



Dear Pacifica Business Owners,

Happy Spring! As April has arrived and the whales and dolphins are back on our beautiful coast, we are heading into our peak visitor season. Spring is a time for growth, and this month's edition is packed with valuable resources to help your business flourish. Whether you're seeking funding opportunities, marketing strategies, or local networking events, we've gathered the tools and insights you need to stay competitive and connected.

In this issue, we highlight small business grants, workshops, and low-cost training programs available to Pacifica entrepreneurs. We continue to focus on supporting local businesses with helpful connections, insights, and updates, including classes on digital marketing and Artificial Intelligence (AI).

Running a business comes with challenges, but you're not alone—our community is here to support you. Be sure to take advantage of these resources, and let us know how we can better serve you in future editions.

As always, we welcome your feedback. Please reach out to us at econdev@pacifica.gov with any questions, comments, or ideas on how we can better serve you. We encourage you to share this e-newsletter with your network and invite others to subscribe [here](#).

Wishing you a productive and prosperous April!

Best,
Tara Schiff
Economic Development Manager



HERE'S WHAT'S HAPPENING



SAVE THE DATE

2025 RESOURCE FAIR 2.0

In partnership with SAMCEDA, SFO is hosting its second Resource Fair. The fair is a one-of-a-kind event designed to connect job seekers with Airport employers and provide businesses with access to information and opportunities.

**NEW DATE
AND TIME!**

Date: **April 16, 2025**

Time: **9:30 am - 2:00 pm**

Location: **San Mateo County Event Center**

Contact: Call/text: **650-456-7966** Email: **community@flysfo.com**

Who Should Attend?

Businesses

- Small businesses
- Medium-sized businesses

Jobseekers

- Experienced professionals
- Recent graduates
- New to the job market

REGISTER HERE

[HTTPS://FORMS.OFFICE.COM/G/YVWAGA7R82](https://forms.office.com/G/YVWAGA7R82)



SFO Business and Career Center | Monday through Thursday | 9:00 am – 12:00 pm and 1:30 pm – 4:00 pm
Location: International Terminal A – Departures Level (across from the SFO Medical Clinic)

Age-Friendly Business Tip



Learn more by reaching out to:
AgeFriendlyPacifica@gmail.com

*Start with
Kindness*

Welcome guests
with a smile,
make eye contact,
and use
personalized
greetings to show
your warmth and
enthusiasm

We Want to Hear from You!

In the January addition of "Business Matters", we included an article about creating "Age-Friendly" businesses. Please let us know what business practices you use to create a welcome space for customers of all ages.

Do you:

- Offer special discounts or shopping times for older residents?
- Provide services that would benefit the community's seniors?

Please reach out! Email us at AgeFriendlyPacifica@gmail.com to let us know how you are creating an Age-Friendly business.

Also let us know if you would like to request a copy of the Age-Friendly Pacifica Business Checklist or learn more about how to be an Age-Friendly Business or Organization.

Marketing Essentials: Digital Strategies for Small Business Growth

April 7, 2025, 6:00 pm — 8:00 pm

Event Details

With so many options—digital,
social media, email, SEO—

Marketing can feel overwhelming. This hands-on workshop breaks down the fundamentals of marketing, giving small business owners a clear, actionable strategy.

Through real-world examples and interactive exercises, you'll leave with a stronger understanding of how to market your business effectively—without the guesswork. Whether you're just starting or looking to refine your approach, this workshop will give you the confidence and tools to take your marketing to the next level!



[Register](#)

Owning and Investing in Real Estate for Small Businesses & Entrepreneurs

April 8, 2025, 10:30 am — 12:00 pm

Event Details

This is critical information for anyone interested in buying real estate, especially for small business owners looking to secure their long term future by owning their property, plant and equipment.



[Register](#)

Understanding & Working with Food Costing

April 14, 2025, 2:30 — 4:00 pm

Do you ever wonder why there are so many financial reporting statements? And more importantly would you like to know how to use them rather than be baffled by them? If any of that rings true for you then please join us for the mystery clarifying seminar so that you can use financial statements to make your life easier and your business better.



[Register](#)

Write Website Copy and Blogs like a Pro

April 17, 2025, 10:00 — 11:30 am

In this 1.5 hour webinar, discover how to harness the power of artificial intelligence to create compelling website copy and engaging blog posts for your business. Whether you run an ecommerce store, offer services, or share information through your site, you'll learn how to use AI tools effectively to save time, enhance quality, and boost your online presence. Perfect for entrepreneurs and small business owners looking to stand out in today's digital marketplace.



[Register](#)

Starting your Business – Part 1

April 23, 2025, 10:00 — 11:30 am

This webinar is a brief introduction to entrepreneurship and what goes into creating and starting a new business.

It includes a high-level overview of some of the things that will be critical to your success, including:



In Part 1:

- Assessing how well suited you are to be an entrepreneur and how to make sure that the idea you have is practical.
- What business structures are available and which one might be best for you.
- The permits and licenses you might need.

[Register](#)

Starting your Business – Part 2

April 30, 2025, 10:00 — 11:30 am

This webinar is a brief introduction to entrepreneurship and what goes into creating and starting a new business. It includes a high-level overview of some of the things that will be critical to your success, including:



In Part 2:

- How to take your idea all the way to reality
- What you will need to know about Business Plans and Business Financials.

[Register](#)



Shop Pacifica is a citywide e-Gift Card program created to support small businesses and the local economy by keeping local dollars in Pacifica. The Shop Pacifica e-Gift card is free to businesses to participate in and allows customers to shop at ANY participating locations in Pacifica.

Do not miss this opportunity to support your community and promote your business. **Join 55+ merchants** already registered and **sign up** to become a participating business today.

