

San Diego Business Journal

ECONOMIC

TRENDS | 2021

Virtual Event

January 26, 2021 | 2pm – 4pm

Get ready for the day..and the year. A panel of specialists will offer their forecasts for business in 2021 when the San Diego Business Journal presents its annual **Economic Trends.**

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Experts Map the Road Through 2021

■ By BRAD GRAVES

It was a side comment at the **San Diego Business Journal's** 2020 Economic Trends event, a mention that the coronavirus we were hearing about from overseas might become a surprise economic force.

The comment may not have gotten much attention. Several months later, however, the business people who remembered it saw those words were right on the money.

So what happens in 2021?

A panel of business and economic experts will give their perspectives on the coming year during the San Diego Business Journal's 2021 Economic Trends event, set for 2 p.m. on Jan. 26. The event runs until 4.

The event will be virtual this year, accessible to viewers via computer or other connected device. Admission will be free. Registration information is at the bottom of this story.

Resilience With a Capital R

The economy of 2021 is definitely not what we expected 12 months ago.

Savvy business people, however, see the positive in dramatic changes. That makes these times not just challenging, but packed with opportunity.

Added to that is the potential, the resilience and the dynamism of the San Diego region. San Diego is prepared to handle economic shocks, particularly in the last few decades, as the economy has grown more diverse.

Rebuilding will take commitment, work, thought and collaboration, said **Mark**

Cafferty, one of this year's Economic Trends speakers and moderator for the panel discussion.

"San Diego's economic recovery requires us to redouble our commitment to inclusive growth, so that we build back a region that is more resilient because prosperity reaches more people," said Cafferty, who is president and CEO of the **San Diego Regional Economic Development Corp.**

"Even in the midst of great economic uncertainty, we know one thing for sure: our innovation economy will lead us out of this recession just like it has every one before it. If the business community is thoughtful, strategic, and collaborative in this moment, we can ensure a stronger, more resilient San Diego in the years ahead. The building blocks are clear: develop diverse talent; equip small businesses to offer quality jobs, and prioritize access to essential infrastructure that working families rely upon."

Setting the Stage

2020 provided plenty of big events that shaped the economy. Early in the year, the SARS-CoV-2 virus emerged from its presumed source in China. It gained a foothold in the United States and became a fact of life in Southern California.

People changed the way they worked, played, shopped and lived. Many stayed home at the urging of government leaders. That phenomenon boosted many industries, including retailers that deliver by mail or courier. Demand for leisure activities and goods grew markedly. Telecommunications and internet services boomed.

Financiers and scientists saw new economic possibilities in the biotech arena.

The development and roll-out of vaccines for COVID-19 has caused economic waves, too. In 2021, the distribution of the new vaccines will shape the reopening of the economy.

The wide availability of rapid COVID tests will also be an economic game changer.

When and where will all of this happen first? Exactly how will it happen?

Details ... the business community wants details. How COVID-19 and its attendant issues will continue to shape the economy is a fascinating subject, sure to be touched on by the Economic Trends speakers.

There were other seismic changes as well. As a presidential election year, 2020 brought changes to government at the national level and the local level. Businesses also recommitted themselves to diversity.

A New Start

All in all, 2021 feels like a new year but quite unlike the beginning of 2020. So how do businesses people take stock of the situation? How do they get their businesses going again? Once they get traction, how do they get ahead?

As for the community at large, what is it to do? How will we come together to create a prosperous region and a better San Diego?

Speakers lined up by the San Diego Business Journal offer a way to look at these questions.

Michael Pugliese, an economist with **Wells Fargo**, is returning for his second Economic Trends event. Last year Pugliese offered a thorough assessment of where the economy was and where it was

poised to go. His discussion was technical enough to satisfy people with economics degrees yet approachable enough so that everyone in the room could take home some insight.

Also returning on Jan. 26 is **Mark Cafferty** of the San Diego Regional Economic Development Corp. He will moderate discussion among a panel of experts, and give his perspective of the local economy. Last year Cafferty offered an incisive look at the local economy and the people behind it. As the year progressed, the EDC was one of the go-to sources for information as the economy adapted to the pandemic.

