NEW BUSINESS

ITEM C-2:
Small Business Week and IVSBDC

Agenda Item No. C-2

DATE SUBMITTED	02/12/15	COUNCIL ACTION	(X)
		PUBLIC HEARING REQUIRED	( )
SUBMITTED BY	CITY MANAGER	RESOLUTION	( )
		ORDINANCE 1ST READING	( )
DATE ACTION REQUIRED	02/18/15	ORDINANCE 2ND READING	( )
		CITY CLERK'S INITIALS	( )

IMPERIAL CITY COUNCIL
AGENDA ITEM

SUBJECT: **SUPPORT FOR SMALL BUSINESS WEEK AND IVSBDC.**

1. APPROVAL TO PROVIDE SUPPORT FOR THE IVSBDC AWARDS EVENT.

DEPARTMENT INVOLVED: **City Manager**

BACKGROUND/SUMMARY: The Small Business Administration annually celebrates the small businesses that make up the majority of the nation's employment base. The Imperial Valley Small Business Development Center (SBDC) works with many small businesses in Imperial County and is partnered with the San Diego SBDC. For the first time in 52 years the annual program to honor small businesses in our region of southern California is being held in Imperial Valley instead of San Diego. The luncheon event will be sponsored by the IVSBDC and held at the Barcelona Center in El Centro on May 6, 2015. The IVSBDC is asking for financial support on the first time event. Staff would suggest the Council consider one of the following levels of funding, table sponsor ($600) or Bronze level ($1,000). Other levels are listed in the backup materials.

FISCAL IMPACT: Varies based on support selected. F.O. INITIALS_____

STAFF RECOMMENDATION: Staff recommends support for the Awards Luncheon.

MANAGER'S RECOMMENDATION: MANAGER'S INITIALS_____

The City Manager recommends Council approve a level of support for the event as presented by staff.

MOTION:

SECONDED:	APPROVED	( )	REJECTED	( )
AYES:	DISAPPROVED	( )	DEFERRED	( )
NAYES:				
ABSENT:	REFERRED TO:			

AMERICA'S SBDC CALIFORNIA
IMPERIAL VALLEY SBDC

February 11, 2015

Dear Marlene,

Each year the Small Business Administration celebrates Small Business Week as the Nation's salute to small businesses, their entrepreneurial spirit, willingness to take risks, and determination to succeed. The SBA San Diego District Office hosts an annual ceremony to honor some of the most innovative small businesses in our community and community leaders who have championed small business.

The Imperial Valley Small Business Development Center is excited to announce that for the first time in history the 52nd annual Small Business Awards ceremony will be celebrated in our community. Along with 250 attendees, we will be recognizing a distinguished group of entrepreneurs from San Diego and the Imperial Valley for their success and perseverance in business.

Many of the awardees can attribute a portion of their success to the resources provided by the City of Imperial and the encouragement provided by the members of your team. Your presence at this event will give you an opportunity to network with business owners, SBA representatives and other professionals in your industry.

This ceremony will be held at the Barcelona Event Center on Wednesday, May 6, 2015 from 11:30 a.m. to 1:30 p.m. We invite you to commemorate this historic event with us by becoming a sponsor. By investing in a sponsorship package, the City of Imperial will be promoted along with Imperial Valley throughout Southern California.

Enclosed is a sponsorship package for your review. To secure your event sponsorship please contact Carlos E. Figari at the Imperial Valley Small Business Development Center at (760) 312-9800 or via e mail to Carlos@ivsbdc.org as soon as possible.

