



May 13-18, 2013

Small Business: Shaping Our Communities

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Small businesses create jobs and help communities thrive and grow — SFSBW Wisdom Interview with Beth Peterson of BPE Global



The theme of San Francisco Small Business Week 2013 is Small Business: Shaping Our Communities. Over the next month and a half we will be sharing interviews with the entrepreneurs whose small businesses form the bedrock of our communities. They will be sharing their own stories and their thoughts on the important role that small businesses play in our neighborhoods.

Today we hear from Beth Peterson, President of [BPE Global](#).

What inspired you to start your own business?

I always wanted to be a CEO and had asked my CEO to mentor me. We were in the process of securing funding for the company and actually ended up selling the company. My CEO at the time suggested that it was time to start my own company. He spent several hours with me, convincing me that

I was ready and I had a viable business idea. After meeting with him, I started working on the business plan.

What was the best piece of small business advice you've ever received?

Develop a circle of advisers to coach you – these are invaluable resources that provide constructive support of your business. I picked individuals who could coach me on operations, finance and strategy. I set up regular meetings with them so I had to report back on my progress. They were tremendously supportive and made me aspire to accomplish more than I had committed to.

Is there a lesson you learned the hard way that you can share so that other small business owners might benefit from your experience?

It took me a long time to acknowledge that I was doing tasks that were taking me away from the more important tasks such as billable work and sales. It was great to learn how to manage the company's finances, but I should have recognized earlier that hiring someone who was skilled in bookkeeping would bring much more value to the company and allow me to focus on what I do best.

Why do communities need small businesses?

Small businesses allow people to support one another and build communities. Small businesses create jobs and help communities thrive and grow.

Tell us about the impact you believe your small business has had on your community.

My small business has helped my community by increasing jobs and paying taxes. It has also helped the local communities where our employees work.

Small Business Wisdom from Cheryl Burr, owner of Pinkie's Bakery

The theme of San Francisco Small Business Week

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2013 is Small Business: Shaping Our Communities. Over the next month and a half we will be sharing interviews with the entrepreneurs whose small businesses form the bedrock of our communities. They will be sharing their own stories and their thoughts on the important role that small businesses play in our neighborhoods.

Today we hear from Cheryl Burr, owner of [Pinkie's Bakery](#).

What inspired you to start your own business?

I caught myself consistently thinking of how I could run the businesses I worked for better than my bosses... I figured rather than be that annoying know-it-all employee, I should take those ideas and implement them in my own business.

What was the best piece of small business advice you've ever received?

"Never let your employees hold you hostage; everyone is replaceable." In the food industry, lots of turnover is a fact of life, and rather than bend over backwards to keep an employee who wants (or needs) to leave, it's usually best to just move on and keep moving forward.

Is there a lesson you learned the hard way that you can share so that other small business owners might benefit from your experience?

Don't go into business with your friends or family. If you need to have partners, have silent non-managing partners so you can have your vision without having anyone in your way.

Why do communities need small businesses?

In small business, there is usually a person who is accessible behind the brand; and often a meeting place where neighbors feel safe and comforted and where their input and business is appreciated.

Tell us about the impact you believe your small business has had on your community.

Pinkie's has contributed to the community by being one of the businesses in our neighborhood to open and make it a little less seedy and a little more comforting. It's a place where people can come in off of gross Folsom street and feel cozy and taken care of.

Small Business Wisdom Nuggets

For the past months we have been conducting interviews with San Francisco small business owners and experts to glean some of their wisdom and insight to share with you. The San Francisco Small Business Week Committee is pleased to share wisdom from these experts who help the small businesses that shape our communities to succeed. Here are a few of our favorite #sfbizwisdom nuggets from Pinkie's Bakery, Intuit, Semifreddi's, The Wright Consultants and more. You can read all of the full interviews on our [San Francisco Small Business Week Blog](#).

Provide Fanatical Customer Service – Respond quickly to clients. If you don't take care of your customers, someone else will. Strive to give clients more than they expect. Your clients will notice because plenty of companies don't go the extra mile. Happy clients are your evangelists and make the best marketing advocates for future business.

- Bibby Gignilliant, CEO, [Parties that Cook](#)

You can't have all the business, and you don't want all the business.

- Tom Frainer, [Semifreddi's](#)

Don't go into business with your friends or family. If you need to have partners, have silent non-managing partners so you can have your vision without having anyone in your way.

- Cheryl Burr, Owner/Pastry Chef, [Pinkie's Bakery](#)

Embrace failure. Have the courage to take risks and grow by learning from your successes and failures. Winston Churchill noted that "success is the ability to move from failure to failure with no loss of enthusiasm." Let's face it, our greatest lessons often come from those things that did not work. Don't hide the experience- embrace it!

- [Intuit](#)

Be sure to have a very good bookkeeper and or accountant! I see so many entrepreneurs who still want to maintain their own books but the cost to have an expert take care of this time consuming task, is well worth the price and will save you from small, yet costly mistakes.



- Gwendolyn Wright, [The Wright Consultants](#)

Patently work hard, be honest, make good product, and trust that success will follow.

- Christian Noto, Owner, [Jersey Tomatoes and Split Pea Seduction](#)

Be as prepared as possible and plan several months or a year out. Try to imagine the best and worst case scenarios, and plan accordingly.

- Elizabeth Ferber; Community & Government Relations Manager, [Kaiser Permanente](#)

Entrepreneurs need to be on top of their business' financials — SFSBW Expert Interview with Lorena Roman of Working Solutions



Small businesses in San Francisco have a wealth of opportunities to access wisdom and technical assistance from a variety of small business experts who provide one-on-one counseling, technical assistance, and instruction through neighborhood and community-based nonprofit agencies. The San Francisco Small Business Week Committee is pleased to share wisdom from these experts who help the small businesses that shape our communities to succeed.