Speakers for the event include **Duane Cameron**, vice president of **Cox Business**, who will discuss technology's role in the new year. **Jim Floros**, president and CEO of the **Jacobs & Cushman San Diego Food Bank**, will offer the perspective of the social services and nonprofit community. **Juli Moran**, San Diego office marketplace leader for **Deloitte Consulting LLP**, will give her take on the San Diego economy, including its vibrant biotech sector. **Jamie Reid**, chairman with **C3 Risk & Insurance Services**, will offer an update on business insurance. And **Joseph Trimble**, vice president and small business leader with **Wells Fargo**, will explore how small businesses see the next 12 months and beyond.

More information about their presentations is on the following pages.

Economic Trends 2021 is a free event, and registration is now open. Reserve your space at sdbj.com/bizevents

For more information, call (858) 277-6779. ■

Moderator/Speaker



Mark Cafferty

President & CEO, San Diego Regional Economic Development Corp.

As president and chief executive officer of the **San Diego Regional Economic Development Corporation**, **Mark Cafferty** sits at the center of a unique collaboration of business, trade, community, and education leaders who have redefined the region's inclusive economic development strategy, cementing the region as a key stakeholder in the global economy. Cafferty has spent more than 25 years designing systems to support career advancement and economic opportunity for American workers.

Keynote Speaker



Michael Pugliese

Economist
Wells Fargo Securities

Michael Pugliese is an economist with **Wells Fargo Securities**.

Based in New York City, Michael covers the U.S. economy, with a primary focus on fiscal policy. He plays a lead role in producing the economics team's U.S. and international interest rate forecasts. Michael also contributes to macro commentary on some major foreign economies. His work has been published in academic journals and cited by major media outlets such as *The Wall Street Journal*, *Politico* and *Bloomberg News*.

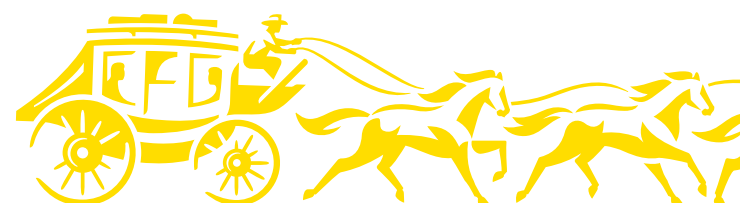
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Featured Panelists



Duane Cameron
Vice President
Cox Business – San Diego

As vice president of **Cox Business** in San Diego, **Duane Cameron** oversees day-to-day sales and operations for the delivery of data, voice and business security, along with managed Cloud and IT solutions to commercial customers in the San Diego market.

Cameron is responsible for customer satisfaction, marketing campaigns and initiatives tailored to the unique telecommunications needs of business customers.

Cameron has more than 20 years of technology and telecommunications experience, and he has held various leadership roles in the industry.

Prior to joining Cox Business, he served as vice president and general manager of the Los Angeles, Orange County, Inland Empire, Bakersfield and Nevada markets for Level 3 Communications. He was also previously General Manager for Southern California at XO Communications.

What Cameron will be talking about at the 2021 Economic Trends event:

Technology Trends in 2021

In 2020, the COVID-19 pandemic had a major impact on the business community and changed the way businesses, organizations and employees had to operate, serve customers and keep their operations moving forward.

As the San Diego region was dealing with the pandemic, businesses were moving their sales and customer support to online only, others were reinventing themselves, and school districts were sending teachers and students home for distance learning.

At Rady Children's Hospital, they were implementing strict distancing measures and virtual doctor visits to protect their immune-compromised patients.

California's shelter-in-place order, which required non-essential workers to do their jobs from home, threatened to overwhelm Rady Children's online systems, which are crucial to all aspects of the hospital's operations, from medical equipment to security.

They turned to Cox Business for an emergency upgrade to double the hospital's internet bandwidth to enable a surge in remote work and telemedicine. That complex, mission-critical update meant Rady Children's was able to continue its work

seamlessly during these unprecedented times — and enabled them to offer open beds to young adult patients, if necessary, to ease the burden on other local hospitals.

