



Dear Pacifica Business Owners,

With whales on our shores and extremely beautiful weather, the last few months in Pacifica have been truly magical and have brought new visitors to our beautiful City. We hope you had a prosperous summer season. Now that school is back in session and we are heading toward the Fall season, we're looking forward to continuing the magic in our "hidden gem". We are excited to bring you the latest updates in this month's edition of Business Matters.

In this edition, we are providing a recap of the City's Disaster Preparedness for Businesses training that was conducted on August 28th. We all know that disaster can strike at any moment and our goal is to help our local businesses be prepared. In addition to this important class, the Economic Development Division will continue to bring you quarterly courses to help your business thrive. If you have a particular course you would like to see offered, please feel free to reach out to us.

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.

Thank you for your continued engagement. Let's work together to build a thriving community for everyone!

All the best,
Tara Schiff
Economic Development Manager



Disaster Preparedness Training Recap

Pacifica's Disaster Preparedness Training was held on August 28th with speakers from Pacifica's Economic Development division, the Emergency Preparedness & Safety Commission, Outsmart Disaster, and the California Governor's Office of Emergency Services. The purpose of the training was to teach local businesses how to prepare themselves for disaster situations, such as earthquakes, floods, and wildfires.

Emergencies can occur without warning, and it is important for business owners to know how to prepare themselves, along with their staff and customers, so that they will not be amongst the 43% of businesses that close permanently following a disaster.

The event was well-attended, with 25 attendees representing 17 different businesses. The speakers discussed practices to promote business resiliency for nearly an hour and a half (from noon to 1:30 PM). They were supported by the Pacifica Police Department and the

North County Fire Department. Additionally, the Rotary Club of Pacifica kindly sponsored lunch for the training.

NAVIGATE ANY ROADBLOCK



**CREATE A
RESILIENCY
ROADMAP
FOR YOUR SMALL
BUSINESS**

**OUTSMART
DISASTER**
FOR YOUR SMALL BUSINESS

www.outsmartdisaster.calosba.ca.gov

Watch the recording [here](#).
Passcode: ?+xGv+7N

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](#)

Fast Break for Small Business Grant Program

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](#)

Social Media for the Hospitality Industry

You can be really good and effective at social media for your business without being an influencer or taking it as your full time job. Join us for this business changing seminar for a social media education that will get you results without devoting your entire business life to posting.

Date & Time: September 9 | 2:00 p.m. - 4:00 p.m.



[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 2024

[Learn More & Apply](#)

Starting a Food Business

Do you have the dream of starting a food business but don't know where to start? Or perhaps you've already started your food business but would like to make sure that you have all of your ducks in a row. This seminar will present the different types of food businesses and the legal requirements to start them as well as the elements of a successful food business.

Date & Time: September 17 | 2:00 p.m. - 4:00 p.m.



[Learn More & Register](#)

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](#)

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](#)

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



Yulia Carter
Assistant City Manager
ycarter@pacifica.gov



Tara Schiff
Economic Development Manager
tschiff@pacifica.gov



Alyssa Barranti
Management Analyst II
abarranti@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

City of Pacifica | 540 Crespi Drive | Pacifica, CA 94044 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!