Watch a 2 Minute Informational Video

[Learn More](#)

[Apply to Join](#)



Over 90% of the Loans Enrolled in CalCAP for Small Business are Loans to Businesses with 10 or Fewer Employees.

CalCAP for Small Business (CalCAP SB) CalCAP SB Provides a Timely Solution to a Wide Array of Underwriting Concerns for Loans to Small Businesses Credit Enhancement CalCAP SB is a credit enhancement program funded by the State Small Business Credit Initiative (SSBCI)

2.0). How It Works:

- CalCAP SB provides a credit enhancement to a participating financial institution (PFI) after a small business borrower (SBB), has applied to a PFI, and the PFI has underwritten, approved, and disbursed an eligible loan.
- Once a loan (or line of credit) is disbursed by the PFI and accepted for enrollment in CalCAP SB, contributions for that loan are added to the loan loss reserve account for that PFI.
- The loan loss reserve grows as the PFI enrolls more loans. The loan loss reserve is available to pay the PFI's claim in the case of default.
- Prior to applying to a PFI, a SBB can work with a small business center to become “loan-ready.”
- Once a SBB is “loan-ready,” they decide to which PFI they will apply. More information including links to resources for SBBs: [CalCAP for Small Business brochure](#)





Small Business Finance Center

CALIFORNIA INFRASTRUCTURE AND ECONOMIC DEVELOPMENT BANK

Small Business Loan Guarantee Program

Giving lenders the confidence they need to loan to small businesses that struggle to access capital

Although IBank does not issue loans or grants directly to small businesses, IBank supports small businesses by working with nonprofits (called Financial Development Corporations) and lenders to offer “small business loan guarantees.”

IBank’s loan guarantees can pay lenders up to 80% of a small business’s outstanding loan in the event that small business is unable to pay. By guaranteeing loans, IBank gives lenders the confidence they need to issue loans to small businesses that otherwise struggle to access capital.

IBank works with lenders and nonprofit Financial Development Corporations to encourage lenders to use IBank’s small business loan guarantees, giving them confidence to loan to small businesses that struggle to access capital.

For Small Businesses

Small businesses can view a list of participating lenders on IBank’s website. Visit www.ibank.ca.gov and on the homepage click on the photo at the top for “Small Business Loan Guarantee Program.” Small businesses can contact the Financial Development Corporations serving their area or reach out to one of the lenders serving their area.



For Lenders

Lenders can enroll to use IBank’s Small Business Loan Guarantee Program through an easy one-page certification. To get started, email SBFC-Programs@ibank.ca.gov.

What Small Businesses are eligible?

- Those with 1-750 employees.
- The business must be in one of the industries listed in the North American Industry Classification System codes list.

Eligible use of funds

- Start-up costs
- Working capital
- Construction
- Business expansion
- Inventory
- Lines of credit
- Agriculture
- Export financing
- Disaster relief

Loan Guarantee terms

- Maximum guarantee amount: \$5 million
- Guarantee term: Up to 7 years
- Guarantees up to 80% of the loan
- Interest rate and qualifications determined by each lender

For more information

www.ibank.ca.gov
916.341.6600
SBFC-programs@ibank.ca.gov

Updated Dec. 2022

California Small Business Loan Match



California Small Business Loan Match is a new lender-match tool provided by IBank's Small Business Finance Center as an extension of their Loan Guarantee Program. The Loan Match was created to ease the process of finding trusted loans for California entrepreneurs, gathering dozens of lenders on one platform for a one-stop experience. All lenders have been pre-vetted and enrolled in IBank's Loan Guarantee Program, which specializes in bridging the gap between responsible lenders and small businesses.

[Learn More](#)



What responsible lending means for your business:

California Small Business Loan Match brings together dozens of lenders across the state of California, most of which are certified as Community Development Financial Institutions (CDFIs). All of our partner lenders are considered responsible, non-predatory lenders.

CDFIs are frequently preferred by the small business community because:

- CDFIs are community-based organizations that offer loans with similar interest rates and terms to the ones offered by commercial banks, but who **specialize in helping borrowers who don't meet the rigid lending criteria of traditional banks** — for example, small businesses that have a lower credit score, a prior defaulted loan, or no up-front collateral.
- CDFIs **specialize in helping people in lower-income communities.**
- CDFIs offer a **much more flexible and affordable repayment plan** — unlike online lending or Merchant Cash Advance (MCA) loans, which tend to be very expensive (with high-interest rates and additional fees) and can require very fast repayment (some requiring you to pay back in just 12 months).

Research & Development Tax Credit

A business may qualify for an income tax credit if it paid for or incurred qualified research expenses while conducting qualified research activity in California. Qualified research expenses include wages, supplies, and contract



**Learn
More**

Feature Your Business on the City of Pacifica's Facebook & Instagram

City of Pacifica reaches a combined audience of 4,000+ on Facebook & Instagram, and is eager to share content from local businesses relating to news, events and promotions that will inspire people to visit the city. If you would like the City of Pacifica to review one of your businesses social media posts, please visit the link below and learn more.



**Learn More
Here**



**ECONOMIC
DEVELOPMENT**

Meet Our Economic Development Team



Yulia Carter
Assistant City Manager
ycarter@pacifica.gov



Tara Schiff
Economic Development Manager
tschiff@pacifica.gov



Alyssa Corsetti
Management Analyst II
acorsetti@pacifica.gov

Learn More About Pacifica's Economic Development Committee

[Next EDC Meeting Details](#)
[Economic Development Agendas and Minutes](#)



Visit our City webpage for a full list of available resources

Questions & Comments? Contact Us!
econdev@pacifica.gov.

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