Today we hear from Lorena Roman, Director of Business Services at [Working Solutions](#) who believes that being on top of your financials is key to your business success.

What role do you play in supporting San Francisco's small businesses?

As the Director of Business Services for Working Solutions, a non-profit micro-lender that provides capital and business advising to the Bay Area's small businesses, I manage the business education program which our borrowers join after receiving a loan with us. This multi-faceted program addresses all areas of business operations from legal to accounting to IT, and it has as a goal to address the challenges our borrowers face. We also connect the borrowers to our network of business owners and advisors, which grows week by week. I personally meet with each individual entrepreneur to assess business challenges and areas of opportunity.

In your years of working with entrepreneurs, what has emerged as the greatest challenge to a small business's success?

Money. Small businesses need money to start or expand operations. Accessing capital through conventional lenders for a business with little or no operating history and limited collateral can be challenging. At the same time, running a business with too much debt given its sales level will hurt the business's cash flow. Entrepreneurs need to be on top of their business' financials.

In your experience, what is the biggest key to long-term success for a small business ?

Surrounding oneself with a competent team that believes in the company's mission will go a long way. Whether these people are employees or advisors, it is important to have team members that can complement the skill-set of the entrepreneur and are committed to the business. It is also important to have a business plan with clear benchmarks and goals. This will not only bring focus to your team, but it will also be a measure of efficiency and business success.

What are some of the most important ways in which small businesses shape communities in San Francisco?

Small businesses are our communities! They reflect the needs of the people that live within those communities and help out by hiring local residents. Business owners take pride in their spaces and strive to maintain their neighborhoods and keep them safe. Creating a thriving environment for small businesses in our communities is a win-win for residents and business owners alike.

As a business owner, you wear a million different hats — SFSBW Sponsor Interview with Vertical Response





San Francisco Small Business Week would not be possible without the generous support of our sponsors. Our sponsors understand the importance of our small businesses and show their support for them every day. We interviewed our sponsor [Vertical Response](#) to learn how their company's marketing products help small businesses grow.

What role does your company play in supporting small businesses?

VerticalResponse Inc. provides a full suite of self-service marketing solutions for small businesses including email marketing, social media marketing, online event marketing, online surveys and postcard marketing. Our mission is to empower small businesses and non-profit organizations to easily and affordably create, manage and analyze their own marketing campaigns. We have more than 100,000 customers and are growing every day!

Running a successful small business is hard work. What are some of the key challenges facing small business owners today?

Lack of time is a big challenge for small businesses. As a business owner, you wear a million different hats. You don't have the luxury of spending hours every day marketing and promoting your company, even though you know it's essential to acquiring and retaining customers. So, juggling priorities and finding the time to focus on marketing is a huge hurdle.

What is the best piece of small business advice you would like to share with our readers?

When it comes to marketing, don't feel like you have to do everything and be everywhere at once. This rings especially true with social media. There are so many different platforms out there – Facebook, Twitter, LinkedIn, Pinterest, Instagram, Tumblr, Vine ... It's so easy to get overwhelmed. The key is to figure out which network most of your customers are active on, and focus on sharing great content and building your following there first. If you're B2C, that might be Facebook. But if you're B2B, maybe most of your leads are on LinkedIn.

What is the next big thing that will shape small business?

Keeping an eye on social media and your engagement with your customers and prospects will be huge. Are they reading your emails? Make sure you're testing the best possible subject lines and content that your recipients actually want. Are they looking for you on Facebook or Twitter or LinkedIn? Be there. And if your business is local, make sure your local page on Google+ is the best that it can be. For small businesses, it's all about being visible online and being engaging from here on out.

What is one success story of your business or a product supporting a small business?

One of our favorite customers is Pet Camp, a daycare and staycare facility for dogs and cats right here in San Francisco. Pet Camp uses VerticalResponse to send email newsletters and updates to its 6,000-plus email list once or twice a month, sharing community news, topical reminders, contests, special events and promotions. Email also has been a successful way for Pet Camp to easily tie all their outbound online communications together and direct readers to various parts of their website or blog posts, to its Facebook page and/or its Twitter feed. The VerticalResponse dashboard shows how many people are opening their emails and clicking on which links, which helps the company discover what types of content resonate best with their subscribers and continuously improve.

"We've been a loyal VerticalResponse customer for six years (that's 42 dog years!), and things have never been better," said co-owner and senior counselor Mark Klaiman. "Our campers love hearing from us and VR makes it happen."

Small businesses make the world go around and are the heart of any community — SFSBW Interview with Gwendolyn Wright of The Wright Consultants

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pleased to share wisdom from these experts who help the small businesses that shape our communities to succeed.

Today we hear from Gwendolyn Wright of [The Wright Consultants](#).

What inspired you to start your own business?

In my previous career I enjoyed working as a Private Banker but the industry was changing with so many of the big banks gobbling up the small Private Banks. Being on the lending side of the bank I was used to operating independently and entrepreneurially managing a portfolio of clients including many small business owners and entrepreneurs. When the bank I was working with at the time went through yet another round of buyouts and new ownership I knew it was time to for me to make a change. I had learned from direct experience there were so many small business owners who wanted and needed to have a better understanding of the financial side of their company. They needed someone to be a part of their team as a coach and a guide. This is who I decided to help and the rest is history.

What was the best piece of small business advice you've ever received?

"Count on perseverance, flexibility and best friends to get you through the good times and the not so good times."

Is there a lesson you learned the hard way that you can share so that other small business owners might benefit from your experience?

