The San Fernando Valley Business Journal will be proud to present our Women's Council Awards event. At this special annual presentation, top businesswomen in the Valley area will be honored for their achievements. The event is filled with inspiration and recognition as we honor women who have made a difference throughout the San Fernando, Conejo, Santa Clarita, Simi and Antelope Valley area. Award categories include CEO of the Year, Executive of the Year, Volunteer of the Year, Rising Star, Not-For-Profit Leader of the Year, Business Owner of the Year, and our annual Lifetime Achievement Award. The following pages contain background information about this year’s remarkable nominees. If you’d like to “attend” the virtual event on Sept. 17, please visit the SFVBJ website and click on “Events.”

**LIVE VIRTUAL EVENT**

**Thursday, Sept. 17 | 11:00AM**

Register at sfvbj.com/bizevents
DENISE BEAN-WHITE
Consortium Media

Denise Bean-White is one of few cultural brand strategists in the country taking additional steps to expand strategies around behavior change and social justice messaging, with a philosophy that the best cultural brands transcend the product or service to include the experience, history, story, community—and infrastructure. Bean-White takes this philosophy a step further, using her extensive background in branding and alignment strategies to develop messaging and creative work that help to deepen brands into their communities. This can specifically be seen in Consortium Media’s behavior shift work in the human services agencies field, working for the benefit of children. This allows partners to work together to change the way people think, and then act. Her focus on educating the public on the process and the “why” behind every project is key to acceptance, support and success in today’s complex society.

ERIN BECK
Wana Family Network

Erin Beck is the CEO of the Wana Family Network, which operates a service that lets families “swap” babysitting services with one another. The Wana Family Network allows families to meet, set up play dates, and trade childcare for “points” instead of dollars; the company’s services are similar to the neighborhood babysitting co-ops which had previously been popular with families in the pre-Internet age. Prior to starting her company, Beck was a SpaceX Dragon Mission Director, designing and operating spacecraft bound for the International Space Station. Prior to her work in aerospace, she was an around-the-world backpacker, rescue scuba instructor, and award-winning theatre director. She believes that skills are cumulative and transferable across all disciplines. Her favorite job, though, is being a parent. Recognizing that families all around her were struggling with babysitting and childcare issues, she created the Wana Family Network in 2017.

RENAE BELL
MDKT BIO SPA LLC

Rena Bell is the founder and owner of MDKT BIO SPA. She has 25 years of retail experience in the cosmetic and entertainment industry with a plethora of work experiences ranging from serving as a talent agent, as an ambassador for Guerlain Paris U/VHM, as a personal stylist and respiratory therapist. Her colleagues and associates are constantly impressed by her ability and passion to assist others in transforming their lives through health and wellness. Bell founded MDKT BIO Spa to provide access to rapid weight loss and anti-aging goals. However, that barely describes what benefits are offered at MDKT. The environment in the spa is designed to help each client relax, reset, reboot and to find their way back to their creative relaxed state of mind by taking them out of a fight or flight mode. In just 30 minutes to an hour, guests are refreshed by individualized, personalized private appointments.

ADRIANNA CRUZ
U-Frame It Gallery

Since 1988, when Adrianna Cruz took over the family framing shop where she had worked as a teen, renaming it “U-Frame-It,” she grew the business into one of the most successful and customer-friendly frame shops in the San Fernando Valley. Throughout the years, her hard work and dedication paved the way for her growing relationships with the entertainment industry. Cruz found a niche where she could apply her good business sense and her creative background. Under her stewardship, U-Frame-It Gallery has evolved from a do-it-yourself frame shop established in 1976 into the number one Los Angeles premier custom frame shop. She is an active member of the Set Decorators Society of America International (SDSA). She is also a member of the Greater San Fernando Chamber of Commerce, the Chamber of Commerce of Encino, Tarzana/Woodland Hills and Studio City, VICA, and the National Association of Professional and Executive Women.

DEBRA DONOVAN
Valley Village

Debra Donovan has been the executive director of Valley Village for many years. She has proven to be a proactive leader of a large community-based organization serving the disabled in the San Fernando Valley. She also serves as a mentor in the way she has developed a strong team of leaders and devoted employees with long tenure. Under her stewardship, Valley Village represents an important and sometimes forgotten population. Donovan and her team have managed their organization despite shortfalls in government support and have proven they are a sustainable organization for the community. She has also served as a mentor to many in the way she has developed a strong team of leaders and devoted employees with long tenure. Thanks to her, the families of those who stay at Valley Village or in its day care truly are fortunate to have a safe, creative place for their loved ones to go.

