

CAMEO SHORTS

Testimony to the great work of CAMEO members

Don Polvoron Bakery, Hayward



In 2005 Jorge Flores sold his house and used part of the proceeds to start **Don Polvoron Bakery** with his brother Oscar. The first two years were really hard - waking at 3:00 a.m., arriving home late and not making much profit. Jorge told his wife, there will be good times and bad times.

Jorge's main philosophy is to give customers what they want, which has helped the business grow from a bakery that served coffee starting at 5:00 a.m. to a specialty cakery. Jorge says, "Special things that you can do for people is what makes it better. It's easy to say no, but this is how you gain customers." Like turning around a quinceañera cake for 300 people in less than two days for a customer whose original cake-maker flaked.

Jorge found the **Renaissance Entrepreneurship Center** through a friend. Although he had been in business for five years, he discovered he had more to learn. He learned how to control finances, manage employees, how to treat customers better, etc... Jorge says, "It was the best thing I did for the business." Jorge still goes to classes, because "in business you never stop learning." The bakery employs seven people, the cake business is thriving, and they want to expand. Now it's a good time for the Flores brothers.

Mendocino Solar, Little River



Bruce Erickson and Maggie Watson were employed by **Mendocino Solar** and then bought out the owner in 2005. To transition from employees to the boss, they met with **West Company** consultants who assisted them with financial planning, employee management, social media, and funding that included a \$12,000 stimulus grant and a \$95,000 business loan.

"We are a family owned business... We just celebrated our seventh anniversary," says co-owner Maggie Watson. "We started at zero employees; now we're at five and we plan to add two to four employees in the next year or so."

Not only is the company hiring and increasing revenue in a down economy, but the owners care deeply about their community and are committed to a green future. The company is a solar contractor for GRID Alternatives, a non-profit that provides solar systems for low income homes.

Sweet Treats, San Diego



Chris Saint was recovering from spinal cord surgery. When it became clear that he couldn't return to being a private investigator, he needed to find another career. After reminiscing about ice cream trucks at a party, Chris and his wife Jennifer drew up plans for a 'pimped out' truck with pinstriping and a rockin' stereo system. They took their plan to a regular bank, but didn't get very far. In fact, the bank didn't get it and told the Saints that they were too much of a risk.

They were referred to **ACCION – San Diego** by a friend who had worked with ACCION. The greatest thing was when Jennifer and Chris presented their idea to ACCION – they got it and loaned the Saints \$35,000. “They didn't laugh,” said Jennifer. “And they went all the way with us which was so cool. During the first year, we called our rep. ‘We are struggling, we don't know what to do and they were always supportive. We wouldn't still be here without ACCION in that first year.’”

The Sweet Treats truck mainly caters to corporate events with a menu that includes *Häagen Dazs*, Ben & Jerry's, Snow Cones and dog ice cream. They became so successful that they went to **CDC Small Business Finance** for a bigger loan to pay off ACCION and buy another truck. They now have three trucks and are looking at a fourth, have two employees besides themselves and hire lots of independent contractors.

Jessicurl, Arcata



In Jessie's own words...

“By the time I was 14 I had thick yet fairly straight hair. When puberty struck, my hair grew more and more coarse and eventually started to curl. I was mortified.... Finally in 2002 I figured there had to be a better way, and typed "curly hair" into Google to see what the internet had to offer.... I found an entire community of curly haired people who shared the same struggles as I did! I bought any product that someone raved about, most of which didn't do anything to make me like my hair better. Many of them actually made my hair worse. One day I came across a very basic recipe for a hair gel made out of flax seeds. I remember thinking, "Wow, how cool would it be if I could make my OWN hair gel?”

That was September 2002 and *Rockin' Ringlets Styling Potion* was born in her 600 square foot apartment in Berkeley. She knew she needed more space. She also wanted to pay her employees a living wage. She decided on Humboldt, a place she had visited often.

A basic google search for “moving your business to Humboldt” led her to **Northcoast SBDC**, who helped her write business plan so she could get a loan from **Arcata Economic Development Corporation** to buy equipment. Jess says that the SBDC has been a big part of her success, advising her on marketing internationally, taking on a partner and expanding her business.

During the first years in business, Jessicurl's sales increased by 450% and she now employs six people full-time and two part-time. She grew a healthy 20% in 2010. Jessica's motto “You have the right to remain curly.”

Falcon Builders and Developers, Inc., Fresno



John Falcon spent 20 years and 6 months in the Air Force. While stationed in Las Vegas in the mid-1990's, John and his wife Marina fixed up old houses. They took on three rehab projects on section 8 housing. Providing safe homes to code, to less fortunate families gave them great pride.

John's Air Force experience included 10 years in project management. And in his last two years in the service, he went back to school under the GI bill. He graduated summa cum laude with a Bachelors of Business Administration just before retiring from the Air Force in 2007.

