

Family Owned



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Succession Planning for Family Owned Businesses

by Rachel A. Simon, Esq.

Business succession planning is a process that requires business owners to identify a successor and establish a transition timeline in order to ensure a smooth, successful transfer of company ownership, while simultaneously satisfying the current owner's future financial needs. Not surprisingly, succession planning for family businesses can be a complex process, requiring a balance of competing considerations, including family relations, financial concerns, and business leadership issues.

A carefully structured succession plan is critical for family businesses. Studies have consistently shown that most family businesses do not survive ownership transfers for even a single generation. However, the odds of survival improve substantially if there is a well-structured succession plan in place. During this process, owners need to think carefully about a variety of issues, many of which are highly personal and perhaps even unpleasant in the sense that judgments must be made about the abilities of family members and how well the next generation will fare when the current owners are gone. Nevertheless, with a careful approach and access to the proper resources, the task of succession planning can be completed in a manageable and effective manner.

In a broad sense, succession plans generally fall into one of three categories: First, the plan may be to transfer ownership to the next generation by operation of testamentary documents. In some respects, this is often the default plan. If nothing is done to the contrary, the result upon the death of the transferor generation is typically to leave assets, including the ownership of the family business, to the next generation. In these circumstances, buy-out provisions should be considered if only certain members of the next generation will be involved in the operations of the business. The second type of plan is to sell the business upon the death of the transferor generation, and allow the next generation to receive the proceeds. This approach transitions the business out of the family, and in some cases this approach is viewed as the safer alternative, since the risk of mismanagement by the next generation is removed, and the value earned by the hard work and successes of the transferor generation is preserved for future generations through a liquidity event. The third approach is to plan for the family to retain ownership of the business, but to pre-arrange for non-family management to run the business for the family.

There is no one approach that is best for all situations. The structure of the succession plan will depend on many factors and preferences. Nevertheless, some general considerations and concepts that should help lead to the right decisions are:

1. The business requirements should be given priority. This requires an objective and critical evaluation as to whether or not a successor generation of family members possesses the skill, experience, and motivation to continue the success of the business. Timing is critical in this regard. The process should be structured so that sufficient time is available to allow family members to learn the business, develop the skills, and demonstrate the desire to own and run the business. This process can take years to accomplish depending on the complexity of the business and the background and experience of the family members. Similarly, realistic projections about the future of the business must be prepared. In addition, an analysis of the changes likely to impact the business must be made to properly determine the resources and skills the business will require to maintain or increase its success. A realistic evaluation of the needs of the business and how well the available skills address those needs is essential to the process.

2. Execute testamentary documents that work immediately. Generally, the documents can be changed if circumstances warrant adjustment, but too often testamentary plans are structured assuming certain events or a particular sequence of events will happen. The future is not assured, so the testamentary

plan, including the transfer of the family business, must work whenever the need arises.

3. Get experienced, professional help to make sure the succession plan you want is the plan that actually results from the testamentary and business documents and related agreements. This includes getting accurate advice regarding the estate and income tax implications of the plan. Consideration should be given to capital and liquidity needs during the transition period, and often there is a role for life insurance products as part of the succession plan.

4. Involve the affected family members in the development of the plan, and listen and address carefully their concerns and desires. If there is a disconnect between the current owner's plans and what the transferee generation wants, the plan, no matter how well intended, has little chance of success. Utilizing experienced professionals to participate in the process and explain the importance of an open and honest discussion can help alleviate tensions and make the discussions more productive and thorough. It is important to acknowledge that the plan to successfully transfer the business between generations may not allow for equal gifting of the business to the next generation due to certain business considerations. Often times, buy-out provisions will be required to achieve this objective. When this situation arises, it may be helpful to seek professional advice as to how best to communicate the disparity of gifts to the next generation in a way that assures, to the extent possible, that tension or disputes among heirs is minimized.

The foregoing concepts can help establish a workable succession plan. However, there are numerous strategies and options for succession planning, only a few of which are touched upon in this article. No one approach is right for every business. Rather, the plan will be driven by the unique facts of each case. Accordingly, plans can range from highly complex arrangements requiring extensive documentation to relatively simple arrangements that are easily documented. In addition, once the plan is established, it must continue to be monitored and reviewed to address changes in circumstances including changes in relevant laws. By seeking experienced, professional guidance, and making decisions that match the goals, desires, and abilities of all concerned parties, the difficult challenges of balancing family and business priorities can be managed, and the likelihood of the future success of the family business for future generations can be optimized.

Rachel Simon

Rachel Simon is an associate in the firm's Corporate, Securities and Tax Section, where she provides legal counsel and representation to corporate and business clients, as well as to individuals, in a broad range of tax and financial matters. Ms. Simon handles complex commercial business transactions, strategic tax planning and controversies, corporate law, including mergers and acquisitions, real estate law and numerous other areas pertaining to finance. She represents individuals and families in estate planning matters, including wills and trusts, state and federal tax controversy resolution and more. Ms. Simon provides personalized, sophisticated legal counsel to her clients. Her primary focus is the protection of her clients' business and personal interests. Ms. Simon can be reached at 714.641.3476 or rsimon@rutan.com.





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New IRS Reporting Rules: Leveraging Technology to Manage ACA Requirements

by Chris Bao, Esq., Manager, Employee Benefits Compliance & Regulatory Affairs,
Barney & Barney, a Marsh & McLennan Insurance Agency LLC company

For most companies with more than 50 Full-Time and/or Full-Time equivalent employees, 2016 will bring significant new Internal Revenue Service (IRS) employer reporting requirements.

The goal of the IRS: To ensure that your employees maintained health insurance coverage in 2015, in addition to verifying that required employers offered coverage to Full-Time employees, as mandated by the Affordable Care Act (ACA).

Preparation is the key to managing this additional workload brought on by the ACA, which impact your HR, Finance and Payroll teams. Planning is critical if you want to avoid a potentially sizable penalty. Employers may be fined up to \$1.5 million for failing to report the proper information to the government.

By January 31, 2016, employers are required to report to an employee what months the employee was offered coverage, in addition to other information related to the coverage. An employer must also transmit this information, along with other information regarding its offer of coverage to all of its employees, electronically to the government by March 31, 2016. Paper transmittals will be due one month earlier.

Based on our discussions with HR managers, many companies are still in the preliminary planning stages, with no finalized plans. But now is the most opportune time to consider a solution or resource to prepare for the administrative workload brought on by these new requirements.

New IRS Forms

The ACA created new reporting requirements for insurance providers and employers.

1. Providers of insurance are required to file information with the government regarding all individuals that are covered under its plan. This information will be used by the government to check whether an individual is enrolled in medical coverage, to help the government determine whether the individual is subject to penalties under the Individual Mandate.

2. Companies considered an Applicable Large Employer (ALE) will also be required to report to the government that they have complied with the ACA's obligation to offer health benefits to employees. The information will be used by the government to check whether an employer is subject to any penalties under the Employer Mandate.

To verify that information, the IRS created two series of Forms:

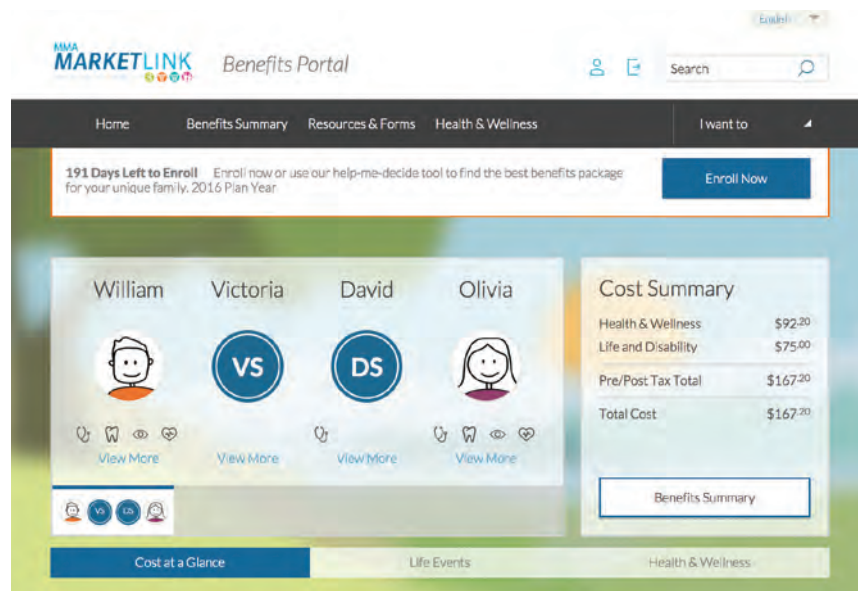
IRS Forms 1094-B and 1095-B (B series Forms)

Employees (and individuals) who are citizens or legal residents in the United States must be enrolled in medical coverage, as mandated by the ACA, or suffer a penalty. Form 1094-B notifies the government of the entity that issues insurance, and 1095-B confirms who is enrolled in that insurance provider's coverage.

IRS Forms 1094-C and 1095-C (C series Forms)

Form 1094-C is a transmittal to the government by a company, summarizing information about the company, and whether it offered coverage to substantially all of its Full-Time employees. This is essentially a cover sheet to be sent to the government that will be attached to all of the company's 1095-Cs. This Form is due to the government by March 31, 2016 (or one month earlier if the Form is not filed electronically).

Form 1095-C explains to each Full-Time employee, and the government, the coverage that was offered to that specific full-time employee, and whether such



MMA MarketLink's interface makes navigating health benefits, reporting and enrolling easy for both employees and employers.

coverage met certain requirements, including whether the plan was "affordable" to the employee, and whether it provided "minimum value." It also designates whether the employee was actually enrolled in the company's health benefits. The company must deliver Form 1095-C to its employees by January 31, 2016.

Employers will be fined \$100 per day for each 1095-C form that has not been provided to an employee.

Managing a New Workload

These new reporting requirements will create a substantial new burden on employers. The employee information needed to populate Form 1095-C is often spread across separate technology platforms including payroll, benefits administration systems, and other programs that track employees' hours worked. Many companies don't have a sophisticated software system to

aggregate all of the data points necessary to satisfy the employer reporting requirements efficiently.

Particularly for companies with high turnover or seasonal employment, new processes should be put in place to streamline the distribution and collection of employee hours as they relate to the new employer reporting requirements.

The MMA MarketLink Solution

Using technology to meet the reporting requirements is the most effective way to manage all of the administrative paperwork.

Over the past year, Barney & Barney / Marsh & McLennan Agency (MMA) has developed MMA MarketLink, the technology solution to help companies manage data aggregation and meet the demands of the new reporting requirements.

One component of the robust MMA MarketLink solution will enable organizations to do the following:

- ▶ Track and calculate Variable Hour / Part Time / Seasonal Employee hours through their measurement periods
- ▶ Automatically notify HR if employees are gaining Full-Time status or losing coverage as a result of their hours of service during their measurement period
- ▶ Aggregate payroll data, benefits information, and time/attendance
- ▶ Prepare and transmit all 1094-C and 1095-C Forms for employers
- ▶ Provide employers with a snapshot of where their organization stands as it relates to Full-Time and Part-Time employees
- ▶ Collect data on different types of employee leave (paid, unpaid, special unpaid) and incorporate that information into an employee's measurement period

MMA MarketLink can be delivered as a company-branded, private label solution.

The new IRS reporting rules under the ACA demands that companies plan carefully. For those that do, the challenge of the reporting requirements can be managed effectively – to help avoid the potential for significant penalties to employers.

In order to effectively and efficiently manage the new IRS reporting rules employers are encouraged to start planning now. Thankfully, organizations have developed new technology platforms and tools to help mitigate the risk of increased administrative burden and significant penalties. Contact Barney & Barney to learn more about MMA Marketlink as a resource to help your organization navigate the changing employee benefits landscape.

About Barney & Barney

Barney & Barney is one of the nation's leading insurance brokerages, offering a comprehensive line of risk management and employee benefit solutions. The firm specializes in commercial property and casualty insurance, employee benefits, workers' compensation, compensation consulting, executive liability, personal lines and surety. In 2014, Barney &

Barney joined Marsh & McLennan Insurance Agency LLC (MMA), a subsidiary of Marsh Inc., the world's leading insurance broker and risk advisor. Barney & Barney has offices in San Diego, Orange County, San Francisco, and Walnut Creek. For more information, visit www.barneyandbarney.com or call 800.321.4696.



