

# “Doing Business with California Water Companies”

## Capacity Building — Tips on Bonding and Funding Your Projects

June 29<sup>th</sup>, 2017 9:00AM – 1:00PM

Fertitta Hall, USC Marshall School of Business, Room 417



**9:00 – 9:30 | Registration and Light Refreshments**

**9:30 – 9:45 | Opening Remarks**

**Sergio Gascon**, Executive Director  
*Los Angeles MBDA Business Center*

**9:45 – 10:00 | Introduction**

**Raymond Au Yeong**, Project Director  
*San Jose MBDA Business Center*

**10:00 – 10:30 | “Doing Business with California Water Companies”**

\***Emma Maxey**, Supplier Diversity Manager  
*Golden State Water Company*

\***Jose G. Espinoza**, Supplier Diversity Program Manager  
*California Water Service*

**10:30 – 11:00 | Bond Basics 101/SBA Program**

**Patricia Zenizo**, President  
*Preferred Bonding & Insurance Services*

**11:00 – 11:45 | “Access to Capital” Panel Discussion**

Moderator: **Victor Parker**, District Director  
*Small Business Association (SBA), Los Angeles District Office*

\***Oscar Novelo**, Vice President, Community Reinvestment, Small Business Lending Officer  
*Boston Private Bank and Trust*

\***Uriel Arguelles**, Vice President, Small Business Banker  
*Bank of America*

\***Kee Xiong**, Assistant Vice President, Branch Operations Manager  
*Pacific Western Bank*

**11:45 – 1:00 | Networking**



USC Civic Engagement



# Meet Your Presenters

## **Patricia Zenizo Preferred Bonding and Insurance Services**



Patricia Zenizo is President of Preferred Bonding and Insurance Services (PBIS). PBIS specializes in bonds for both General and Sub-contractors with its niche markets being minority, veteran, woman-owned, and 8A construction firms.

The main focus for PBIS is to set up bond programs and bond program increases for active & growing contracting firms; as well as grooming contractors for presentation to the standard surety market. The agency has access to a variety of bond markets and programs to meet the needs of the contracting firm; all 15 are treasury listed surety companies. Three of which are specialty surety markets, as there is a broad segment of contractors in Southern California who are in need of such services; PBIS meets that need by placing its clients with specialty markets that underwrite “outside of the box” and government assistant programs such as the Federal Small Business Bond Guarantee Program.

PBIS was awarded by the Small Business Administration (SBA) for being the leading producer of the Western Region for new contractors and final bonds. This program offers bond limits up to \$6,500,000 single with the ability to go to \$10,000,000 on Federal Contracts with no fund control/collateral required. PBIS distinguishes itself because of its superior experience and dedication in servicing the growth needs of the contractor.



## **Jose G. Espinoza CPSM, CPSD California Water Service**

Jose is responsible for California Water Service’s supplier diversity goal, that is, 21.5% of all procurement sourced from Minority- Women- Disabled Veteran- and LGBT- Owned Businesses. Previously, as a buyer in the Marine Corps, he supported military exercises in Okinawa as well as diplomatic activities in Nouakchott, Valletta, Tel Aviv and Frankfurt.

He holds a Global Logistics certificate from the Frankfurt University of Applied Sciences, is certified as a Professional in Supply Management (CPSM) / Supplier Diversity (CPSD) and earned his MBA from American Intercontinental University in South Florida. Jose is fluent in Spanish and French.



## **Uriel Arguelles Bank of America**

The last 12 years Uriel Arguelles has held numerous roles in the financial industry, as Vice President Small Business Banker, Uriel consults and provides financial services to Small Businesses in Los Angeles. He has helped multiple business owners obtain access to capital in the areas of SBA financing, commercial real estate, business expansion, equipment, and cash flow management. Uriel is committed to understanding businesses’ uniqueness to plan for the future and deliver financial solutions helping businesses grow and prosper.



