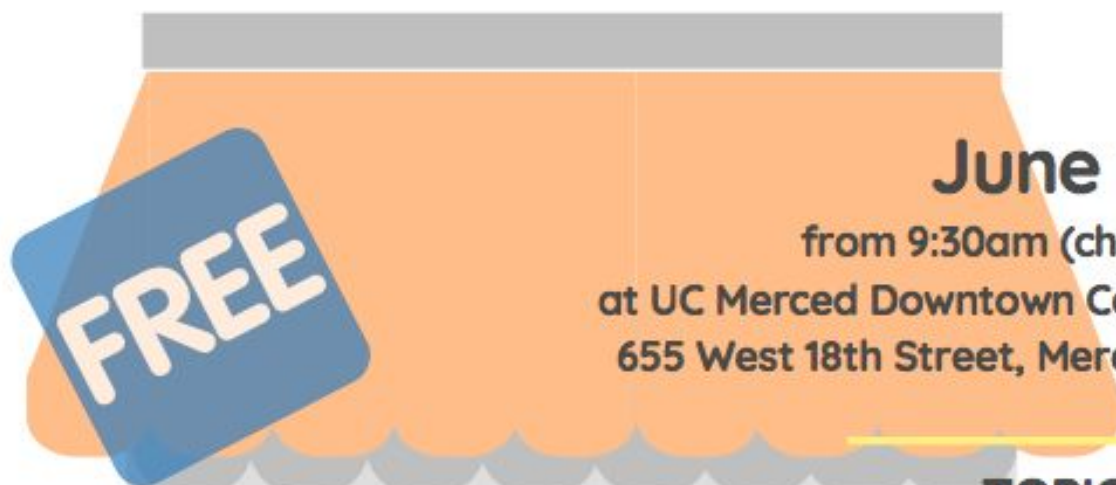


MERCED Small Business Workshop



June 10, 2019

from 9:30am (check in) to 1pm
at UC Merced Downtown Campus Center
655 West 18th Street, Merced, CA 95340

TOPICS INCLUDE
Access to Capital
Retirement Savings Program
Small Business Resources
AND MUCH MORE...

Limited Space

Details + RSVP @ <http://bit.ly/MercedSBS2019>

SPONSORED BY:

State Treasurer Fiona Ma, CPA
Assemblymember Adam Gray
University of California, Merced
Greater Merced Chamber of Commerce
CA SBDC
Small Business Majority
Merced County Hispanic Chamber of Commerce





FIONA MA, CPA
TREASURER
STATE OF CALIFORNIA



June 10, 2019

Dear Small Business Seminar Participant:

I welcome you to the Merced Small Business Workshop. I am honored to co-sponsor my workshop with these wonderful supporters – Assemblymember Adam Gray, University of California, Merced, Greater Merced Chamber of Commerce, California SBDC, Small Business Majority, and the Merced County Hispanic Chamber of Commerce.

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 the 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 (213) 620-4467 or Exec1@treasurer.ca.gov.

In Peace and Friendship,

FIONA MA, CPA
California State Treasurer

STATE CAPITOL
P.O. BOX 942849
SACRAMENTO, CA 94249-0021
(916) 319-2021
FAX (916) 319-2121

DISTRICT OFFICE
690 W. 16TH STREET
MERCED, CA 95340
(209) 726-5465
FAX (209) 726-5469

E-MAIL
Assemblymember.Gray@assembly.ca.gov



DISTRICT OFFICE
1010 TENTH STREET, SUITE 5800
MODESTO, CA 95354
(209) 521-2111
FAX (209) 521-2102

COMMITTEES
CHAIR: GOVERNMENTAL ORGANIZATION
AGING AND LONG-TERM CARE
AGRICULTURE
APPROPRIATIONS
JOINT LEGISLATIVE COMMITTEE ON
EMERGENCY MANAGEMENT

June 10, 2019

Friends,

It is my pleasure to welcome you to the Merced Small Business Seminar.

I want to personally thank State Treasurer Fiona Ma, as well as our local partners, for sponsoring this event. Robust financial skills equip our local business leaders with the knowledge to successfully navigate regulatory challenges. When our local businesses are strong, our economy is strong.

I look forward to our continued work together, and to many years of success and prosperity.

Sincerely,

A handwritten signature in black ink that reads 'Adam Gray'.

ADAM C. GRAY
Assemblymember, 21st District



Barbara J. Levey
*Assessor-Clerk-Recorder-
Registrar of Voters*

2222 "M" Street
Merced, CA 95340
(209) 385-7631
(209) 725-3956 Fax
www.co.merced.ca.us

June 3, 2019

Dear Merced Small Business Seminar Participants,

On behalf of the Merced County Assessor-Clerk-Recorder offices, I would like to take this opportunity to welcome you to the Merced Small Business Seminar. I hope that you find this workshop valuable and informative as you discover some of the resources available to you.

Whether you are wanting to file for a Fictitious Business Name in our County Clerk office or have questions for our Assessor staff including how to file an annual Business Property Statement, guidance on what is considered business property, or questions as to what to expect in property tax for your business, my offices are poised to assist you.

Please see our websites at www.co.merced.ca.us for information or visit us at 2222 M Street.