NANCY DUITCH
Sera Labs

Nancy Duitch, who is the founder, president, and CEO of Sera Labs, has over 30 years’ experience as an entrepreneur and leader in the consumer products industry. She has founded and developed several diverse businesses, from start-up to public company level, involving beauty, health care, wellness and education, and has executed state-of-the-art campaigns generating over $3 billion in revenue for some of the most well-loved brands. Sera Labs was created to expand CBD products in the health, wellness, and beauty sectors, and is structured to connect the brand with customers in a results-oriented and fully-integrated relationship. Her creativity, ability to develop talent, and effective utilization of multi-channel strategy for optimal ROI has consistently positioned Duitch as an industry leader. She has turned her expertise and focus to CBD education by bringing the most rigorous third-party tested product to market to ensure the safest and highest quality CBD products for consumers.

ALLISON BLACKMON
gish SEIDEN LLP

Since starting with gish SEIDEN in 2008, Allison Blackmon, CPA has focused on accounting and tax services for small to mid-sized businesses, state nexus and state income tax filing requirements, individual income taxes, and tax planning for individuals and businesses. She has extensive knowledge of business tax and takes pride in staying well-informed in order to assist her clients and be their trusted advisor. As a manager, she is also in charge of gish SEIDEN’s mentoring program. She emboldens her role as a mentor and helps the younger staff grow to become well-rounded assets of the firm. Throughout her illustrious career, she has been able to service the various needs of her diverse clientele. Allison has had the pleasure of working with clients in a variety of industries including but not limited to real estate, manufacturing, and professional services.

GISH SEIDEN LLP

SEPTEMBER 14, 2020

NOMINEE
Leaders make change a reality

When needs arise in the community, leaders meet them with determination and thoughtfulness. Your leadership not only inspires change, but moves others to get involved and make a difference.

Wells Fargo proudly celebrates the San Fernando Valley Business Journal Women’s Council Awards and all honorees.

wellsfargo.com

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A valley girl, born and raised, Lisa Elkan’s motto at Lisa PR in, “Our business is getting you business.” She works closely with each client to implement effective and creative strategies that produce quantifiable results. Elkan is an expert in current and time-tested marketing strategies such as social media marketing, direct marketing consulting, website design/consulting, public relations, press interfacing, event planning, advertising, and brand and business development. Elkan has over ten years of experience with prestigious organizations Guthy-Renker Corporation (where clients included Procter & Gamble, Toys “R” Us, Feinberg Mindel Brandt & Klein, LLP, and Russ August & Kabat. She is a UCLA graduate and has volunteered her time on the national board of NFA, a non-profit organization, as well as on the Social Networking Committee of the Beverly Hills Bar Association. She is an entrepreneur at heart and has written several patents.

Dee Feldman was born in New York and made the move across country in 1975, compelled by the promise of warmer weather and a calmer lifestyle. She went to work in the garment industry starting at The Famous Fredericks of Hollywood as a dress buyer for its catalogue division. From there she made many friends in the manufacturing end of the business and made the leap from buying to making dresses. She manufactured dresses for 15 years. She then chose to go into promotional products. She started her business from her house and it has since grown dramatically. She has now been in the promotional products business for 31 years. She has served on numerous committees within the industry and is passionate about the business. She prides herself on working with small companies as well as large companies and treats them equally because, as she says, “no order too small or too large.”

Lisa PR

Teresa Friedman, operations director of the California Institute of Locksmithing, may be the Valley’s own “queen of locksmiths.” In her role, she oversees admissions for the locksmith school and all aspects of the business including accounting, admissions, and the dispatching of service calls. She has worked with the organization for twelve years and it has been owned by her family since 1999. Prior to her work at the Institute, she worked in the executive office of the Vice President for Coldwell Banker. She worked with the real estate company for 12 years and before that was in the legal medical field. She has worked in the administration field since 1982.

Karen Gailer

With over 28 years of experience counseling businesses in all aspects of employment law, Karen L. Gailer has earned the reputation for developing proactive and creative strategies to enhance workplace productivity and avoid employment disputes. Gailer co-founded LightGailer in 2011. She was instrumental in the firm’s unprecedented growth, helping to build the firm from seven to 22 people and from 287 to over 3,000 clients today. Clients span the state of California, but most are located or have branches primarily in Los Angeles and Ventura counties. As a major part of her practice, Gailer serves as an employment law expert for over 850 businesses in all sizes and industries, providing counsel to management and conducting training programs for both management and employees. She performs audits of clients’ employment practices to ensure strategic compliance with current laws and conducts client investigations of employee complaints regarding harassment, discrimination, employee theft or other misconduct.

LightGailer

Andrea Gallagher

Andrea Gallagher is president of Senior Concerns, recently awarded nonprofit of the year by Assemblymember Jacqui Irwin. Gallagher is a Certified Senior Advisor (CSA) and creator of The Credi I’ve Been Dealt. She is a member and past president of Life Planning Network, a national community of professionals who support individuals to successfully plan for and navigate the second half of life. She served as Life Transitions Chair of the International Conference on Positive Aging. She is an editor and a chapter contributor to “LIVE SMART AFTER 50: — An Expert’s Guide to Life Planning for Uncertain Times.”