Be sure to have a very good bookkeeper and tax accountant! I see so many entrepreneurs who still want to maintain their own books but the cost to have an expert take care of this time consuming task is well worth the price. Plus it can save you from costly mistakes. I have been audited in the past and let me tell you it's no joke. The competency of your accountant and bookkeeper can help or hinder the outcome.

Why do communities need small businesses?

Small businesses make the world go around and are the heart of any community. Globally small businesses provide the neighborhood services and products need by those who live and work in the community. From local food like fresh baked goods and farmers market veggies to clothing and jewelry, from mani/pedis, haircuts and facials to pet sitters and vets, from fine art galleries to home re-modelers and plumbers to web designers and the guy who fixes watches-these products and services are all provided by small businesses. What would we do without them? I so love this community and I am privileged to work here every day!

Tell us about the impact you believe your small business has had on your community.

I am gifted at starting and growing businesses at an accelerated pace having generated \$1,750,000,000 in gross income during my business consulting career, creating and maintaining 8,500 jobs. Moreover I have authored, reviewed and edited over 3000 business plans, marketing plans and financial plans. I have coached over 3,600 entrepreneurs and helped with access to over \$80 million in capital to the SME community. I love what I do!

Have the courage to take risks and grow by learning from your successes and failures. — SFSBW Sponsor Interview with Intuit



San Francisco Small Business Week would not be possible without the generous support of our sponsors. Our sponsors understand the importance of our small businesses and show their support for them every day. We interviewed our sponsor [Intuit](#) to learn how their company works to help our small businesses thrive.

What role does your company play in supporting small businesses?

Our mission is to be a premier innovative growth company that improves the lives of our small business customers so profoundly, that they can't imagine going back to the old way

Running a successful small business is hard work. What are some of the key challenges facing small business owners today?

One of the primary challenges facing small business owners is establishing a steady income. This is easier said than done, but is more manageable with a strong business plan. Problems like bad debts and slow collection can plague a promising business lacking the proper business plan.

What is the best piece of small business advice you would like to share with our readers?

Embrace failure. Have the courage to take risks and grow by learning from your successes and failures. Winston Churchill noted that "success is the ability to move from failure to failure with no loss of enthusiasm." Let's face it, our greatest lessons often come from those things that did not work. Don't hide the experience- embrace it!

What is the next big thing that will shape small business?

Although the mobile movement is already underway, we have simply scratched the surface of what is to come. IDC has predicted that tablet adoption by U.S. companies with fewer than 99 employees will grow from 4.9 million to 10.4 million tablets during 2013. Tablets are a natural fit for small business owners based on their capabilities, and Apple's iPad has been the most popularly adopted. We believe that by 2020, mobile products will make up the majority of Intuit's revenue.

What is one success story of your business or a product supporting a small business?

During the month of December, Intuit granted 15 wishes for small businesses. One particular story revolved around a linen service from Georgia. The company's delivery van had gone up in flames rendering them unable to properly provide service to their customers. As a result, one of the company's employees learned of Intuit's campaign, and reached out regarding the crisis they had suffered. Intuit responded by helping them fund the purchase of a new van so they can get their business back on the road.

Small Business Wisdom from Sarah Dvorak, owner of Mission Cheese



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Today we hear from Sarah Dvorak, owner of [Mission Cheese](#).

What inspired you to start your own business?

Farmers & Cheesemakers. People working tirelessly to fix our food system and those who support them in this journey are the people that inspired me to open Mission Cheese.

What was the best piece of small business advice you've ever received?

"Good businesses do what other businesses know they should, and don't." This simple statement is relevant to every decision made in a business, whether it's ingredients, how to treat employees, how to interact with the community...everything.

Is there a lesson you learned the hard way that you can share so that other small business owners might benefit from your experience?

There are so many, but I think the most valuable in the very beginning is not to run out of cash. This is so obvious, but it requires lots of forecasting & work in spreadsheets, but it will allow you to avoid a serious amount of stress. Talk to investors if you need to push payments out to a more comfortable place...they want you to succeed!

Why do communities need small businesses?

I believe communities need small businesses for many reasons, but I will choose 3 that are really important to Mission Cheese.

- 1) To support other businesses/producers doing good things. I love paying our vendors because they are doing/creating amazing things. In doing this we help them provide...
- 2) Jobs! Communities need good jobs where people feel important & that their opinions matter.
- 3) A gathering place. Communities need common space to come together & get to know one another, share

stories, & become friends.

Tell us about the impact you believe your small business has had on your community.

I'd like to think that Mission Cheese has familiarized it's customers with some amazing domestically produced cheeses as well as small production (CA produced) wines & brews and as a result has boosted the sales of small artisan producers. I also seen many beautiful friendships formed...and what is community without friends?

The Secret to San Francisco's Small Business Success

San Francisco is a world-class city. One reason it is called this is because of the natural beauty that we find all around us and just across our bridges. But, it's also considered a world-class city because of our unique and vibrant neighborhoods and the merchants that make them places we all want to revisit time and time again. The businesses that shape our communities range from iconic, family-owned businesses with roots in the gold rush to diverse, new start-ups determined to change the world with their innovative products and artisanal creations.

Thank you to all of our small businesses who make San Francisco a world-class city!

But who helps our small business community stay vibrant? You may not know this, but San Francisco's network of behind-the-scenes nonprofits, community groups and city agencies is also world-class. They provide inspiration, education and access to funding to allow so many of our creative citizens to be successful when they start and grow their small business. We may all take having access to an [Office of Small Business](#) for granted, but very few cities have one.

The secret to San Francisco's Small Business success is the world-class network of organizations dedicated to the success of San Francisco small businesses.

