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business briefs



Debra Abdelfattah (left) and Diane Goetting in their new store, Time After Time
Photo Sophie Braccini

Time After Time: New consignment store opens in Lafayette

3608 B Happy Valley Road, Lafayette, 283-6354

On August 1st Debra Abdelfattah and Diane Goetting were busy as bees getting food on the table for their opening, greeting friends, re-adjusting price tags on furniture and tying on balloons on the post of the building at 3608 Happy Valley Road to signal their new store. "Time After Time" is located in the back of the building, behind the Wells Fargo bank located at the corner of Mount Diablo and Happy Valley. There, the two friends display the unique pieces that people want to recycle. "In a time like this many people want to sell the objects and furniture they no longer use," says Abdelfattah, "we select what is unique and charming and are happy to have people come by, check it out and decide if they have a use for it." She and her friend Goetting had wanted to go into business together for a while, they were just looking for the right opportunity. The result is a store full of interesting pieces, from sofas and armchairs to paintings, necklace holders and dishes. The two will partner with Tran Jewelry to carry older fine jewelry as well. Business hours are from 10 a.m. to 5:30 p.m. Monday through Friday and 11 a.m. to 4 p.m. on Saturdays.

Novelx Wins Prestigious R&D 100 Award

The Lafayette firm that was featured in our April 15 issue was the winner in July of the R&D 100 Awards for its innovative Scanning Electron Microscope. Recipients are selected by an independent judging panel and the editors of R&D Magazine. Novelx's product, the mySEM, is a comparatively very small scanning electron microscope (SEM) for imaging and characterizing nanoscale objects and materials. According to Rita Peters, editorial director of R&D Magazine, "Winning an R&D 100 Award provides a mark of excellence known to industry, government, and academia as proof that the product is one of the most innovative ideas of the year." The Novelx mySEM is commercially available and in use by several leading university research centers for the imaging of nanoscale objects and materials in a wide variety of fields that include Materials Science and the Life Sciences. For more information visit www.novelx.com.

News from the Three Chambers of Commerce

- Lafayette**
- Lamorinda Music & Gifts will hold a ribbon-cutting ceremony with the Chamber of Commerce on Thursday August 20 at 5 p.m. at 81 Lafayette Circle.
 - The Lafayette Chamber of Commerce, the City of Lafayette and Red House Studios announced this year's summer music series: "Rock the Plaza". The 'Rock the Plaza' series will take place in Lafayette's Plaza Park at the corner of Mt. Diablo Boulevard and Moraga Road. The headliners start at 6:00 p.m. and are presented free of charge. Arrive a little early for a good spot on the lawn and a chance to hear the opening "teen" bands.
 - Entrepreneur's Club, Thursday, August 20, 8:30a.m., Chamber Conference Room
- Moraga**
- The August Chamber meeting will be Tuesday, August 25th from 6:00 p.m. to 8:00 p.m. at the Moraga Commons Park. Spouses and or significant others are invited to join in the yearly Chamber Barbecue.
- Orinda**
- Second Orinda Restaurant Tour on September 29. The Tour is a component of the Orinda Chamber of Commerce's "Shop Orinda Campaign." The event is scheduled this year for Tuesday, September 29. The fun will start at Theater Square with appetizers from 5:00 p.m. to 6:00 p.m. The restaurant Tour itself is from 6:00 p.m. to 8:00 p.m. and will include the favorite local restaurants, and dessert from 8:00 pm. to 8:30 p.m. The event benefits the Orinda Schools. Tickets should be purchased in advance for \$30.00 per person; tickets at the door will be \$35.00. Purchase your ticket online at www.orindachamber.org/OrindaRestaurantTour2009.htm.

If you have a business brief to share, please contact **Sophie Braccini** at sophie@lamorindaweekly.com or call our office at 925-377-0977.