Considerations for Obtaining Business Financing

No matter what business you're in, there are times when borrowing money makes financial sense and often times, extra capital is needed to allow your company to grow. Trying to finance growth internally can often present challenges for many businesses, especially when upfront investments are required and if proper capital structure and working capital support are not in place.

"Bankers regularly provide financing for all kinds of business purposes including working capital, real estate, equipment and acquisitions, to name a few" says Brenda Martin, a senior vice president and group manager at Comerica Bank. "Seasoned business owners realize that as changes in their businesses occur, their financing needs may change as well."

Martin offers the following advice for business owners seeking a partnership from a commercial bank:

Get to know your banker. Commercial banking officers are in business to help your business succeed. Part of their desire is to understand your business and to work with you to help build it, improve cash flow and avoid 'roadblocks' that business owners face daily. Ask fellow business owners for recommendations and interview several bankers until you find one who will work hard to understand your business and is motivated to help you succeed.

Provide a detailed business plan. The first step in the loan process is to provide your banker with a comprehensive overview that shows how you make money. This plan is critical to the banker's understanding of you and your business. It should include a description of your product or service offerings, names and background of key management, a market/competition overview and an outlook for the industry/market.

Provide company financial information. Financial statements are oftentimes



Martin

referred to as "banker's blueprints." They provide the lender with a clear view of the company's past, present and future. Financial statements should include a balance sheet, income statement and any footnotes necessary to provide the reader with a clear understanding of the company's financial condition.

Provide personal financial information. "Because personal finances of business owners and their company are so closely related, it is often important for the lender to review the business owner's personal financial information," says Martin. "This can be accomplished by providing a personal financial statement, which usually consists of a balance sheet detailing assets (property values, securities held, etc.), liabilities, a breakdown of total personal income (salary, investments, etc.) and details of any minority or majority ownership in Joint Ventures, LP's, LLC's, etc. Your banker needs to see the full picture of your finances."

Explain how the loan proceeds will be used. It is useful to have a detailed explanation of the purpose of the loan. If borrowing funds to purchase machinery or equipment, show a contract outlining the purchase and delivery price. If applying for real estate construction funds, pertinent details from the architect, contractor and/or construction manager will be required.

Every business is different and the needs of different banks may vary. However, by taking the steps outlined above you can ensure a smoother loan process and help determine the best mutual fit for a long-term partner.

To access Comerica's tools and resources for small business owners, go to www.comerica.com and click on Small Business Banking.

Brenda Martin can be reached at 714.435.3968 or bmartin@comerica.com.

Source: Comerica Bank, Member FDIC. Equal Opportunity Lender



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Small business owner optimism is at a seven year high

Revenue

49% of small business owners reported that their company's revenues **increased a lot or a little** over the past 12 months, up from 42% in Q4 2014.



The Wells Fargo/Gallup Small Business Index is calculated from a quarterly survey of 600 small business owners and measures current and future perceptions of their business financial situation. More information can be found at <https://wellsfargoworks.com/q1-2015-small-business-index-survey-results>
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Four Tips to Help Family-Owned Businesses Create a Successful Succession Plan

by Nicha Tabrizi, Vice President & District Manager, Wells Fargo Community Banking South Beach District

Family-owned businesses account for more than 28 percent of U.S. firms, and they play a powerful role in the economy. From small businesses to large entities, there isn't a one-size-fits-all approach for family-owned businesses and many have unique or complex arrangements when it comes to ownership, roles and responsibilities. However, one commonality that many family-owned businesses share is that they want their business to stay in the family for years to come.

According to a Wells Fargo/Gallup Small Business Index survey, almost half (40 percent) of small business owners said they were motivated to open their business to provide jobs for children or family members in the future, and another 34 percent say that when they retire, they plan to transition their business to a family member. Yet how many family-owned businesses have a succession plan in place?

As you think about the future of your business, it's a good time to evaluate the status of your succession plan so that you can leave a legacy you're proud of when it's time to pass down the business. Here are four things to consider when preparing to develop or update a succession plan for your family-owned business:

Define family members' roles – Identifying roles and responsibilities for family members who are active in the business will help you articulate how the transition will impact each stakeholder, and what type of support the successor can expect. If you're hoping to hand the business down to a son or daughter, now is a good time to check in to understand if he or she wants to be involved in the business long-term, and in what capacity. It is also a good time to take a fresh look at your company's staffing structure, analyze performance, and assess who is most equipped to lead when you step down.

Explore financing options – As part of your succession plan, you will need to identify how to properly transition the business to the next owner from both financial and legal standpoints. Is your business a sole proprietorship or is it co-owned? Will your successor outright purchase the business, or will it be gifted to them? Does your business carry any debts? What are the tax implications? These are important questions to ask as you map out your departure from the business. Make sure you have a team of trusted professionals in place, including a banker, CPA and attorney, to help you answer these questions. Schedule time to meet with these professionals to learn more about how you can best fulfill your financial needs, and to design an agreement that's fair for all family members involved in the business.

Set up a smooth transition – After you establish the financial and legal aspects of the succession plan, you'll need to make sure your business is as organized as possible when you hand over the reins. One way you can do this is by creating an up-to-date, streamlined business plan. In a recent survey, only one in three small business owners reported they had a formal, written business plan. To help make it easier for more business owners to prepare plans, Wells Fargo

recently introduced a free, online Business Plan Center that provides step-by-step instruction to create or update written business plans.

Establish a timeframe – As you finalize your succession plan you'll want to make sure you have a timeline that works for both you and the successor. Build any remaining training into the plan so you can be certain that you're leaving the business in capable hands. As you communicate your succession plan to family and staff, make your exit strategy clear so everyone knows your role in the business following the transition.

There are many emotions involved in selling or handing down a family business, and a well-organized succession plan will help save you time and money. It also will give your successor the best chance of long-term financial success. For more tips on succession and business planning, visit www.wellsfargoworks.com.

To help more small businesses achieve financial success, Wells Fargo introduced Wells Fargo Works for Small BusinessSM a broad initiative to deliver resources, guidance and services for business owners. For more information about Wells Fargo Works for Small Business, visit: WellsFargoWorks.com. Follow us on Twitter @WellsFargoWorks.

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Nicha Tabrizi

Nicha Tabrizi is Vice President and District Manager for Wells Fargo's Community Banking South Beach District in Orange County which represents 11 banking stores, nearly \$1.5 billion in deposits and more than 184 team members. A thirteen-year veteran of the company, Nicha assumed her current role in April of 2013. Previously, she was District Manager for West Heights in the San Gabriel Valley. She began her career at Wells Fargo in 2000 as a teller in San Jose and capably worked her way into management as one of the youngest store managers at the age of 20. Before coming to Orange County in 2013, she served as a district manager in San Diego and Los Angeles. She has also worked as a Sales Development Consultant focused on increasing teller sales and banker cross sell, serving 4 districts in the Central San Diego Market. Tabrizi attended the University of Phoenix, completing the Project Management Program and is currently attending the Pacific Coast Banking School. Tabrizi is active in the community and serves on the board for Working Wardrobes. She resides with her husband in San Clemente.



CEO's Daily To-Do List:

- Develop corporate strategy
- Be a good corporate citizen
- Build shareholder value
- Inspire and motivate
- Take calculated risks
- Plan for the future
- Further the social good
- Delegate
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Loans Between Businesses and Their Owners: Is the IRS Watching?

by Curtis Campbell, CPA, MST

It's quite normal for closely held businesses to transfer money into and out of the company. But it's critical that you make those transfers correctly. If you don't, you might run up against the IRS — the service looks closely at how such transactions are characterized: Are they truly loans or an advance?

Loans might be the best route

When an owner withdraws funds from the company, the transfer can be characterized as compensation, a distribution or a loan. Loans aren't taxable, but compensation is and distributions may be taxable.

And if the company is a C corporation, distributions can trigger double taxation — in other words, corporate earnings are taxed once at the corporate level and then again when they're distributed to shareholders (as dividends). Compensation is deductible by the corporation, so it doesn't result in double taxation. (But it will be subject to payroll taxes.)

If the business is an S corporation or other pass-through entity, there's no entity-level tax, so double taxation won't be an issue. Still, loans are advantageous because:

- ▶ The compensation is taxable to the owner (and incurs payroll taxes), and
- ▶ The distributions reduce an owner's tax basis, which makes it much harder to deduct business losses.

There are also some advantages to treating advances from owners as loans. If they're treated as contributions to equity, for example, any reimbursements by the company may be taxed as distributions.

Loan payments, on the other hand, aren't taxable, apart from the interest, which is deductible by the company. A loan may also give the owner an advantage in the event of the company's bankruptcy, because debt obligations are paid *before* equity is returned.

Is it a loan or not?

It's important to establish that an advance or a withdrawal is truly a loan. Simply calling an advance or a withdrawal a "loan" doesn't make it so. If you don't make that distinction, and the IRS determines that a payment from the business is really a distribution or compensation, you (and, possibly, the



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company) could end up owing back taxes, penalties and interest.

Whether a transaction is a loan is a matter of intent. It's a loan if the borrower has an unconditional intent to repay the amount received and the lender has an unconditional intent to obtain repayment.

Unfortunately, even if you intend for a transaction to be a loan, the IRS and the courts aren't mind readers. So it's critical that you document any loans and treat them like other arm's-length transactions. Among other things, you should execute a promissory note and charge a commercially reasonable rate of interest — generally, no less than the applicable federal rate (AFR).

You should also establish and follow a fixed repayment schedule and secure the loan using appropriate collateral. (This will also give the lender bankruptcy priority over unsecured creditors.) And you must treat the transaction as a loan in the company's books. Last, you must ensure that the lender makes reasonable efforts to collect in case of default.

Also, for borrowers who are owner-employees, you need to ensure that they receive reasonable salaries, to avoid a claim that loans are disguised compensation.


The bottom line

The IRS keeps a wary eye on businesses that wish to lend or borrow from themselves. So it's critical that you retain a qualified advisor. He or she can lead you through the minefields of borrowing from your company.

Curtis Campbell

Curtis Campbell, CPA, MST is partner-in-charge of the Tax Services department at HMWC CPAs & Business Advisors (www.hmwccpa.com), one of Orange County's largest local accounting firms. Contact him at 714.505.9000 to discuss how your company or client could benefit from HMWC's services.






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*Top 25 U.S. financial holding companies, based on commercial and industrial loans outstanding. Data provided by SNL Financial, December 2014. **Greenwich Associates is a leading provider of global market intelligence and advisory services to the financial services industry. For Middle Market, the Greenwich Excellence Awards are based on nearly 13,000 market research interviews with U.S. companies with sales revenues of \$10-500 million, and honorees were recognized by their customers as providing superior quality of products, service and coverage. Among more than 750 banks evaluated, Comerica ranked within the top three percent of banks with "distinctive quality" and "performing at a differentiated level relative to peers." For Small Business, the Greenwich Excellence Awards are based on more than 15,000 market research interviews with U.S. companies with annual revenues of \$1-10 million, and honorees were recognized by their customers as providing superior quality of products, service and coverage. Among more than 750 banks evaluated, Comerica ranked within the top five percent of small business banks with "distinctive quality" and "performing at a differentiated level relative to peers." CBP-5221 06/15

GUIDING CLIENTS TO SUCCESS



Representation of Performance Team Freight Systems, Inc. in connection with a recapitalization & financing with Comerica Bank



Represented Fontis Solutions in its acquisition by Safeguard Acquisitions, Inc.