Real leadership and community input has led to unique programs and collaborations that just don't exist anywhere else. Take [sf.citi](#), for example, an organization that leverages the power of the tech community to form new ideas to make San Francisco a better place to do business. The [San Francisco Economic Development Alliance](#) is a hard-working collaboration of nonprofit organizations focused on strengthening and coordinating support for small and micro businesses. This type of collaboration does not exist in most other cities.

During San Francisco Small Business Week we want to make sure you know how many organizations are dedicated to small business success. We want to thank them for their part in making San Francisco a world-class city! Check out our list of San Francisco City Agencies, nonprofits and community groups that work for you every day!

We want to hear from you! How has one of these resources been helpful you?

What type of help do you need? Let us know on our [facebook page](#) or [twitter](#)!

Small Business Wisdom from Don Weil of SCORE



Small businesses in San Francisco have a wealth of opportunities to access wisdom and technical assistance from a variety of small business experts who provide one-on-one counseling, technical assistance, and instruction through neighborhood and community-based nonprofit agencies. The San Francisco Small Business Week Committee is pleased to share wisdom from these experts who help the small businesses that shape our communities to succeed.

Today we hear from Don Weil, chairman of [SCORE](#) for San Francisco, Marin and San Mateo counties.

What role do you play in supporting San Francisco's small businesses?

I am the chairman of SCORE for San Francisco, Marin and San Mateo counties. We are all volunteers who provide free, one-on-one mentoring one hour at a time. We also provide a series of very low cost workshops. All of our mentors

have had or are having very successful business careers and want to give back some of our expertise.

In your years of working with entrepreneurs, what has emerged as the greatest challenge to a small business's success?

1. Finding money to support the businesses
2. A lack of general business skills
3. A lack of understanding the hard work involved in starting and running a small business

In your experience, what is the biggest key to long-term success for a small business ?

As always, success depends on the quality of the entrepreneur – his/her drive, skills (managerial, marketing, financial and technical), having a good idea and being willing to adapt that idea to what the market wants.

What are some of the most important ways in which small businesses shape communities in San Francisco?

They provide role models for others to follow. They exemplify what is one of the core characteristics of the United States – the ability to succeed.

Small Business Week Sponsor Interview with Kaiser Permanente



San Francisco Small Business Week would not be possible without the generous support of our sponsors. Our sponsors understand the importance of our small businesses and show their support for them every day. We interviewed Elizabeth Ferber, Community & Government Relations Manager for our sponsor [Kaiser Permanente](#) to learn how her company works to help our small businesses thrive.

What role does your company play in supporting small businesses?

At Kaiser Permanente we're dedicated to the concept of total health, and that extends to the health of our communities. By supporting small, local businesses in San Francisco whenever possible, Kaiser Permanente is helping to keep the many unique, commercial districts and "main streets" of our vibrant city dynamic and active.

Running a successful small business is hard work. What are some of the key challenges facing small business owners today?

Some of the key challenges facing small businesses today include understanding how to navigate health care coverage and also how to provide the best options for employees. At Kaiser Permanente we're committed to the concept of universal coverage and making health care accessible to everyone.

What is the best piece of small business advice you would like to share with our readers?

Be as prepared as possible and plan several months or a year out. Try to imagine the best and worst case scenarios, and plan accordingly.

What is the next big thing that will shape small business?

Being innovative and flexible have always been important to running a small business. No matter what happens in the future, there are some basics that will always remain true. No doubt, being able to provide health care coverage for employees will also be a very important component to shaping small businesses in the years to come.

What is one success story of your business or a product supporting a small business?

Locally in San Francisco, Kaiser Permanente looks to support small businesses within the city limits. We buy produce from local vendors such as Bi-Rite and support farmers' markets when we can. Our farmers' market booth displays are always a hit, and when we're able to give away apples or oranges, visitors always walk away with a smile and something healthy in their pockets.

Small Business Wisdom from Gregory Johnson, co-owner of Marcus Bookstore



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Today we hear from Gregory Johnson, co-owner of [Marcus Bookstore](#), the oldest black bookstore in the nation.

What inspired you to start your own business?

In 1960, Drs. Julian and Raye Richardson founded Marcus Books because they felt a need for Black people to be the owners of the treasures of their intellectual heritage.

What was the best piece of small business advice you've ever received?

Include humanity in your purpose.

Is there a lesson you learned the hard way that you can share so that other small business owners might benefit from your experience?

Adapt without losing your principles.

Why do communities need small businesses?

Small businesses are more concerned with the needs of people, whereas corporations tend to revere money over the needs of people.

Tell us about the impact you believe your small business has had on your community.

Our small business has been a pillar of Black integrity in the mind of the community, a virtual compass for knowing "which way is up." We have received international accolades for our legacy of bringing education and literature to the community.

Small Business Wisdom from Bibby Gignilliat, CEO, Parties that Cook



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Today we hear from Bibby Gignilliat, CEO of [Parties that Cook](#). Founded on the concept that nothing brings people together better than cooking, Parties that Cook offers classic hands-on cooking parties for private celebrations as well as specialized events designed for corporate team building.

What inspired you to start your own business?

Thirteen years ago, I was working as a marketing manager for Williams-Sonoma, Inc. One day, in a boring meeting on linear regression programming, I had a blinding glimpse of the obvious – I needed to leave my corporate job to “feed my soul” and fulfill my lifelong dream of attending professional cooking school. After graduation, I taught cooking classes at various San Francisco cooking schools and was eventually asked to lead a culinary team building event in a private home for 40 international businessmen in town negotiating a deal. Throughout the evening, I saw the businessmen go from timid to raucous and I knew right then that I was onto something. Subsequently, I launched Parties That Cook, a mobile culinary events company that stages hands-on cooking parties and corporate team building events in four cities.

What was the best piece of small business advice you've ever received?