Technology was instrumental in helping entire workforces shift to a remote environment in 2020, including Cox's workforce. The pandemic followed us into 2021, and businesses will continue to see their employees working from home.

Cameron will share some insights into how technology played a role in helping businesses and organizations shift their operations during the pandemic, and how telecommunications providers will continue to play a key role in 2021.

Smart Cities

Cities around the country are looking at how they can tap into telecommunications infrastructures in their communities to help solve local issues such as energy and water conservation, traffic control and parking management.

Smart technology applications can be complex and may require multiple telecommunications providers such as Cox Business that have strong infrastructures already built around the region to handle complex solutions.

Local municipalities are partnering with telecommunications providers to implement smart city technology to better power smart homes, smart businesses and smart communities, and there will be an increased focus on creating smart cities in 2021.

Cyber Security

Cyber security is always an important topic for businesses and organizations, and the pandemic put even more importance on it as employees transitioned from the office to working from home in 2020.

As the pandemic remains a threat to public health, employees remain at home, handling sensitive files and data while teleworking. More potential points of failure have escalated the number of email cyber-attacks, up to 10 million per day at the end of 2020.

Securing a remote workforce will be a top priority for businesses and organizations in 2021, including small businesses that may not have an IT team but can develop security policies to avoid disruptions to service and protect sensitive data.



Jamie Reid
Chairman of the Board
C3 Risk & Insurance Services

Jamie Reid is the Chairman of the Board at **C3** and the Managing Director of transportation division, Trucking Proud.

He leads the sales efforts at C3 and serves a select group of mature business clients that need sophisticated financial strategies to prevent unexpected loss. His background in risk engineering, underwriting, claims management and actuary service provides unique insight he leverages to advocate on behalf of clients. Collateral negotiation and swift resolution of difficult claims are areas of service expertise.

Prior to entering the insurance industry Jamie was the Corporate Safety Director for an international engineering and construction company that built power plants, refineries, airports, etc. Jamie constructed the site safety programs, staffed the projects and managed the financial aspects of the Controlled Insurance Programs (CIPs or Wraps). Jamie has a B.S. in Occupational Safety and Health and an M.S. in Fire Science from University of Central Missouri.

Jamie is an involved father of three and enjoys his on-field title of Coach when not spending time with his wife or at the beach with the family. He also enjoys surfing, hiking and traveling the world.

What Reid will be talking about at the 2021 Economic Trends event:

The insurance market has an inverse relationship to the stock markets. When those markets do well, a ton of capital flows to the insurance space. This creates a surplus of capacity and excessive supply for the insurance company. The result generally is a "soft" or highly competitive market with costs going down.

Conversely, when the stock market does poorly, speculation develops or recessive characteristics develop then capacity withdraws from the marketplace. This generally leads to a lack of supply and increasing rates.

Commercial auto rates are increasing. Specifically trucking is really hard. This is a combination of insurers losing money and "nuclear verdicts" that are being awarded when

bad accidents involve cell phone use. Another factor is that our vehicles are full computers now so they "total" easier with less impact. There are more distracted drivers on cell phones so accidents are at higher speeds and more severe.

Mitigation = strong cell phone usage program. Components include electronic training, hardware mounts for cell phones, a company policy on use, and if possible, in-cab facing cameras that are sample monitored monthly.

All of these factors also impact umbrella/excess pricing. This market is hardening big time. "Capacity" or appetite to provide excess liability coverage has constricted 30-50%. That means less supply with the same demand = massive price increases.

Mitigation = same strategy as auto plus strong details on claims over the deductible. Position statements from defense attorneys and adjusters on settlement opportunity are helpful.

Property is hardening big time as well due to the catastrophic weather events (hurricanes, fires) happening nationwide. There's no safe place for insurers to write business and not be exposed to catastrophe losses. Insurers are scrutinizing properties much more for controls, updates, fire risk and other risk factors. As a result, pricing is increasing significantly.

Mitigation = the market is not yielding many things to mitigate exposure other than making sure your building is up to date and any insurer provides loss control recommendations and these are followed with urgency.

Workers compensation is relatively flat, but the impact of COVID is yet to be seen. Workers comp has a long tail so it may start adding costs back into the workers comp system and force rates up.