Represented owner in connection with the acquisition of Sacramento Kings for \$550 million



Represented Shrimpman, Inc. in purchase of Certi-Fresh Foods



Represented the world's largest wholesale rental company in its \$119.1 million secured credit facility



Represented Overhill Farms, Inc. (NYSE MKT: OFI) in \$80.9 million sale to Bellisio Foods, Inc., and stockholder class action litigation challenging the sale



Represented buyer in acquisition of Rockford Corporation for approximately \$82.6 million



Represented Collider, LLC in its acquisition by Yum Brands



Represented Reaction Design, a leading developer of chemistry simulation software, in sale to ANSYS (Nasdaq: ANSS)



Represented agent in \$110 million senior secured loan to training and compliance business



Represented private equity group and its portfolio company in acquisition of Ascender



Represented PICS Auditing, LLC in equity investment by Norwest Venture Partners. Terms not disclosed



Represented DAQRI in connection with a \$15 million private equity commitment by Tarsadia Investments



Representation of Universal Turbine Parts, Inc. in connection with its sale to Goldner Hawn Johnson Morrison, a private equity group. Terms not disclosed



Represented DxTerity Diagnostics in connection with a credit facility from SWK Funding, LLC



Represented buyer in connection with acquisition of D.E.E.P. Oil and Gas Lease



Represented Health Essentials and 5 other affiliated companies in their recapitalization transaction involving SV Life Sciences and Bessemer Venture Partners



Represented sellers, including Riordan Lewis & Haden Equity Partners, in their sale of CyberCoders to On Assignment, Inc. (NYSE: ASGN) for \$105 million



Representation of Pacific Precision Products in connection with its sale to Zodiac US Corporation. Terms not disclosed



Represented buyer in connection with acquisition of TEG Oil & Gas U.S.A., Inc.



Represented private investment group in connection with equity raise and debt financing for acquisition of Aliso Creek Inn & Golf Course



Representation of Alignment Healthcare in connection with \$125 million in initial capital infusion from General Atlantic, a private equity group



Represented sellers in connection with sale of business to CIC Partners for approximately \$38.5 million



Representation of FMH Investors in connection with its sale to IGP Industries, Inc.

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Best Chauffeured 20-Year Anniversary

Beginning in 1995, Best Chauffeured Worldwide has grown from a one-person, one-limousine business, to an award-winning, first-class transportation provider with a fleet of more than 70 vehicles and over 140 employees. Best fully owns its three-acre headquarters complex and fleet, spares no expense in the area of safety and operates under a methodical, sound business model. Starting with the purchase of one limousine, Best Chauffeured Founder Robert Vaughn has led the company through an impressive expansion. Their commitment to providing guests and clients with the freedom to make the most of their time – and their life – whether for business or leisure travel, has earned Best Chauffeured Worldwide an enviable reputation within the premium transportation services industry. In addition to serving an array of Fortune 500 executives, VIPs, celebrities and leisure travelers, the company continues to distinguish itself by its involvement within the community. Organizations such as Make-A-Wish Foundation, CHOC Children's Hospital and Living the Dream Foundation are just a few nonprofit organizations that have benefited from Best Chauffeured and their volunteer efforts.

Starting with a weekend-only wedding limousine service that quickly grew to include a wholly owned three-acre headquarters complex, it did not take long for



the "Best" business model to begin garnering several top industry awards. These include Limousine, Charter, and Tour (LCT) Operator of the Year; Best Limousine Service in OC; Meeting Planners International (MPI) Supplier of the Year; OC Concierge Association Supplier of the Year; and numerous others. Although the company endured economic hardship due to a crippling recession and the fall-out of 9/11, Robert Vaughn and his father, a key investor in the business, persevered and never wavered in their quest to

become successful. They even succeeded in establishing the chauffeur occupation as one that is now looked at as a legitimate profession by offering employee benefits that include 401k programs, vacation, sick pay and health insurance, along with higher wages. From a technology standpoint, Best Chauffeured Worldwide and strategic partner Livery Coach Solutions helped pioneer a range of tech enhancements. These include automated e-mail reservation confirmations, integrated reservation and dispatch modules, GPS Tracking in all company vehicles, and several other notable innovative advancements. The result is a more seamless and user-friendly service for clients, enabling them to have greater flexibility in their business and leisure travel.

The Best Customer Service

The Customer Service and Reservations Department at Best Chauffeured consists of senior-level customer service specialists who are carefully selected and provide years of experience in dealing with corporate and executive transportation needs throughout the world. They truly understand the level of expectation of those they serve and are available to handle any and all needs that may arise – any time of day from anywhere in the world.

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Best Chauffeured's professional team is at your service, ready to take you anywhere you need to be. Whether your destination is an international airport or an internationally renowned restaurant, Best Chauffeured is here to ensure you arrive at your destination – on time and in style.

Let Best Chauffeured take care of the details. Regardless of what your transportation need requires, you may rest assured all will be taken care of. From determining the most efficient route to ensuring the vehicle is stocked with requested beverages, Best Chauffeured's goal is to allow you time to relax and enjoy the journey.

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Build a Better Business Plan

by Betty R. Uribe, Executive Vice President, California Bank & Trust

Family-owned businesses are a big part of the American economy. According to the Small Business Administration, 90% of all businesses in the U.S. (large and small) are family-owned and operated.

Owning a family business presents special challenges due to the 24/7 relationships that need to be maintained. A good foundation for ensuring the success of the business and the relationships involved with running it is to have a strong business plan that family members agree to and support. Following are the steps to take to build a business plan that can be used to make business decisions, help grow the business and even obtain business financing.

First, **start with an outline** and fill in the blanks as you learn more about the process. There are many tools to consider when embarking on your business plan. Many seasoned entrepreneurs like to calculate a **break-even analysis** to predict future viability in their respective fields. This analysis is a formula based on the relationship between revenues, fixed costs, variable costs and profit.

Another preliminary tool is a **feasibility plan**, which features a summary, mission statement, market analysis and required success factors. It also might include an initial cost analysis addressing pricing and potential expenses.

At California Bank & Trust, there are tools and information located on our website's Business Resource Center www.calbanktrust.com that can help you build your plan. Agencies such as the Small Business Administration (www.sba.gov) and SCORE, the Service Corp of Retired Executives (www.score.org) offer detailed information on developing a solid business plan.

Getting Started

Most experts outline 10 key components for a basic business plan. It is customary to see an Executive Summary – a concise overview of the entire plan – listed first after the Table of Contents, though this will be easier to write after completing the other sections. Key components include: a cover sheet; table of contents; executive summary; company description; product or service description; market analysis; strategy and implementation; time table; management team and a financial analysis.

Plan Your Work and Work Your Plan

Once you've written your business plan, it's time to prioritize goals and get organized. Here are some steps to facilitate the process:

- ▶ Start by recording overall business or long-term goals on a spreadsheet. They won't change often, but you will be referring to them frequently.
- ▶ As you write goals, make sure they are what you really want and do not conflict with each other. Set the bar high enough to grow your business.
- ▶ Make sure your goals are specific, measurable, attainable, relevant and timely. They must be easily identified, quantified and understood or you won't know when you reach them.
- ▶ Regularly ask yourself, "Does this decision take us closer to or further from our goals?"

Having a documented plan that family members agree to can help smooth the way to good business decision-making and help both the business and family relationships thrive.

Betty R. Uribe

Dr. Uribe has more than 25 years of exceptional experience in the financial industry. As Executive Vice President at California Bank & Trust she has P&L responsibility for multiple business and commercial lending teams across the greater Los Angeles, Orange County, Antelope Valley, and Inland Empire regions for a bank with over \$10 billion in assets.



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The Family Business: 5 Key Traits to Lasting Legacies

by David Krajanowski, Partner, SingerLewak

From spaceships to car dealers to famous burger joints and everything else in between has redefined family-owned businesses in Southern California for years. Yet, the statistics are daunting: 40 percent or fewer businesses survive the second generation and only 15 percent or fewer survive the third generation. If you run a family business, you are not entirely surprised by these statistics. Maybe that is why you have avoided the subject. Maybe initial succession conversations with family members have not gone the way you expected. Or, the initial conversations have not been exciting for your successors because they view the business more of a job than an exciting future. Whatever your situation, it is never too early to get family members excited about the family business and to set the tone for succession. Quite often, future generations tend to shy away from the family business because the subject has never been discussed formally and when things start moving in that direction they feel overwhelmed. Rather than take on something they think they are not capable of managing, they decide to move in a different direction and not join the family business at all. Having a well-defined succession plan and the right dialogue will avoid surprises for you and for future leaders of the family business. Thoughtful planning will ensure the family business continues to thrive and prosper under younger leadership. The gift of business ownership is a challenging one but a very rewarding experience you will leave your family for generations to come.

1. The Entrepreneurial Mindset Today and Business (Un) Usual

Think back to the time when you or your family started the family business. Your grandfather, grandmother, mother or father told you this was your next job, handed you a vanilla colored clock-in card and you accepted the job without question. Day in, day out, it was the same predictable labor. Fast forward to 2015, your business is growing, technology is getting more complex, you are scaling and it's time for the new generation to join the family business but you have not "formally" discussed this option because you assumed it would happen naturally – just the way it did for you. You soon find out the new generation wants to create their own destiny and they don't think the family business is their thing. Yet, the family business could be exactly the business they envision but it is not apparent to them on the outside. Entrepreneurship comes in many shapes, forms, sizes, viewpoints and ideas. Today's generation tends not to view the family business as an entrepreneurial business model. Here is your opportunity to open their eyes and minds by taking them on a tour of your own entrepreneurial journey and the rich history of the family business. Start by explaining the business from the bottom up and give them the ability to digest the various areas of the operation. Challenge family members to question why, to see opportunities where others don't, and encourage them to further explore areas of the business that interests them. Get them involved early, start grooming them for succession and to a certain extent, let them play on their own terms. Newer generations are a critical force in business by turning ideas into value for companies. Long gone are the days of one way in, one way out. Capitalize on your family's young generation to add value to the family business.

2. It is a Dirty Job but Somebody's Gotta Do It

You've accomplished some level of interest from family members who want to be involved in the family business. At this point, it becomes important to create a solid foundation in the art of running a business. This does not necessarily mean sweeping floors or stocking shelves as you did, but it does mean teaching the basics in all aspects of the business: accounting, sales, operations and soft skills including people skills. Business continues to change at a very rapid pace and exposure to all areas of a business is crucial. Your formal family meetings should include discussions on all areas of the business including the good, the bad and the ugly. This will help the newer generation appreciate the need for transparency and responsibility in an organization where teamwork is crucial to the business and will determine its success or demise.

3. Family Dynamics – Communication is King

Honest communication and clearly defined roles in the organization is a must. While some conversations can be done around the kitchen table, you need to hold formal meetings, set clear expectations, guidelines and accountability on a regular basis. Effective communication turns reports and expectations into valuable tools that people can use to make informed decisions. If you cannot give up control, be

straightforward about this but start trusting others with important decisions during the transition period and let them know it is critical you remain involved. You also need to have realistic expectations on the transition. If it took you 20-30 years to build your business, it cannot be successfully transitioned in 12 months. I work with various types of family businesses and the standard time frame I have seen is 5-10 years of succession planning. This is reasonable and needed.

4. Failure is an Option – Just Make Sure to Get Up Fast

When I look at my family-owned business clients and other succession stories, I see the willingness to accept that failure is an option. Whether it was at the beginning in several false starts or a hiccup along the way as the business evolved. They have continued to build a culture in their organization of pushing the envelope and assessing risks. Sometimes what holds the new generation back is their feeling of not being capable of running a business that has been built over the last 20-30 years. Encourage them to take calculated risks and ask for counsel from the leaders who built the business. Encourage them to view fear as the opportunity and not a roadblock. Often times it all boils down to letting someone know that it is okay to fail, but if they do, all you require is that they get up fast and learn from that lesson.

5. Be Willing to Take it Outside – The Value of Guidance and Expertise

Always enlist the help of your trusted accountant, attorney or financial advisor to help you plan carefully. The success of going from a second to fifth generation family business lies in the right advice and planning. Start by meeting one on one with the next generation and spend the required time to go over all the details with your trusted advisor.

Some of the most critical topics include:

- ▶ How is the business transferred both in ownership and control?
- ▶ How does the current generation learn to change roles from the #1 star quarterback and being the general on the field to the role of coaching, mentoring, etc.?
- ▶ How does the next generation assume the leadership role? What is necessary to earn respect and credibility from family, employees, vendors, customers?
- ▶ How is accountability defined and monitored for the protection of everyone?
- ▶ How are changes to the vision, business strategies and methods communicated, accepted and implemented by the family team?
- ▶ What added value can family members count on from the business and distribution from cash flow?

