship,

FIONA MA, CPA  
California State Treasurer





**MAYOR ROBERT GARCIA**  
CITY OF LONG BEACH

October 17, 2019

Dear Current and Future Small Business Owners:

Welcome to Long Beach! We're excited to welcome you to learn about important programs and benefits offered to small business owners and those wanting to open a business in our city.

The City of Long Beach has made significant strides in recent years to streamline the business license and application process. We provide several resources and incentives to new and existing businesses, and work to bolster economic development through our expansive network of businesses. Most importantly, we have created an online portal known as BizPort. BizPort provides essential information and assistance for new owners trying to develop their business, hire employees, pay business taxes, obtain funding, improve marketing, and network with the City and other businesses. For more information, visit the portal at [www.bizport.longbeach.gov](http://www.bizport.longbeach.gov).

The City also partners with Pacific Gateway Workforce Investment Network's Business Assistance Team to provide a wide range of educational, strategic, and employment services. With their hiring database, they can assist business owners who are looking for qualified employees. If you have any questions about their services, you can reach their dedicated team at 866-848-3321.

Starting, maintaining, and growing a small business is hard work. The workshop today will provide a lot of information. Please know that your success is key to Long Beach's success and we will support you as best we can. Should you have any questions or need assistance with navigating any aspect of owning or operating your business, please do not hesitate to contact my office at 562-570-6801.

Thank you,

Sincerely,

Dr. Robert Garcia



October 17<sup>th</sup>, 2019

Dear Small Business Owner,

It is my honor to welcome you to the Long Beach Small Business Workshop. Small businesses are the cornerstone of any city, and I thank you for your continued investment in the community. Your businesses employ first-time workers, veterans and grandparents, hardworking individuals with passion and drive. I am confident that the workshop today will be helpful to the growth of your business and employees.

Thank you to State Treasurer Fiona Ma, and Long Beach Mayor Robert Garcia for sponsoring this event, and to the speakers and the hosts for their efforts to support small businesses. Thanks again for choosing to attend today's workshop and I look forward to seeing more small businesses thrive.

Sincerely,

A handwritten signature in blue ink that reads "Alan Lowenthal".

Alan Lowenthal

Member of Congress

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# California State Senate

SENATOR  
**LENA A. GONZALEZ**  
THIRTY-THIRD SENATE DISTRICT



October 17, 2019

Dear Friends and Participants,

On behalf of the 33<sup>rd</sup> Senate District, I am excited to welcome you all to the Small Business Workshop! I want to give a special thanks to you all for participating and to State Treasurer Fiona Ma and Long Beach Mayor Robert Garcia for making this event possible.

Small businesses are the lifeblood of our economy, and Southern California is known for its thriving small business community and entrepreneurial spirit. Long Beach, in particular, has built a strong economic ecosystem to support the growth of local businesses in a number of industries.



The Small Business Workshop is a great opportunity for business owners to learn how to flourish in Long Beach and beyond. I am confident you will get helpful tools and resources, as well as make personal connections, that will be beneficial to your business.

Thank you again for participating. If there is ever anything I can do to assist you, please do not hesitate to contact my office at (562) 256-7921.

All my best,

A handwritten signature in black ink that reads "Lena".

**LENA A. GONZALEZ**  
Senator, 33<sup>rd</sup> District

STATE CAPITOL  
P.O. BOX 942849  
SACRAMENTO, CA 94249-0054  
(916) 319-2070  
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Assembly  
California Legislature

PATRICK O'DONNELL  
ASSEMBLYMEMBER, SEVENTIETH DISTRICT

DISTRICT OFFICE  
5000 East Spring Street, Suite 550  
LONG BEACH, CA 90815  
(562) 429-0470  
(562) 429-7871 FAX



Dear Friends,

I am pleased to welcome you to the **Long Beach Small Business Workshop**. As the Assemblymember representing Long Beach, San Pedro, Signal Hill and Avalon, I understand how critical small businesses are for not only our local communities, but also for our state's economic growth.

I want to thank California State Treasurer Fiona Ma and Long Beach Mayor Robert Garcia for hosting this event, whose aim is to provide resources and services that will help small businesses flourish in today's economy.

I want to thank all of the speakers, including representatives from CalSavers, the California Pollution Control Financing Authority, the California Alternative Energy and Advanced Transportation Financing Authority, Long Beach Economic Development Department, Small Business Majority, and Go Biz for lending their expertise in order to help small businesses succeed in our region. Special thanks also go out to our venue host, Studio One Eleven.

I am confident we will all find today informative and hopefully discover new ways you can make your businesses stronger and more successful.

I look forward to working with you.

Sincerely,

A handwritten signature in black ink that reads "Patrick O'Donnell".

PATRICK O'DONNELL  
Assemblymember, 70<sup>th</sup> District





Assessor

# JEFFREY PRANG

County of Los Angeles

October 17, 2019

Dear Friends,

It is my pleasure to support and welcome you to the Long Beach Small Business Workshop. I hope that you find the topics presented today engaging, the resources relevant to your business, and the knowledge you take away will help your business succeed.



Your participation at this workshop, allows you to engage with the experts from state and local agencies that can assist you with a variety of business related concerns. I encourage you to ask questions and remain connected with the professionals that are here provided to you as a resource.

As Los Angeles County Assessor, I welcome you to reach out to our offices for free and reliable information that can help your business be successful for many years to come.

Best regards,

**JEFFREY PRANG**  
*Assessor*



**BOARD OF SUPERVISORS  
COUNTY OF LOS ANGELES**

822 KENNETH HAHN HALL OF ADMINISTRATION/ LOS ANGELES, CALIFORNIA 90012  
Telephone (213) 974-4444 / FAX (213) 229-3676

**JANICE HAHN**

Chair

October 17, 2019

Dear Friends:

It is my pleasure to welcome you to the Long Beach Small Business Workshop. A special thanks to my colleagues, California State Treasurer Fiona Ma and Long Beach

Mayor Robert Garcia, for hosting this event.