Sincerely,

Carlos E. Figari, Director
Imperial Valley Small Business Development Center

AMERICA'S SBDC CALIFORNIA
IMPERIAL VALLEY SBDC

2014 Stats

96
Clients Counseled

66
Training Events

572
Event Attendees

5
News Business Starts

$650,000
Change in Sales

$2,694,500
Capital Infusion

28
Long Term Clients

514
Counseling Hours

Imperial Valley CALIFORNIA SBDC
San Diego & Imperial Regional Network

2014 Microenterprise Program Year End Report

Number of Cycles

4

Technical Assistance Courses

- Introduction to Entrepreneurship
- Understanding Your Finances
- Marketing Your Business for Success
- Business Plan Development
- Capstone

Number of Enrollees

142

Number of Graduates

76

One-on-One In-Kind Clients Counseled

26

One-on-One In-Kind Counseling Hours

85

Non-TIG Students Enrolled

60

Service Hours for Non-TIG Students

787

OUR SERVICES

Total In-Kind Contribution

$44,215

CALLING ALL BUSINESS OWNERS AFFECTED BY RECENT PLANT CLOSURES

Sign-up today for this accelerated program!

Position Your Business to:

- ☑ Increase Sales
- ☑ Increase Profits
- ☑ Obtain Financing
- ☑ Gain Market-Share

Evening Classes Start

March 3, 2015

SIGN-UP TODAY!

(760) 312-9800

www.ivsbdc.org

SDSU-Brawley | 560 E. HWY 78 |Brawley, CA 92227

SBA
U.S. Small Business Administration

AMERICA'S SBDC CALIFORNIA
IMPERIAL VALLEY SBDC

SAN DIEGO STATE UNIVERSITY
Imperial Valley Campus

SBA's participation in this event is not an endorsement of the views, opinions, products or services of any cosponsor or other person or entity. All SBA programs, services and cosponsored activities are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made if requested at least two weeks in advance. Contact: Jill Andrews at jill.andrews@sba.gov or (619) 727-4885.

Success Story

Hot Dogs El Unico
Julio and Veronica Cervantes, Owners

Hot Dogs El Unico was established in February 2002 in El Centro, CA. The company excels in providing customers a unique experience in consuming a Mexicali style hot dog in California. The level of cleanliness and freshness of their product is second to none.

Hot Dogs El Unico began as a mobile unit in February 2002. Julio and Veronica Cervantes catered private parties and corporate events for many years. During that time Julio was able to secure a rent free permanent location for the cart on weekdays in front of Kennedy's Karne, a local meat market. The store is located on Adams Avenue in El Centro, one of the city's busiest thoroughfares. They soon started building regular customers consisting of people passing by and people shopping at the meat market.

The Cervantes's business was thriving. They added two more carts to handle the catering events so that they could spend more time in front of Kennedy's. Between all three carts they have been generating more than $100,000 in annual revenues. Even though business has been booming as a mobile operation for quite a few years, Julio and Veronica have dreamed of moving the business into a brick and mortar location for the last three years.

The Cervantes's found a prospective location on Imperial Avenue in El Centro, another busy street. In order to move the business into this location, they would have to seek financing to make modifications to the building and purchase furniture and equipment. They began working with the Imperial Valley Small Business Development Center to assist them in developing a plan to move to that location.
Center Director, Carlos Figari worked closely with Julio to complete the business plan, cash flow analysis, and sales projections to include the new menu items that Julio planned to add. This process was especially challenging because all bookkeeping records for the business had been done by hand for several years.

Once all documentation was completed, Carlos referred Julio to loan officer Gregorio Velasquez at Community Valley Bank. The bank approved a business loan in the amount of $63,000 to move the business.

Because they do not want to lose their loyal customers, the Cervantes's will continue to operate the mobile units for a period of one year after they open the permanent location.

Julio and Veronica Cervantes opened their new brick and mortar location in late August 2014. They are working long hours at both locations but they are now living their dream.

Success Story

Dave's Customs Paint, Restoration & Collision Repair

David Dominguez, Owner

It all began in the backyard of David Dominguez's home. After work on weekdays and weekends, David would gather with his friends in the backyard of his home to work on their cars. Word about his meticulous workmanship soon spread and David was getting referrals from his friends for additional work. The demand for his services grew to an extent that he seriously considered turning his hobby into a business by opening a shop in Holtville, CA.

In January 2013 David Dominguez enrolled in the Entrepreneurship Program offered by the Imperial Valley Small Business Development Center in partnership with the Imperial County Community & Economic Development Department. During class, David sat quietly and listened intently to Imperial Valley SBDC Director Carlos E. Figari speak about the mindset of an entrepreneur and managing your own business.