A Government Source for Business Loans

By Sophie Braccini

When sales and profits are down and a business really needs an infusion of cash it can be hard to convince a banker. There is another source of funds that businesses may qualify for, the Community Development Block Grant (CDBG) Small Business Loans. It is Federal money that can be borrowed at a fixed 3% rate, for a duration of 5 years, in amounts from \$1,500 to \$140,000 (depending on the type of business). Business owners need a business plan and must demonstrate that they will save or create jobs with the loan.

What are Community Development Block Grants?

The Community Development Block Grant (CDBG) program provides annual grants to state and local governments to fund a wide range of economic development projects, such as affordable housing, infrastructure improvement, assistance for low-income earners, and inner city revitalization. It was enacted by President Gerald Ford in 1974 and has been one of the longest continuously run programs at the U.S. Department of Housing and Urban Development (HUD). Local government may use CDBG grants to create pro-

grams that provide grants, loans, and/or technical assistance to small businesses.

How does a business get a loan from the program?

Businesses cannot apply for CDBG grants directly to HUD. Local governments receiving CDBG grants use the funds to create loans for small businesses. In Contra Costa County, businesses can either access loans through certain cities (like Walnut Creek or Concord). Others, like businesses in Lafayette, Moraga and Orinda, apply through a firm that administers the program for the County, the Urban Financial Services Group (UFSG).

"The CDBG Small Business Loan Program helps small businesses to create and retain jobs for low and moderate income individuals by obtaining financing for business investments," says Bob Clayton of UFSG, "the Program focuses on two types of businesses, the very small businesses with very low income and the businesses that want to expand their operation, or need assistance to survive."

The process to get one of these loans is different from that of a bank. "You have to present a

business plan explaining where you want to take your new or existing business, as a way to confirm your commitment to your own success," states Clayton, before adding that his company can help in writing the plan. The owners need little if any collateral, and if their credit score is low, they need to show that they have been making prompt payment

to their creditors for the past six months or more. According to Clayton it takes from 40 to 60 days to get the loan, "but it can be faster if people already have a business plan and an accounting program," he said.

For more information call 952-9158 or email urbanfinancialsbcs@gmail.com.

Network Marketing for Moms, Passion Makes it Easy

By Sophie Braccini

Kathy Franklin was a publicist in her previous life (life-before-kids) and a part time outdoor photographer. Then the Moraga mom discovered Juice Plus+ from a friend and became passionate about the concept, so much so that she is now a representative for a company called National Safety Associates (NSA), the firm that sells the product. "It is a part time job I can do from anywhere...truly," says Franklin, "and it really doesn't feel like work. It is fun."

Franklin started her relationship with Juice Plus+ last January. "Once we started taking Juice Plus+ I realized quickly that I would be sharing it with friends and family and the home based business model was perfect for me," said Franklin. NSA claims that the product is not a vitamin, but the micronutrients of fruits and vegetables put into a capsule, chewable or gummie, using a proprietary process of juicing, drying and turning the result into powder.

Going into business was simple for Franklin. "All I have to do is share the information with others and I can do that in person, at a presentation, with a brochure or through my website," explains Franklin. She says that her conversations seem to happen more at school and sports events than anywhere else. "I love it when someone is open to hearing more about the product and I am careful to make sure my friends don't think I am just trying to sell them something...I'm not. I hope my sincerity comes through," says the passionate mother.

Lamorinda Weekly business articles are intended to inform the community about local business activities, not to endorse a particular company, product or service.

Franklin explains the business model as a mix between network marketing, corporate business and virtual franchise. "In true multi-level-marketing you aim at transforming every customer into a dealer; it is not the case here," she says.

The corporate office set up her website and virtual office and they do all of the shipping and billing. Franklin doesn't have to stock anything or worry about any of the financial aspects of the business. According to Franklin her results have been very good. "I work about two hours a day and sometimes go to a conference or workshop," she says, "I do not have yet a full time pay check, but I see it as a real possibility."

Kathy Franklin's web site is www.kfranklinsharesjuiceplus.com.

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