Senior Concerns

Robbie Gluckson

Robbie Gluckson is the director of marketing, development & community outreach at UCLA. Her position includes the full gamut of marketing responsibilities, as UCLA Health dramatically expands throughout Southern California, building all new comprehensive medical campuses. Key areas include developing, fostering and maintaining strong strategic partnerships and alliances, implementation of community marketing programs (both traditional and digital), development and fundraising for the Department of Medicine, field marketing, working closely with community and corporate leaders to ensure that the UCLA Health is an active and vibrant community supporter. She has held numerous executive positions including five years’ experience as the executive director at the Premier Oncology Foundation, a healthcare non-profit organization whose mission is to enhance the quality of life for cancer patients. She fights for health-care privileges for everyone and believes that healthcare is a right, not a privilege.

UCLA Health

Logix Federal Credit Union

Ana Fonseca has extensive experience in the banking industry, including 18 years at Logix. During that time, she has held multiple executive roles, including COO and CFO. She understands the ins and outs of every corner of Logix, which made her a great candidate when the CEO position came open approximately two years ago. Since taking the helm as CEO, Fonseca quickly established herself in the new role, gaining the trust of employees through her warm and personal style that includes individual responses to a confidential e-mail comment system where employees can ask, comment or criticize activities of the credit union. That trust was instrumental as Logix rapidly adapted to new operating practices during COVID-19. Banks and credit unions remained open as essential businesses, so the branches needed to quickly adapt to new hygiene, sanitation, and physical distancing protocols. They quickly responded when employees reported having been exposed to COVD, and prevented spread.
TRACY HERNANDEZ
BizFed

Tracy Hernandez is the founding chief executive officer of the Los Angeles County Business Federation (BizFed), a nonprofit, massive grassroots alliance of 180 top business networks that counts among its more than 400,000 business members a diverse demographic, industry sector, and geographic array of small and large employers of over 3.5 million people in Southern California. Hernandez founded the BizFed Political Action Committee (PAC), which seeks to elect public officials with job creating focus and ability. In addition, Hernandez is president of IMPOWER Group, Inc., a business advisory company specializing in startups or strategic transition utilizing unlikely partnerships to achieve greater impact. Previously, Hernandez served as the first female publisher of the Los Angeles Daily News in the paper’s nearly 100-year history.

RENA HILLER
Hiller & Hiller, CPA P.C.

Rena Hiller is partner and head CPA for Hiller & Hiller, CPA with more than 30 years of experience. Serving Woodland Hills and far beyond, Hiller, an alumna of CSUN, loves the Valley community and regularly gives back to the community. She volunteers for the Chabad & Colin Foundation, Chabad of Westhills, Shomrei Torah, and Calabasas Shul. Passionate about her family and her work, Hiller is not only a mother, an accountant, and a cancer survivor – she is an inspiration. At Hiller & Hiller, CPA she has, with her husband, worked to ensure the business has maintained a steady level of success. She is also a woman who has succeeded in a field that is mostly dominated by men and has successfully created and maintained her family business. Hiller is the embodiment of a strong, persistent, dedicated woman who has faced adversity throughout her life and has succeeded in carving her path.

JENNIFER McLAIN HIRAMOTO
City of Glendale Economic Development - Community Development Department

Jennifer Hiramoto joined the City of Glendale in 2015, and serves as Deputy Director of Community – Economic Development. In this capacity, she is responsible for overseeing the Economic Development division’s strategic planning efforts, with an emphasis on business services, attraction, community outreach, and asset management. Hiramoto and her team have led the City of Glendale by continuing to diversify companies, brands, and missions to bring together new business, retail, and residents to the region. Hiramoto joined the team with 10 years in economic development experience, and five years in the private sector as a newspaper reporter. She specializes in developing and implementing collaborative economic development and public relations strategies.

NICOLE ANTONIA JOHNSON
Fernandeno Tataviam Band of Mission Indians

Nicole Antonia Johnson started working with casinos during college to help pay her way through school. As she advanced with her education, including a master’s degree in American Indian Studies from UCLA, and a law degree from Chapman University, her commitment to tribal law and policy expanded. Today she plays a pivotal role in the Tribe’s representative to local governments, and state and federal agencies. Johnson helped build a partnership between the Tribe and the City of San Fernando through directing cultural affairs staff on matters of cultural resource management and tribal consultation requests. She ensured compliance with state and federal historic preservation laws. She also helped to create an agreement between the Tribe and the City of San Fernando for cultural and educational programming at Rudy Ortega Sr. Memorial Park.

