



Dear Pacifica Business Owners,

As we move quickly into the Fall season and start heading into the Holidays, we are reminded that we live in an extremely beautiful community, filled with wonderful businesses. 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, in addition to highlights of some of the economic development events that took place in the City of Pacifica, including the Pacifica Children's Business Fair and the Fog Fest. These type of events make our City shine and are one of the many reasons so many people enjoy living and working in Pacifica.

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@pacificagov](mailto:econdev@pacificagov) 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



## Highlights from the Pacifica Children's Business Fair

The City's first official Children's Business Fair, showcasing children's entrepreneurial genius, was held on the Pacifica Civic Center Parking lot, located at 170 Santa Maria Avenue, on Saturday, September 14th, from 10am-1pm. Operating in conjunction with the Second Saturday Street Fair in the Sharp Park Business District, organized by the Seaside Merchants Association, the event attracted approximately 21 businesses ran and organized by children.

Children were required to create a product or service, develop a brand, building a marketing strategy and then open for customers at the one-day marketplace. The children were responsible for the setup, sales and interaction with customers, and any parent seen selling to the customer or promoting the child's product resulted in disqualification from the Fair.

From guitar lessons to jewelry to gift cards and stuffed animals, the Fair featured a variety of options for Fair attendees. The young entrepreneurs learned what it takes to run a business for the day. They learned about physically setting up a business, how to sell their products and how to keep track of sales, in addition to what requirements the City and County has for business owners.

This event was sponsored by Acton Academy, the Acton Next Great Adventure and the generous support of donors and volunteers, who all believe that principled entrepreneurs are heroes and role models for the next generation. "Today's youth are tomorrow's business innovators and leaders. The Children's Business Fair gives students the opportunity to spread their entrepreneurial wings and get a head start on promising business careers," said Jeff Sandefer, founder of the Acton School of Business.

Fair organizers plan to make the Children's Business Fair an annual event.

**We're OPEN**

**Pacifica Children's Business Fair**  
CITY OF PACIFICA | CITY HALL

Sep 14, 2024  
10AM - 1PM

Business Owner For A Day

**170 Santa Maria**  
**Free Admission | Open to Public**

*Thank You Sponsors*

Acton Academy  
City of Pacifica  
Eccleston Incorporated  
Pacifica Age Friendly Coalition  
Pacifica Historical Society  
Palermo Properties Team/Compass  
Seaside Merchants Association

Art Space on the Coast | Jennifer Maesen Photography  
Kind Restore by Jinny Pak | Malt + Stone | Marluna Yoga  
Next Great Adventure | Raina Beach Massage Therapy

Next Great Adventure | Greta Sieglock | Pacifica Historical Society

PALOM A

CARMEL

SANTA MARIA

SALADA

PALMETTO AVENUE

FRANCISCO BLVD

**We're OPEN**



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## Recap from the 2024 Pacific Coast Fog Festival

Created in 1986 to promote Pacifica and to celebrate our marvelous coast, the Pacific Coast Fog Festival offers a plethora of entertainment, food, drink and arts/crafts vendors. The last full weekend of September was chosen because historically the weather is unbeatable. This year, the Fog Fest was held on Saturday/Sunday, September 27th/28th. The Fest kicked off Saturday morning at 10 am with a parade, honoring the local community and a competition for best float. Then thousands of visitors stayed and enjoyed our Arts and Crafts booths, Food and Beverage booths, Music & Entertainment, Family Fun Fest and a variety of other activities.

This year, there were more than 200 arts/crafts and vendor booths lining Palmetto Avenue. A recognizable sign was visible in some of vendors', recognizing local, Pacifica businesses. Mixed in amongst the several blocks of vendors and food booths at the FogFest were a number of Pacifica "Makers" and Pacifica-owned and operated businesses. To help these booths stand out amidst the sea of vendors and visitors, these booths featured a "Pacifica Local" sign.

When strolling Palmetto Avenue, Fog Fest attendees would catch a glimpse of booths with the Pacifica Local signs, and many stopped, browsed, and chatted with their neighbors. This concept of identifying local makers at the amidst the hundreds of vendors, started in 2023 as an effort to truly "shop local" and buy from fellow Pacificans. By providing "Pacifica Local" signage that specified which booths represented local businesses, Fog Fest attendees could support their fellow Pacificans.

What's notable is that at least 3 successful businesses in Pacifica originated by selling from booths at the Fog Fest. Aaron Gregory, owner of **Cotton Crustacean** now has the newly muraled store on Palmetto Avenue. Dana Miller is the founder of **Coastside Quilt Studio/Dana Miller Fabric Arts**, located at 1305E Palmetto Avenue, just north of Ingrid B. Lacy. **Small Batch Jams** has a distribution center in Eureka Square and still cooks their jams in a commercial kitchen in Pedro Point.

37TH ANNUAL PACIFIC COAST

# FOGFEST

PRESENTED BY

**Lytt**

LIVE MUSIC  
FOOD & DRINKS  
ARTS & CRAFTS  
FAMILY FUN FEST  
- A WHOLE IN A GOOD TIME!  
PARADE



SEPT 28 & 29, 2024

10AM-6PM PALMETTO AVE. | PACIFICCOASTFOGFEST.COM



## 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](#)

## 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](#)

## Business Plans That Work

This webinar, presented by the NorCal SBDC, will provide a detailed format for writing Business Plans that get funded. Steve Roth developed this model with over 40 years of investing and has successfully used it for hundreds of companies across all industries. The panel will feature business experts that can answer questions.

**Date & Time: October 15 10:30 am — 12:00 pm**



[Learn More & Register](#)

## Starting your Business – Part 1

**Take the first steps on your journey to being an entrepreneur.**

This webinar is a brief introduction to entrepreneurship and what goes into creating and starting a new business. It includes a high-level overview of some of the things that will be critical to your success, including:

### In Part 1

- Assessing how well suited you are to be an entrepreneur and how to make sure that the idea you have is practical.
- What business structures are available and which one might be best for you.
- The permits and licenses you might need.



Date & Time: October 16 10:00 am — 11:30 am

[Learn More & Register](#)

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## Starting your Business – Part 2

**Take the next steps on your journey to being an entrepreneur.**

This webinar is a brief introduction to entrepreneurship and what goes into creating and starting a new business. It includes a high-level overview of some of the things that will be critical to your success, including:

In Part 2

- How to take your idea all the way to reality
- What you will need to know about Business Plans and Business Financials.



Date & Time: October 30 10:00 am — 11:30 am

[Learn More & Register](#)

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## Accessing Capital for Early Stage Businesses

Accessing Capital for Early Stage Companies and Start-ups is designed for new companies looking to raise their first outside money. The webinar will cover equity and debt and feature a panel of experts.

Date & Time: October 20 10:30 am — 12:00 pm



[Learn More & Register](#)

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## 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**  
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**Tara Schiff**  
Economic Development Manager  
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**Alyssa Barranti**  
Management Analyst II  
[abarranti@pacifica.gov](mailto:abarranti@pacifica.gov)

[\*\*Learn More About Pacifica's Economic Development\*\*](#)

# Committee

## Next EDC Meeting Details Economic Development Agendas and Minutes

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Visit our City webpage for a full list of available resources

**Questions & Comments? Contact Us!**  
[econdev@pacifica.gov](mailto:econdev@pacifica.gov).

City of Pacifica | 170 Santa Maria Avenue | Pacifica, CA 94044 US

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