That year, he launched **Falcon Builders and Developers, Inc.** with his wife, Marina. John saw the potential in the lucrative (but competitive) arena of government contracting and decided to capitalize on the different designations his business qualified for as a disabled veteran owned business. John found the **Central Valley Business Incubator/Small Business Development Center**, whose Rich Mostert counseled John and provided technical assistance regarding certifications for government procurement. Falcon Builders currently employs 10 people. The company has maintained revenue streams and is well positioned for future opportunities; and John is known as the "go-to" person on government contracting issues and is a leader in his local Disabled Veteran's organization.

Shooting Star Community Supported Agriculture, Suisun Valley



Matt McCue served in Iraq from 2003-2004. "I prefer to think of Iraq as the place where I discovered the key to my freedom. I prefer to remember the trucks full of watermelons and pomegranates that would pass through our checkpoints. I felt strangely human as I waved cars by with pomegranate seeds stuck to my Kevlar vest."

After Matt's tour in Iraq, he attended the Center for Agro-ecology and Sustainable Food Systems at UC Santa Cruz, where he met Lily Schneider. When he finished his program in Santa Cruz, Matt volunteered for the Peace Corps and worked as an agricultural extension agent in Niger, West Africa. He then spent a year growing gourmet vegetables in Sebastopol. Now Lily lives and farms with Matt in the Suisun Valley where there is good soil, clean water and a supportive community.

Together Matt and Lily own and operate Shooting Star Community Supported Agriculture, an eight-acre, organic, diversified vegetable farm. Working side-by-side, they grow over 35 different crops including strawberries, heirloom tomatoes, sweet peppers, potatoes, melons, basil, cucumbers and sugar snap peas. Shooting star is part of the **Farmer-Veteran Coalition**, whose mission is to mobilize the food and farming community to create healthy and viable futures for America's veterans.

Rodriguez Transport, Madera



Alicia Rodriguez received a \$50,000 grant from the San Joaquin Air Quality Control District to replace her old freight truck with a new one. Unfortunately, the grant only covered half the cost associated with a new vehicle purchase. Having been turned down by several banks, Alicia sought the assistance of Fresno CDFI partner, Fresno Area Hispanic Chamber of Commerce. FAHCC provided her with the necessary training and business planning support to put together a feasible loan proposal that ultimately was funded by **Fresno CDFI**. Alicia was approved for a loan that enabled her to purchase her truck. She is now able to transport

goods to and from the Port of Los Angeles.

Miss Saigon, San Francisco



Miss Saigon owner Chi Van Vo had implemented a number of excellent sustainable practices at his restaurant located on the corner of Sixth and Mission. The restaurant featured energy efficient windows, energy efficient appliances, afternoon curtains, CFL lights, and staff familiar with basic conservation practices, but Chi wanted to find even more efficiency opportunities and brought on **Urban Solutions** to conduct a comprehensive energy, water, and waste evaluation.

As a result of the audit and implementation Miss Saigon is saving \$5,000 a year on energy, over \$6,000 a year in water, and another \$6,000 a year in waste pickup bills – in addition to the efficiencies Chi had already implemented. Urban Solutions also worked with Miss Saigon's current vendors to initiate the conversation about sourcing organic and local food as well as using non-toxic pest control management. With guidance from Urban Solutions sustainability consultants and commitment from Miss Saigon they can expect to become a certified SF Green Business by end of 2010 and *save over \$17,000/year*.

Taqueria Lidia, Watsonville



In 1988 Lidia Mendez left her hometown of Oaxaca, Mexico and landed in the raspberry fields in Watsonville for 14 years. The long hours in the fields limited her time with her developmentally disabled son. She needed a better option. Her and her husband had saved \$20,000 by the time they discovered **El Pajaro Community Development Corporation**. The business consult advised them on how to secure a location at the Watsonville Farmers Market.

“People enjoyed the Oaxacan specialties at a reasonable price.” Lidia explains, “Customers kept asking us, where is your restaurant? And we realized that we could actually start a business.”

They returned to El Pajaro CDC for help with the application and business plans and site selection. Lidia beams with pride when she explains how her application was chosen out of 10 that were competing for the same Watsonville Metro Center location, “I was the only applicant with no prior business experience and I was told my application was the most complete, which I owe to Vinicio because he helped me fill it out.”

Taqueria Lidia continues to thrive despite the downturn in the economy and is a family affair - Lidia's daughter and son also work in the restaurant. “Taqueria Lidia” prides itself in making fresh tortillas by hand as well as regional treats such as Oaxacan mole and tlayudas.

San Joaquin Medical Transportation, Fresno



When the State of California experienced a budget impasse lasting more than two months, it threatened the livelihood of many small businesses reliant on payments from the State, including the medical transport industry. In September of 2010, **Fresno CDFI** was able to provide financing to husband and wife team Khachatur and Karine Hakobyan to bridge the gap until the budget was resolved. As a result they picked up additional clientele and thrived during a time when most businesses were being squeezed.