NOMINEES
**Nominees**

**Dafna Kaiserman**
* Bridges Academy

Dafna Kaiserman has been educating students in Los Angeles for over 20 years. A Los Angeles native herself, for 16 years, Kaiserman served as a special education teacher at Pacoima Middle School and is currently in her fifth year as the Phoenix Academy counselor at Bridges Academy, a school serving twice-exceptional learners—students who are gifted but who also have learning differences such as Autism, ADHD, executive functioning challenges, processing deficits, and mild dyslexia. The students are driven by creativity and intellectual curiosity. Five years ago, Kaiserman transitioned to a counselor role at a private school—a very different environment than the LAUSD. While her focus is on the elementary students, now that she has seen kids move to middle and high school, she continues to be fans of Kaiserman. Working in a delicate environment, she created the school’s first therapy dog program.

**Christy Kasper**
* gish SEIDEN LLP

Christy Kasper, CPA joined gish SEIDEN LLP in 2017, bringing over a decade of experience in both audit and tax. As an auditor, she focuses on managing engagements and developing staff. Kasper also has comprehensive experience in federal and multi-state tax compliance, tax planning, and consulting for high net worth individuals, corporations, tiered partnerships, trusts, and closely held businesses. Throughout her career, she has been able to serve the various needs of her diverse clientele. Kasper has worked with clients in a variety of industries including real estate, manufacturing, media, advertising, and professional services. She takes pride in building solid relationships with her clients and truly enjoys helping them strategically position themselves to attain their goals. She is also an invited member of the firm’s Auditing and Accounting Committee, which is responsible for the firm’s learning and development initiatives, establishing internal best practices as well as broadcasting critical and timely accounting updates to firm members.

**Shaindee Kreitenberg**
* Knit Mechanical

In late 2003, Shaindee Kreitenberg became the vice president of Knit Mechanical, a boutique plumbing and piping contractor specializing in projects with extreme technical requirements, complex constructability, with exclusive general contractors, developers, and government entities. Kreitenberg is a state licensed attorney with exceptional knowledge and experience in construction contracts, procurements, unions, insurances, general and project accounting software solutions, and a licensed C-36 contractor. She is Knit’s project executive/construction manager responsible for managing, contractual compliance, business direction, and all business administration. Since 2006, Kreitenberg has also served as executive director of the LA region Screen Actors Guild–American Federal of Television and Radio Artists (SAG-AFTRA). A chief executive and key strategist, she holds duties in the collective bargaining process, operations, governance, programming, public policy, labor, legislative and industry relations, communications, and organizing.

**Marie Y. Lemelle**
* Platinum Star Public Relations

More than 20 years ago, Marie Y. Lemelle’s entrepreneurial spirit led her to establish Platinum Star Public Relations and Management; Platinum Star, a certified MWBE, was established to assist under-served businesses and women business owners to achieve their goals through positive and consistent exposure. Ever evolving, her clients have covered the gamut from boxing to the entertainment, film, and music industry and from health and well-being, corporations and to nonprofit organizations that provide services to military veterans and other vulnerable populations. She is currently working on The Mazatlán Jazz Festival set for May 15, 2020. The first of its kind at the all-inclusive beach resort of Pueblo Bonito Emerald Bay. As an entertainment publicist, Lemelle has increased the star ranking of several actors, producers, directors, writers, musicians at red carpet events and beyond.

**Deana Linderholm**
* Executives Association of San Fernando Valley

Deana Linderholm has an extensive background in meeting and events management within the San Fernando Valley area. She has served as marketing manager for Broughton Hospitality, marketing director for Warner Bros. Entertainment, event director for Pala Resort & Casino, and national director for Global Synergies. She currently manages the esteemed Executives Association of San Fernando Valley, a non-profit business association serving the Valley region for over 40 years. The Association meets each week at the Woodland Hills Country Club. Linderholm enjoys the art of networking with her colleagues from the association. She helps lead the group’s mission to enrich member firms through the exchange of business leads, expertise and the opportunity to share ideas and experiences. Civic-minded, Linderholm enjoys volunteering at a small dance studio in Reseda. She also volunteers with the American Stroke Association, Dress for Success and the West Valley Animal Shelter.

**Janet Marinaccio**
* MEND

Janet Marinaccio (President/CEO) joined MEND in July 2017, bringing 20 years of experience and leadership in the nonprofit sector. Immediately recognizing MEND’s role as a community anchor, Marinaccio has provided strategic leadership to sustain key programs and innovative responses to changing community needs. In just two years, she has led MEND’s financial turnaround and established an operating reserve and board-designated investment fund. With this new financial grounding, she is thrilled to continue realizing MEND’s potential to make lasting change for—and with—its clients. Marinaccio’s career is anchored in 16+ years at Goodwill Industries—locally and nationally, where she spent five years providing capacity building consultation and training to 165 Goodwill agencies throughout the U.S. and Canada. In this time she authored numerous white papers and curricula on outcomes management, veterans’ services, community needs assessment, career development, and others.

