

LOS ANGELES



U.S. Small Business Administration

# SMALL BUSINESS RESOURCE

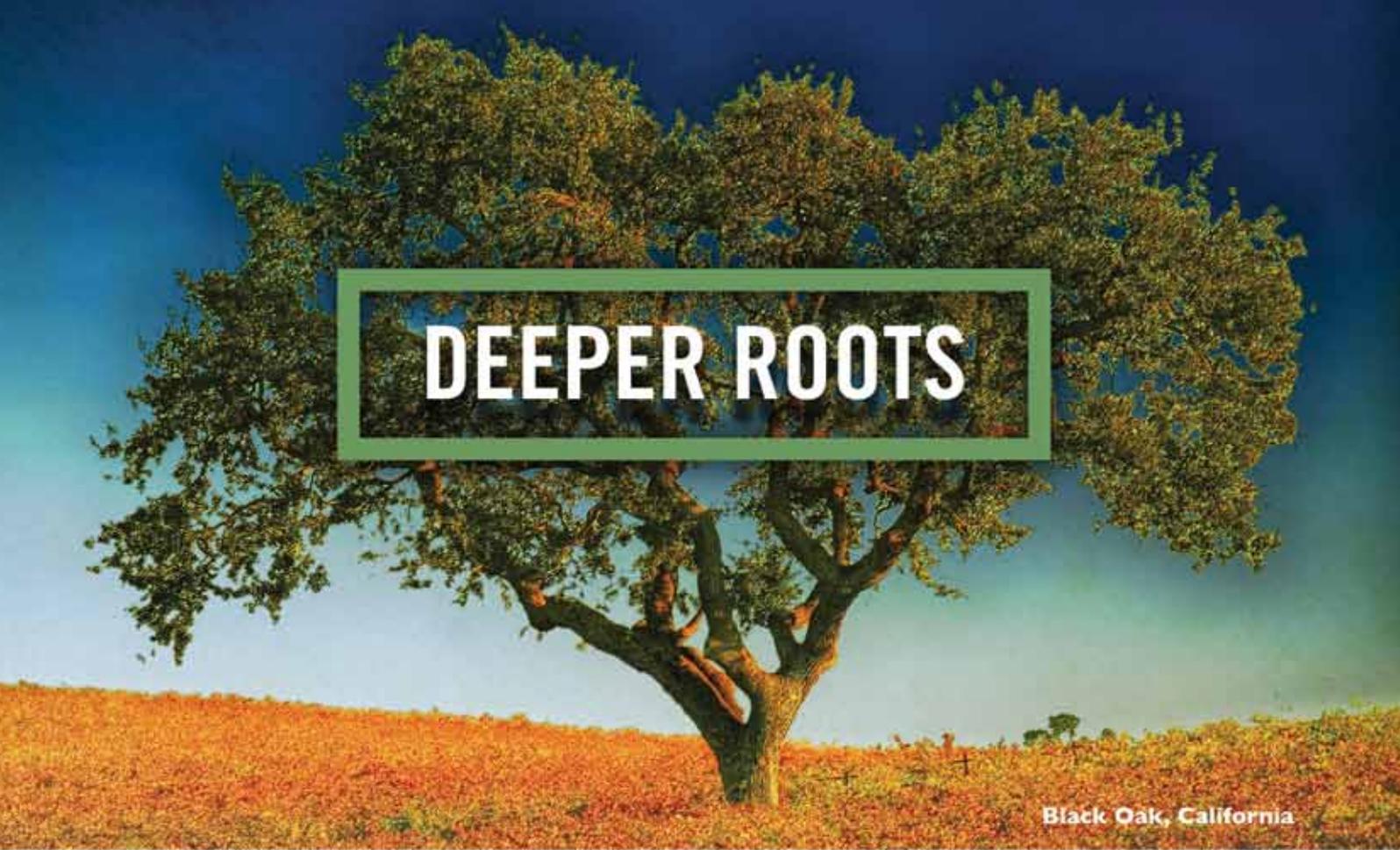
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Record Year  
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2012 LOS ANGELES

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“Everything you need to know about setting up, marketing and managing the revenue of your business.”



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## FROM THE ADMINISTRATOR



2011 was a record year for the SBA. We helped over 60,000 small businesses secure over \$30 billion in lending through our flagship 7(a) and 504 programs – an all-time record. We also worked with private-sector partners to drive a record

amount of capital (\$2.8 billion) into the hands of over 1,000 high-growth businesses through Small Business Investment Companies.

