



Hello Pacifica Business Community,

As we enter the month of July and see temperatures soaring in cities in the Bay Area and even extensive heat emergencies in the Central Valley, we're reminded of what a wonderful place Pacifica is to live and work. The cooler temperatures on the coast are bound to attract many visitors beating the heat. During this peak tourist season, the Economic Development Team is here to help your business succeed. We realize that your priority is serving your customers during this busy time and our priority is serving our valued businesses.

While we hope you will experience an increase in your business with additional visitors, our intention with this newsletter is to offer valuable resources to help your important business. We realize that small businesses are essential pillars of our community, and bring economic vitality and diversity to our city. Through the many funding and training opportunities listed below, as well as initiatives like **Shop Pacifica**, we can assist and support businesses like yours, that contribute to our local economy's vitality. Thank you for all you contribute to Pacifica's economy. You make Pacifica the vibrant, eclectic city that we all love and enjoy! For more information about Shop Pacifica click [here](#).

As always, we appreciate your feedback. Please contact us at econdev@pacifica.gov if you have any questions, comments, or suggestions on how this publication, and the economic development division in general, can be a more valuable resource to you. We recognize that small businesses are the backbone of our economy, and we want to provide resources that will foster the success of your business. Please share this e-newsletter in your network and invite your friends and family to subscribe.

All the best,
Tara Schiff
Economic Development Manager



Happy 4th of July!



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.



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).

[Learn More](#)

The Pacific Coast Fog Fest Board of Directors Are Recruiting Volunteers



Fellow community members who love Fog Fest, you're invited to get involved! The Pacific Coast Fog Fest Board of Directors are recruiting volunteers to fill specific roles necessary to put on the 37th Annual Pacific Coast Fog Fest. If you are interested in volunteering on one of the following teams, contact John Beckmeyer at jbeckmeyer@fogfest.org for more information.

- Legal
 - Security
 - Website Management
 - Fundraising & Sponsorships
 - Marketing & Communications
 - Cashier Training & Management
-

BUSINESS PREP

10-Week Series



WEDNESDAYS
JULY 10 - SEP. 11



5:30 - 8:30 PM

In this **10-week** series you will:

- Create a business plan
- Define your customers
- Craft a marketing strategy
- Develop financials
- Learn how to access capital
- And much more!

Register Here!



Instructor
Vanessa Zamy



ON ZOOM



**Sign Up
Here**



Fast Break for Small Business is the largest grant program for small business owners.* The program aims to assist business owners with the tools and resources they need to start and grow their businesses—the perfect play. This opportunity is designed to support both established and budding business ventures with the most significant distribution of funding for small business owners in recent years.*

Apply today for your chance at a \$10,000 small business grant and/or up to \$500 in LegalZoom products and services. Grant applications close on **September 13, 2024 at 8 p.m. ET.**

[Learn More & Register](#)



StreetShares Foundation Veteran Small Business Award

The StreetShares Foundation is committed to creating more opportunities for military veteran entrepreneurs. It's their mission to create opportunities for veteran small business owners through inspirational success stories, educational content, or awards that provide a boost of financial support to grow their business.

Amount: \$4,000 - \$15,000

Deadline: October

[Learn More & Apply](#)

Military Entrepreneur Challenge Nationwide Grant Application

The Military Entrepreneur Challenge is a nationwide grant program that gives veteran, military spouse, and Gold Star family entrepreneurs the opportunity to compete for capital to grow their small business.

[Apply Now](#)



Shop Pacifica

Shop Pacifica is a citywide eGift 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.

Be on the lookout for upcoming Shop Pacifica holiday promotions!



[Watch a 2 Minute Informational Video](#)

[Learn More](#)

[Apply to Join](#)

Walmart Sparks Local Good Grants



[Learn More & Apply](#)

Spark Good Local Grants are awarded through an open application process to eligible organizations operating locally and directly benefiting the facility from when they are requesting funding. Grant amounts range from a minimum of \$250 to a maximum of \$5,000.

Deadline: July 15

America's Top Small Business Awards

The CO -100 is an exclusive list of the 100 best and brightest small and mid-sized businesses in the U.S. America's Top Small Business Awards recognizes small businesses for their contributions to the U.S. economy and offers grants of up to \$25,000.

[Learn More & Apply](#)

California Competes Tax Credit (CCTC)

The **California Competes Tax Credit (CCTC)** is an income tax credit available to businesses that want to locate in California or stay and grow in California.

Businesses of any industry, size, or location compete for over \$180 million available in tax credits by applying in one of the three application periods each year.

For fiscal year 2024 - 2025, **GO-Biz** will accept applications for the California Competes Tax Credit during the following periods:

- July 22, 2024 - August 12, 2024
- January 6, 2025 - January 27, 2025
- February 24, 2025 - March 10, 2025



[Learn More](#)



REGISTER NOW

Join the New Year's Sustainable Business Challenge

The California Green Business Network can help your business save money and operate more efficiently through our Green Business Certification.

The first two businesses that complete their certification by Earth Day will receive a 2 minute highlight video to promote their business

ENROLL NOW!



greenbiztracker.org/business/registration

Register

New Reporting Requirements for Small Businesses

The **Corporate Transparency Act**, which took effect in January 2024, requires small businesses with fewer than 20 employees to report their ownership information to the Department of the Treasury's Financial Crimes Enforcement Network as part of an effort to curb money laundering and illicit financial operation. Existing companies have one year to file and new companies must file within 90 days of creation or registration.

Corporate Transparency Act

Maximizing Profitability: Strategies for Sustainable Growth Workshop



In today's competitive business landscape, maximizing profitability is more than just a goal - it's a necessity for sustainable growth and success. This workshop is designed to equip you with the strategies, insights, and tools needed to enhance your small business profitability objectives. The workshop will delve into key factors influencing profitability such as demand, cost of goods sold, and operating expenses, and learning how to leverage them to drive financial success.

[Sign Up Here](#)

Amber Grant for Women

WomensNet founded the “Amber Grant” in 1998. The grant was set up with one goal in mind: to honor the memory of a very special young woman, Amber Wigdahl, who died at just 19 years old — before realizing her business dreams.

Applying is simple. Just take a few minutes to tell us about yourself and your business dream. No long, complicated forms to fill out. Submitting one application makes you instantly eligible for all grants related to your business. We announce the grant winners by the 23rd of the following month.



[Apply Now](#)

She's Connected by AT&T Grant

She's Connected by AT&T is open to U.S.-based small-businesses that are women owned and have 50 employees or less. The grand prize winner will receive a \$50,000 grant and a year of free AT&T service alongside a new device. Additional grants



are available.

Deadline: July 10

Learn More & Apply



Electric Vehicle Charging Programs, Incentives and Benefits

Peninsula Clean Energy's EV Ready Program is a \$28 million electric vehicle (EV) charging infrastructure program seeking to install 3,500 charging ports in San Mateo County over four years. The program is for workplaces, multi-dwellings, public parking areas, and other public locations to improve access to EV charging and accelerate the adoption of electric vehicles.

[Read More About the EV Ready Program](#)

[Benefits of EV Charging for Multi - Family Properties and Workplaces.](#)

[View a Map of EV Charging Stations in Pacifica.](#)

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



Meet Our Economic Development Team



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Alyssa Barranti
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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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