Provide Fanatical Customer Service – Respond quickly to clients. If you don't take care of your customers, someone else will. Strive to give clients more than they expect. Your clients will notice because plenty of companies don't go the extra mile. Happy clients are your evangelists and make the best marketing advocates for future business.

Is there a lesson you learned the hard way that you can share so that other small business owners might benefit from your experience?

Choose business partners carefully, or better yet, go it alone and hire loyal employees and contractors. Partnerships are like marriages – they take work – even more so if you don't see eye-to-eye on the direction and success of the company. In an ideal partnership situation, priorities, objectives and business roles are outlined upfront. Hire an attorney to draft a partnership agreement (like a prenuptial agreement in marriage) and clearly spell out all exit scenarios in case it fails. Ideally you and your partner should each have an attorney so that your interests are protected.

Why do communities need small businesses?

Communities need small businesses because we provide jobs for many people, support other local businesses and we give back to the community. At Parties That Cook, we provide many jobs for those in low income neighborhoods.

Tell us about the impact you believe your small business has had on your community.

- Giving back is a very important component of our company culture. We give back in the following ways:
- Every year we stage a fully donated event to a charitable organization – the charity in turn, charges for the event and keeps the proceeds. We have raised as much as \$27,000 at one of these events and the guests often claim that it is way more fun than a ho-hum typical fundraiser with seated dinner.
- We offer a product called Cooking with Kindness where corporations can cook a meal for a local shelter under our guidance
- Each year we donate cooking classes, recipe deck cookbooks and other merchandise to over 50 charitable organizations.
- We donate unused produce to a charity that feeds the homeless and our used cooking oil gets re-purposed as fuel.
- I sit on the board of a non-profit called Women's Initiative – they provide education and micro-loans to low-income women who want to start their own businesses.
- I also mentor budding entrepreneurs by speaking on panels and providing one-on-one guidance

Small Business Wisdom from Giulietta Carrelli of Trouble Coffee



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Today we hear from Giulietta Carrelli, owner of [Trouble Coffee](#), who turned a sleepy block in the Outer Sunset into one of San Francisco's burgeoning neighborhood commercial corridors.

What inspired you to start your own business?

I can't work for anybody else. I've worked at coffee shops since I was 16 and I've always wanted to be the owner of my own shop. I like creating jobs for other people that are a good environment and this gives them the right kind of opportunity. Right now I'm happy to have done that for six full-time employees and two part-timers.

What was the best piece of small business advice you've ever received?

Patience. Lots of patience and to be a good boss to yourself. In the beginning I worked this shop all by myself and I even lived inside. I had to give myself time off and pay and it drove me to succeed because I needed to take care of me first.

Is there a lesson you learned the hard way that you can share so that other small business owners might benefit from your experience?

Patience again. I learned to respect two dollars. If somebody came in and spent \$2 even if it took me 2 hours to earn it I was appreciative. We used to make \$30 a day and that's what I needed to survive so having it be \$32 mattered.

Why do communities need small businesses?

Small businesses give people hope because its people just like them that are creating amazing things. People say "Oh, they're doing this I can do this too". We have a manifesto at Trouble Coffee that is all about creating your own world, taking responsibility and believing in yourself and others to create community. If I could do it, anyone could do it. I knew that I could bring people together and I think that when people saw that you saw a whole neighborhood inspired to do it after me. If I could do it so could they.

Tell us about the impact you believe your small business has had on your community.

The Sunset needed a place to come together. I didn't live in the Sunset but I moved here. I got my degree in demography so I studied the neighborhood for a couple years before I moved. I saw how many surfers were in the water, I saw that there were people in laundromats and other businesses but there were still all these empty storefronts. What I did was create a hub, a very very small place so that people could stand close to each other — so much so that it would be rude if they didn't say hello. My second space in Hunter's Point is even smaller — half the size and I want people to have to get really close. I introduce people and I think that everyone just came together. The sunset proves that we stick together in the fog and when the sun comes out we really come together and quit our jobs.

Highlights from Small Business Week 2012: Albert Dixon of the San Francisco Small Business Development Center



San Francisco is home to thousands of vibrant small businesses and also hosts a wealth of resources and organizations that offer services to help these businesses achieve their vision. As we get closer to Small Business Week 2013 we will be sharing some of our favorite highlights from last year including interviews with entrepreneurs and the organizations that serve them.

Today we look back on our interview with [Albert Dixon](#), Director, [San Francisco Small Business Development Center](#) (SBDC).

How does the SBDC help small businesses?

The SBDC provides free, professional consultants for one-on-one, confidential sessions to help entrepreneurs launch, grow, and better manage their businesses. We also provide low-cost classes mainly taught at the [SBA's Entrepreneur Center](#).

Is SBDC for start-ups as well as existing businesses?

Given the spectrum of resources here in San Francisco, our Small Business Development Center — and remember we're one of over 1,100 SBDC locations nationwide — focuses on folks who are ready to launch their businesses or are already in business. And by "ready to launch," I mean they already have a business plan, they are perhaps seeking capital, and they are ready to start doing business. That's where we come in to provide assistance. If they are pre-venture, we tend to refer them to other resources, our partners in the [San Francisco Economic Development Alliance](#) as well as our sister SBA program, [SCORE](#).

Do you have statistics to illustrate the impact of the SBDC program?

SBDC's nationwide, through surveys, have shown to have a tremendous return on investment. Every dollar invested in SBDCs has returned benefit to small businesses and the economy of at least eighteen dollars. We measure our success in terms of capital formation, increase in sales, and increase in employment.

Here in San Francisco, we see over 600 clients each year for one-on-one counseling, and last year generated over \$13 million in increased sales among those clients.

That's amazing, Al. How many years have you been in this position?

I just completed ten years. April 1st was my ten-year anniversary.