Follow some of these simple traits and your chances for continuing a family business for generations increases immensely. Remember, reaching the place you are in now took years of hard work. The hand off will take careful planning and the execution will not happen overnight. Be patient, savor the moment and feel proud of your accomplishments.

May your legacy live on!

David Krajanowski

David Krajanowski is a partner in SingerLewak's Orange County Assurance & Advisory practice and is the Niche Leader of the Entrepreneur & Family-Owned Businesses business sector. David has more than 30 years of experience in accounting. The scope of his expertise ranges from directing assurance services and advising clients on mergers and acquisitions, financing, succession planning, and other management issues. David can be reached at 949-261-8600 ext.1231 or DKrajanowski@SingerLewak.com.



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SUSTAINING GROWTH: HOW TO AVOID GROWING YOURSELF OUT OF BUSINESS

By Tom Wagner, EVP and Head of Corporate Finance, Pacific Mercantile Bank

You are an entrepreneur. You are well versed in managing suppliers, customers, employees, and if you are lucky enough to be growing, managing your own company's growth. Rapid sales growth is one of those "problems" many wish they had. But if not managed, it can damage or kill a Company's future as easily as slumping sales.

You have heard the high growth stories. Large companies like Google, Twitter and Facebook grab headlines with huge sales growth without even the suggestion that growth needs to be managed. In fact, in these instances it probably doesn't. But unless your production costs are near zero and your working capital investments are self-funded (like the above), you have to manage growth or watch your capital structure weaken, which inhibits the opportunity to reach your vision.

The simple accounting measurement of Return on Equity (ROE = Net Income/Owners' Equity) provides a decent proxy for how much top line growth your company can sustain. You can grow the top line at a rate that approximates your ROE, assuming:

- Sales growth offers similar gross margins as existing sales
- No changes in working capital requirements
- Steady debt/capital ratio

The "Return" (i.e., net income) must be retained by the business to fund the expansion. Most small business owners take out over half of the earnings produced by the Company just to pay taxes. Thus, the ROE calculation, for purposes of determining growth capacity, has to be adjusted to reflect this. This simple calculation (Net Income less Distributions (including shareholder loan repayments)/Owners' Equity) is called Retained ROE.

As an example, referring to Chart A--Steady Growth, Company XYZ ends 2014 at \$20 million in sales with book equity of \$4 million and \$2 million in bank debt. The Company earns pre-tax margins of 5% (i.e., \$1,000,000), which is about average for US



net margin would actually have to improve at the operating level to at least cover interest expense).

Earnings nearly double from \$1.2 million in 2016 in Chart A to \$2.2 million in Chart B. ROE actually improves from 10% to 16% over the three-year period. There is sufficient cash flow to fund capital spending, but increased funding to support working capital adds \$4 million in bank debt and 21 percentage points to the Debt/Capital ratio. At this point, your lender has more capital invested in the business than you do.

Everything in this scenario can be seen as positive: margins were maintained at good levels, and both receivables and inventory were well managed. But the Company lost control of its capital structure. The additional debt service adds a fixed expense to the company and earnings volatility will increase as a result. Additionally, you now have an unintended, and perhaps unwelcome, partner in your business.

Your bank may happily fund the expansion for a while, but at some point they will want their money back. Operations are using all excess cash flow and increasing bank debt. There is no room for repayment unless your Company starts to shrink. The decision to shrink your company is now in the hands of your banker, and you do not want to be there.

The best case is your lender does not get nervous but institutes a series of covenants that manage and control growth going forward. You do not want to be there either.

At this point, you are likely confused. Everything about your Company points to success, but your lender is expressing concerns. What is going on? Well, you have doubled sales in two years but only increased equity 37%. That is why the ROE has improved. The Company is not more profitable; it's simply bigger and it got there through debt, subjecting the entire operation to more risk.

	2014	2015	2016
SALES	\$20,000,000	\$22,000,000	\$24,200,000
Growth Rate	10%	10%	10%
Net Margin	\$1,000,000	\$1,100,000	\$1,120,000
Net Margin	5%	5%	5%
Owner distribution	60%	60%	60%
Dollars to owner	\$600,000	\$660,000	\$726,000
To Retained Earnings	\$400,000	\$440,000	\$484,000
ROE	10%	10%	10%
Spending (excess of Depreciation/Sales)	1.0%	1.0%	1.0%
Net spending	\$200,000	\$220,000	\$242,000
Net Working Capital investment	\$4,109,589	\$4,520,548	\$4,972,603
Bank Line of Credit	\$2,000,000	\$2,190,959	\$2,401,014
Debt/Capital*	33%	33%	33%
Shareholder equity	\$4,000,000	\$4,440,000	\$4,924,000

* (Interest bearing debt/Interest bearing debt plus equity)

	2014	2015	2016
SALES	\$20,000,000	\$30,000,000	\$45,000,000
Growth Rate	10%	50%	50%
Net Margin	\$1,000,000	\$1,500,000	\$2,250,000
Net Margin	5%	5%	5%
Owner distribution	60%	60%	60%
Dollars to owner	\$600,000	\$900,000	\$1,350,000
To Retained Earnings	\$400,000	\$600,000	\$900,000
ROE	10%	13%	16%
Spending (excess of Depreciation/Sales)	1.0%	1.0%	1.0%
Net spending	\$200,000	\$300,000	\$450,000
Net Working Capital investment	\$4,109,589	\$6,164,384	\$9,246,575
Bank Line of Credit	\$2,000,000	\$3,754,795	\$6,366,986
Debt/Capital*	33%	45%	54%
Shareholder equity	\$4,000,000	\$4,600,000	\$5,500,000

manufacturing companies. As a Subchapter S corporation, the taxes are the owner's responsibility. In order to pay the taxes and offer some cash return to the owners, 60% of pre-tax margin is distributed, leaving only 2 percentage points in the business for growth and investment. The Company's Retained ROE is 10%, (i.e., in 2014 ((\$1,000,000-\$600,000)/\$4,000,000) = 10%). In this example, we held all working capital requirements steady relative to sales and forecasted a capital spending plan in excess of depreciation equal to 1% of revenue. If your company is experiencing any real revenue growth, it is also likely experiencing real spending growth, as well.

In Chart A, we see the Company can sustain top line revenue growth of 10%, accommodate capital spending, and fund working capital growth—all without changing its debt/capital ratio. In fact, it improves slightly. Additional working capital financing requires additional funding, but debt-to-capital levels are maintained at the same 33%. This is because additional debt is being matched proportionally with retained earnings, leaving the capital structure at a similar level of leverage or risk even though debt increased by \$400,000 by 2016.

To explore the impact of a significant growth spurt, Chart B—Explosive Growth, increases sales growth to 50% in 2015 and 2016 without changing any working capital relationships. Net margins remain the same as in the first example, (a simplifying assumption, as

In the Explosive Growth example above, most things went right and the Company still faces a potential capital problem. In most high or sudden growth cases, we see margins pressured—as a new big buyer is discounted, or receivables become extended with a big buyer paying slower, or just the simple math of carrying the last 60 days of sales, which are significantly higher than the preceding period, begins to put stress on the operation. And the trade actually becomes more demanding as you begin to place oversized orders.

Under those circumstances, you could wind up in a liquidity crisis with the bank putting on a squeeze when you can least afford it.

Growth is a very welcome opportunity, but without proper planning it can create another wave of anxiety for the business owner. Many aspects of your company will be stressed and tested in high growth environments. Planning for the organizational impact of growth is important. Understanding its financial implications is critical. Many companies have grown themselves out of business.

Build a simple forecast, test some assumptions and then communicate the information to your lenders. An insightful banker will welcome the discussion. An excellent one will initiate it. In finance, risk is defined as uncertainty. The more uncertainty you can remove, the greater your probability of your success.



Tom Wagner is EVP and Head of Corporate Finance at Pacific Mercantile Bank. He developed Horizon Analytics at Pacific Mercantile to help companies plan and manage growth and maximize corporate value. Tom has nearly 30 years of experience in Corporate Banking and Investment Management. He has successfully financed or underwritten over \$2 billion in merger and acquisition activity. He specializes in researching the application of modern portfolio theory to small and medium sized enterprises. Tom has advised senior executives from startups to large publicly held corporations. To explore how Horizon Analytics could help your company grow and prosper, email Tom.Wagner@pmbank.com.





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In 1905, Frank Ayres took a train ride from Ohio to Southern California in order to explore land development opportunities in the area. This simple trip led to the Ayres family helping to develop the L.A. area into today's teeming metropolis, and also helped to establish a family tradition of consistently emphasizing value, community and an exceptional product. With these family business traditions in mind, the Ayres family expanded into the hospitality industry in the 1980s and has now built 22 locations across Southern California.

Innovation has also been a tenet of the Ayres Hotels business strategy, whether it be developing a handcrafted hotel from the ground up or envisioning a new direction for an already established property. This year, the hotel formerly known as Ayres Inn Orange has been re-imagined as the new



ALO Hotel by Ayres. The freshly minted ALO Hotel now offers contemporary design elements showcasing sleek accents and bursts of color, as well as more community space for guest interaction. Guests of the hotel will also still find the unwavering commitment to exceptional service and cleanliness that has helped make Ayres Hotels a leader in the hotel industry.

For the Ayres family, the Ayres Hotels have become the capstone in a rich business experience spanning over 100 years. Creativity, steady growth, and an adherence to business traditions and values have ensured a success that has laid the foundation for another 100 years of accomplishment.

To learn more about the Ayres Hotels online, visit www.ayreshotels.com.



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On behalf of Robert AndersonSchoepe and the Fluidmaster team, we are honored to be nominated for the 2015 OC Family-Owned Business Award.



24/7 Care at Home, Westminster

Gary Nguyen, CEO
Larry Nguyen, COO
Helena Nguyen, CFO

Vietnam natives and siblings, Gary, Larry and Helena Nguyen, immigrated to the United States to pursue a higher education. They launched their first home health care agency in 2007, providing care services to underserved communities.



Beginning with five employees, including the three siblings, their team has doubled the company's annual revenues every year. In 2009, the family added a hospice service to their agency's continuum of care, which now includes physical, occupational and speech therapy; mobile dentistry; podiatry care; home-delivery pharmacy; and more. In 2014, house call doctors were added to the list of services, and the company name changed to 24/7 Care at Home. 24/7 Care at Home has been recognized nationally in the top 1% of home health agencies by the National Research Corporation's Home Care Elite. Since 2007, the Nguyen family has created more than 150 local jobs, with that number expected to grow over the next two quarters. Gary has also been selected as the 2015 Small Business Person of the Year by the U.S. Small Business Administration, Santa Ana District Office.

Acorns, Irvine

Jeff Cruttenden, Co-Founder/CEO
Walter Cruttenden, Co-Founder/Executive Chairman

In 2012, Jeffrey Cruttenden co-founded Acorns with his father, Walter, to simplify investing and connect it to everyday life. After the company's founding, the father-son team developed a diversified portfolio with advisement from a board of financial professionals including Walter, and Nobel-Prize-winning economist Dr. Harry Markowitz. All the while, both Jeff and Walter were working with app developers to create the product, and aggressively pursuing venture funding. Launched in Aug. 2014, Acorns has seen immense success as the first mobile and desktop application that allows people to easily invest spare change into diversified portfolios. To date, Acorns has empowered over 700,000 members, turning them into investors not only in their finances but also in their lives. As a company, Acorns has processed over 30 million trades, linked over one million credit and debit cards for purchase round-up investments, and has rounded up over 50 million individual transactions. In April, Acorns announced its plans to expand its service to Australia by the end of 2015.

**Anaheim White House, Caterina's Club, Anaheim**

Bruno Serato, Owner
Sylvano Ibay, General Manager
Katie Ibay, Wedding Director

The Anaheim White House has been owned and operated by the Serato Family since its inception in 1987. Bruno Serato, who traveled to America from Italy with just \$200 in his pocket, came here with a dream to be a restaurateur. With the strong support of his family, and after many years as a dishwasher, busser and waiter, Bruno opened the White House, bringing Anaheim the finest Italian Steak House. In honor of his mother, he also founded Caterina's Club, an organization dedicated to making sure the region's most vulnerable population — its children — receive a hot meal before they are tucked into bed each evening. Seven nights a week, he prepares dinner that is transported to the "motel kids." In addition to having served more than 1,000,000 meals so far, he has begun placing some of these families into homes of their own. He was named one of CNN's "10 Heroes of the Year;" has been featured in magazines such as *People*, *Elle*, *Vogue*; on television programs including *CBS Evening News* and *EXTRA*; and the *New York Times*, *Los Angeles Times* and *OC Register*.