David's first comment and/or reaction came when Carlos presented the concept of building a client referral system by forming a power team consisting of other business owners in his industry. David did not agree with the concept because he thought that he would have to compete with other business owners for clients.

Instead of explaining, Carlos showed David how this concept works by taking him to the Holtville Chamber of Commerce Monthly Networking Mixer. We helped him develop a half page flyer that he handed out at the mixer and he was pleased at the positive response he received from the community. David returned to class a completely changed person. He was very excited about the networking connections he made with other business owners.

David successfully completed the Entrepreneurship Program in March 2013. He continued to work one-on-one with the Imperial Valley Small Business Development Center to develop his business and marketing plan, and prepare to seek financing. In September 2013, David was approved for a loan in the amount of $5,000. In addition to the loan, he also had equipment and materials valued at $10,000 to invest in his business venture.

In December 2013, David opened Dave's Customs Paint, Restoration & Collision Repair. Prior to opening, he had six clients committed for various services. Shortly after he opened, the Imperial Valley SBDC helped David obtain free publicity by submitting information about his new business to the Imperial Valley Press. On Sunday, January 12, 2014, the newspaper featured a picture and article about David's business in a 'Business Profile' on the business page. Within two days David had six telephone calls from people that are interested in his services.

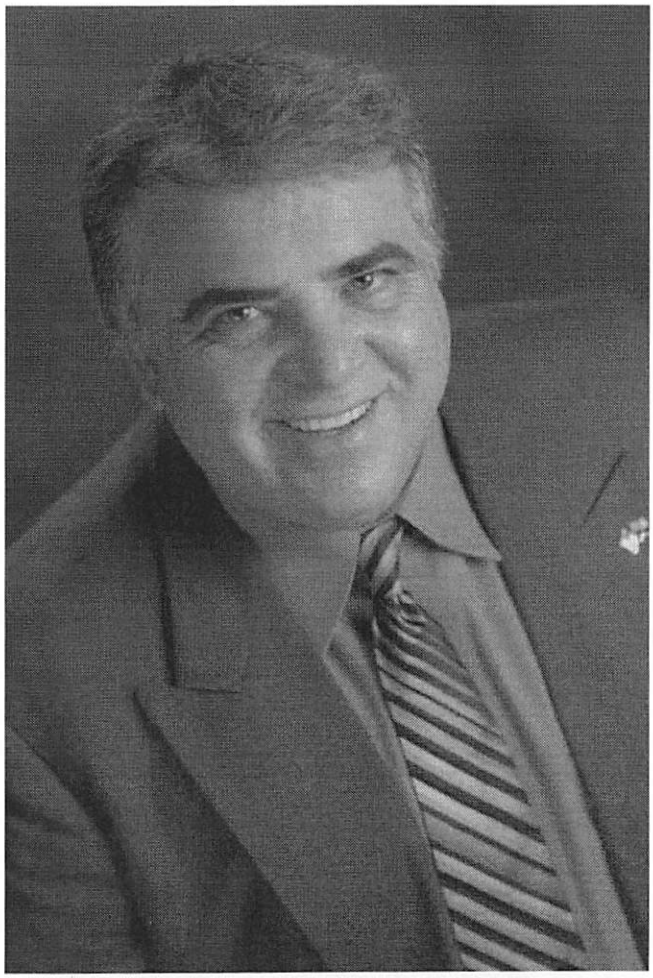
Although we helped him develop a traditional marketing plan, he was reluctant to promote his business on social networking sites. We suggested that he meet with Imperial Valley SBDC Social Media Advisor, Katie Nino to discuss the benefits of developing a social media marketing platform. David decided to try this new trend and

Katie helped him establish a Facebook page. On the first day that his page was up he received 60 'likes.'

David is elated with the assistance he received from the Imperial Valley SBDC and the results it has produced for his new business. In the short period of time since he opened his shop, he has formed working relationships with two local paint stores. One store has even given him credit! He is overjoyed with the response he has received from the community. If this pace of success continues, David may have to move to a bigger location by the end of the year.

