



Serving San Luis Obispo County & Santa Maria Valley

SCORE San Luis Obispo Monthly Newsletter | July 2023 | sanluisobispo.score.org

Dear Readers:

July is Independent Retailer Month. In towns across the country, the watchword is “BUY LOCAL”.

For good reason.....

- “On average, 52.9% of each purchase at a local independent business is recirculated locally, compared to less than 13.6% of purchases at chain stores.” (American Independent Business Alliance)
- “If every family in the U.S. spent an extra \$10 a month at a locally owned business instead of a national chain, over \$9.3 billion would be directly returned to our economy.” (Custom Made Infographic)
- “Independent retail returns 46.9% of all revenue to the local economy while major chains recirculate 13.6% of revenue within local markets.” (2012 study by Civic Economics)
- “Since 1990, big businesses eliminated 4 million jobs, while small businesses added 8 million jobs.” (Small Business Administration)

At SCORE, we salute independent retailers and all small business owners. Well done!

If you need assistance with your business, SCORE is here with our always-free resources including [mentors](#), [workshops](#), and [additional resources](#). We look forward to assisting you and helping your business succeed!

Joe Whitaker



Spotlight on: SCORE Client of the Month



Mandy Ward **CEO/Co-Founder, Wabeso Enhanced Enzymatics, Inc.**



In the summer of 2020, during the height of the Covid 19 pandemic, Mandy Ward found herself preparing skulls and bones for a local natural history museum. While using a biological laundry powder to remove the flesh from dead animals and birds donated to the museum, she had a thought “If the enzymes in laundry detergent can digest flesh away from bones, surely they could also digest viruses and, if attached to fabric, make an inexpensive anti-viral material that could be used in surgical face masks and other protective clothing”. Bouncing this idea around with some old friends, Adam Bell and Nikunj Somia, resulted in the formation of a start-up company with the Franken-name of Wabeso Enhanced Enzymatics. Adam, a patent attorney, filed the company’s first

US patent application before the end of the year as Mandy delved into the scientific literature looking for enzymes with just the right properties for use as anti-viral agents. Finding the right enzyme proved no easy task. The enzymes used in biological laundry detergents, while tough and cheap, can cause allergic reactions and consequently couldn’t be used in face masks. However, perseverance led the team to an enzyme, made from fish byproduct, that is used in a cold prevention device. In this device, the enzyme is sprayed into the user’s throat. Available in Europe, the device was not marketed in the US. But Mandy obtained a sample and attached the enzyme to melt-blown polypropylene, the fabric used in surgical-type face masks and the filtering layer of N95 respirators. Nik, an Associate Professor at the University of Minnesota, then identified a virology group within the University that could perform an anti-viral study for the company. The first study, using a pig coronavirus, showed that the fabric inactivated 99.98% of the virus within 15 minutes.

As a retired microbiologist, Mandy enjoyed the scientific challenge involved with generating this satisfying proof-of-concept from a simple idea, but has needed plenty of help with running a start-up and generating a business plan. Astoundingly, SCORE identified the perfect mentor for Mandy in John Baille, who has successfully navigated many of the problems that face Wabeso in his own start-up. Introducing a new anti-viral product in the US requires the clearing of significant regulatory hurdles set by the FDA and John is currently helping Mandy work out how this might best be done. Wabeso has also recruited people with financial and marketing experience to the company’s advisory board. However, the company’s next move requires generating more data on the fabric’s ability to inactivate other viral respiratory pathogens, particularly influenza viruses. With this information in hand, Wabeso hopes to get SBIR/STTR funding from NIH or CDC before looking for partnerships with face mask manufacturers.

Mandy left an academic career behind after losing a leg in a train crash and moved to the Central Coast to recover physically from the trauma. Her recovery has involved both reaching out to people asking for help and volunteering to help others. Opening a start-up company is something that she had never considered as a possibility. However, with a little help from her friends and good advice from organizations like SCORE, she has found a fulfilling new role in life and encourages others to similarly follow their dreams. Although she no longer cleans skulls on her driveway, Mandy is still fascinated by nature and can be found wandering around Baywood Park enjoying the local wildlife and chatting with her neighbors.

[Learn more about Wabeso](#)

What Every Business Owner Should Know

Business Loans Explained



A small business loan is a type of commercial financing qualified businesses can get from traditional banks, online lenders and credit unions. Businesses can use funds to cover the costs that come with operating and growing a business, including everything from working capital and equipment purchases to larger purchases like real estate.

How Do Business Loans Work?

Business loans provide business owners with financing either as a lump-sum payment or credit line. In exchange for this funding, your business agrees to repay the money it borrows over time, plus interest and fees. Depending on the type of business loan, your lender may require daily, weekly or monthly payments until fully repaid. Additionally, business loans are either secured or unsecured. Secured loans require collateral— something of value the lender can repossess if you fail to repay—to back the loan, like real estate, equipment, cash or investments. Unsecured loans, however, do not require collateral. Instead, you typically have to sign a personal guarantee agreeing to accept personal liability if the business doesn't repay its debt as promised.

[READ MORE](#)

July is Independent Retailer Month!



Did you know that July is Independent Retailer Month? Independent Retailer Month is a shop local event that runs annually throughout July encouraging consumers to shop at independent retailers; highlighting their positive social and economic impact – locally, nationally and globally.