Mitigation = having a strong COVID mitigation and response program. Most important aspects are how the company is preventing the exposure at work and how the company responds to a positive case.



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Featured Panelists



Juli Moran
San Diego Office Marketplace Leader
Managing Director
Deloitte Consulting LLP



Joseph Trimble
Vice President and Small Business Leader
Wells Fargo Bank

Juli Moran serves as the **Deloitte** San Diego office marketplace leader and has more than 32 years of experience in the Life Sciences industry. She has worked with payers, pharmaceutical and biotechnology manufacturers, clinical research organizations, and medical device manufacturers. As a lead client service partner, she is responsible for the overall relationship for a select number of Deloitte's strategic Life Science clients in the west region.

What Moran will be talking about at the 2021 Economic Trends event:

1. San Diego is an **exemplary innovation ecosystem**, especially for life sciences.

- Access to differentiated talent, emerging technologies, available data and connection through platforms to catalyze and sustain innovation are all critical to a successful innovation ecosystem. San Diego ranks as the 3rd or 4th largest life science market.
- San Diego offers all of the drivers of leading innovation ecosystems:

Available Capital – Recent years have marked almost \$3 billion of venture capital investment in San Diego annually.

High Startup Activity – IPO volume consistently growing and Forbes has called San Diego “Best Place to Launch a Startup.”

Enabling Institutions such as universities (home to UCSD the #3 public university in the US), hospital systems and research institutes – Not only do we graduate over 7,000 STEM professionals annually in San Diego from our universities, but many of these institutions are contributing to our culture of “inventiveness” (Forbes has rated San Diego #2 as the Most Inventive City in the World – 2013). We have 80+ educational and research institutes in the region.

Favorable Government Policies – An incubator infrastructure, incentives and strategies for reducing operating expenses for businesses are part of what makes San Diego a business-friendly community.

2. **Success brings opportunity** – as many of our local San Diego based companies experience explosive global growth the broader San Diego region benefits.

- As more and more of our local San Diego Life Sciences companies experience explosive commercial success, they continue to develop new products, expand manufacturing, and hire more employees (nearly 50,000 Life Sciences jobs in San Diego).
- The headcount expansion has contributed to the real estate sector's growth – companies are seeking not only research and lab space, but office space with amenities and attractions as

a recruiting strategy for top talent.

- We have global direct flights to Tokyo, London and Shanghai, making San Diego an attractive global headquarters location.

- Even when a startup or recent IPO company is acquired by another firm outside of San Diego, those events do not always indicate a complete departure of the operations. Instead, many times the operations remain in San Diego in order to capitalize on the scientific community and talent base located here. San Diego is such an attractive startup community, that those serial entrepreneurs often choose to remain in San Diego and pursue the “next home run.”

- While some of San Diego's largest and fast growing companies have chosen to shift specific roles and jobs to a lower cost market, the space freed up by those transformations has only afforded the company to continue its hiring trajectory for higher level, more value positions with a higher salary.

3. The **Future of Health and digital transformation** is here.

- Many of our San Diego industry sectors, research institutes, universities, entrepreneurs and healthcare providers are already leading the path to future healthcare delivery.

- Diagnostics are evolving to include AI and personalized medicine/genomic platforms.

- Shift to wellness and prevention – San Diego has significant industry presence in sports and activity, in addition to food science and nutrition.

- The Future of Health will be driven by Digital Transformation, enabled by radically interoperable data and platforms. Change is exponential across all sectors of healthcare from providers to life science manufacturers. The San Diego companies must evolve their approach, investment strategy and offerings to position for this new world – and that means re-thinking even near-term investments, experiments, partnership and ventures. No longer do you sell “the next evolution of a widget or drug,” but rather the outcome, data and result of the therapy.

- San Diego has a unique community of innovation in healthcare between diagnostics, personalized medicine and genomics, biotech and medical technology that will all play a part in this digital transformation of healthcare and life sciences over the next decade. The San Diego healthcare and life sciences sectors are already leading the path to the future where well-being will replace treatment and the patient will be at the center of health care.