IVSBDC: Leader or manager, who are you?

By CARLOS E. FIGARI Special to this Newspaper | Posted: Sunday, April 6, 2014 1:20 am



SBA awards celebrate success

Figari

To be successful in your career or your business, regardless of your title or position, developing leadership skills is crucial. Effective leaders can add value simply by being present. They are inspirational and motivating.

The question is, are these leaders managers? Most people in management will probably answer that there is very little difference between being a leader or a manager.

Authors Kenneth H. Blanchard and Paul Hersey in their book "Management of Organizational Behavior," 10th edition, share with us the differences between leadership and management. Simply put, "Leadership occurs when one attempts to influence the behavior of an individual or a group."

Author Andrew J. Durbin in his book "Leadership," sixth edition, shares with us that leadership deals with "change, inspiration, motivation and influence." An example of leadership is sharing the company vision with your employees and, most importantly, showing them how they can be part of it. Still confused? Take a ride to 1717 Harbor Blvd., Anaheim, and the man and his vision (with his mouse) will put it all in perspective.

Now, that we understand a little more about leadership, let's define management, which according to author Durbin is "the process of planning, organizing directing (or leading) and controlling." A well-designed management process can display a company's strength and give their customers a peace of mind. For example, Federal Express or United Parcel Service have given us the assurance that we can "FedEx" or "UPS" a package and know that by the designated time given to us, it will be there.

Leadership includes one aspect of management. Managers must lead the processes, ensuring that the path laid out will get implemented and moved forward to achieve the company goals. Managers do not deal with the change of processes like leaders do.

Now let's understand some comparison between the two disciplines and avoid further confusion.

A leader is visionary, passionate, creative and imaginative.

A manager is rational, business-like, persistent and deliberative.

Today, we use the term entrepreneurship to identify these leadership skills that individuals display when they are creating the next wave of tools and gadgets. These individuals are not concerned with the day to day operations or with ensuring that all processes are followed to make sure that the customer or client gets their product or service. They rely on the management process to ensure that what was created gets implemented, processed, and delivered to the customer or client as promised. The individual(s) placed as second in command are known as an "intraprenuer." This individual is the key to ensuring that what was created is implemented, processed and controlled so that the company is successful.

I know what you are thinking. This is great. But within a small company, the business owner is having to deal with leadership, management, entrepreneur/intraprenuer all in one operation and it is not financially feasible to have two individuals perform these tasks.

The good news is that you do not have to do this by yourself. First, as a leader, you must understand the differences between leadership (entrepreneurship) and management (intrapreneurship). Second, you must be able to switch between the two so that you move your business forward one step at a time.

Communication is the key to success. Realize what you are really good at and then, and only then, you can start the process of developing your business. In the meantime, while you are growing, our Small Business Development Center team can help you define the processes that must be in place so that you can further develop your leadership skills and implement the management process that in due time, will allow you to bring on a new employee (team member) as the business grows. Just remember, most companies like Dell and Disney started with one thing in common, an idea; you are no different.

Carlos E. Figari became director of the Imperial Valley SBDC in November 2011. He has more than 30 years of experience as a business owner, professor and entrepreneur. He believes that educating young adults is the hope for a better tomorrow and lends his knowledge and experience to all his entrepreneurial students.

The results of convenience

By SYLVIA MARROQUIN Special to This Newspaper | Posted: Sunday, October 19, 2014 12:20 am

The results of convenience

Marroqiun

A few months ago I wrote about the cost of convenience for business owners. In that article I spoke about updating the automated systems in your business to offer your customers electronic payment options. In this article, I would like to share with you my experience with convenient sales technology.

I am a lifelong resident of El Centro and have been active and vested in the community for many years. I have been a member of the Optimist Club of El Centro for almost 10 years. The Optimist's major fundraising activities included selling fireworks for decades until the city and county banned the sale of pyrotechnics in 2006. This year, the city of El Centro lifted the ban and the Optimists were issued a permit to sell fireworks once again.

