



Locale 90 Neapolitan Pizza Market
1718 S. Catalina Ave.
Redondo Beach, CA 90277
(310) 540-9190
www.locale90.com

INDUSTRY

Food

CHALLENGES

- Business planning
- Financing

SOLUTIONS

- SBDC reviewed business plan and financial projections
- Assisted client with loan documentation
- Connected client with community lender VEDC

CLIENT IMPACT

- Obtained an SBA 7(a) business loan for \$200,000

Entrepreneur Starts Successful Pizza Concept

The SBDC helped John Mentesana obtain a \$200,000 loan needed to launch his restaurant.

John Mentesana grew up in a large Italian family; he always loved cooking and especially, loved eating pizza. In 2014, he opened Locale 90 Neapolitan Pizza Market—a popular local restaurant in Redondo Beach now known for its hand-made, authentic Italian pizza. The location also features a market, which sells local and imported specialty food.

Challenges

Although, Mentesana worked in broadcasting for more than 20 years, he never lost his passion for pizza, "I'd host pizza parties, and I told my wife that one day I would open my own pizzeria." In 2011, when he was laid off from his radio job, Mentesana saw the opportunity to follow his dream. Business plan in hand, he visited the Small Business Development Center hosted by El Camino College for help obtaining a startup loan.

Best Advice

Business Advisor Nathaniel Jemison reviewed Mentesana's business plan and financial projections, helped him prepare his loan application and pitch, and connected him with potential lenders, ultimately resulting in a \$200,000 business loan.



Small Business Development Center hosted by El Camino College
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“My business advisor, Nate was very helpful,” Mentesana recalls. “He coached me in what to say and what not to say, and helped me [understand] what [lenders] are really looking for, especially when it comes to the restaurant business.”

John Mentesana, Founder
Locale 90 Neopolitan Pizza Market



Presentation Matters

Mentesana felt confident in his business plan, and Jemison further boosted his chances of success by helping him fine-tune his loan packaging and presentation. “Nate was very helpful,” Mentesana recalls. “He coached me in what to say and what not to say, and helped me [understand] what [lenders] are really looking for, especially when it comes to the restaurant business.”

Be Patient Through The Process

Obtaining financing was a lengthy process for Mentesana, it took about three years from beginning to end to obtain the financing he needed. The first lender Jemison introduced Mentesana to was willing to approve a \$300,000 loan if Mentesana was willing to put his family’s home up as collateral. Mentesana decided not to pursue that option. Next, Jemison matched Mentesana with the Valley Economic Development Center (VEDC), and in 2011, he applied for an SBA-guaranteed 7(a) loan.

Obtaining the loan wasn’t easy—VEDC required a lot of additional information to supplement the initial loan application, including proof of Mentesana’s own cash investment in the startup (he put approximately \$153,000 into the launch himself).

While waiting to hear about his loan, Mentesana was busy seeking a location. He considered purchasing a couple of existing restaurant locations, but those deals didn’t materialize. Eventually, after lengthy negotiations, he ended up leasing the space where the business currently operates. Throughout the ups and downs on the road to startup, the SBDC continued to provide support, introductions and encouragement.

Mentesana’s patience paid off in early 2014, when he was approved for a \$200,000 loan, which was funded in August 2014. “The [VEDC] believed in what I was doing, and I think Nate definitely helped out with that,” says Mentesana.

Client Impact

Locale 90 is now a favorite destination for Redondo Beach locals and visitors alike since its opening in July 2014. “We’ve had a lot of early success. It’s become a local hangout—people are really supporting it,” says Mentesana. In fact, Mentesana paid back his loan, and the restaurant has become so popular that at the urging of customers, he’s now seeking a location for a second restaurant.