Joseph Trimble serves as Vice President and Small Business Leader for **Wells Fargo's** Desert Mountain region. Trimble joined Wells Fargo in 2001, and since then has held numerous roles at different locations within the bank's consumer banking division. Currently, Trimble is responsible for building Wells Fargo's engagement strategy with business owners in the \$0-\$5MM revenue segment by educating and developing talented small business relationship managers in Arizona, Nevada, New Mexico and Southern California.

What Trimble will be talking about at the 2021 Economic Trends event:

- **Small Business Landscape:** With COVID-19 cases surging and a new wave of restrictions looming, challenges persist for small business owners as they continue to weather the pandemic according to data from the Q4 Wells Fargo/Gallup Small Business Index. While the overall index score rose 12 points, optimism levels remain nearly half of what they were in late 2019. Owner optimism regarding their present situation, which saw sharp declines in Q2 and Q3, rose slightly. Optimism around future expectations among owners continued to rise in Q4. This indicates continued resilience from business owners, but as optimism levels remain half of what they were in 2019, owners are indicating they recognize the long road ahead.

- **Business Owners See Challenges Ahead, Yet Owners Remain Optimistic:** The Q4 survey highlights that the journey to economic recovery for small businesses would not be a short one. Almost half (46%) of the respondents continued to report decreases in revenue in the last 12 months. The number of owners that felt the economy was growing climbed nine points to 29%, but 33% maintained it was continuing to slow, while a combined 38% said it was in a recession or depression. When asked about the timeline for economic recovery, 28% said it would not come until the second half of 2021, while over one third (34%) did not anticipate recovery in 2021. Over half (57%) also said the recovery of businesses like theirs from the impacts of COVID-19 would take until the second half of

2021 or beyond. Further, over half of owners said that their business would not recover its pre-pandemic levels of revenue for up to a year (35%) or more (26%).

Though COVID-19 continues to weigh on small businesses, owners are focused on staying positive and continuing to make thoughtful decisions. Sixty-nine percent of business owners rated their company's current financial situation as good or somewhat good, and the measure lifted to 73% when asked about 12 months from now. With the shifts and changes small businesses have had to quickly make this year, 46% reported decreases in revenue, but 53% expect revenue to increase over the next 12 months. Indicators showing a very deliberate approach to weathering the storm in 2020 include only 23% of owners acknowledging investing in their businesses this year, and only 13% reporting adding employees. Yet for the next 12 months, business owners hope to increase those numbers with 30% investing in their businesses, and 25% adding to their staff. Owners seem to be acknowledging the challenges COVID-19 continues to bring to their business, particularly with the resurgence in cases across the country. With that said, given the myriad of factors that have affected the small business landscape, the continued recovery in optimism indicates these owners see brighter horizons ahead.

- **Support for Small Businesses:** Wells Fargo recently announced a \$2 million small business recovery grant to microlender Accion serving Southern California (Accion). Funding will directly support Accion's COVID-19 Relief & Recovery Loan Program for Racially & Ethnically Diverse Entrepreneurs, aimed at providing loans to small businesses that have been negatively impacted by the COVID-19 pandemic in Imperial, Riverside, San Bernardino and San Diego counties. The grant is part of Wells Fargo's Open for Business Fund program, which launched in 2020 as an approximately \$400 million small business recovery effort across the U.S. to help diverse entrepreneurs recover and rebuild.

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To learn more about Deloitte's San Diego practice, please contact our San Diego Marketplace Leader, Juli Moran.

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Featured Panelist/ Charity Event Partner



Jim Floros

President & CEO

The Jacobs & Cushman San Diego Food Bank

James Floros is President and CEO of the **Jacobs & Cushman San Diego Food Bank** and its North County Food Bank chapter. A veteran nonprofit leader, James oversees the largest hunger-relief nonprofit in San Diego County.

Before the COVID-19 pandemic reached our region, the Food Bank provided food assistance to 350,000 people per month – about 11% of the county's population.

Since mid-March of last year, when the county declared a state of emergency, the San Diego Food Bank and its North County Food Bank chapter are currently feeding an estimated 600,000 people per month due to widespread business closures, record unemployment and the COVID-19 pandemic's devastating impact on our local economy.