In the past, the Optimists accepted only cash or checks for the purchase of fireworks. We knew that in order to sell more fireworks we would have to change with the times and include debit and credit cards as a payment option. The evolution of the debit card has really changed consumer buying habits. People no longer carry cash or their checkbooks so we had to make sure that we did not lose out on an opportunity to make a sale.

I had heard of and seen this device called Square — a mobile point-of-sale tool that can be used with iOS or Android smartphones or tablet computers. To learn more about it, I visited their website (www.squareup.com) and discovered that their service is available for a fee of 2.75 percent of each transaction. At first I thought the fee was a little high but when I actually calculated the rate on a sample dollar amount, I was surprised to learn that the fee amounted to just a few cents.

I registered our club for the service and received a free card reader. I was amazed at how easy it was to process a transaction, get a quick approval or denial and provide the customer with a text or email

receipt. Other great features of this service include the quick settlement of funds to bank accounts (one to two days) and the detailed sales reports available on their website.

For our club, the use of the Square generated almost one-third of our fireworks sales. If it had not been for the use of this convenient point-of-sale technology, we would have lost the majority of those sales. If we processed over 250 transactions in a period of only one week, imagine what this service can do for your business?

Aside from my volunteer service with the Optimist Club of El Centro, I also volunteer to manage and operate the gift shop at Our Lady of Guadalupe Church. I was so impressed with the affordable service that Square offers, that I will soon be implementing the Square's point-of-sale technology at the store.

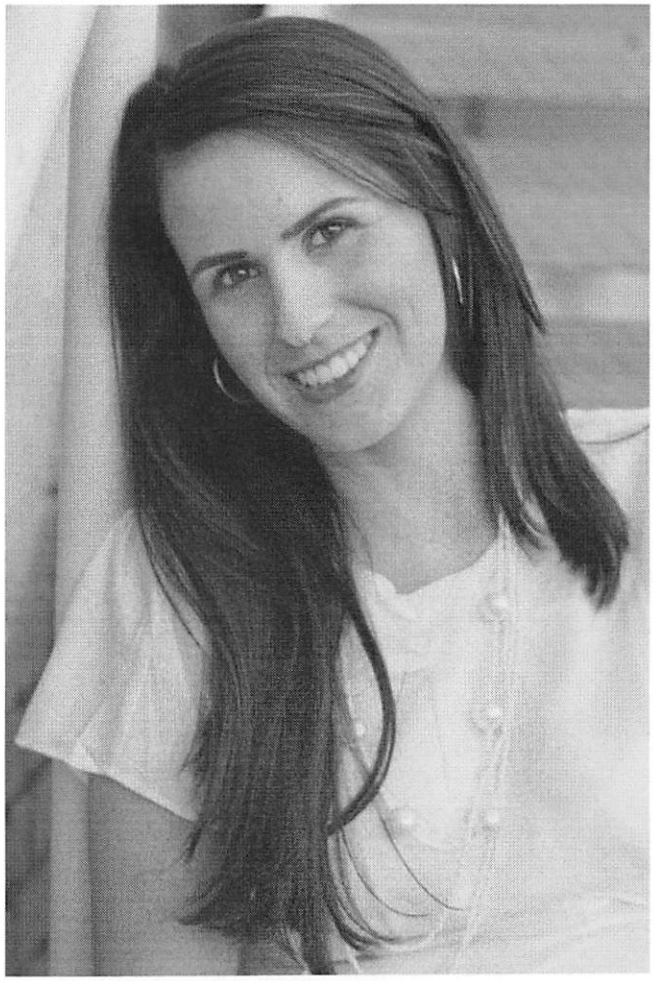
I encourage you to visit Square's website to learn more about the additional secure services that they offer to merchants and other types of small-business owners. If you are not sure where to start, please contact the team at the Imperial Valley Small Business Development Center and we will be happy to guide you through the process of learning more about automated payment options for your business.