**Antonello, Nello Cucina, Quattro Café, Santa Ana**

Antonio Cagnolo, Owner/Chef
Fiorella Cagnolo, Owner/Chef

A native of Northwestern Italy, Antonio Cagnolo has emerged as a dynamic force in the field of dining, receiving honor after honor for his many contributions both in and out of culinary circles. He has earned national acclaim for the Italian cuisine served at his restaurant, Antonello Ristorante, and has been the recipient of the prestigious Circle of Fame Awards, multiple Golden Scepter Awards and was named "Restaurateur of the Year" by the Southern California Restaurant Writers. In addition to serving as sole owner and operator of Antonello, Antonio also owns Nello Cucina and Quattro, which are located in the South Coast Plaza properties. In the community, Antonio has contributed countless hours, resources, financial backing and the use of his restaurants to a variety of charities so that they could fulfill their respective missions. Among the charities that have benefited from his generosity are the Cystic Fibrosis Foundation, Second Harvest Food Bank, Marconi Foundation for Kids, CHOC, the Sisters of the Sacred Heart and the Muscular Dystrophy Association, which named him "Man of the Year."

**Austin Taylor Inc., Irvine**

Ron Viggiano, President
Chris Viggiano, Clothier

With over 29 years of experience, Ron Viggiano has become the area's premier clothier by asking the right questions and understanding clients' wants and needs to help guide them into creating distinctive and personalized wardrobes. Using creativity and contemporary styling details, he has built a loyal following of successful business leaders and athletes in Orange County. Working side by side with his son, Chris, their focus is to continue developing strong relationships throughout Orange County and the surrounding areas. Austin Taylor has been featured on many television pieces including ABC's *Extreme Makeover*, *Fine Living Channel*, and *Wealth TV*. Ron is active in many charitable organizations including sitting on the Working Wardrobes board of directors for five years.

**Bayside Restaurant/Bistango Restaurant, Newport Beach/Irvine**

John Ghoukassian, Bistango Owner
Marc Ghoukassian, Bayside Owner
Karyn Ghoukassian, Event Director

The Ghoukassian family is one of the most respected forces in the dining landscape of Orange

County. Their restaurants, Bistango in Irvine and the waterfront Bayside in Newport Beach, have earned legions of loyal guests through the years by continually reinventing themselves — both aesthetically and by staying on top of culinary trends. Bayside is a contemporary dining establishment with an extensive menu emphasizing fresh seafood. The 246-seat restaurant features design elements that showcase an ever-evolving fine art exhibition. Bistango has been in business for 28 years and throughout these years, has gained a significant following throughout the OC community. Bistango has been host to many charitable events and activities and is now venturing into other forays to benefit the community, such as a newly opened local art exhibit.

**Best Chauffeured, Huntington Beach**

Robert Vaughn, President/CEO
Jill Vaughn, Controller
John Vaughn

Beginning in 1995, Best Chauffeured Worldwide has grown from a one-person, one-limousine business, to an award-winning, first-class transportation provider with a fleet of more than 70 limousines and over 140 employees. Starting with the purchase of one limousine, Best Chauffeured founder Robert Vaughn has led the company through an impressive expansion. The company's commitment to providing guests and clients with the freedom to make the most of their time — and their life — whether for business or leisure travel, has earned Best Chauffeured an enviable reputation within the premium transportation services industry. In addition to serving an array of Fortune 500 executives, VIPs, celebrities and leisure travelers, the company continues to distinguish itself through its involvement within the community. Organizations such as Make-A-Wish Foundation, Choc Children's Hospital and Living the Dream Foundation are just a few nonprofit organizations that have benefited from Best Chauffeured and its employees' volunteer efforts.

**Billion Dollar Brows, Irvine**

Natalie Plain, CEO
Bob Plain, COO/Co-Owner

After graduating college, Natalie Plain was selected to serve as a White House intern in the Clinton administration, working as a ghostwriter for President Clinton and as a press assistant to First Lady Hilary Clinton. Upon returning to Southern California, Natalie pursued a career in television, working her way up to the role of producer on the reality program, *Real TV*. It was at *Real TV* where she met her husband Bob, who encouraged her to pursue her dream of starting her own business. Drawing upon her obsession with grooming her own eyebrows, Plain conceived Billion Dollar Brows (BDB) in 2004 after she discovered a dearth in the marketplace for a cosmetic line that solely focused on eyebrows. Launching online, Plain quickly grew the line to include gels, powders, pencils and tools—all solely designed for eyebrows. Under Plain's guidance, BDB has grown from a tiny Internet startup to a burgeoning brand with domestic and international distribution in the UK, Japan, France, Scandinavia, New Zealand, UAE, South Africa and Australia.

**Biodara Organic Skincare, Huntington Beach**

Mimi Kim, Founder
Michael Kim, Co-Founder

Biodara Organic Skincare launched at the Academy Awards Lounge last year at the Beverly Hills Montage Hotel. As the founders of Biodara, Mimi and Michael Kim are passionate about green beauty. Biodara is an eco-conscious luxury skincare line that artfully blends modern science with natural, organic bioactive botanicals. These products not only enhance the outer beauty, but nourish the skin and body. Great care and thought is involved in using only the finest natural, organic and non-GMO ingredients that are free of parabens, chemicals and synthetic fragrance. With no fillers added, each ingredient is specially chosen to synergistically work together. As the the creator and co-founder of Biodara, Mimi's deep passion for developing natural skin care products stems from her personal experience dealing with an autoimmune disease. Through social networking, Mimi and Michael also seek to bring awareness about conscious culture that includes natural beauty, healthy living and balanced diet.

**Boxfli, Newport Beach**

Jayne Flinn, Co-Founder
Mike Flinn, Co-Founder
Nikki Flinn, Part-time Boxfli Team Member
Jordan Murrel, Part-time Boxfli Team Member

Jayne Flinn started her own real estate development company, Flinn West, in the early 90s and juggled work and being a hands-on mom. Mike Flinn had a successful career as a male super model and was the primary model for Hugo Boss for a decade. Later, he became president of Scope Packaging, a corrugated packaging and display company that his parents started in 1963. The husband-and-wife team were brainstorming for new business ideas one night at the height of the recession. The couple sought to create a better shipping experience — one that would make everything from gift giving and shipping to mailbox rentals and notary services, not only convenient, but a fun experience. Boxfli was born, boasting colorful eco-friendly cardboard boxes, designed in-house, in an array of sizes available in modern, traditional and holiday designs featuring a full spectrum of colors that feels more like art than a shipping box. With Boxfli, gift giving and shipping packages has become a hip and creative experience, with no need for gift wrapping.

**Buff Bake, Irvine**

Ashley Boeckle, Owner
Brittany Boeckle, Owner

Ashley and Brittany Boeckle are cousins who started peanut butter and almond butter company, Buff Bake. They started by doing local farmers markets in the Orange County area. The product quickly



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gained recognition and in less than a year, is on the shelves of Vitamin Shoppes all over the U.S. (over 650 stores), Whole Foods, GNC and even has international distribution. The idea for Buff Bake was born when Ashley, a fitness guru, approached her baking enthusiast cousin, Brittany, in hopes of coming up with a healthy snack. Brittany came up with a series of protein-infused muffins that the pair referred to as "buffins." With the popularity of buffins, the pair saw there was a demand for healthy baked goods, but also realized that due to their short shelf life and expensive natural ingredients, mass producing buffins was not an efficient business model. Never discouraged, the girls pressed on, and they eventually landed on all-natural, protein-infused butters made from peanuts and almonds.



Clay Oven, Irvine

Geeta Bansal, Owner/Executive Chef
Praveen Bansal, Co-Owner
Tarun Bansal, General Manager

Born and raised in Delhi, India, Geeta Bansal, chef/owner of the Clay Oven in Irvine, grew up in an unorthodox Indian household where formal entertaining for local and international visitors was an everyday event. Over time, her passion for cooking led to her transformation from a college professor and urban planner into a contemporary Indian chef. Founded in 1986, Clay Oven in Irvine offers a modernized version of Indian cuisine making great use of sustainable local produce, as well as the highest quality lamb, fish, beef and chicken available. Chef Geeta Bansal incorporates the changing colors, flavors and aromas of each season into the Clay Oven's rotating menus and her interest in Ayurveda (traditional Indian medicine) has led her to use various spices and ingredients to maximize the health benefits of the food she serves. In addition, Chef Geeta travels the globe interviewing the world's top chefs for articles she writes for examiner.com, as well as her own blog, "Gastronome Geeta: Conversations About Food, Travel and Life."



clubDetox, Laguna Niguel

Lenka Koloma, President
Rod Schaeffer, Vice President of Operations

clubDetox was started out of a kitchen when busy mom, Lenka Koloma, juggling an international jet-setting career, family and kids was no longer able to function due to debilitating chronic disease. In a time of despair and suffering, a great business of healing was born. clubDetox offers revolutionary detox programs to address and remove the root cause of disease rather than solely managing its symptoms. Since its conception in 2012, clubDetox has helped hundreds to heal and prevent devastating health conditions such as diabetes, high blood pressure, fibromyalgia, digestive issues, heart disease, cancer and many other health issues. clubDetox also holds road show juice tastings and free health seminars around Orange County to help people take charge of their health and create happy healthy community.



Compak Asset Management, Newport Beach

Moe Ansari, President
Feroz Ansari, COO
Javaid Ansari, EVP

Compak Asset Management is a successful, independent Registered Investment Advisor, providing holistic wealth management services to the mass affluent. Typically, wealth management services are reserved for the ultra wealthy, however Compak has developed a team-based service model to meet the needs of the community. Compak was awarded the Barron's Top 100 Advisor award in 2012, which recognizes Compak as one of the top financial advisors in the country. Moe Ansari, the founder of Compak Asset Management, is the embodiment of American small business success. Through a self-taught approach Moe founded Compak Trading Co. which specialized in community and futures trading. With the help of his brother, Feroz, in 2002, they changed the company to a wealth management firm providing comprehensive financial planning services as part of its core service offering, one of the first independent advisors to do so. During the early part of the 2000s, Moe grew Compak as one of the fastest-growing RIAs in the country by protecting his clients' assets using pro-tactical money management techniques.



Elbows Mac n' Cheese, Cerritos

Punita Patel, Owner/Co-Founder
Ajit Patel, Co-Owner
Priyana Patel, Employee

Founded in 2011 by husband and wife duo, Punita and Ajit Patel, Elbows Mac n' Cheese brings a new twist to an American comfort food favorite: mac n' cheese. The restaurant, which offers guests a casual gourmet dining experience that caters to consumers' busy lifestyles, operates two locations in Orange County, Cerritos and Brea. Named Orange County's "Best Mac n' Cheese" by CBS Los Angeles in 2012, Elbows Mac n' Cheese uses fresh vegetables, gourmet cheeses and high-quality meats to create signature dishes and specialty creations. In addition to being a fan favorite, Elbows Mac n' Cheese is also actively involved in the communities in which it operates. Everything from donating toys during the holiday season to local-area domestic violence shelters to giving a percentage of sales back to school districts, Elbows Mac n' Cheese looks to support the community wherever it can. On National Pasta Day, Elbows Mac n' Cheese gave back 10% of gross receipts to Breast Cancer Angels.



Elite Productions International, Laguna Niguel

Lili Shadab, Founder/Creative Director
Pawnta Shadab, VP of Special Events and Marketing

Elite Productions International provides full-service, event production, management and environment design nationwide and globally. Founded in 1991, by Lili Shadab, with Pawnta joining the company in 2005, EPI has been producing highly acclaimed celebrations, weddings, corporate and fashion events using unparalleled innovation and integrity. They have spent countless hours volunteering for organizations such as Laura's House, South Orange County and City



of Laguna Chambers of Commerce. Their passion for helping others knows no bounds. Lili serves on the advisory board of the Chapman University's Leatherby Center for Entrepreneurship and Business Ethics. Pawnta dedicates her time to the Make-A-Wish Foundation and SAMFund. EPI has been nominated for the OCBJ Excellence in Entrepreneurship Award, the OCBJ Women in Business Award, and The International Women's Leadership Association, as a woman of outstanding leadership. Lili has also been nominated as the *Event Solutions Magazine* Spotlight Event Producer of the Year.