**Laura McHolm**
* NorthStar Moving Company

Laura McHolm had an unlikely start as co-founder and marketing director of NorthStar Moving Company. After graduating from the UC Berkeley, she worked for Lawrence Hall of Science teaching computer programming and mathematics and was approached by Atari Computer Division in its infancy to work in consumer marketing. Later, McHolm graduated from law school and also obtained an emphasis in computer law from Oxford University. While in law school she began working for Intel’s legal department. She worked for various inventors as a general counsel and marketing director. In the mid-1990s she moved away from the Fortune 500 to fulfill her more creative, entrepreneurial spirit and partnered with Russ Katanal to launch NorthStar Moving Company. Today, North-Star Moving is the largest independent moving company in California, executing over 8,000 moves a year and is the go-to mover for A-list celebrities, world leaders and landmark institutions.
Jill Mellady of Mellady Direct Marketing specializes in digital and offset printing, mailing, acquiring mailing lists for financial industry, direct mail appeals for nonprofits, performing arts printing and mailing for various theaters, nationwide mailing and fulfillment. She is an experienced marketing director who has a passion for growing organizations through targeted direct marketing campaigns. Areas of experience include: healthcare, nonprofits, real estate, law, accounting, insurance, publishing, landscape, commercial real estate, commercial plumbing, schools, and churches. Any business that wants to grow is a potential client. Mellady supports many businesses in the region with their marketing needs. She volunteers countless hours to many nonprofits, including the College of the Canyons Foundation, the Valley Industry Association, the Chamber of Commerce, and the Sheriff’s Foundation.

Jill Mellman has continued the family owned business started by her Mother, Sally Mellman in 1987. Born To Travel is a full service travel agency and Jill remains hands-on, working in all aspects of the travel industry. Throughout the numerous changes in the world of travel, whether it be 9/11, Ebola or now COVID-19, Mellman maintains calm and reassurance to her clients. No trip is too small, whether it is the Amtrak train to San Diego, or an around-the-world cruise, her expertise will assure that her clients are well taken care of and memories will be forever. Mellman is proactive with the Travel Consumer Restoration Corporation, which is an entity of the California Attorney General’s office ensuring that the consumers of California will always be protected with their travel funds. Whether the tour operator, airline or the travel agent closes their door, she will fight and assist in recovering her clients’ funds.

With a JD MBA from Rutgers University, Laurel Mintz’s background has uniquely prepared her to run a successful agency. Inspired by the innovative consulting work she executed early in her career with prestigious brands like Le Bec Fin, Public House Restaurant Group, Bassett Furniture and Julie Hewett Cosmetics, she knew she wanted to play bigger. Almost a decade later, Mintz has created an agency family serving both startups and blue chip global brands. Her favorite saying is “FIOGID,” as in “Figure it out, get it done.” And that’s exactly what’s brought the agency top talent and accolades since 2009. Mintz sits on the Board of Directors for NFTE (Network for Teaching Leadership), and the UCLA Restaurant Conference, is a mentor for The Women’s Global Leaders Initiative and a partner to Women’s Founders Network, and advises LAVA (Los Angeles Venture Association).

Christy Mora is a managing director for a merchant service company in southern California. She has been in the payments space for seven years and has been managing Native Merchant Services as a top level executive for the last four. She is best known for her work with tribal entities and hospitality properties and has helped create a payments gateway that bridged learning curve of taking payments with today’s fast changing technology. Mora has been nominated for several industry awards and has worked on key projects with franchise organizations. Currently she is helping to bridge the world of payments and the world of CBD and Hemp. She is routinely involved in the connection of large scale clients to payment solutions and also is a key part of finding unique solutions for small to medium sized business.

Valdez & Polanski
WEALTH MANAGEMENT GROUP
of Wells Fargo Advisors

Save the Date

Annual Women's Conference
Empowering Women for a Successful Future
Tuesday, October 27th, 2020
Virtual Event

Formal invitation to follow.
Lisa Murgia is a regional sales leader for Wells Fargo Commercial Banking. She joined the Commercial Banking team in December of 2011. She is responsible for business development and managing the sales process for Wells Fargo’s Los Angeles Valley covering the San Fernando, Santa Clarita, and Antelope Valleys. Prior to this position, she honed her sales and lending skills for three years as a Senior Account Executive with Jules and Associates Inc., a Top 20 ranked independent Equipment Finance and Leasing firm based in Downtown Los Angeles. Murgia graduated Summa Cum Laude from USC’s Marshall School of Business, earning a Bachelor of Science in Business Administration with an emphasis in Strategic Management. She currently serves on the boards of the Santa Clarita Valley Economic Development Corporation and ACO 101’s Women in Corporate Growth. A Southern California native, Lisa resides in West Los Angeles.