As we entered 2012, the President signed a six-year extension of the Small Business Innovation Research program which supports small R&D companies that drive innovation and game-changing technologies to keep America on the cutting edge. We also continue to streamline the paperwork on SBA loans in order to help more lending partners and their small-business customers.

You can check out all of these programs in this guide. Also, be sure to take a look at all of the SBA's 2011 accomplishments in the last few pages.

As our economy continues to strengthen in 2012, the Obama Administration is focused on making sure that entrepreneurs and small business owners have the tools they need to grow and create jobs. After all, half of working Americans either own or work for a small business, and two of every three new jobs are created by small businesses.

Finally, check out our online tools. For example, at [www.sba.gov/direct](http://www.sba.gov/direct) you can type in your zip code and a few details about your business, and you'll immediately get connected to SBA resources in your local area.

America's small businesses are gearing up to lead our nation's economic recovery and create the jobs we need now. Please feel free to contact your local SBA office if you have any questions. We stand ready to help in whatever way we can.

Sincerely,

A handwritten signature in black ink that reads "Karen G. Mills". The signature is written in a cursive, flowing style.

**Karen G. Mills**  
*Administrator*  
*Small Business Administration*

## About the SBA

[www.sba.gov](http://www.sba.gov)

### *Your Small Business Resource*

*Every year, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.*

*Resources and programs targeting small businesses provide an advantage necessary to help small businesses compete effectively in the marketplace and strengthen the overall U.S. economy.*

**SBA offers help in the following areas:**

- *Counseling*
- *Capital*

- *Contracting*
- *Disaster Assistance*
- *Advocacy and the Ombudsman*

*Visit SBA online at [www.sba.gov](http://www.sba.gov) for 24/7 access to small business news, information and training for entrepreneurs.*

*All SBA programs and services are provided on a nondiscriminatory basis.*

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The Company Corporation is a service company and does not provide legal or financial advice.



## REGIONAL ADMINISTRATOR



Greetings,

If you're reading this, chances are good that you're an entrepreneur or small business owner in SBA's Region IX, encompassing California, Nevada,

Arizona, Hawaii, Guam and the other U.S. territories in the Pacific. I'm delighted you have this resource guide to serve as a roadmap to all of the SBA's programs and services.

Taking advantage of what our agency has to offer is a smart move. For example, our data shows that businesses that spend three hours or more with an SBA counselor have higher revenue and more employees as a result.

Fiscal year 2011 was exciting for all of us at SBA. Thanks to the Small Business Jobs Act, the most important piece of small business legislation in over 10 years, SBA supported an all-time high of \$30 billion in lending to more than 60,000 small businesses. Region IX led the way supporting more than \$6.4 billion in loans to over 9,400 small businesses.

The Jobs Act also strengthened our government contracting programs to better serve and protect small businesses in the federal marketplace. Last year, small contractors earned almost \$100 billion in federal contracts that put people back to work. The Jobs Act also provided additional support to our SBA resource partners so that they can continue to meet the diverse needs of our small business clients.

While serving as Regional Administrator, I've had the opportunity to visit with many small business owners throughout the region. Although their backgrounds are diverse and their industries may differ, there is one common theme. They have a passion to succeed. Their businesses represent a desire to build a better future for themselves, their families, and their communities. I've heard numerous stories about how the SBA has helped these businesses - everything from approving a loan to buy the building they were previously renting to teaching them how to respond to a proposal from a federal buyer in order to land a multi-million dollar contract.

I'm proud to work at an agency that works directly with America's job creators. You play a critical role in the health of our national economy. You also help to inspire the next generation of entrepreneurs and small business owners further strengthening our economy and local communities.

I hope that you find the information in this guide helpful. If you'd like to speak to someone at the SBA, reach out to your local district office or visit us at [SBA.gov](http://SBA.gov) to locate all of the resources near you.

Warm regards,

A handwritten signature in black ink that reads "Elizabeth Echols".

**Elizabeth Echols**  
*Regional Administrator*  
**U.S. Small Business Administration**



## Meet Dan.

Dan is one of thousands of small business owners that need YOUR products and services.

*Small Business Resource* magazine is distributed to small business owners, providing information on lending, services, and solutions that help small business owners start and expand their businesses.