At SCORE, we encourage people to shop independent retail year-round and to use July as a time to celebrate the independent retailers that help build our economy; creating more sustainable cities, towns and communities. By engaging independent retailer associations, small business

organizations and retail thought leaders, their aim is to demonstrate the importance of shopping independent. Some of our local small businesses (and past or current SCORE Clients) you can support are listed below:

- [Cal Coast Orchids](#)
- [Mellow Banana](#)
- [Monarch Books](#)
- [Vai Athletica](#)

July SCORE Workshops



[Web Traffic for Business](#)

July 12th, 2023 | 11:30am - 1:00pm

This SCORE workshop on Google Search Engine Optimization(SEO) will cover the basics of website optimization through a checklist for beginners and be an opportunity to explore a few of the tools alongside local traffic and SEO expert Lacey Clifton-Jensen (@Chicadita). Workshop attendees will learn how to effectively jump to the top of the list in Google's search algorithm with Google's social platform and the steps to landing on the map the right way.

Workshop Presenter: Lacey Clifton-Jensen, Chicadita®

Lacey Clifton-Jensen, Chicadita® is an energetic and innovative Social Media and SEO expert. Her expertise in using the ever- changing technology has helped her clients and employers achieve their marketing, communication and branding goals. She has developed and managed hundreds of projects which include Social Media marketing campaigns, SEO projects, blogging, PowerPoint presentations, YouTube videos, and White Papers.

LEARN MORE & REGISTER



[Finding Corporate Sponsors for your Business](#)

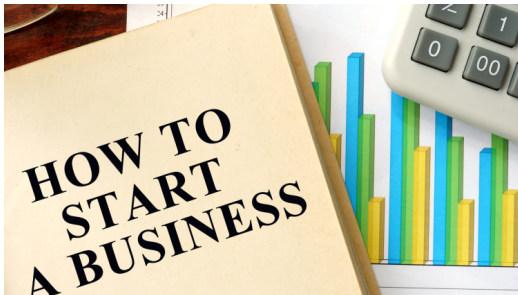
July 13th, 2023 | 5:00pm - 6:30pm

Learn how to find thousand of dollars from large companies that doesn't have to be paid back and can be used to build your business. Workshop presenter Arline Warwick of Find Corporate Sponsors shows you how be seen by thousands for free. www.findcorporatesponsors.com

Workshop Presenter: Arline Warwick, Find Corporate Sponsors

Arline Warwick of Find Corporate Sponsors is an international speaker, author, founder and owner of Find Corporate Sponsors. Arline is committed to showing business owners and nonprofits a simple and proven way to get thousands of dollars when partnering with major companies. She is also committed to showing you how you can get high-level publicity with very little effort. Years of working with animals, babies, special needs children and adults has made Arline a strong, proficient, and intuitive connector of people, businesses and non-profits.

LEARN MORE & REGISTER



[How to Begin Your Business](#)

July 20th, 2023 | 5:00pm - 7:00pm

READY? SET. GO! Starting a business of your own is exciting but we bet you have lots of questions. If you are thinking of starting a business, or have just started one, this workshop is a perfect fit. Topics covered will include the fundamentals of getting started, business operation basics, business plans, and how to use and understand financial reports.

LEARN MORE & REGISTER

SCORE District-Wide Workshops



SCORE District 4 has a number of additional upcoming workshops to help grow your business! Here are some of the featured workshops happening around our district:

- **[July 13th: Mastering Instagram Reels](#)**
- **[July 19th: Automate your SEO Using ChatGPT](#)**
- **[July 27th: Let's Get Started on your Business Plan](#)**

SCORE Partner Workshops

Workshops from MCSC (Mission Community Services Corporation) & Women's Business Center



MCSC offers weekly workshops on a wide variety of subjects. In addition to providing a networking platform among attendees, classes are designed to increase understanding of important and current business topics and trends. Workshops are free of charge and open to the public.



UPCOMING WORKSHOPS

Additional SCORE Workshops Available from our Regional Partners!

Looking for additional workshops? Our SCORE partners in Ventura and Santa Barbara also have free workshops available to assist your business!

- [Los Angeles](#)
- [Long Beach/South Bay](#)
- [Santa Barbara](#)
- [Ventura](#)

Articles from SCORE



[10 Resources to help Rural Entrepreneurs](#)



[9 Steps to Launching a Food Truck Business](#)



[How to Establish Quality Control Processes](#)

[Read More Articles from SCORE](#)

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Brought to you by [SCORE](#), America's free and confidential source of small business mentoring and coaching. SCORE is a nonprofit association of more than 13,000 volunteer business experts. SCORE offers free mentoring and low-cost workshops nationwide. A resource partner with the [U.S. Small Business Administration](#), SCORE has helped more than 9 million small business clients since 1964.

Call **1-800-634-0245** for the SCORE office near you or visit online at [SCORE](#).

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SCORE San Luis Obispo

SCORE's mission is to foster vibrant small business communities through mentoring and education. We believe that every person should have the support necessary to thrive as a small business owner. Our volunteers are committed to the development and growth of successful small businesses across America....one business at a time.

[Website](#) | 805 547-0779 | [Email](#)