



California State Treasurer Fiona Ma, CPA, Invites you to the

FREE SMALL BUSINESS SEMINAR

Meet & Work with Small Business Experts

Friday, April 5, 2019

9:30am - 12:30pm

(check in begins 9:00am)

Rowland Unified Board Room

1830 Nogales Street
Rowland Heights, CA 91748

Register online at:

<http://bit.ly/SGVSBS2019>
or by calling (916) 653-2995

BROUGHT TO YOU BY

California State Treasurer Fiona Ma, CPA

Representative Gil Cisneros
39th Congressional District of California

State Senator Ling Ling Chang
California's 29th State Senate District

State Assemblymember Phillip Chen
California's 55th Assembly District

Supervisor Janice Hahn
Chair, LA County Board of Supervisors, 4th District

Jeffrey Prang
LA County Assessor



FIONA MA, CPA
TREASURER
STATE OF CALIFORNIA



April 5, 2019

Dear Small Business Seminar Participant:

I welcome you to the San Gabriel Valley Small Business Seminar: "Growing Your Small Business." I am honored to co-sponsor my inaugural seminar with Congressman Gil Cisneros, State Senator Ling Ling Chang, State Assemblyman Phillip Chen, Los Angeles County Assessor Jeffrey Prang, Los Angeles County Supervisor Janice Hahn, and Rowland Heights Unified School District Board President Donna Freedman.

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 agencies/organizations: the Franchise Tax Board (FTB), the Governor's Office of Business and Economic Development (GO-Biz), the Small Business Majority will 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.

In Peace and Friendship,

A handwritten signature in black ink, appearing to be "Fiona Ma", written in a cursive style.

FIONA MA, CPA
California State Treasurer

Congress of the United States
House of Representatives
Washington, DC 20515-0539

April 5, 2019

Greetings:

I want to thank you for participating in the Free Small Business Seminar here in the 39th Congressional District. I also want to thank the Rowland Unified School District for hosting us today. 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 our regional, state, and state-wide representatives to offer you this resource.

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

COMMITTEES
BANKING AND
FINANCIAL INSTITUTIONS
VICE CHAIR
BUSINESS, PROFESSIONS AND
ECONOMIC DEVELOPMENT
VICE CHAIR
EDUCATION
ENERGY, UTILITIES
AND COMMUNICATIONS
GOVERNMENTAL
ORGANIZATION

April 5, 2019

Dear Friends,

I am honored to offer my warmest welcome to everyone participating in the inaugural San Gabriel Valley Small Business Seminar in Rowland Heights, CA. This event serves as an opportunity to not only assist the small businesses in our community but also celebrate them.

As Vice Chair of the Senate Business, Professions and Economic Development Committee, I am proud to support seminars 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 seminar better equipped to grow your business.

Congratulations to everyone involved in making this event possible, and thank you to the participants for taking the time to attend. If there is anything I can assist with, please do not hesitate to call my office at (714) 671-9474.

Sincerely,

A handwritten signature in cursive script that reads "Ling Ling Chang".

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



STATE CAPITOL
P.O. BOX 942849
SACRAMENTO, CA 94249-0055
(916) 319-2055
FAX (916) 319-2155

DISTRICT OFFICE
3 POINTE DRIVE, SUITE 313
BREA, CA 92821
(714) 529-5502
FAX (714) 529-5548



COMMITTEES
VICE CHAIR: BANKING AND FINANCE
VICE CHAIR: ENVIRONMENTAL
SAFETY AND TOXIC MATERIALS
INSURANCE
UTILITIES AND ENERGY

April 5, 2019

Dear Friends:

It is my pleasure to welcome everyone to the 2019 San Gabriel Valley Small Business Seminar.

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 to each of you on a successful event.

Sincerely,

A handwritten signature in blue ink that reads "Phillip Chen".

PHILLIP CHEN
Assemblyman, 55th District





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

April 5, 2019

Dear Friends:

First, a big thanks to California State Treasurer Fiona Ma for hosting this Small Business Seminar in the Fourth District's very own Rowland Heights.

Every day, I see first-hand the critical role small businesses play in LA County. Small businesses create local jobs, generate incredible economic growth, and make LA County a place where people want to live, work, and play.

Since becoming County Supervisor, I've worked hard to cut red-tape and streamline the process in which small businesses win contracts with LA County because I think it's critical for local tax-dollars to support local, small businesses. If you have any questions after the presentation, my Field Deputy Lauren Yokomizo will be happy to help. Also, be sure to check out the LA County Department of Consumer and Business Affairs' website for more great resources.

Sincerely,

JANICE HAHN
Chair of the Board of Supervisors
County of Los Angeles





Assessor

JEFFREY PRANG

County of Los Angeles

April 5, 2019

Dear Friends,

It is my pleasure to support and participate in the San Gabriel Valley Small Business Seminar. 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 seminar, allows you to engage with the experts from different state, local, and non-profit organizations that can assist you with a variety of business related concerns. I encourage you to ask questions and remain connected with the multitude of government services that are provided to you as resources.