Maureen O’Gara-Adford is a Managing Partner at gish SEIDEN LLP, Maureen O’Gara-Adford, CPA oversees all operations of the firm and ensures that all short and long-term goals are met. She is a professional who has over 32 years of experience in both the public sector as well as the private sector of accounting. This experience working on both sides of the industry enables her to offer consulting services to a variety of businesses and to improve their operations, internal controls and overall profitability. O’Gara-Adford’s specializations include manufacturing, construction, software development, distributorships, automobile and motorcycle dealerships, restaurants and other specialized industries. Her approach to examining problems and determining the proper course of action is a definite strength to any organization. Her commitment and dedication are valuable assets to gish SEIDEN’s business practices and she always stays true to the firm’s core values.

Ana Rose O’Holloran has served as executive director of the Antaeus Theatre Company, an actor-driven non-profit theater company that explores and produces timely and timeless works, grounded in a passion for the classics. In this role, O’Holloran has been responsible for working alongside the board of directors and co-artistic directors to lead the Antaeus during a time of substantial transformation. She has been the organization’s first executive director since it relocated to Glendale from Hollywood, and has been instrumental in leading a $3 million capital campaign to ensure the bright future of the theatre company. Prior to this role, O’Holloran served as the donor marketing manager for the Centre Theatre Group, which eventually evolved into the Antaeus Theatre. She also served as senior director of the Fablows Foundation, an organization whose mission is to help kids with cancer live a love-filled life today, and a cancer-free life tomorrow.

Rose O’Sullivan serves as Vice President with NAI Capital’s Encino office. She specializes in the sale of commercial properties within the San Fernando Valley and greater Los Angeles area. O’Sullivan primarily focuses on investment and owner-user sales of industrial, retail and office properties. O’Sullivan takes a client-centric approach to deal making. She develops long-term relationships with her clients as she guides them through the complex real estate market. Armed with extensive market knowledge and a creative approach, she maximizes value for clients and assists them in achieving their financial goals. Her approach is proven; she has closed on a transaction volume in excess of $40 million. O’Sullivan has proven to be an effective negotiator for her clients and has distinguished herself as a trusted advisor on many important transactions on behalf of her clients.
JESSICA SPARGUE
Gish SEIDEN LLP

Jessica Sprague, CPA, MST has experience providing a variety of accounting services at gish SEIDEN LLP including consulting, tax planning, tax compliance, tax return and financial statement preparation and auditing. She has dealt with a wide variety of clients. Her expertise does not stop with industries such as manufacturing, real estate, and restaurants and professional services. She has a plethora of knowledge to assist her diverse clientele. While gish SEIDEN LLP focuses on small-to-mid sized business, Sprague has experience with companies of all sizes. Since being hired in 2004, she has consistently provided reliable insight, guidance and proactive planning to her clients which has led them to view her as a CPA they can trust. She is also the chair of gish SEIDEN’S Tax Committee, which is responsible for the firm’s learning and development initiatives, establishing internal best practices, and disseminating critical and timely tax updates to firm members.

ANI TOROSYAN
DishDivvy

When she started DishDivvy, a food-tech business located in Glendale, Ani Torosyan not only founded the company and did all the work associated with a start-up. She also lobbied hard - and successfully - to pass legislation that further supported the cottage industry. Also impressive is that her business model is focused on the concept of sharing, which means sharing the wealth. DishDivvy is providing an alternative source of income to home cooks, while providing hungry neighbors with home cooked and healthy meals. Torosyan launched DishDivvy in 2017. At that time, they made a significant impact in the marketplace by creating a market while meeting a need. In a little over a year, Torosyan and DishDivvy have exceeded expectations by creating a minimum viable product; obtaining community buy-in and support. She also makes time to give back to her community through serving on boards such as Glendale Tech Week, the YWCA, and the Pitchfest Committee.

SARENA WARNER
CorpStrat - Corporate Strategies Inc.

Sarena Warner is the vice president of employee benefits for Corporate Strategies, Inc. (CorpStrat). She is a 25-year industry veteran who maintains the highest degree of professional behavior and integrity at all times. Skilled at benefit strategy, pricing, plan design and human factors, she works with employers to build benefit programs to attract, reward and retain employees. Colleagues and clients alike refer to Warner as an “ultimate professional.” She consults with medium sized business owners and management on healthcare, insurance strategy, pricing, plan design and HR strategic planning. Hardest working lady in her industry. Revered by peers as a true professional and dedicated to her craft, Warner knows the “ins and outs” of her industry and how to get best outcomes.