## **Oscar Novelo Boston Private Bank and Trust**

Oscar Novelo is a community development small business loan officer with Boston Private Bank and Trust. He has seven years of experience as a business lender, portfolio manager, and credit analyst. Prior to becoming a business banker, Oscar was a community development and redevelopment project manager for fourteen years. Oscar obtained his Bachelor of Science degree in Public Administration and his Master’s degree in Planning and Development, both from the University of Southern California.

Oscar is married and has two sons, one of them is a senior at UC Santa Barbara. In his free time Oscar enjoys bicycle riding and learning about GIS & data science.

## ***Meet Your Presenters (Cont.)***

### ***Kee Xiong Pacific Western Bank***



A native of Fresno, Kee Xiong is currently the Branch Operations Manager for the Fresno Branch of Pacific Western Bank. His current responsibilities consist of managing the day to day operations of the Branch and developing and implementing the long-term goals of Pacific Western Bank in Fresno and the surrounding communities. Pacific Western Bank, ranked number 1 by Forbes Magazine as the best Bank in America amongst the 100 largest banks in America, is a commercial bank specializing in business banking. Kee's areas of expertise in finance and banking range from consumer and business lending to deposit relationship management, and spans over 13 years of experience. He is passionate about economic development, particularly access to capital and providing professional business banking services to minority, women, disadvantage and LMI (low to moderate income) businesses. He is a board member of two community economic development organization in Fresno, Fresno CDFI and Asian Business Institute and Resource Center.

### ***Emma Maxey Golden State Water Company***



Emma Maxey is Supplier Diversity Manager at Golden State Water Company (GSWC), a public utility in California and is a wholly owned subsidiary of American States Water Company. She is responsible and leads the implementation and management of GSWC's Supplier Diversity Program in compliance with the goals of the California Public Utilities Commission. She has been with her company for over 37 years and has held a number of positions, including Engineering Tech, Junior Drafter, New Business Manager, Contract Administrator and Supplier Diversity Specialist.

Emma is the former chair of the California Water Association's Utility Supplier Diversity Program Committee. She chaired this committee for five years and was instrumental in providing the leadership and vision to promote best practices for supplier diversity initiatives within California's Water Industry. She currently serves as Advisory Council to the Native American Chamber of Commerce, Asian Business Association and the Black Business Association. She is an active member of the California Utilities Diversity Council.

Ms. Maxey is a graduate from the University of Redlands with a Bachelor of Science in Business and Management. She holds a D2 Water Distribution certification with the State of California Department of Health Services.

### ***Victor Parker Small Business Administration (SBA)***



Victor Parker, a California native and long-time member of the Los Angeles community, was appointed the District Director of the SBA's Los Angeles District Office in October 2011. The Los Angeles District Office serves Los Angeles, Ventura, and Santa Barbara counties. As District Director, he is responsible for the delivery of SBA programs and services to aspiring and existing small business owners, SBA lenders and partners, which include business advisory services, capital access programs, entrepreneurial development, international trade development and contract procurement assistance. The Los Angeles District Office territory includes 10 Small Business Development Centers, four SCORE chapters and four Women's Business Centers.

Prior to joining the SBA, Victor worked in various capacities as a small business manager and corporate executive for nearly 20 years. His responsibilities included managing regulatory affairs, intellectual property licensing agreements, and contract negotiations. As his career advanced, he also gained expertise in small business joint venture manufacturing with in-depth consulting agreements, and supplier diversity development and expansion. He has experience with SBA programs from the small business side, government contracting and the 8(a) certification process in particular.

In addition to Victor's broad management and leadership experience in the private sector, he is actively engaged in serving several civic, nonprofit and community-based organizations in the Southern California area, including serving on the Civil Service Commission, Sustainable City Committee and on the Board of Directors of the Community Development Centers, Inc. Victor earned his Bachelor's Degree from the University of California at Berkeley and Juris Doctor from Pepperdine University School of Law.