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

1830 South Nogales Street
Rowland Heights
CA 91748

(626) 965-2541
FAX (626) 854-8302

www.rowlandschools.org

Office of the Superintendent



Governing Board

Cary C. Chen
Lynne Ebenkmap
Donna Freedman
David M. Malkin
Angelena Pride
Julie S. Mitchell, Ed.D.
Superintendent

April 5, 2019

Dear Business Leader:

On behalf of the Board of Education, we welcome members of the *San Gabriel Valley Small Business Seminar* to the Rowland Unified School District.

We are proud that our passionate educators are embracing new technology and working collaboratively to provide innovative learning for all – for our students, staff, and parents. The Rowland Unified School District (RUSD) has expanded technology resources to both students and families, and our instructional support teams guide engaging, rigorous and relevant instruction in our classrooms. Programs are innovative in the use of technology, focus on college and career readiness, and prepare students to be creative problem solvers.

In RUSD, our high school students have the unique opportunity to explore a variety of industry sectors in our award-winning Career Pathways Program. Classes are highly engaging and students get the chance to select a pathway to help prepare them for their desired field they are interested in. They can select from:

- *Arts, Media & Entertainment*
- *Computer Science*
- *Education and Child Development*
- *Engineering/Construction/Transportation*
- *Hospitality*
- *Finance and Marketing*
- *Health Science and Medical Technology*
- *Public Services*

Working with valuable business and community partners, our students have the opportunity to interact with industry professionals to learn how to network, gain professional skills with an internship, and learn from these mentors at student organized events and presentations. We encourage you to share your expertise, time and talent with our students to help them be successful.

Again, welcome to the Rowland Unified School District and we hope you have an enjoyable Seminar.

Sincerely,

Donna Freedman
President,
RUSD Board of Education

Board Vision: The Rowland Unified School District promotes, expects, and accepts nothing short of excellence. We have a collective commitment to be the best school district in California.

Mission: The mission of the Rowland Unified School District, the progressive international community united in learning, is to empower students so that each actualizes his or her unique potential and responsibly contributes to a global society, through a system distinguished by rigorous academics, innovative use of technology, creative exploration, and nurturing learning experiences.



April 5, 2019
9:00am to 12:30pm
San Gabriel Valley
Small Business Seminar Agenda

9:00am *Check In*

9:30am *Welcome Remarks*

9:45am ***CalSavers: Easy and Simple Way to Save for Retirement***

10:15am ***Franchise Tax Board: Forms of Ownership***

10:45am ***Small Business Majority: Access to Capital***

11:15am ***GO-Biz: Resources from the Governor's Office***

11:45am ***California Pollution Control Financing Authority (CPCFA) presents CalCAP: Loans for small businesses***

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.

Franchise Tax Board (FTB)



Our office coordinates education and outreach efforts that provide tax information to taxpayers, tax practitioners, small business owners, and industry groups throughout California. Our speakers present a variety of tax-related topics, depending on the audience's interest. The more common presentation topics of interest include California tax updates, forms of ownership, and areas of noncompliance.

Small Business Liaison

We develop and provide information to business owners to help them meet their California income tax filing requirements. We participate in small business events throughout the state that provide tax-related information to small business owners and independent contractors participating in the gig economy.

For more information please visit the <https://www.ftb.ca.gov/businesses/share-economy/>.

To contact the Small Business Liaison, call 916.845.4669.

Speaker: Lucius C. Davis III

Franchise Tax Board, Small Business Liaison

Taxpayers' Rights Advocate's Office

Tel: 916.845.3239 Email: lucius.davis@ftb.ca.gov



Lucius C. Davis III is the Small Business Liaison in the Taxpayers' Rights Advocate's Office. He assists with the development of small business education and outreach programs in order to help business owners better understand their income tax requirements and responsibilities. He also provides information about the Franchise Tax Board's (FTB) programs and services that are available to them.

Prior to becoming the Small Business Liaison, Lucius worked in Collections and in Filing in the Business Entities Section as an analyst at FTB. In the private sector, Lucius owned a small business for 10+ years and prior to that, he played professional basketball overseas for 13 years.

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, Southern California Outreach Manager

Tel: 909.816.4236 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.

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.

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: Renee Webster-Hawkins

California Pollution Control Financing Authority, Executive Director

Tel: 916.657.4921 Email: renee.webster-hawkins@treasurer.ca.gov



Reneé Webster-Hawkins has served as the Executive Director of the California Pollution Control Financing Authority since 2013. CPCFA is an independent public agency chaired by the State Treasurer dedicated to steering private capital and public funds towards environmental clean up projects through conduit bond issuances, and offering creative economic development and financing mechanisms tailored to small businesses, specific markets, and state policy objectives.

Ms. Webster-Hawkins has served as an environmental and land use attorney and general counsel in both the public and private sectors, and as an administrator at several state agencies. In those roles, she has been at the drawing table of many successful public-private partnerships to advance California's environmental and economic policy goals, including collaborations between state agencies, local agencies, business and non-governmental organizations. Ms. Webster-Hawkins graduated from Stanford Law School where she was selected as a Public Interest Law Fellow.