Sylvia Marroquin joined the Imperial Valley Small Business Development Center in April 2011. She is the center manager and business adviser. Marroquin is also president of the El Centro Optimist Club and operates the gift store at Our Lady of Guadalupe Church in El Centro.

Tips to managing your social media time

By KATIE NINO Special to this Newspaper | Posted: Sunday, June 8, 2014 12:15 am

Time — the most coveted commodity in the business community. Dr. Alan Zimmerman in his article "The world's most valuable commodity" gives a brief explanation of how time is a very personal resource and how you use that resource says a lot about your business values. I know that you are a hard-working business owner and that time just seems to slip away. I know that you don't have time for marketing because you are busy filling contracts and cutting checks. So, as your social media adviser at the Small Business Development Center, it is my job to equip you with the knowledge and tools needed to use your time effectively, so that marketing, specifically social media, can become an effective time-saving tool for you.



Katie Nino

Katie Nino is currently the social media adviser at the Imperial Valley Small Business Development Center and maintains their website and social media platforms.

Here are six tips that will help you save time with social media.

Know the functions.

Before you begin using social media as a regular marketing tool, you should know the basics of each platform. Knowing and understanding the functions will increase your ability to maneuver through the platform resulting in time saved. It may be a good idea to take classes at a local community center or at your local SBDC.

Brainstorm and plan your content.

One of the hardest aspects of social media is developing content and keeping it fresh. Often times you get to the point of creation and suddenly develop writers block, drift your focus to less substantial things, or make the excuse that there is not enough time. Brainstorming in power sessions allows your creativity to flow, making content creation and planning much easier.

Perfection knows no time!

Quite frankly, you don't have time to wait for perfection when it comes to social media. As a "type A" personality, I can tell you that sometimes you have to be OK with good enough. You want to develop quality content but don't let the uncertainty stop you from executing your social media agenda. The time and energy you spend worrying about perfection can be spent on developing other great content.

Consider consolidation.

Not all your customers are on all social media sites. You need to pick a few of the platforms where the majority of your customers are and maximize the opportunities that come along with those sites. If you have more than one platform, you may use a consolidation tool, like Hootsuite, to manage all your platforms from one space. Save time and keep the content fresh by scheduling your postings across all platforms.

Be flexible.

Many times your best content is spontaneous and develops from events occurring in your everyday life. You don't want to miss the opportunity to share these spontaneous moments and you don't want to wait to share because then they will be irrelevant. So take advantage of technology and post from anywhere. This saves you the time and hassle of trying to remember things that happened earlier in the day.

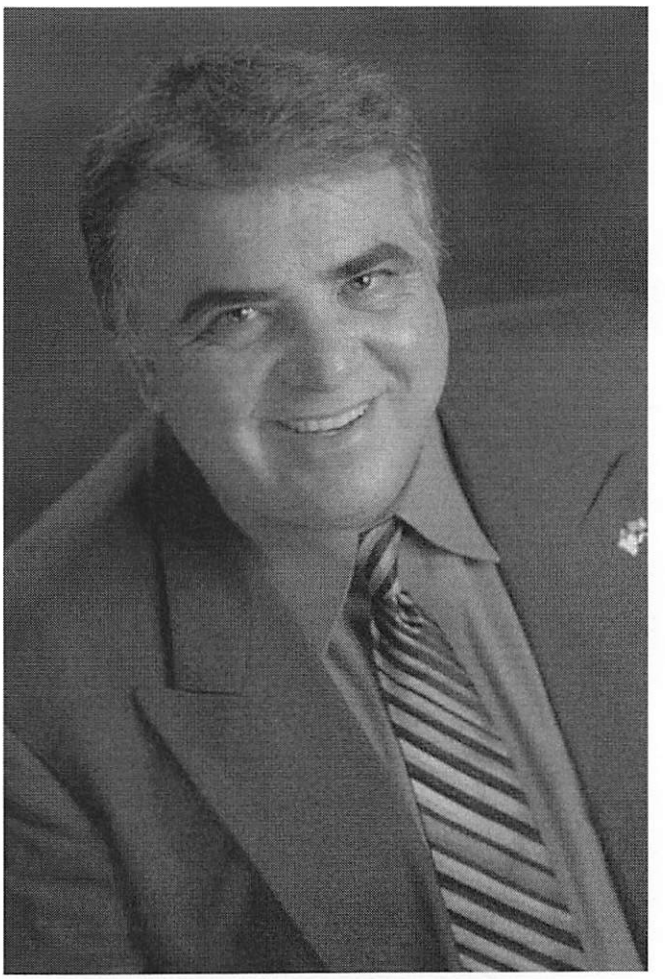
Limit your online browsing.