Sincerely,

Barbara J. Levey, CERA
*Assessor-Clerk-Recorder
Registrar of Voters
Merced County*



CITY OF MERCED

MERCED

OFFICE OF THE MAYOR
(209) 385-6834 • (209) 723-1780 FAX

Welcome to the City of Merced. On behalf of the residents and the City Council, we are glad to have you here in the City of Merced. We hope you have an enjoyable and educational visit to our community.

I want to thank State Treasurer Fiona Ma and Assembly Member Adam Gray for co-sponsoring this extremely important and timely event. The Small Business Workshop will equip you with the knowledge and skills necessary to navigate through today's complex business environment. Managing a business effectively is key to attaining independence and obtaining a bright future for your economic security.

The City of Merced has a strong interest in the success of every business in our community. As you thrive, we thrive. We are dependent on your success, so having workshops like this is important not only to your future, but to our future as a City.

Right now, the City of Merced is in a period of unrivaled economic growth. You can see it by the houses built in our subdivisions and the buildings renovated just a block or two away from here. The building where this workshop is held, the UC Merced Downtown Center, is a \$45 million jewel in our thriving Downtown.

The sessions you will attend cover a wealth of topics that will help everyone, from those of you starting a business, to you who are expanding. Rural and women's entrepreneurship is addressed, along with sessions helping you plan for retirement. The best part of the workshop, is that all of this high caliber expertise is free.

Thank you for coming to Merced and we hope you enjoy your visit.

Sincerely,

Michael W. Murphy, Mayor

678 WEST 18TH STREET MERCED, CA 95340

Welcome to Merced.

On behalf of the Greater Merced Chamber of Commerce and all of its members, I welcome you to Merced.

We are the proud home of the University of California, Merced, Merced College, Fresno Pacific University's satellite campus and an excellent system of public and private schools preparing our students for higher education and the workforce.

Located in the Great Central Valley of California we are located between Carmel and Yosemite National Park and near to major city centers.

I want to personally thank State Treasurer Fiona Ma and Assembly Adam Gray for co-sponsoring this very important and timely event. The Small Business Workshop will equip you with the knowledge and skills necessary to navigate through today's complex economic environment. Managing a business effectively is key to attaining independence and securing a bright future for your business.

We are fortunate to live during a time of unparalleled prosperity, in an area of innovation and unlimited opportunities. Our region is experiencing one of the longest economic expansions in its history, fueled by high-tech and life science companies developing cutting-edge technology right here in Merced County.

Merced is a wonderful place to live, work and visit and our community is committed to preserving a special quality of life.

Thank you for coming to Merced, and I commend and thank all of you for your participation and wish for a productive and informative workshop.

I know you will enjoy the time you spend here.



Sincerely,

Manuel Alvarado, President and CEO
Greater Merced Chamber of Commerce



Merced County Hispanic Chamber of Commerce

855 West 18th Street, Suite B

Merced, CA 95340

Office: (209) 384-9537

Email: info@mercedhcc.com

www.mercedhcc.com

June 10, 2019

Dear Friends and Colleagues,

As the President of the Merced County Hispanic Chamber of Commerce, it is my pleasure to welcome you to the Merced Small Business Workshop.

On behalf of the Board of Directors, Ambassadors and staff, we want to personally thank State Treasurer Fiona Ma, Assemblymember Adam Gray, UC Merced, CA SBDC, Small Business Majority, and the Greater Merced Chamber of Commerce for sponsoring this important event alongside us.

We truly believe that Merced is a City on the Rise! With the unemployment rate in Merced County on a downturn, UC Merced's continued expansion, Merced College's anticipated growth, and small business owners showing interest in opening brick and mortar shops in Merced County, now, more than ever, small business resources need to be spotlighted for the entire business community. Our aim is to provide tools to businesses that don't have access to them and clarify business pathways for success.

Financial literacy arms us with the knowledge and skills necessary to navigate today's complex economic environment. Managing money effectively is key to attaining financial independence and securing a bright future for our families.

We thank each of you for your participation today, we hope you have a productive and informative workshop!

With Appreciation,

A black and white photograph of a handwritten signature, which appears to read "Rene Gutierrez". The signature is written in a cursive, flowing style.

Rene Gutierrez, President

Merced County Hispanic Chamber of Commerce



June 10, 2019
10:00am to 1:00pm
Merced
Small Business Workshop Agenda

9:30am *Check In*

10:00am *Welcome Remarks*

10:15am ***CalSavers: Simple Way to Save for Retirement***

11:00am ***Small Business Majority: Access to Capital***

11:45am ***Small Business Development Center: Free Resources***

11:55am ***CalCAP: Loans for Small Business***

12:30pm ***Networking***

Brought to you by State Treasurer Fiona Ma and Assemblymember Adam Gray

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: Bianca Blomquist

Small Business Majority, Outreach, Northern California Territory

Tel: (612) 309-0095 Email: bblomquist@smallbusinessmajority.org



Bianca Blomquist directs outreach operations for Small Business Majority's efforts in the Bay Area and Northern California region. She develops relationships with business organizations and small business owners to empower the voice of small business in California and works with the California Director on national and statewide policy efforts.

Prior to joining Small Business Majority, Bianca served as a legislative aide on Capitol Hill for a member of the House Financial Services Committee and as a legislative representative handling federal healthcare, trade, transportation and workforce issues.

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.