Epic International, Newport Beach

Jackie Bird, President/Co-Owner
Jeff Bird, Vice President/Co-Owner

Epic International is a social enterprise committed to fighting the world-wide water crises. The owners, husband and wife Jeff and Jackie Bird, traveled to Haiti to assist with the relief effort subsequent to the 2010 earthquake that killed over 150,000 people and displaced millions more. The water-borne disease, cholera, was ravaging the already devastated country, killing tens of thousands. The couple returned from Haiti to their community of friends and family in Orange County who were passionate to help the couple fight the crisis that they were now intimately aware of. Jeff and Jackie responded by laying the groundwork for a company that would empower everyday people to make a direct impact in the lives of those affected by the water crisis — Epic International. To date, Epic International has provided clean water for over 5,000 people in Haiti, potentially saving thousands of lives.



Ferrari's A'roma Ristorante, La Palma

Lou Ferrari, Owner
Josie Ferrari, Owner
Anthony Ferrari, General Manager
Joseph Ferrari, Beverage Manager
Adriana Ferrari, House Manager

At Ferrari's A'Roma Ristorante, it's all about family, great food and the sense that you are truly welcomed. The Ferrari family, along with their professional and attentive staff, offers customers the best dining experience possible. The family's philosophy is simple: create an atmosphere where people can feel at ease, enjoy their favorite drinks and experience "La Vera Cucina Italiana" in a setting that tempts them to come back again and again.



Figge Photography Inc., Newport Beach

Greg Figge, Co-Owner
Leslie Figge, Co-Owner
Cathy Brammick, Head of Sales
Celia Lerum, Graphic Designer/Stylist
Michael Fletcher, Business Manager/Certified Professional Photographer

Figge Photography is the Newport Beach family of photographers who have been capturing family moments in Southern California for 70 years, and across three generations. The Figge family has photographed some of America's most prominent celebrities and public figures, including Richard Nixon, Bob Hope, Natalie Wood and Hugh Hefner. The Figges have handed down the talent and craftsmanship of photography since 1945, when Bill and Melba Figge founded the studio. Now, after their passing, their legacy and business is carried on by their children and grandchildren, who are running the successful studio in Newport Beach. Figge Photography has received the Master of Photography award, and named Certified Professional Photographers by Professional Photographers of America — a title only 4% of professional photographers receive. The Figges help develop and mentor future photographers through Newport Harbor High School's Junior Mentorship Program, and contribute to the Newport Beach Chamber of Commerce and National Charity League, Newport Chapter.



Fluidmaster Inc., San Juan Capistrano

Robert AndersonSchoepe, CEO/Chairman of the Board
Corinne AndersonSchoepe, Product Manager
Christian AndersonSchoepe, Engineering Co-Op

Established in 1957, Fluidmaster is a family owned and operated company known for its superior engineering of efficient and reliable toilet components. The company leads the market with a worldwide distribution network across more than 80 countries, selling more toilet tank valves than any other manufacturer in the world. Fluidmaster's complete line of toilet care products include fill valves, single and dual flush valves, flappers, toilet repair kits, tank levers, bowl wax, wax free bowl gaskets and water supply connectors. Fluidmaster employs a diverse, worldwide workforce of over 1,400 with headquarters in San Juan Capistrano, Calif. and production operations in Mexico, China, the U.K. and Slovenia. Through its proud heritage and the continued values of current ownership, Fluidmaster has been recognized as a community leader by government officials, business groups, employees, and Orange County news outlets in areas of corporate responsibility, charitable giving and being an exceptional place to work.



Galardi Group Inc., Irvine

Cindy Galardi, CEO/Chairman
J.R. Galardi, Chief Visionary Officer
John Galardi, Founder (deceased)

In 1961, Wienerschnitzel founder, John Galardi built an American brand representative of a time when life was simpler, a brand that holds a special place in the hearts of so many families across the country. The company has grown from a single location to the world's largest hot dog chain, operating 330 locations and selling more than 120 million hot dogs annually. Cindy Galardi Culpepper, John's ex-wife, assumed the helm as CEO when John passed away in 2013. By her side is their son, J.R. Galardi, who has formed the Visionary Division in the Marketing Department, and is the company's chief visionary officer. For the first time in many years, the company is growing once again under the leadership of Cindy and J.R. Together, they have taken great strides to expand the iconic brand's customer base to include a younger generation using a variety of tactics, from strategic partnerships, digital campaigns and a refreshed brand image while remaining true to the company's 54-year legacy.



Happy Photos, Costa Mesa

*Xuong Do, President
Margie Lin, CFO*

Award-winning photographer Xuong Do and the staff at Happy Photos strive to provide clients with the best in customer service. Xuong has photographed more than 1,000 events and charity functions for more than 12 years with organizations like Harvesters of OC, CASA, Girls Inc., Costa Mesa Chamber of Commerce, Huntington Beach Chamber of Commerce and many others. Xuong has also photographed people and places all over the world from California to Florida, and all over Asia. Creating wonderful memories for families has always been a passionate commitment for Xuong and his family, knowing that when they came to America as immigrants, they had to leave all their photos and memories behind.



passionate about social responsibility, KBC has a strong charitable focus and created the Makeup with a Purpose program. The company has generously contributed to numerous causes in the local community, including the Mommy&Me Cancer Foundation. KBC also provides a pathway for individuals with adverse health conditions. The company assists with professional training to offer opportunities to individuals who require non-traditional work environments due to their possible health risks. Furthermore, Katie and Shaun continue to be praised for mentorship of young female entrepreneurs, working professionals and mothers alike.



Hoffman California International Fabrics, Mission Viejo

*Tony Hoffman, President
Walter Hoffman, Chairman
Marty Hoffman, Vice President
Robin Hoffman, CFO, Secretary & Treasurer
Aaron Hoffman, Director, ME+YOU
Hailey Hoffman, Marketing Manager
Ryan Hoffman, Director, Information Technologies*



Hoffman California-International Fabrics and its subsidiary ME+YOU is a 91-year-old innovator and industry leader in the design and manufacture of premium hand-dyed, screen-printed and digital printed fabrics for independent retailers, retail fabric stores, craft shops, quilt shops, brands and apparel makers, wholesale distributors and manufacturers. Hoffman Fabrics has been a major innovator in the fabric industry over 91 years, creating many firsts that are now commonplace in the apparel and hobby industries. Three generations of the Hoffman Family are actively involved in day-to-day operations. Hoffman professional textile artists each year create over 800 unique designs for the company's screen and digital print collections, and authentic Bali batiks. In addition, Hoffman Fabrics creates, licenses, designs and manufactures for many major clothing and fashion retail brands. Hoffman Fabrics is partnered with wholesale distributors based in Australia, New Zealand, Canada, the United Kingdom, Germany, the Netherlands, Scandinavia and Japan, and has been instrumental in many fabric and apparel innovations and designs, including the iconic Hawaiian shirt.

Kerstin Florian International, Lake Forest

*Kerstin Florian, President/CEO
Charlene Florian, Chief Creative Officer*

Kerstin Florian is a pioneer not only in the skincare and spa industries, but in family owned business as well. Dedicated to maintaining a work-life balance since the beginnings of her storied career, Kerstin knew that for an entrepreneur to achieve that balance on a meaningful level would require family involvement. First, that meant involving husband, Wayne, in the critical areas of finance and strategy. Kerstin knew that she wanted to share the benefit of her experience and acumen in the business world as much as she did motherly love and advice with her daughter, Charlene. Although Charlene was involved in the family business from a very young age, she officially joined the business upon graduating from UCLA with a communications degree. Since then, she has gained extensive knowledge in skincare ingredients and chemistry, international treatment techniques, massage therapy, Kneipp™ training and aromatherapy. Charlene is recognized as lifestyle and wellness authority and speaks and writes regularly about skin health, wellness and longevity trends worldwide.



Kona Cleaners, Costa Mesa

*Bobby Patel, Owner
Kamini Patel, Secretary*

Kona Cleaners has been at the same Costa Mesa location since 1950, the current owners Bobby and Kamini Patel have owned the business since 1995. Bobby and Kona Cleaners were named "Dry Cleaner of the Year" in 2014 by the California Cleaners Association. This award is given by the industry peers for the leadership in bettering the dry cleaning industry. Kona Cleaners has been active in the local community, being the collection center for Working Wardrobes, which provides numerous services relating to professional wardrobing,



Katie B Cosmetics, Garden Grove

*Katie Bayliss, CEO
Shaun Bayliss, COO*

Katie B Cosmetics (KBC) was founded in 2006 by husband-and-wife team, Shaun and Katie Bayliss. Beauty industry veteran Katie saw a void in the beauty market, creating the perfect pairing between science and makeup by combining nourishing minerals and beneficial skin-loving ingredients. Their skincenticals approach to cosmetics has paved a niche market as an innovative beauty brand. Also

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employment, career, financial education and life skills, training, image workshops. Kona Cleaners is also involved with local schools, dry cleaning band uniforms at discounted rates.

La Cuisine Culinary Arts, Costa Mesa

Laurent Brazier, Executive Chef/Owner
Brenda Brazier, Administration & Events
Maurice Brazier, Chef



Laurent Brazier brings 32 years of culinary experience to the classroom. As the executive chef instructor for La Cuisine Culinary Arts' Professional Chef Program, his experience ranges from his service as a chef at 2- and 3-Michelin Star restaurants in France, to the positions of head chef and executive chef at resort hotels and country clubs in France and the U.S., to being instrumental in opening several restaurants — including his own Zagat-rated Picayo restaurant in Laguna Beach. Chef Brazier received his Certificat d'Aptitude Professionnelle de Cuisine (Chef Bachelor Degree) and his Brevet d' Etudes Professionnelle d' Hotellerie (Chef Masters Degree) from Jean Ferrandi Chef School in Paris, France. Laurent's father, Maurice, also works as a chef at La Cuisine Culinary Arts. Prior to this position, he worked in the finest hotel restaurants in various countries. As executive chef, he opened the world-class Hotel Meridien in Nice, beginning his 25-year career with Le Meridien Hotel Chaine.

Lester Lithograph Inc., Anaheim

Rob Miller, CEO/Co-Owner
Amy Miller, SVP/Co-Owner



Rob and Amy Miller merged their company, Miller Graphics, with Lester Lithograph in 2006. When the founding family of Lester Litho retired as owners in 2011, they acquired the company. The company now includes lithography, digital printing solutions and online ordering capabilities. The printing industry in general has experienced several challenges and is beginning to thrive again, and Lester Litho is no exception. The company has weathered the economic storm and has come out on top, while demonstrating how printing is a valuable part of the marketing mix, even in this digital age. Family involvement is key to the organization's success. Each year, Lester Lithograph wins a host of awards locally, as well as multiple awards nationally for excellence in print. Rob has recently been elected to the board of directors for the Printing Industries of America, Southern California, as well as being named to the board of the Printing Industries Credit Union. Amy currently serves as the vice president of the Family Business Association at UCLA Anderson Business School.

Lin and Jirsa Photography, Santa Ana

Justin Lin, Partner/Photographer
Chris Lin, Partner/Photographer



Located in the heart of Orange County, Lin and Jirsa Photography is one of world's most sought after wedding and portrait photography studios. Lin and Jirsa's distinct and dynamic style of imagery has cultivated an expansive following, resulting in the creation of an online magazine and educational community know as SLR Lounge. With nearly one million monthly readers, SLR Lounge has become a pillar of innovation within their industry, and is among the premier photographic educational communities in the world. Creators at heart, the team of professionals at LJP Studios are connoisseurs of innovation. Currently, Lin and Jirsa Photography is expanding its commercial and editorial photography under the LJP Studios name. Across the board, the brand chooses to align with forward-thinking partners who share their passion for excellence. Lin and Jirsa Photography was also voted "Top Wedding Photography Team" in LA and Orange County on MYFoxLA Hotlist.