You don't need to soak in all the information online before you create an "original" piece. Sometimes it helps to turn everything off and do some soul searching. Figure out what the message is that you are trying to convey and envision that message getting across to your customers in the way you want it to. What does that look like? You don't want to spend so much time searching online that you actually miss the true meaning of what you are trying to convey. Be satisfied and happy with what you have and with what you create. You are good enough, your content is good enough, and yes, you can do it! Everyone starts somewhere.

Remember, time is your most precious commodity and time wasted is money wasted. If you need assistance with social media for your business visit the IVSBDC online at http://ivsbdc.org to make an appointment.

This is your award

By CARLOS E. FIGARI Special to This Newspaper | Posted: Sunday, September 7, 2014 12:00 am



This is your award

Figari

America's Small Business Development Center Network is a partnership uniting private enterprise, government, higher education and local nonprofit economic development organizations. ASBDC is the Small Business Administration's largest partnership program, providing management and technical assistance to help Americans start, run and grow their own businesses. The network consists of almost 1,000 centers across the nation.

The ASBDC believes in recognizing SBDC employees that exhibit exemplary performance, make significant contributions to their state or regional SBDC program and demonstrate a strong commitment to small business. They show their appreciation to SBDC employees nominated by their peers with a State Star Award that is presented at a special reception at the annual ASBDC Conference.

This year, the team from the San Diego & Imperial Regional SBDC Network nominated me, Carlos E. Figari, director of the Imperial Valley Small Business Development Center as the State Star for the region. This recognition is truly an honor.

This award would not be possible without the assistance of my team, the support of our partners, and the trust of our clients and the community. I would like to thank the network for this recognition and a special thank you to Sylvia Marroquin, center manager and Katie B. Nino, social media adviser, for their dedication, loyalty and persistence in making this center what it is today. I would also like to thank our team of business advisers Daniel Fitzgerald, Bill Gay, Sue Giller, Maria R. Lopez, Susan Waddell and David Wells.

We owe much of our success to our stakeholders and referral partners who have trusted us with their clients and their business endeavors. Through our working relationships we have been able to help

business owners make an economic impact in the Imperial Valley.

On Tuesday, I will be accepting the State Star Award at the Annual ASBDC Conference in Grapevine, Texas. This honor is because of you and for you.

Carlos E. Figari became director of the Imperial Valley SBDC in November 2011. He has more than 30 years of experience as a business owner, professor and entrepreneur.

SBA/Imperial Valley SBDC Small Business Awards Luncheon 2015 Sponsorship Package

Making the Valley Grow in the Past, Present and Future

Building Brick by Brick, Farm by Farm,
Export by Export, Retail Sale by Retail Sale

Opportunities to Participate

May 6, 2015

11:30 a.m. to 1:30 p.m.

Barcelona Event Center, El Centro, Ca

U.S. Small Business Administration - San Diego District Office and the Imperial Valley Small Business Development Center will present Awards to business owners who have persevered and succeeded, and individuals and organizations who have helped businesses succeed through guidance and advocacy.

