



Dear Pacifica Business Owners,

As we close out October and move into the month of November, we want to ensure that we provide our local businesses with the best support possible. We realize that November is important to our local businesses as you move into the holiday season. We are excited to bring you the latest updates in this month's edition of Business Matters.

This month's edition will provide important resources for our local businesses, along with information about Shop Small Business Saturday. The City of Pacifica will proclaim Saturday, November 30th, Shop Small Business Saturday at the November 25th City Council meeting at 7pm. In addition, local organizations are planning special events to celebrate Shop Small Business Saturday on November 30.

We hope that the information in this edition inspires you and provides much-needed access to resources as a business owner. 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



City Recognizes Small Business Saturday

November 30, 2024 is Small Business Saturday, which is a day to celebrate and support small businesses and all they do for their communities. Founded by American Express in 2010 and officially cosponsored by the Small Business Administration since 2011, Small Business Saturday has become an important part of small businesses' busiest shopping season. Historically, reported spending among U.S. consumers who shopped at independent retailers and restaurants on Small Business Saturday reached an estimated \$17.9 billion according to the **2022 Small Business Saturday Consumer Insights Survey**. This year's event kicks off the 2024 holiday season by encouraging consumers to support our nation's 33.3 million independent businesses (and nearly 900 brick and mortar businesses in the City of Pacifica) on Small Business Saturday and all holiday season long.

In honor of Pacifica's small businesses, the City of Pacifica will proclaim Saturday, November 30, Shop Small Business Saturday, with a presentation to the City Council on Monday, November 25 at 7pm.

Be sure to get your **free marketing resources** from American Express, designed to help you reach customers this Small Business Saturday and beyond.

Seaside Merchants Association Prepares for Small Business Saturday

As Small Business Saturday approaches, the Seaside Merchants Association in Downtown Pacifica is gearing up to offer a unique shopping experience that highlights the charm and community spirit of its local businesses. This year, the association's members are planning a variety of special events, promotions, and deals to encourage residents and visitors alike to shop local and support small businesses.

Several retailers will be offering discounts on select merchandise, while others are featuring limited-time items exclusive to the day. Local and Bay Area artisans will set up pop-up booths within the Malt + Stone and Golden Sol parking lots as well as within the Royal Bee Garden, showcasing handmade goods. Many shops are also planning extended hours to give shoppers more flexibility.

Small Business Saturday is a key day for Seaside's independent businesses, helping boost holiday sales while fostering a sense of community and appreciation for local businesses. Shoppers are encouraged to come out, explore the unique offerings, and enjoy the spirit of the season.

JOIN US FOR

Small Business **SATURDAY** **11.30.2024**

Support your favorite local spots
in Downtown Pacifica
10:00-5:00PM



Hosted By:
Seaside Merchants Association
Francisco Blvd. - Palmetto Ave. - Beach Blvd.

Second Saturday Takes Over Downtown Pacifica

Downtown Pacifica has found its new favorite tradition in the form of Second Saturday, a monthly event that has quickly become a beloved staple for both residents and visitors. Held on the second Saturday of each month, this vibrant gathering transforms the heart of the city into a lively hub of art, music, food, shopping and community.

Second Saturday, November 9, is the perfect way to explore unique finds, enjoy great food, and experience the lively spirit of downtown Pacifica. Bring family and friends for an unforgettable day in the heart of the city!

DOWNTOWN PACIFICA PRESENTS

THE NEIGHBORHOOD MARKET

SECOND
SATURDAY
NOVEMBER 9TH

10:00AM - 4:00PM

50+ SMALL
BUSINESSES

FOOD, BEVERAGES,
RETAIL, ARTS & MORE

PALMETTO AVE
FRANCISCO BLVD
BEACH BLVD

SUPPORT
LOCAL





PASSION TO PROFIT CONFERENCE

NOV 6, 2024
5:30 - 8:30 pm
Cow Palace, Daly City

IGNITE :: INSPIRE :: SUCCEED

A gathering of aspiring entrepreneurs and small business owners to turn their dreams into reality!

Networking, Guest Speakers, Refreshments, Prizes, and More!



Registration and More Info:
PASSION2PROFIT.SPLASHTHAT.COM

CONTACT (650) 829-4652 | brc@rencenter.org



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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.



CA Small Business
Loan Match



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).

Owning and Investing in Real Estate for Small Businesses & Entrepreneurs

November 5th 10:30 am — 12:00 pm
(Online Workshop)



Event Details

This is critical information for anyone interested in buying real estate, especially for small business owners looking to secure their long-term future by owning their property, plant and equipment.

**Register for
Event**



Legal Issues for Small Businesses

November 12th 10:30 am — 12:00 pm
(Online Workshop)

Event Details

This webinar is developed by Steve Roth based on his years of experience in starting and building companies. The program will focus on core legal issues important to all new companies and small businesses including the corporate form chosen, protecting Intellectual Property, contracts, how to avoid litigation and important workplace and employment best practices.

**Register for
Event**

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



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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!
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