Every day, I see first-hand the critical contributions small businesses make to Los Angeles County. Small businesses create local jobs, influence a thriving economy, and make our County a desirable place to live, work, and play.

I've worked hard to cut the red-tape and streamline processes creating opportunities for small businesses to be awarded contracts in Los Angeles County. It's critical for local tax-dollars to support local, small businesses. Thank you for your continuous support – I wish you all much success and prosperous business.

Sincerely,

**JANICE HAHN**

Chair of the Board of Supervisors  
County of Los Angeles





October 17, 2019  
10:00am to 12:00pm  
**Long Beach**  
**Small Business Workshop Agenda**

<b>10:00am</b>	Treasurer's and Elected's Welcome
<b>10:15am</b>	Small Business Majority: Access to Capital
<b>10:40am</b>	CalSavers: Simple way to save for retirement
<b>11:00am</b>	California Alternative Energy and Advanced Transportation Financing Authority: Achieving Energy Efficiency with Lower Cost Financing (CHEEF)
<b>11:20am</b>	California Pollution Control Financing Authority: Capital Access Program (CalCAP)
<b>11:40am</b>	Long Beach Economic Development Department: Local Resources for Small Business Owners
<b>12:00pm</b>	Networking/Q&A

# ***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](http://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.

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## **Speaker: Claudia Moreno**

*Small Business Majority, Outreach, Southern California Territory*

*Email: [cmoreno@smallbusinessmajority.org](mailto:cmoreno@smallbusinessmajority.org)*



Claudia Moreno manages Small Business Majority's outreach, education and policy efforts in the Inland Empire/Central California regions. Claudia develops relationships with both business partners and small business owners across the region to discuss ways to best help small businesses thrive in their local economies. Claudia also works closely with the California team on statewide policy 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.

Claudia recently completed Regional Leadership Academy 2019 hosted by Inland Empire Economic Partnership (IEEP), where she learned about the history, challenges and opportunities within the Inland Empire. 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.

## 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](http://www.calsavers.com) or email [CalSavers@treasurer.ca.gov](mailto:CalSavers@treasurer.ca.gov) to learn more about the program and how you can become an early adopter.

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## Speaker: Jonathan Herrera

*Calsavers, Outreach and Marketing Manager*

*Tel: 916.653.1744 Email: [jonathan.herrera@treasurer.ca.gov](mailto: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.

## California Alternative Energy & Advanced Transportation Financing Authority (CAEATFA)



The California Alternative Energy and Advanced Transportation Financing Authority (CAEATFA) works collaboratively with public and private partners to provide innovative and effective financing solutions for California's industries, assisting in reducing the state's greenhouse gas emissions by increasing the development and deployment of renewable energy sources, energy efficiency, and advanced transportation and manufacturing technologies to reduce air pollution, conserve energy, and promote economic development and jobs.

For more information please visit: <https://www.treasurer.ca.gov/caeatfa/>

## Speaker: Deana Carrillo

*California Alternative Energy & Advanced Transportation Financing Authority (CAEATFA), Executive Director*

*Tel: 916.651.5102 Email: [deana.carrillo@treasurer.ca.gov](mailto:deana.carrillo@treasurer.ca.gov)*



**Deana Carrillo** is the Executive Director of the California Alternative Energy & Advanced Transportation Financing Authority (CAEATFA). Chaired by the State Treasurer, CAEATFA leverages private capital to promote the State's goals of reducing greenhouse gas emissions, increasing deployment of energy efficiency and sustainable and renewable energy sources, and stimulating economic development, job creation and advanced manufacturing throughout California. Deana believes that public service begins at the individual level to inspire large-scale progress.

CAEATFA currently oversees a portfolio of over \$500 million in financial assistance; current programs include the CA Hub for Energy Efficiency Financing (increasing access to energy retrofits in the residential, affordable multifamily, small business markets), the Sales & Use Tax Exclusion Program for manufacturers (targeting green and advanced manufacturers), and the PACE Loss Reserve Program (risk mitigation for residential PACE). Deana has over 20 years' experience working on California policy and fiscal issues, with nearly 15 in the CA State Treasurer's Office at the nexus of economic and public policy. She earned her Master's in Public Policy from UCLA focused on regional economic development and urban poverty issues, and her Bachelor's in politics from UC Santa Cruz.

**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/cpcfai/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](mailto: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.

# City of Long Beach: Local Resources Available to Help you Start-Up, Stay-Up, and Scale-Up

Long Beach, California has a variety of resources available to help people start, maintain, and grow a business. The City of Long Beach Economic Development can help you navigate local resources and connect you to the right people to make sure you are benefiting from them. This presentation will introduce you to resources available to businesses at all stages of the business lifecycle. From navigating the City's permitting process, to accessing affordable capital, to business succession planning, Long Beach has the support and resources you need to succeed.

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## Speaker: Semira Araya

*Business Development Specialist, Economic Development Department*  
Semira.Araya@longbeach.gov



Semira Araya is a Business Development Specialist at the City of Long Beach's Economic Development Department, Business Development Bureau. She provides direct business assistance and outreach to help entrepreneurs start, maintain, and grow their businesses. This includes managing the Kiva Long Beach microloan program, strengthening key partnerships with community based organizations, and connecting entrepreneurs to technical assistance providers.

Semira is also responsible for external communications, social media activity, and marketing for the department.

Prior to joining the City of Long Beach, Semira was a Mortgage Loan Officer in the South Bay. She has a BA in Political Science from University of California-Los Angeles.