Sponsorship Levels

Sponsorship Levels	Title $10,000	Gold $5,000	Silver $2,500	Bronze $1,000	Table Sponsor $600	Host Pre-event Non-alcoholic Beverage Bar $1,500
Number of sponsorships at this level	1	3	6	10	20	1
Ad in event program	Full page	Half-page	Quarter page	Business Card Ad	Logo	Signage on bar
Logo displayed on screen before, during and after program	X	X	X	X	X	X
Exhibit Table	X	X	X			X
Sponsor Tables for luncheon	2 tables (16 seats)	1 table (8 seats)	1 table (8 seats)	1 table (8 seats)	1 table (8 seats)	(2 seats at host's table)
Special VIP guest(s) seated at table, if so desired.	X	X				
Banner in dining room	X					
Video clip shown during event	3 min.	1 min.				
Presenter of awards (on stage)	X					

General Information

Payments for seats and tables may be made by check payable to:
SDSU - IV Small Business Development Center.

The SDSU Research Foundation is the fiscal agent for this event.
Copies of the SDSU Research Foundation 501c3 Status are available upon request.

Questions about sponsorship or group reservations should be addressed to Carlos Figari at carlos@ivsbdc.org or 760-312-9800.

Questions about the event or video information should be addressed to Jill Andrews at 619-727-4885 or jill.andrews@sba.gov, at SBA.

Corporate logos and camera ready ads must be submitted to Jill Andrews by **April 15, 2015**, at jill.andrews@sba.gov to insure inclusion in all printed materials.

Sponsorship Form

I. COMPANY/CONTACT INFORMATION

Company Name		
Contact Name and Title		
Day Phone	( )	Email:
Mailing Address		
Mailing Address 2		
City, State, Zip code		
☐ Check if attending conference		

II. SPONSORSHIP

Please check the type of sponsorship you would like to provide:

Sponsorship Levels:

☐ Title ($10,000)
☐ Gold($5,000)
☐ Silver ($2,500)
☐ Bronze ($1,000)
☐ Table ($600)
☐ Host beverage bar ($1,500)

IV. PAYMENT METHOD

Check or Money Order

(Make checks payable to: **SDSU-IV Small Business Development Center**

Send check or money order payments along with this sponsorship form to:
Imperial Valley SBDC
1850 W. Main St., Suite C
El Centro, CA 92243
Phone: 760-312-9800

Credit Card - **Credit card payment is not yet arranged.**
Please call the IV-SBDC at 760-312-9800 to discuss your payment options.

(Please complete the back page also.)

V. COMPANY ATTENDEES

The number of attendees included in the sponsorship package varies by package and is listed on page 2.

1. Name & Title:	*Phone: ( )*	*Email:*
2. Name &Title:	*Phone: ( )*	*Email:*
3. Name &Title:	*Phone: ( )*	*Email:*
4. Name &Title:	*Phone: ( )*	*Email:*
5. Name &Title:	*Phone: ( )*	*Email:*
6. Name &Title:	*Phone: ( )*	*Email:*
7. Name &Title:	*Phone: ( )*	*Email:*
8. Name &Title:	*Phone: ( )*	*Email:*
9. Name &Title:	*Phone: ( )*	*Email:*
10. Name &Title:	*Phone: ( )*	*Email:*
11. Name &Title:	*Phone: ( )*	*Email:*
12. Name &Title:	*Phone: ( )*	*Email:*
13. Name &Title:	*Phone: ( )*	*Email:*
14. Name &Title:	*Phone: ( )*	*Email:*
15. Name &Title:	*Phone: ( )*	*Email:*
16. Name &Title:	*Phone: ( )*	*Email:*

VI. TERMS AND CONDITIONS

We the undersigned do hereby agree to the following:

1. Exhibit space includes 6-foot draped table and two chairs. Special arrangements such as internet connections and shipping must be done individually, with the convention center.

2. Checks should be payable to SDSU-IV Small Business Development Center

3. Payment is due by Wednesday, April 8th.

4. Sign-ups after April 8th are not guaranteed benefit items that are time sensitive to production schedules, i.e. banners, sign-age, on-site program.

5. There will be no refunds issued after April 8th.

Authorized Company Representative (please print):	
Phone: ( )	*Email:*
Signature:	*Date:*

Return this agreement (no later than April 8th to optimize benefit package) to:
Imperial Valley SBDC, 1850 W. Main St., Suite C, El Centro, CA 92243