Congratulations! How many San Francisco Small Business Week celebrations have you attended?

I've attended every one of them. In fact, the SBDC invented the restaurant piece of the program and has been heavily involved in Small Business Week throughout the years.

What motivates you to work with small businesses?

I'm motivated by the importance of small businesses to the economy of this country and to the state and particularly here in San Francisco and the Bay Area. Small business is the driver for employment. It's the driver for economic growth. Also, it helps improve the quality of life in the City.

If you think about San Francisco, and most of us who live here think of the City not only in terms of the Financial District and Fisherman's Wharf — which visitors see — we also think about the neighborhoods. And when you think of those neighborhoods, the defining character and quality of life in those neighborhoods are determined by the merchants and the small businesses. Small businesses not only support the economy, they also help us define the wonderful uniqueness that is the Bay Area. Small businesses increase the quality of life for all of us.

What do you think the outlook is for Small Business going forward?

Capital is still an issue. The credit markets are still tight. Capital is the lifeblood to grow the business. Also, we're in a demand-constrained economy. As a result, we need to help the economy generate the demand that small businesses need to grow. We need to focus on the true job creators — small businesses that happen to be the kinds of clients we work with here at the SBDC. Then we could make the proper investments in the kinds of things that will stimulate the economy by simulating small business.

Thanks, AI. Is there anything else you want to add?

I congratulate the award winners this year, and let's all keep working toward that end of helping small business in San Francisco.

Highlights from Small Business Week 2012: Azalina Eusope, Azalina's



San Francisco is home to thousands of vibrant small businesses and also hosts a wealth of resources and organizations that offer services to help these businesses achieve their vision. As we get closer to Small Business Week 2013 we will be sharing some of our favorite highlights from last year including interviews with entrepreneurs and the organizations that serve them.

The story of [Azalina's](#) success began almost twenty years ago in Malaysia. The daughter of a family of fifth-generation street vendors, she was facing a life of backbreaking work. She knew she wanted a better destiny for herself. At only fifteen years old, she managed to pay for culinary school tuition by working long hours on the family business. Focused and committed, she graduated at the top of her class and won a scholarship for two years of training at Raffles Hotel's restaurant in Singapore, which is considered the most prestigious in South East Asia. She then became a well renowned pastry chef and worked in six different Asian countries.

Azalina came to [Women's Initiative](#) in 2008 wanting to open an international restaurant but, thanks to the business classes and her research work, she soon decided to abandon the idea because of excessive competition and costs. She then developed the idea of opening a catering business and started to work for a catering company to acquire more knowledge of the business. By 2010, she says, she "jumped on the rising street food wagon trend" making traditional Malaysian food. In these last two years she has expanded her business offering catering services, teaching cooking classes and selling products to five Whole Foods stores in the Bay Area. "Challenges excite me, they make me stronger; but it's always good to stay back and rethink", she says, when talking about her path to opening a business. Her ambition combined with a healthy dose of realism resulted in her being featured in Bon Appetit Magazine and starting a series of classes at Macy's. "When I first arrived in this country, I did not speak a word of English and could not find a job. Now I feel like I have arrived. I walk down the street and people recognize me," she stated. A great help in her business journey came from her children. A single mother of two kids ages 9 and 11, she tells how they gave her the strength and the courage to continue pursuing her dream. What makes her most proud, she tells, is being an example of success for her kids.

Azalina is thankful to Women's Initiative's Simple Steps program, which provided her with support in writing her business plan. "Having a business plan is so crucial. You need to have a game plan in writing, because the ideas you have in your head change continuously. A business plan is the map of my journey and helps me make the right decisions," Azalina stated. During this journey of courage and hard work, she secured her and her kids' financial future, and has hired two cooks and two helpers. She plans to hire three more culinary school graduates in the next few months and, when asked what her next steps are, she confidently says:

"Food is my passion. My business has my name, Azalina, because through food I tell a story about myself and Malaysia, and I would like to tell this story to as many people as possible. I would like to focus more on the packaged products I offer: five years from now, I want every store in the United States to sell Azalina's products."

Highlights from Small Business Week 2012: Interview with Holly Anderson, The Service Worker's Acupuncture Project (SWAP)



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A California native, Holly dedicated much of her early career to serving marginalized communities in the Bay Area and pursuing social justice through non-profit work. Health problems led her to seek relief in traditional Chinese Medicine, and she was inspired to pursue a career as an Acupuncturist. As a service worker and a

non-profit employee, she realized how expensive and unaffordable many acupuncture clinics are, and the seeds of her business idea were planted. She worked her way through school at the American College of Traditional Chinese Medicine in Potrero Hill moonlighting as a barista. After earning her Master of Science, she continued working full-time at a cafe while completing the Simple Steps course and for two more years while she began her business. During this time the recession hit hard, adversely affecting Holly and those closest to her. However, her hard work paid off, and the Service Workers Acupuncture Project is thriving!

The [Service Worker's Acupuncture Project](#) (SWAP) is an affordable, community-style clinic in the heart of San Francisco's Mission District. SWAP's goal is to provide affordable, effective acupuncture treatments to service workers. At SWAP, Holly serves at least 150 return clients, over 30 of whom come in weekly or bi-monthly for much-needed treatments. The treatments include a mixture of acupuncture, cupping, massage and herbal remedies.

After coming up with the idea for a community-style acupuncture clinic, Holly took the Women's Initiative Simple Steps course, which had come highly recommended from classmates. Because of Simple Steps, she was able to set up her website, organize her legal structure, and learn vital bookkeeping skills. She enrolled in the course with her best friend, a florist, who had run into many of the same barriers to starting her own business. While taking the course, Holly loved working with women whose ambitions blurred the lines between entrepreneurship, art, community and wellness, as hers do.