LISA YOUNG
The Rescue Train

In 2003, Lisa Young became the executive director of The Rescue Train, a non-profit, no-kill dog and cat rescue located in the San Fernando Valley. She has led The Rescue Train and its volunteers to keep dogs and cats from euthanasia at city shelters and find them loving homes where they become cherished family members. In addition to pet adoption, Young has created programs such as “Shelter Intervention” located at the East Valley & West Valley City Animal Shelters which has helped over 8,070 pets since February 14, 2015 from entering the shelters and remain home where they belong. That same program includes the “Pet Pantry” which has distributed over 200,000 bowls of pet food to pet owners in need such as seniors on a fixed income, veterans, low-income families, and people facing homelessness.
Opportunities Emerge from Challenging Times

By LOUIE VALDEZ

Thank you for the opportunity to sponsor the SFVBJ Women’s Council Awards 2020. Like so many others, we have pivoted in this environment to serve our clients and team members. In many respects, this situation has provided us an opportunity to focus on how we can serve our another, as well as our clients, more efficiently. For example, it has been easier to connect with our clients and colleagues using technology and still maintain the personal relationships we have been building for nearly 30 years. Furthermore, we have provided accommodations to our team members to allow them remote access and given them tools to continue to serve clients and maintain productivity.

Of course, the work we do for clients is centered around planning and wealth accumulation. We have been maintaining steady communication with our clients that we serve. We get several unique questions but the most common one is, “When is the recovery going to happen?” In many respects we are on the road to recovery even though it may not feel “normal.” The markets tend to be a leading indicator and given investors activity, the markets are sensing growth and profits to rise in 2021. We do believe investing is not without risk but we find ways to help mitigate or manage that risk in our client’s portfolios.

We must not forget that investing is not without risk: this is why investors take on risk to get potentially rewarded over time. We feel one of the most important traits for successful investment outcomes is client behavior: how to manage your own emotions and focus on the longer term benefits of investing.

We applaud the SFVBJ for highlighting these women in our community. They are trailblazers and examples to all of us to becoming successful. A particularly important characteristic of these women is they are well-informed and organized around the four core needs all entrepreneurs through the various stages of their business.

NAWBO is proud to join the national Start Up coalition to focus attention on what women business owners and small businesses need to survive now and come back stronger than before. The crisis response plan is a bipartisan roadmap for policymakers at the local, state, and federal levels that offers a framework for stabilizing the economy today, while helping to reshape entrepreneurship in the future, making it more accessible to those who have been historically denied the tools they need to start and grow a business. The agenda calls for, among other things, reforming business licensing procedures to reduce red tape and designating a share of the federal bailout dollars for the newest and smallest businesses.

“Large, established companies get the seats at the table, and we end up with solutions that make it easier for the big to get bigger,” said Kauffman Foundation President and CEO Wendy Guillies. “Meanwhile small firms – especially those led by women, minorities, and rural residents – are left behind and new ones can’t even start. We can rebuild better.”

The Valdez & Polanski team.

Policymakers to Protect New and Small Businesses

Start Up Coalition features bipartisan policy agenda for local state, and federal policymakers to reduce barriers to entrepreneurship

In response to the economic crisis that has hit new and small business owners particularly hard, the National Association of Women Business Owners (NAWBO) has joined the Start Up coalition — led by the Ewing Marion Kauffman Foundation and comprising more than 190 entrepreneurship advocacy groups and organizations across the country. NAWBO and Start Up are urging policymakers to take steps to address the immediate and long-term needs of entrepreneurs through the coalition’s COVID-19 crisis response plan, Rebuilding Better.

New and small businesses are at extreme risk in the COVID-19 crisis: between February and April this year, the number of business owners declined by a record 3.3 million, with Black and Latinx business owners being hit particularly hard.

“Rather than simply rebuilding the economy we had, with all its inequities, let’s use this moment to build the economy we want,” said Cristina Morales Heaney, NAWBO National Board Chair. “NAWBO is proud to join the national Start Up coalition to focus attention on what women business owners and small businesses need to survive now and come back stronger than before.”

Start Up is a diverse group of organizations working together to eliminate barriers to starting new businesses.

‘NAWBO is proud to join the national Start Up coalition to focus attention on what women business owners and small businesses need to survive now and come back stronger than before.’

In Response to COVID-19 Crisis, NAWBO Calls on Policymakers to Protect New and Small Businesses
Small business owners are dealing with unprecedented challenges because of COVID-19. But they are also tougher than the challenges they face. We created the Small Business Resource Center to support small business owners as they adapt, rebuild, and grow their companies amidst uncertainty.

Action-oriented content to help you rebuild stronger
We want to help you navigate the COVID-19 crisis without losing sight of your long-term goals. So we built this program around five themes that are relevant to small business owners every day.

- **Insights** provides context for the crisis, including what it means for your customers and your business.
- **Business strategy** covers the best way to adapt, rebuild and grow as a company.
- **Connections** looks at how to build a community that can help you through the crisis.
- **Marketing** explores the best way to promote your company amidst uncertainty.
- **Capital considerations** looks at everything from cash flow to financing.

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Paving the Way for the Main Street Lending Program

By TAMARA GURNEY

This year brought business owners and nonprofit organizations challenging obstacles of enormous proportions. Every business experienced the pandemic in ways that were distinct to them and specific to their situation.