McKinley Elevator, Irvine

Mike McKinley, CEO
Mark McKinley, General Manager
Greg Larsen, President, McKinley Equipment



Bill McKinley founded equipment distribution company, McKinley Equipment, in 1948. Through the 1960s, Bill's son, Mike McKinley, could be found in the warehouse learning the business from the bottom up. Mike began work full-time with the company in 1971. By the early 1980s, solid business decisions had the company prospering. Having spent 32 years growing the business, Bill decided it was the right time to transition the business. The first decision was to exit the forklift market, and concentrate entirely on loading dock equipment and other hydraulic lifts. The second was to shift the company's leadership to his son. By the mid-2000s, the McKinley Elevator Division was doing nearly as much business as the McKinley Equipment division. So, in 2005, McKinley Elevator was established as a sister company to McKinley Equipment with Mike McKinley as president. Greg Larsen, a McKinley family member, took over as president of McKinley Equipment, drawing on over two decades of experience with the company to continue its success. Today, each company employs about 50 employees.

New American Funding, Tustin

Rick Arvielo, CEO
Patricia Arvielo, President
Tom Briggs, Branch Manager
Rob Briggs, Branch Manager
Jim Golay, Building Management
Marcia Gregorio, Senior Loan Officer



New American Funding is a mortgage banker, licensed in multiple states across the nation, funds over \$930 million in home loans every month and maintains a servicing profile of over \$8 billion. New American Funding currently has over 70 retail branches and 1,600 employees nationwide. The Arvielos knew they had created a company built to last when New American Funding had grown an astounding 600% between 2009 and 2012. This growth prompted the Arvielos to take the next step in their business plan, which was to establish a real estate agent based lending division. Rick Arvielo sits on the Residential Board of Governors for the Mortgage Bankers Association in Washington DC and Patty is fulfilling her passion of helping underserved borrowers by sitting on the diversity panels for Fannie Mae and Freddie Mac, as well as the MBA Diversity and Inclusion Committee. Patty also formed the Latino Focus Committee, a group dedicated to enhancing the quality of the lending experience for Hispanic consumers through service and education.

Newport Center Smile Design, Newport Beach

Douglas Barker, Dentist, DMD
Heather Barker, Co-Owner/Founder



Newport Center Smile Design offers general, cosmetic and restorative dentistry. The innovative practice also offers industry-leading dental implants and implant restorations. Located across from Fashion Island, this patient-focused practice specializes in quality patient care. Quality time matters, which is why Dr. Douglas Barker and team always seek to put their patients first. Combined with their advanced level of treatment and the latest technology, Dr. Barker is proud to provide premium care in a relaxed environment for patients of all ages. Dr. Barker purchased his practice in 2013 from a dentist who was retiring. As newlyweds, Dr. Barker and Heather Barker purchased, renovated and opened the practice. Unlike many practices that are thriving when purchased, Dr. Barker was not given a solid clientele as the previous dentist had cut back his time in the office in the years leading up to his retirement. Dr. Barker essentially has built up his practice in less than two years in a very competitive market, and is proud to be growing and thriving.

Nuovoterra Products, Monarch Beach

Lesley Roberts, CEO
Beatriz Roberts, CFO
Eric Roberts, Silent Partner
Aldwyn Roberts, Multimedia Director
Cecile Roberts-Dalli, Director of Strategy
Damien Dalli, Creative Director
Ursula Barrantes-Roberts, Digital Marketing Director



Nuovoterra Products is a local family owned business with a passion for making and authenticating Argentine foods into the California culture. Nuovoterra Products focuses on bringing the flavors one would encounter when visiting Argentina. With no experience in the food industry, the family worked endless hours around day jobs to learn how to manufacture food, the means by which to sell it, and how to apply their former business experience into this new business. Their separate backgrounds in journalism, marketing, law, manufacturing, accounting, web design, SEO and street smarts came together to help them survive into their third year. As they have grown the business, the family has acquired a reputation for openly sharing any and all information on how to start a food business with others in the community. Time willing, the family attends and helps organizations that ask them to be part of events in Orange County.

OC Baking Co., Orange

Dean Kim, President
Ming Chun Hu, Co-Owner/Treasurer



Like many small businesses, OC Baking Company started from humble beginnings. Artisan baker, founder and owner Dean Kim honed his craft as executive baker for Mission Viejo's Breads N Spreads before starting the business in 2009 with the help of a small loan from family members and used equipment purchased at liquidation sales. The wholesale bakery, which now provides fresh breads to approximately 100 restaurants, top ten hotels, country clubs and caterers in Orange County is being recognized as a finalist for the U.S. Small Business Administration 2015 Small Business Person of the Year Award. Quickly making a name for itself in the surrounding community due to the owner's passion for natural ingredients, complex textures and interesting flavors, the business grew rapidly, attracting clients among some of the finest restaurants and hotels, including The Montage, The Ranch Restaurant, Slapfish, Ritz-Carlton, Haven Gastropub, Charlie Palmer, Pelican Hill and many more. The company has posted impressive growth in revenues since its beginnings in 2009. Revenues increased 168% in FYE 2011; 37% in FYE 2012; and 24.8% in FYE 2013.

Okura Robata Grill & Sushi Bar, Laguna Beach

Jay Lee, Owner
Daniel (Sangyun) Lee, Controller
Sam Lee, President/Co-Owner



Okura Robata Grill & Sushi Bar was founded in 2005, bringing to La Quinta a new concept of quality paired with value: fresh, Grade A fish prepared by imaginative chefs. The restaurant earned acclaim and many faithful patrons who flocked there for its chic, modern aesthetic, fresh, creatively prepared food; and the charm of owner Jay Lee. Herself an accomplished sushi chef, Jay opened Okura's second location in Laguna Beach in Oct. 2013. The eatery has impressed Orange County patrons with its high levels of quality, value and integrity. Okura Laguna Beach has proven to be a well-run business and strong supporter of the community it serves. Okura gives back by freely donating goods and services to charitable groups, hosting dinners for nonprofits in its spacious 70-seat patio, and hiring people it trusts and believes in, including residents and graduates of Friendship Shelter, which helps homeless adults return to productivity.

Old World German Restaurant, Bar, Market, Bakery & Deli, Huntington Beach

Josef Bischof, Founder
Bern Bischof, Owner/General Manager
Barbara Bischof, Bookkeeper
Cyndie Kasko, Owner/Marketing Manager
Jason Kasko, Director of Security
Markus Bischof, Line Cook
Matthaeus Bischof, Busser
Ronin Kasko, Busser
Ava Kasko, Pastry Helper/Hostess



Josef Bischof and his wife, Dolores, dreamed of bringing a piece of their homeland to Huntington Beach. They built 50 homes above 50 shops in the traditional Bavarian style and opened Old World German Restaurant & Bar, Euro Market, Bakery, Deli Oktoberfest in 1978. Today, Old World is known for Oktoberfest, Wiener Dog Races, Sunday Brunches, German Heritage Day, Plum Festival — held in memory of Dolores's mother who lived in Old World to the age of 103½. Old World is host to countless fundraisers, weddings, birthdays, business meetings and also contributes and serves as host to nonprofits such as Therapeutic Riding Center, Kiwanis, Lions Club, SandDollars and more. Dolores passed away in 2010, but Josef still resides on the property, their children and grandchildren still run the establishment. The Bischof family works to create new ideas while keeping with steadfast traditions.

Peter Green Insurance, Costa Mesa

*Peter Green, Managing Member
Marshall Green, Marketing Manager*



Peter Green is an insurance industry veteran who started as an insurance agent at the Auto Club of Southern California in 2003. In 2005, Peter founded Peter Green Insurance Agency (PGIA), a web-based agency specifically selling life and health insurance products. Starting the business out of his bedroom, the business began to grow. Peter then convinced his father, Marshall, to join the business and bring his more than 40 years of business ownership experience with him. Since this partnership the business has experienced a growth rate of almost 40% each year. Since then, PGIA has grown into a full-service insurance brokerage offering all lines of personal and commercial insurance. The organization is now a more than two-million-dollar premium agency. Peter is a member of The Professional Liability Underwriters Society, Independent Insurance Agents & Brokers of California, Independent Insurance Agents & Brokers of America, Professional Insurance Associates – Affiliate, BNI International – OC United Chapter and the Business Leadership Council –Center Club.

Pfeif Residential Group, Newport Beach

*Robert Pfeif, Broker/Agent
Katie Pfeif, Co-Founder*



Pfeif Residential Group Inc. offers comprehensive, residential real estate solutions. Leading the industry through an unrivaled service-first approach, the company's award-winning team of professionals has a vast array of diversified experience. Recognizing that each client has unique property needs and individual concerns, the company's experts work diligently to ensure a seamless home buying or selling experience. A boutique real estate firm by philosophy, with results that surpass brokerages of all sizes, the success of Pfeif Residential Group Inc. is a direct reflection of the highly personalized care that each client receives. Founded in 2003 by renowned real estate broker Robert Pfeif, Pfeif Residential Group Inc. remains guided by his leadership and industry foresight. A second generation realtor, Robert has spent almost 20 years developing a reputation for professionalism in the residential real estate community of Southern California. Known for his incredible work ethic, impeccable attention to detail and dedication to serving the needs of his clients, Robert has achieved sales of more than \$300 million during his real estate career to date.

Philly's Best Authentic Cheesesteak & Hoagie Shop, Irvine

*Bob Levey, Co-Founder
Andrea Levey, Co-Founder*

Philly's Best Cheesesteaks, the Southern California destination for authentic Philly cheesesteaks and hoagies, is celebrating 23 years of true Philly flavor in Southern California. The company was started by native Philadelphians and husband-and-wife team, Bob and Andrea Levey, who wanted to bring the flavors of Philadelphia to their new home of Southern California. In 1992, they opened their first Philly's Best location in Fountain Valley. The company's authentic flavors start with proprietary recipes, along with

ingredients and products direct from Philadelphia, including Amoroso® rolls, Wise® Chips, Taylor® Pork Roll, Frank's® Soda, Pennsylvania Dutch Birch Beer® and numerous TastyKake® offerings. A unique Philly brand and concept, Philly's Best has grown to 22 locations throughout Southern California.



Physicians Center For Renewal, Newport Beach

*Zara Cerni, Health Coach/Patient Liaison
Michael A Cerni, Medical Director*

Dr. Michael Cerni received a Bachelor of Science from Youngstown State University graduating with a biology major and chemistry minor. A family practice physician in Southern California for 35 years, he was the founder and medical director for Primary Care Associates, a multi-physician, multi-specialty group practice and its subsidiary New Dimension Weight Management Center. He was also a founding partner for Pro Care Medical, and practice management consultant for CareMore Medical Group, both large Southern California medical management services organizations.



Michael's wife, Zara, is currently the aesthetic director and patient liaison at Physicians Center For Renewal. She began her career in retail cosmetics as a Lauder Girl, consulting on trends in makeup and skin care. An avid fitness enthusiast, she has received certification as a Health Coach by Dr. Barry Sears, author of *The Zone* and founder of the Inflammation Foundation in Anti-Inflammatory Nutrition. Long-time residents of Laguna Niguel, Dr. Cerni and Zara play active roles in the community and charitable organizations. Physicians Center For Renewal is a facial aesthetics and nutritional counseling company.

Pieology Pizzeria, Rancho Santa Margarita

*Carl Chang, CEO/Founder
Diana Chang, Co-Founder
Michael Chang, Pieology Franchisee/Investor*



Pieology Pizzeria was founded by Carl Chang and his wife, Diana, in 2011 and is the true "pioneer" in the fast casual custom pizza sector, evolving from a simple idea to turn America's most crave-able food into an affordable and interactive experience. As a leader and key player in this incredibly competitive category, Pieology is receiving national attention and rave reviews from media and consumers alike. In May 2015, Technomic named Pieology the fastest-growing chain in terms of both sales and unit growth. Pieology is also the very first fast-casual customized pizza chain to ever make this coveted list. This year, Carl's brother and professional tennis player, Michael Chang, opened two SoCal Pieology locations of his own and, believing in his brother's vision for the company, has also been an investor since day one. With a steady and sustainable growth plan in motion, Pieology is on schedule to open 110 restaurants by the end of 2015, with commitments for over 500 to be in various stages of development.