Holly is ecstatic that, thanks to her hard work and the unfailing support of her family and friends she is finally able to do what she loves full-time. Not only can she adequately support herself, but she is earning more than ever before! She is proud of her financial savvy and ability to do her own taxes. But mostly, she is proud that she can make an important contribution to a community she understands and appreciates: those who dedicate their time to serving others.

Since completing the Simple Steps course and starting her business, Holly says that SuccessLink has afforded her not only support and access to important information concerning legal and financial concerns, but the peace of mind that comes with being connected to a community. Participating in SuccessLink also granted her the opportunity to apply for, and win, the 2011 Amy Doppelt Business Growth Grant, which helped her to expand her supply of herbal Chinese remedies and financially stabilize her business.

Small Business Wisdom from Paul Terry

Small businesses in San Francisco have a wealth of opportunities to access wisdom and technical assistance from a variety of small business experts who provide one-on-one counseling, technical assistance, and instruction through neighborhood and community-based nonprofit agencies. The San Francisco Small Business Week Committee is pleased to share wisdom from these experts who help the small businesses that shape our communities to succeed.

Today we hear from Paul Terry, business planning coordinator at [Renaissance Entrepreneurship Center](#), who believes that one of the keys to success is making a life-long commitment to education.



What role do you play in supporting San Francisco's small businesses?

I've supported small businesses for more than 25 years as an independent business consultant and owner of [Paul Terry & Associates](#) with skills that I developed from launching my own food, distribution and training businesses in San Francisco. I am also the business planning coordinator and primary instructor at the Renaissance Entrepreneurship Center. I was one of the initial developers of Renaissance Entrepreneurship Center's entrepreneurship program, business incubator, and business support program.

The role I play in supporting small businesses involves teaching, empowering, and encouraging entrepreneurs to start and grow businesses. The training and consulting helps people build their confidence and access the resources they need to be successful in business.

As a small business consultant in private practice, I work with 25-30 businesses each year to facilitate growth and transition, to build effective partnerships, and to implement strategic planning solutions. Over the years, I've taught 7,500 entrepreneurs, and I've supported over 600 small businesses.

In your years of working with entrepreneurs, what has emerged as the greatest challenge to a small businesses success?

One of the biggest challenges relates to maintaining balance. New business owners need to recognize that their entrepreneurial skills – their ability to get the business up and running – need to be in line with the complexity of the business model. They need to hone their skills, tap into their confidence and develop the scale of business that makes sense for who they are at a particular time. New skills are then required on an ongoing basis as the business grows in size and complexity.

Another challenge facing new businesses involves joint ventures and business partnerships. If the business partners fail to clearly define the relationship at the early stages, problems quickly emerge and often create disruptive conditions as the business grows.

A third challenge for a new business occurs when the entrepreneur attempts to transition from a full-time job — working for someone else — to working in a business that is not immediately profitable. People need to be realistic about the appropriate amount of capital they need launch and grow to profitability.

The common thread – and the reason people come to me – is that they are stuck. They need a better framework for making educated decisions and they need access to the appropriate mentors, advisors and associates for advice and direction.

In your experience, what is the biggest key to long-term success for a small business?

Businesses that have been around for a long time survive and thrive because they provide very good services to established clientele with fair terms and conditions. Long-term success also requires being nimble enough to adapt to new markets, emerging trends, and new technologies.

There are macro and micro competitive forces that can undo a successful business. It is key to make a life-long commitment to education, strategic thinking, and new skills development.

What are some of the most important ways in which small businesses shape communities in San Francisco?

Small businesses define the character of our neighborhoods in San Francisco. The appropriate mix of small businesses enriches and energizes a particular area, which attracts tourism and inspires residents to shop locally. Small businesses invest in their communities by hiring locally, engaging in local politics, donating to nonprofits, building parklets and other community spaces, and doing all the critical things that make our neighborhoods more enjoyable. Small businesses are the advocates of local development and define the flavor and culture of this city – with “pop-ups”, food trucks, trunk shows and an involvement in the local areas where they live, work and play.

Highlights from Small Business Week 2012: Interview with Sharon Miller, CEO of Renaissance Entrepreneurship Center



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This week, we share our Small Business Week 2012 interview with Sharon Miller, CEO of [Renaissance Entrepreneurship Center](#).

What is the Renaissance Entrepreneurship Center, and how does it help small businesses?

Renaissance's goal is to transform lives through entrepreneurship. We provide emerging and established Bay Area entrepreneurs with the training, support, resources, and networks they need to create thriving small businesses that can compete in today's economy.

Renaissance works with entrepreneurial women and men throughout the lifecycle of their small business – from idea feasibility to business preparation, launch, and growth. Our comprehensive services make it possible for individuals to enter Renaissance at any stage of their business development and access the precise support they need.

Renaissance's headquarters is South of Market where we have training classes, skills building workshops, a Women's Business Center, a speaker series and an onsite small business incubator where we provide low cost office space and business support services to 26 businesses. We also have a another San Francisco site in Bayview-Hunters Point where we serve local and emerging and established entrepreneurs from the Bayview-Hunters Point community with an emphasis on the Third Street Corridor.

What is the best part of your job?

The best part of my job is working with entrepreneurs. I am inspired, on a daily basis, to see people take their ideas, turn them into businesses, and create economic independence on their own terms.

Renaissance has been around for some time. Can you tell us how many people the organization has helped over the years?

Renaissance has been around since 1985, and during that time, we've worked with over 21,000 entrepreneurs. They in turn have started over 6,500 businesses and have created over 12,000 jobs. It is clear that small business ownership is making a huge impact on our economy.

What is your favorite part of Small Business Week?

