

It is an honor to speak today on a topic that is so very important to me. Living and working along the US – Mexican border and in a city of immigrants in San Diego, I have seen many times over the entrepreneurial energy in recent migrants to the US. The passion, creativity, and work ethic needed for successful entrepreneurs is so very common in people who have fought to come to the US.

My name is Daniel Fitzgerald and I serve as the Acting Regional Director for the San Diego and Imperial Small Business Development Center (SBDC) Network, hosted by Southwestern Community College District. As one of the 62 SBDC networks funded by the US Small Business Administration, our work in the southern most part of California is to assist small business owners to grow and to help entrepreneurs to start their business. Of course over the past 13 plus months our work has been primarily focused on helping small business owners retain their business by accessing federal, state, and local disaster assistance. Beyond the capital assistance, a lot of work has been to help small business owners navigate the changing public health rules and still be able to reach their customers.

The variety of Covid capital assistance programs has been critical to the survivability of small business. However, access to the programs was varied. In our region, two of the largest barriers faced were confusion over the different programs and access to information in their own language. Our SBDC Network has the capacity to serve in over 15 different languages. A significant portion of our team is fluent in Spanish, but the other common languages include Arabic, Vietnamese, Swahili, Korean, Farsi, Tagalog, Mandarin, and Somali. Since the onset of the pandemic, our network has provided over 2,000 hours of one-on-one counseling in a language other than English. We have also provided many webinars for PPP, EIDL, and state and local capital programs in Spanish, Arabic, and other languages. This has been critical to help business owners access capital.

When the first PPP deadline was approaching last June, an owner of a nail salon was put in contact with us. She primarily speaks Vietnamese. One of our advisors went to her business, discovered her email inbox was full and she had not been receiving emails for two months. He worked with her to put together her financial records, worked with a local lender, and she was able to get her PPP loan. This is one of many examples of the hands-on, in language assistance we at the SBDC provide to recent migrants during the pandemic.

Beyond the response and relief efforts the Covid-19 pandemic has necessitated, the San Diego & Imperial SBDC Network has an ongoing commitment to supporting small business owners and entrepreneurs who are immigrants. For many years, our programming has provided support in particular for small business owners from Latin America, who primarily speak Spanish. To this day, a significant portion of our training and counseling helping entrepreneurs start their business is in Spanish.

Fernando Miramontes came to our SBDC in Imperial County, a farming area that borders with Mexico. As a migrant from Mexico and having been in trucking for many years, he wanted

to start his own transportation company. Working with our SBDC advisor and Accion (now Accessity), a local non-profit lender, he was able to complete his business plan, do the required legal steps, and obtain capital to purchase a truck to start his business.

In 2018, thanks to additional funding from the State of California and increased funding from the SBA, we were able to expand our network of sub-awarded service centers from 4 to 8. Two partners in particular were added to increase our SBDC Network's reach into immigrant communities. We awarded service center contracts to both the Asian Business Association of San Diego and the International Rescue Committee.

At the SBDC we strive to provide both linguistically and culturally correct training and counseling. Besides providing assistance in the preferred language of the client, our SBDC advisors also base assistance in knowledge and understanding of the business environment and regulations in the country of origin. For example, an SBDC advisor helping an entrepreneur start, helps them understand and navigate the roles of different governmental entities in the US – such as how the county governs health codes, the state governs sales tax, and the city will provide a business license.

Business owner Naw Say Phaw came to San Diego in 2014 as a refugee from Malaysia with her husband and child. Upon resettling in San Diego, Naw Say wanted to start her own business but had no previous experience and she was also unsure of the various licenses, permits and regulations required on the local, state and federal levels. Naw Say came to the IRC-SBDC for help, and after receiving assistance, including accessing a small loan, AYA Mini Market was launched. Naw Say Phaw herself said, "Since starting my business, I have been able to help our family's household income and also contribute to the government by paying taxes."

A major program at the San Diego & Imperial SBDC Network is assisting entrepreneurs to start in-home child care centers and also to support child-care businesses to expand. The SBDC provides extensive child-care startup training, helping primarily women to navigate the state rules to open a child-care center, then to work with local organizations, who provide vouchers for child care for working people in obtaining clients. These child care providers support the community not just by having a business, but providing critical child care for working parents by someone who is from their own community, speaks their native language, and follows their cultural norms.

Today the SBDC programs also work to help the child-care businesses expand, including a program with the San Diego & Imperial Women's Business Center and Southwestern College's Family Studies department to help training in-home child care providers to incorporate more early childhood development into their business.

And the SBDC works to help the businesses develop into larger child care centers, including Sarah and Rafat Illaian who worked with our North San Diego SBDC to obtain a \$250,000 SBA backed loan to open a large child care center in San Marcos.

Investing time, effort, and capital in immigrant owned businesses pays off. In addition to the examples given here, our technology and innovation specialty SBDCs also work with many immigrant owned businesses who are developing new and amazing technologies.

From child care, to restaurants, to the internet of things, the immigrant entrepreneur and small business owner is critical to current and future of our small business ecosystem. As our economy comes back from the Covid-19 pandemic, the passion, hard work, and creativity of our immigrant communities can and will play a critical part to helping our recovery to be inclusive and be even better.

Daniel Fitzgerald

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