With the passage of the Coronavirus Aid, Relief and Economic Security (CARES) Act in April 2020, emergency financing options from the federal government included the SBA Economic Injury Disaster Loans (EIDL) and the Paycheck Protection Program (PPP). Both programs were crafted to help businesses manage day-to-day expenses through the worst of the crisis. By mid-April, the initial issuance of PPP funds was exhausted, but additional funds were soon made available in a second round after which the PPP loan program closed in early August 2020.

But not all lending available from the federal government is rescue financing. The Federal Reserve Main Street Lending Program is designed to help credit flow to small and medium-sized for-profit businesses and nonprofits that were in sound financial condition before the onset of the crisis, but now need loans to help maintain their operations until they have recovered from, or adapted to, the impacts of the pandemic. The program aims to assist entities that employ a major share of the American workforce.

There are several features designed to help borrowers who are facing challenges. First, the program offers five-year loans, with floating rates, and principal and interest payments deferred to assist those experiencing temporary cash flow interruptions. Loan sizes range from $250,000 and ranges up to $300 million for some loan types. Principal payments are deferred for two years with payment percentages of 15%, 15%, and 70% commencing in years 3-5 respectively. Interest payments are deferred for one year. Loans must be secured or unsecured but may not be contractually subordinated in terms of priority to the borrower's other loans or debt instruments.

It is important to note that Main Street loans are not grants and cannot be forgiven. However, borrowers that received a PPP Loan can also receive a Main Street Lending Program. For more information visit missionvalleybank.com.

Eligible borrower/business criteria follow the SBA eligibility as modified by regulations implemented by the PPP: established prior to March 15, 2020, must be a U.S. business, and, have fewer than 15,000 employees or 2019 annual revenue of $5 billion or less. Also, it must not be classified as an ineligible business as defined by the SBA and modified by the PPP loan program. Another caveat is that businesses may only participate in one of the Main Street facilities and cannot participate in the Federal Reserve Bank Primary Market Corporate Credited Facility program.

To assist a broad range of borrowers, the program offers three different for-profit business loan types, and two types of loans for nonprofits, each with somewhat different characteristics. For-profit business loan types include the Main Street New Loan Facility ($250,000 up to $35 million), Main Street Priority Loan Facility ($250,000 up to $50 million), and Main Street Expanded Loan Facility ($10 million up to $300 million).

The program has been purchasing participations in loans to for-profit businesses since July 6, 2020. On July 17, 2020, the Federal Reserve modified the Main Street Lending Program to support greater access to credit for nonprofit organizations such as educational institutions, hospitals, and social service organizations. As of Sept. 4, 2020, the program is fully operational and accepting submissions of eligible loans to nonprofit organizations that are submitted by registered lenders.

“Nonprofit entities – including most hospitals, educational institutions, and social service organizations – play critical roles in our society and our economy, while employing a significant share of the country’s workforce,” said Eric Rosengren, president of the Boston Federal Reserve Bank, which is administering the program for the Federal Reserve System. The Main Street nonprofit loan terms generally mirror those for Main Street for-profit business loans, including the interest rate, principal and interest payment deferral, five-year term, and minimum and maximum loan sizes. Nonprofits are eligible for two loan options: the Main Street Nonprofit New Loans (maximum loan size is lesser of $35 million or the borrower’s average 2019 quarterly revenue) and Main Street Nonprofit Expanded Loans (maximum loan size is lesser of $50 million or the borrower’s average 2019 quarterly revenue). The nonprofit must have been in operation for at least five years and have a minimum number of 10 employees. Other eligibility criteria apply.

How it works: Interested borrowers work with an eligible lender to determine if they meet the program requirements, as well as the lender’s own underwriting standards. The lender will determine approval for a loan. The Federal Reserve Bank of Boston has set up a $60 billion special purpose vehicle to purchase 95% interest in eligible loans with the lender retaining the 5% balance. The Department of Treasury has designated up to $75 billion in equity for the program. Not all banks are created equal; individual banks elect whether they want to participate in the Main Street Lending Program. Eligible lenders then register with the Federal Reserve.

To get started, potential borrowers should review the program parameters prior to approaching a lender or contact their current financial institution to inquire about participation. As an online resource, borrowers can access a state-by-state listing of lenders participating in the program who are currently accepting applications from new customers and have elected to be listed.

A good banker is invaluable, particularly with what is happening in the world today. A good banker will earn their role as a trusted advisor, invested in the growth and success of your business, and will work closely with you to determine the right lending program for your situation.

When choosing a lender, there is tremendous value in working with a client-focused, relationship-driven banker who will invest the time necessary to truly get to know a business and understand its unique needs. The path to long-term success is for businesses to develop long-term relationships with bankers who demonstrate expertise, experience, and dedication to their success.

Tamara Gurney is president & CEO for Mission Valley Bank. They have SBA Preferred Lender status, and are participating as an eligible lender and accepting new customers in the Main Street Lending Program. For more information visit MissionValleyBank.com or call (818) 394-2300.