



Welcome to the July edition of Business Matters!

We hope you have a safe and joyful Fourth of July! As summer rolls in, we're excited to share this month's economic development updates, including valuable resources and opportunities for our local businesses.

In this issue, you'll find information on current loan programs, workshops to help grow your business, and more. Whether you're looking for funding, training, or new ways to connect, there's something here for you.

As always, we're here to support your success and help your business thrive. Be sure to take advantage of the opportunities and resources highlighted below—and don't hesitate to reach out if you have questions or need assistance.

Thank you for being part of Pacifica's vibrant business community.

Here's to a productive and prosperous July!

Warm regards,  
Tara Schiff  
Economic Development Manager

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## HERE'S WHAT'S HAPPENING

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### PCV Restorative Capital



Affordable Rates



No Application Fees



No Minimum Credit Score



ITINs Accepted

Pacific Community Ventures is a mission-driven lender that provides up to \$500,000 in affordable loans to California small businesses. We specialize in working with small business owners who've experienced difficulty accessing growth capital from other lenders.

Learn  
More

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## Navigating the Unknown: The Mindset for Resilience and Business Results

In this edition of “Ask the Board,” we feature Diana Zelvin, a business coach and psychotherapist. Diana shares the importance of resilience for entrepreneurs and small business owners.



Read  
More

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## Tariff Resource Guide



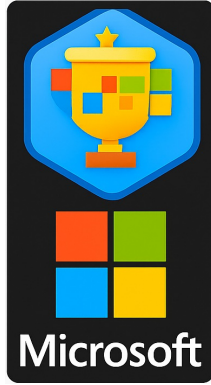
Tariffs on imported goods impact both importers and exporters, creating challenges in a shifting trade landscape. Businesses that plan ahead and adapt their supply chains gain a competitive edge. GO-Biz encourages California businesses to stay informed and proactively plan for tariff-related challenges. [Here](#) you'll find a collection of resources to help your business navigate tariffs, optimize operations, and remain competitive in the global marketplace.

Learn  
More

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## Improve Your AI Fluency

With potential benefits like increased revenue, faster time to market, and significant return on investment (ROI), AI can be a valuable investment for SMBs looking to thrive in a competitive market. Get a



comprehensive understanding of AI through this learning path.

[Register](#)

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## How Do You Scale Without Burning Out? This Founder Asked for Help and Got a Wake-Up Call.

On this episode of Entrepreneur Therapy, Dr. Drew Pinsky and Kim Perell meet with a founder whose company is growing fast, but so is the pressure at home. Many entrepreneurs hit a point where they reach the same hard question: I'm growing my business, but am I losing myself and what matters to me in the process?



[Learn  
More](#)

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## Shop Pacifica



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](#)

[Apply to  
Join](#)

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## 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](#)



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## Elevate Your Website Image and Video Assets with AI

Discover how AI tools can help you create professional-quality images and videos for your business—quickly and affordably. We'll explore practical use cases, highlight top tools, and



showcase a few live demos to spark ideas for your own content.

Jul 8 12:00 pm — 1:30 pm

[Learn More](#)

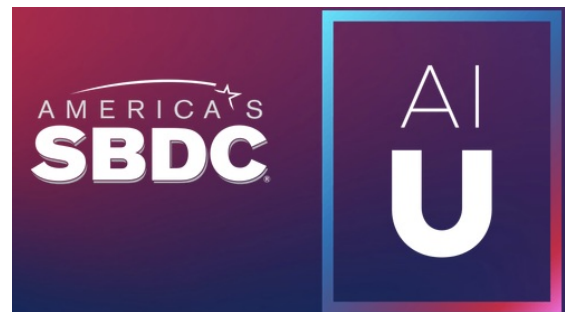
## Feature Your Business on the City of Pacifica's Facebook & Instagram

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.



## What is AI U?

America's SBDC has received funding from Google.org to establish America's SBDC AI U, a national small business program dedicated to providing foundational AI training and 1:1 coaching to small businesses seeking to leverage AI's potential. Through AI Clinics, America's SBDC will create opportunities to train and offer AI and digital technology resources to over 100,000 clients. This program will benefit advisors, clients, and college students.



[Find Your SBDC Here](#)



# ECONOMIC DEVELOPMENT

## Meet Our Economic Development Team



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## Learn More About Pacifica's Economic Development Committee

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

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Visit our City webpage for a full list of available resources

**Questions & Comments? Contact Us!**  
[econdev@pacifica.gov](mailto:econdev@pacifica.gov).

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