The Food Bank hosts over 200 direct food distributions for those in need throughout San Diego County every month, and the Food Bank supplies food to 500 nonprofit partners that comprise the county's charitable food network.

From mid-March to the end of December, the San Diego Food Bank and its North County Food Bank chapter have distributed 52 million pounds of food to individuals, families and seniors affected by the pandemic. This is an increase of 63% compared to the same period in 2019.

What Floros will be talking about at the 2021 Economic Trends event:

The Food Bank is a barometer of the local economy:

As the county's primary safety net for individuals and families experiencing financial hardship and food insecurity, the Food Bank is a barometer of the local economy. In a strong economy, the Food Bank's service population primarily includes those in low-wage jobs and households living at or near the federal poverty level. During downturns and times of economic volatility, such as during the Great Recession of 2008-09 and the current pandemic-induced recession, the Food Bank's service population increases dramatically due to widespread unemployment and business closures among vulnerable sectors of the economy such as tourism and hospitality.

Floros will outline how the Food Bank's service population is a barometer of the local economy and how demand for services will evidence a future economic recovery.

Food insecurity, its impact on health and educational outcomes, and correlations to fostering an educated workforce:

San Diegans facing hunger not only lack food, they also lack access to healthy foods that promote health and well-being and protect against obesity, heart disease, diabetes, and other nutrition-related illnesses. An estimated 200,000 children in San Diego County face food-insecurity daily – a number likely to be much higher due to the pandemic. Poor nutrition adversely affects a child's cognitive, physical, and emotional development. Providing healthy, fresh food to working-poor parents is vital to ensure that their children have the food they need to concentrate in school, get an education, and succeed in life. Floros will illustrate how providing nutritious food to children and adults living in poverty can improve educational outcomes and ultimately foster a better-educated local workforce.

Breaking the cycle of poverty among the Food Bank's service population and its impact on the local economy:

The "Cycle of Poverty" is a phenomenon where poor families become impoverished for at least three generations. They do not have the financial capital or education to get out of poverty. Each successive generation is effectively trapped in poverty, growing up without the education or resources to move out of poverty.

Children living in poverty struggle to concentrate in school because they are hungry. Without a proper education, these children will perpetuate the cycle of poverty. They are less likely to graduate from high school and are likely to end up in low-wage, unskilled jobs and rely on public assistance programs such as CalFresh, struggling to provide for their own children and thus continuing the cycle of poverty for the next generation.

Floros will talk about how tackling the root causes of poverty can help break the cycle of poverty in our region among those the Food Bank serves.

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3 Ways Your Company Can Help the Food Bank Feed Families in Need and Those Impacted by the COVID-19 Pandemic

1) Volunteer

Volunteer at the San Diego Food Bank's 90,000-square-foot warehouse in Miramar or the North County Food Bank's 40,000-square-foot warehouse in Vista.

- » The Food Bank is following all social distancing protocols and health and safety guidelines set by the CDC, state, and local authorities.
- » All volunteers wear PPE including masks and gloves, and our facilities are disinfected regularly.
- » We offer 2- or 3-hour volunteer shifts Monday through Saturday. For more information, visit: SanDiegoFoodBank.org/Volunteer or NorthCountyFoodBank.org/Volunteer

2) Donate Through Payroll Giving

Donate monthly through your company's payroll giving program. Your donation could be doubled with a matching gift from your employer. To see if your employer participates, visit: SanDiegoFoodBank.org/Payroll or NorthCountyFoodBank.org/Payroll

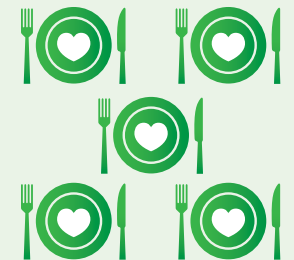
3) Host a Virtual Food Drive

Host a company-wide Virtual Food Drive this holiday season!

- » You can donate food easily online via the Food Bank's website.
- » Using your logo, we can customize a Virtual Food Drive for your business!
- » Set up a competition between departments to see who can raise the most food. For more information, visit: SanDiegoFoodBank.org/Virtual or NorthCountyFoodBank.org/Virtual

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The Food Bank is a 4-star Charity



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