The Dining As Art Collection is comprised of Bistango and Bayside restaurants, Bayside Catering Co. and our exclusive online Boutique. Each offers a unique, culturally enriching experience that celebrates the enjoyment of food, wine, music, art and architecture. Whether you are hosting a wedding, business engagement, social gathering, fundraiser or gala, our experienced staff of consultants will assist you throughout the planning process for your on- or off-site event. For additional information, please contact Cameron at Cameron@DiningAsArt.com or 949.642.5222.



For three decades Chef Zov Karamardian has consistently earned praise for her OC restaurants located in Tustin, Irvine, Newport Coast, Anaheim and at John Wayne Airport. But did you know that the same critically acclaimed cuisine is available for private parties, off- or on-site, accommodating from 10 to 1,000 guests? So, whether you're a guest at one of the restaurants, catering client, student at one of Zov's cooking classes or a patron of Zov's Marketplace, you can be sure that an unparalleled experience awaits you. Visit www.zovs.com for a location near you.



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Revolution Aviation, Costa Mesa

Mark Robinson, Chief Pilot
Anna Robinson, Operations Director

Mark Robinson started his helicopter, fixed-wing and UAV flight school in 2013, and has grown the company from one helicopter to seven aircrafts in less than two years. His entrepreneurial spirit has followed him from his career as a currency broker in London to an accomplished helicopter pilot in Orange County. Mark is a dual-rated pilot and has also flown the iconic Goodyear airship. He took his extensive experience as a businessman, pilot and instructor and applied it to a new venture: form and grow a dynamic flight school for all pilots. Mark is active in fundraising for local charities, helping kid's dreams come true with Make-A-Wish Foundation, and exposing aviation to local youth who may not have considered a career as a pilot otherwise. The success of Revolution Aviation, Orange County's newest flight school, can be attributed to Mark's entrepreneurial character, positive energy and dedication to nurturing relationships. Nearly 50 students have enrolled in Revolution Aviation's flight training programs, and a higher percentage of females have enrolled in Revolution's school compared to the industry average.

**Roth Staffing Companies, Orange**

Ben Roth, Founder/CEO
Adam Roth, President/COO
Brett Roth, VP of Ledgent Technology
Robert Hankin, SVP of IT

Roth Staffing Companies was founded in Orange County by Ben Roth in 1994, and within the first five years grew to one of the largest firms in the nation. It remains the only staffing company ever ranked #1 on the Inc. 500. The intention was never to be the biggest, but to become the best in the industry. In fact, Roth Staffing has achieved that goal and repeatedly receives the most prestigious accolades awarded in the industry. No other staffing company has received the four most esteemed awards two years in a row including "Best Staffing Firm to Work For" and "Best of Staffing®." Adam Roth, president and COO, founded the company's charity initiative called Purpose:full – last year, the program raised enough to donate more than 1.5 million meals to help end childhood hunger in the U.S.

**Saywitz Co., Newport Beach**

Barry Saywitz, President
Jeff Saywitz, Principal
Michael Saywitz, Chairman Emeritus

The Saywitz Co.'s corporate philosophy is to treat its employees as if they were part of the extended family. The company has been named one of the "Best Places to Work" by the *Orange County Business Journal* for 2014, and has been named one of the "Fastest-Growing Private Companies" by *Inc. Magazine*. The company is one of the largest privately held commercial real estate brokerage companies in Southern California. The company has maintained offices in Orange County since 1985 and continues to be an active part of the community. Saywitz Co. has provided pro bono real estate services to a variety of charity organizations, 501 C3 entities, religious organizations and special needs programs. The organization actively encourages all of its employees to participate in community involvement and charity work as part of the company's culture.

**Sea Country Towing & Recovery Inc., Lake Forest**

Darius Pirnazar, Managing Partner
Albert Pirnazar, CEO
Vida Pirnazar, Vice President

Sea Country Towing & Recovery Inc. was first established in 1989. In 1996, Albert Pirnazar and his wife, Vida, purchased the company, which at that time possessed four tow trucks as part of its fleet, two full-time employees and no contracts. Under the new ownership, the company increased the area of service from Coto De Caza to Irvine and to the city of Orange borders, with a number of public and private contracts that include California Highway Patrol, Orange County Sheriff's Department, Orange County Transportation Authority and the Auto Club Of Southern California. This has led to an increase to 32 trucks and 35 full-time employees. The company has received many awards and accolades recognizing its unrivaled service to the south OC community including the prestigious AAA "Five Diamond" Award. This is coupled with excellent records with CHP, Orange County Sheriff's Department, and the OCTA in technical ability, truck preparation and project management.

Sister Act Media, Lake Forest

Rochelle Veturis Coles, CEO/Public Relations & New Media Strategist
Chelsey Veturis Baker, COO/Content Marketing & New Media Strategist

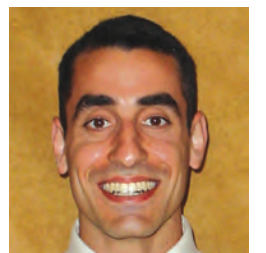
Owned by sisters, Chelsey Baker and Rochelle Coles, Sister Act Media is a new media consultancy that helps businesses generate sales more efficiently through the magic of content marketing. As veteran content marketing strategists, Chelsey and Rochelle have been in the trenches of social media marketing since 2008. While they own and operate Sister Act Media, Haley, their middle sister, is the director of social media communications for Saddleback Church. She mans a Facebook page with more than 100,000 people and launches international church campuses in places like Berlin, Buenos Aires and Hong Kong, all through Facebook ads. Tired of seeing the area overlooked for experts from Los Angeles or San Diego, Sister Act Media creates events and platforms for locals to get together and connect with professionals in their area. The O.C. Social Media Summit was created with no budget, and was made free to attend for attendees. The result was more than 700 sign-ups, another 600 to 700 who watched via LIVEstream.

**Smile Wide, Irvine**

Kevin Badii, President/CEO
Dr. Bonnie Badii, Dentist

Smile Wide has grown from a single office small dental practice with two employees to over 20 locations across Southern California, 150 employees and 50 dentists and dental specialists. Smile

Wide's vision is to create a family centered dental practice focused on providing excellent care, professional service and the ultimate experience in oral healthcare. Smile Wide was formed through the merger of its two co-founders' dental practices. Dr. Kevin Badii had eight successful orthodontic practices and Dr. Harvey Lee had a successful pediatric dental practice that they merged in Jan. 2014. Over the last 12 months, Drs. Badii and Lee have opened 12 more dental offices, which encompass all the primary care, preventative care, specialties and sub-specialties recognized by the American Dental Association. Smile Wide was most recently recognized by *Orange County Business Journal* as being the No. 15 fastest-growing small business in OC.

**Total Apps Inc., Aliso Viejo**

Rey Pasinli, Executive Director
Linda Pasinli, Executive Director

Husband and wife Rey and Linda Pasinli founded Total Apps Inc. in Jan. 2007. Their goal was to provide an all-in-one solution for merchants specializing in e-commerce. In order to survive, the owners had to go without a paycheck for 18 months. Since then, the company has enjoyed explosive growth and has grown 1,100% in the past four years. Total Apps has also added 20 employees, moved three times – soon to be four times – to accommodate its growing staff. Giving back to the community, every staff member selects, supports and contributes to a charity of their choosing. The company as a whole also regularly supports local charity events like Wounded Warriors and Make-A-Wish Foundation.

**Trilogy Financial Services, Huntington Beach**

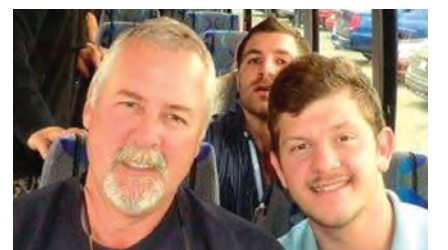
Jeff Motske, Founder/CEO
Steve Motske, Database Administrator

Since 1999, Trilogy Financial Services has helped clients – including individuals, families and businesses – achieve their financial goals by creating personalized and comprehensive wealth strategies. Trilogy utilizes its team of financial advisors as well as CPAs and attorneys to ensure that clients' best interests are being maintained. With more than \$2 billion in assets, the company maintains 11 offices in four states with 200 top-tier employees (not independent contractors) dedicated to helping clients achieve financial independence. As one of the nation's foremost experts in wealth management, Jeff Motske is president and CEO of Trilogy Financial Services. With his guidance, his team helps more than 45,000 clients around the nation achieve financial independence. Trilogy has achieved tremendous success thanks to Motske's business philosophy of maintaining composure in a volatile financial world. When the markets collapsed in 2008, for instance, Trilogy enjoyed its strongest and best year ever. While many portfolio managers were dodging their clients' calls, Motske encouraged his staff to reach out to their clients, explain what was happening with the markets and take immediate action to protect their assets.

**Twining Inc., Long Beach**

Edward Twining, CEO
Max Twining, Client Services Associate

Twining Inc., one of California's leading geotechnical engineering, materials testing and inspection companies, was founded in 1898 by Edward M. Twining Jr.'s great grandfather, Fredrick Twining. The company has been led and managed by at least two family members since its establishment over 117 years ago. In 2000, Twining was purchased by Edward Twining Jr. from his father's estate. Since then, the company has grown over four times in size, becoming one of California's largest engineering and construction support services firms. Edward is the fourth generation of the Twining family to be at the helm, and provides strategic leadership to the growth and development of the company, guiding both the culture and success of Twining. Edward modeled his leadership style after his late father, the former CEO, and is passing on this same philosophy to his son, Max, who recently began his role in the company's leadership. A former U.S. Air Force Serviceman, Edward is a known supporter of the Orange County community, residing in Huntington Beach.

**Wonderland Bakery Inc., Newport Beach**

Allyson Ames, President
Sondra Ames, Co-Owner

Started from a home kitchen, Allyson Ames's fantasyland of a bakery delights both children and adults everywhere from the Orange County area to the White House. The bakery has grown to over 20 employees and two locations in California and Las Vegas. Allyson and her mom have achieved a huge presence in the west and Wonderland is a favorite of many. Special event products include much more than just cupcakes, and corporate products are shipped worldwide for a variety of conferences and conventions. Wonderland Bakery has supported many charities over the years and continues to contribute to both corporate and political events that benefit many in communities all across the U.S.

**Zov's, Tustin**

Zov Karamardian, Founder/Executive Chef
Gary Karamardian, Co-Founder
Armen Karamardian, CEO
Taleene Karamardian, Vice President of Operations

Established in 1987, Zov's Bistro has earned the respect and admiration of local and regional restaurant critics, as well as the dining public. Zov's thorough knowledge of the culinary world, commitment to quality, unwavering attention to detail and adventurous spirit are responsible for the eateries being universally recognized and lauded. More than just a full-service restaurant, Zov's Bistro has earned acclaim for its bakery, catering services and cooking school – noted chefs who have appeared include, Emeril Lagasse, David Rosengarten and Jacques Pepin. It is consistently highly rated in the Zagat Guide and was cited by TV's Food Network as the "Nation's Number One Bakery." Zov has expanded to her latest location in Anaheim and she also owns two Zov's Neighborhood Cafés & Bars in Newport Beach and Irvine and two concepts at John Wayne Airport. Zov recently released her second cookbook, *Simply Zov*. Her first book, *Zov: Recipes and Memories From the Heart*, sold 50,000 copies.





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Antonello, Nello Cucina, Quattro Cafe	Happy Photos	Philly's Best Authentic Cheesesteak & Hoagie Shop
Austin Taylor Inc.	Hoffman California International Fabrics	Physicians Center For Renewal
Bayside Restaurant/Bistango Restaurant	Katie B Cosmetics	Pieology Pizzeria
Best Chauffeured	Kerstin Florian International	Revolution Aviation
Billion Dollar Brows	Kona Cleaners	Roth Staffing Companies
Biodara Organic Skincare	La Cuisine Culinary Arts	Saywitz Co.
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Elite Productions International	OC Baking Co.	Wonderland Bakery Inc.
Epic International	Okura Robata Grill & Sushi Bar	Zov's
Ferrari's A'roma Ristorante		

Please join us in honoring our nominees!

Luncheon & Awards Program

July 29, 2015

12:00 p.m. - 2:00 p.m. at the Hotel Irvine
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Tickets: \$125* Table for 10: \$1250
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