I have two favorite parts of Small Business Week. The Flavors of San Francisco event is great because it is a huge celebration of small business. I also really enjoy the Small Business Conference, because it's great to be with so many entrepreneurial speakers in a dynamic learning environment and have so many of San Francisco's invaluable resources in the same place on the same day.

Do you have one particular memory from a past Small Business Week that you cherish?

Last year I won the U.S. SBA Women's Champion of the Year Award. That was tremendously exciting and gratifying.

Thank you, Sharon!

Highlights from Small Business Week 2012: Interview with Sarah Dvorak, Mission Cheese



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Sarah Dvorak knows cheese. Hailing from Wisconsin but living in San Francisco, Sarah found herself happily living in a food lovers' city. She knew she wanted to share her roots with this gastronomically intelligent crowd, but wasn't exactly sure how.

After watching a few years tick by at her corporate job, she decided to quit and learn as much as she could about cheese and cheese production. She embarked on a year-long journey to sample artisan and farmstead cheeses, to get to know the farmers, and to learn the process from the families that make up America's heartland.

As her respect for cheese and cheese production grew, Sarah knew she had found her calling. She set her sights on opening an artisan cheese shop in the Mission, but there was a problem: Sarah couldn't get financing to start her business.

Sarah went to the [San Francisco Small Business Development Center](#) for resources and assistance. There she was introduced to [Working Solutions](#), a local nonprofit small business lender, who helped Sarah secure financing for her business. Working Solutions provided the \$25,000 loan Sarah needed for working capital, equipment and leasehold improvements. Because of the loan, Sarah was able to open Mission Cheese on April 13, 2011. Since opening, 7 new jobs have been created.

"Mission Cheese is a space where the community can come to enjoy and celebrate the abundance of American artisan and farmstead cheeses," said owner Sarah Dvorak. "This project wouldn't have been possible without the \$25,000 loan from Working Solutions."

For more information about Mission Cheese, visit www.missioncheese.net.

About Working Solutions

Working Solutions is a nonprofit organization dedicated to providing entrepreneurs with the access to capital and resources they need to grow a successful business. Visit our website www.tmcworkingsolutions.org.

Highlights from Small Business Week 2012: Interview with Emily Gasner, Working Solutions



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This week, we share our Small Business Week 2012 interview with Emily Gasner, Executive Director of [Working Solutions](#).

Emily, please tell us about Working Solutions mission what you do to you help San Francisco small businesses?

Our mission is to advance local entrepreneurship. We do that by providing microloans in combination with business coaching, mentoring, and advising. We invest in the success of local businesses. We provide microloans of \$5,000 up to \$50,000 for businesses that are ineligible for a bank loan that want to get started or grow. We combine loans with education and mentors to help springboard businesses forward so they can create jobs and

be successful.

Tell us about Working Solutions role with the San Francisco Loan Program.

Working Solutions administers the City of San Francisco's Revolving Loan Fund. Through the City, we have funds available at a special interest rate of 4%-6% that we lend out to businesses that are starting or growing and that are going to be creating at least one new job. Working Solutions is in charge of administering the funds and deciding which businesses will receive the loans.

Working Solutions just celebrated a big milestone, correct?

Yes! We celebrated because we just funded our 100th microloan to a business called [Harrington's Galleries](#) in San Francisco's Mission District. It was a fun celebration with all of our community partners, donors, staff, volunteers, and board members to celebrate the mission of advancing entrepreneurship.

What is the best part of your job?

The absolute best part of my job is helping small businesses to be successful. The main thing is just walking down the street in San Francisco and seeing the different businesses that Working Solutions has had a major role in supporting with funding and education. Or walking into Whole Foods and seeing a shelf with five different products that were funded and supported by Working Solutions. Or getting to know the small business owners and hearing stories about their successes and how they are creating new jobs and their

enthusiasm and energy for their businesses.

What is your favorite part of Small Business Week?

My favorite part is connecting with small businesses and helping get the word out about Working Solutions and the [San Francisco Economic Development Alliance](#) and the resources we all provide for small businesses. It is a wonderful variety of networking events. I enjoy seeing the small businesses, the bankers, the other non-profit organizations that serve small businesses. It's a great opportunity to highlight the small business sector, which is such a huge part of what San Francisco is all about and what makes San Francisco so special.

Save The Date for San Francisco Small Business Week 2013!

San Francisco Small Business Week (SF SBW) is a partnership that honors and supports San Francisco's small businesses through a week-long series of celebrations, workshops, and networking events that inspire, educate, and connect the business community. SF SBW is part of a nationwide celebration of small businesses and entrepreneurs.

This year's SF SBW will take place from May 13 – 18, 2013, beginning with [Flavors of San Francisco](#), Monday, May 13, 2013, 5:30 – 7:30 p.m. at the City View Room in the Metreon. The Small Business Conference will happen on Wednesday, May 15, 2013 at San Francisco State University Downtown Campus. Additional events will be announced closer to the event.

The ninth annual SF SBW celebration is produced in partnership with the [U.S. Small Business Administration](#), the [San Francisco Mayor's Office](#), the [Small Business Commission](#), the [San Francisco Chamber of Commerce](#), and the [Golden Gate Business Association](#).

Mark your calendars and visit this blog frequently for information and updates about SF SBW 2013!

For more information on San Francisco Small Business Week 2012 please review last years website [here!](#)

For information on sponsoring San Francisco Small Business Week 2013 please contact Adam Straus at adam@strausevents.com.

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To all of our sponsors we extend our deepest gratitude for making San Francisco Small Business Week possible. Our sponsors work with small business owners every day and know the importance of small business to a thriving community. Their financial support allows us to offer you free events and resources while their expertise ensures that the content we feature is relevant and educational. We encourage you to visit their websites, meet with them at one of our events and thank them in person for their contributions.

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