**ADVERTISE TODAY!**

**800-274-2812**

### Small business owners like Dan need to...

- Hire new staff
- Rent or buy an office building
- Purchase a sign
- Create marketing materials
- Develop a website
- Hire a lawyer
- Find an accountant
- Purchase office equipment
- Buy office furniture
- Lease or purchase vehicles
- Find insurance
- Open a bank account

**...and they start their search in this magazine!**

[www.sba.gov/ca](http://www.sba.gov/ca)



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**Economic Development Division, clockwise from top left:**  
Ian Lorenzana, Kenneth Crawford, Natalie Orta, Patrick Rodriguez.



**Lender Relations Division, from left to right:**  
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**Legal Division, clockwise from top right:**  
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Aaron Parra Jr., Marina Laverdy, Nick Manalisay, M. Leonard Manzanares.



**Executive Direction Division, from left to right:**  
Mary Guerrero, Victor Parker, Christina Stace.



# Visionary Entrepreneurs

*Los Angeles District Office helps small businesses successfully implement their vision in today's economic landscape.*

Dear Small Business Community,

Welcome to the Los Angeles District Office!

Everyday small businesses emerge to play an important role in launching the next technological revolution, developing the next life-changing medical breakthrough and implementing the next innovative platform for selling products and services. It's no surprise that the success of America's small businesses drives our nation's strength, future and ability to lead the global economic recovery.

So how does the U.S. Small Business Administration support and ensure the success of America's small businesses? The answer is simple – the SBA makes it easier to start, sustain and expand a small business.

SBA programs and services provide entrepreneurs access to top-notch business advising through our network of primary resource partners: Small Business Development Centers (SBDC), SCORE, and Women's Business Centers (WBC). Our services also include counseling small businesses to better compete in the government contracting arena and preparing them to access capital for financing their business operations. The SBA can help small businesses start, grow and succeed but most importantly put people back to work.

Locally, the Los Angeles District Office together with our lending partners financed a portfolio of 2,477 small

businesses in the amount of \$1.58 billion in fiscal year 2011. SBA also helped to generate \$538.7 million in contract opportunities for local small business owners. Additionally, SBA's resource partners assisted thousands of small business owners with many hours of one-on-one advising, long-term counseling, and training workshops.

Among the numerous titles of a small business owner "visionary" is one of the most important. It is the entrepreneur's vision that propels them to continually modernize, evolve and adapt. Accordingly, it's the SBA's mission to help small businesses successfully implement their vision in today's complex economic landscape.

Please use this Resource Guide as a tool to direct you toward the SBA resources that will assist both potential and existing entrepreneurs leverage their business opportunities. The Los Angeles District Office, our resource partners, lenders and collaborating government agencies are here to serve and assist you in your business endeavors.

**Sincerely,**

**Victor Parker**  
*District Director of  
SBA's Los Angeles District Office*

# Doing Business in Los Angeles

■ The SBA helps business owners grow and expand their businesses every day.



## THE LOS ANGELES DISTRICT OFFICE

The Los Angeles District Office is responsible for the delivery of SBA's many programs and services. The District Director is Victor Parker. The District Office is located at 330 N. Brand Boulevard, Suite 1200, Glendale, CA 91203. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

## CONTACTING THE LOS ANGELES DISTRICT OFFICE

For information regarding programs and services, please contact us at 818-552-3201 or e-mail: [ian.lorenzana@sba.gov](mailto:ian.lorenzana@sba.gov). For information on financing, please contact Walter Stamps at 818-552-3228 or e-mail: [walter.stamps@sba.gov](mailto:walter.stamps@sba.gov).

## SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans are made by area bank and non-bank lending partners.

Free business counseling, advice, and information on starting, improving, or expanding a small business is available through SBA's Resource Partners: Small Business Development Centers (SBDC), SCORE - Counselors to America's Small Business, and Women's Business Centers (WBC). They also conduct training events throughout the district - although most are free of charge, some require a nominal registration fee to help cover expenses.

The Office of Government Contracting (GC) works to create an environment for maximum participation by small businesses in federal government contracting. Please contact Aaron Parra at 818-552-3297 or e-mail: [aaron.parra@sba.gov](mailto:aaron.parra@sba.gov).

A Women's Business Ownership Representative is available to assist women business owners. Please contact Kenneth Crawford at 818-552-3224 or e-mail: [kenneth.crawford@sba.gov](mailto:kenneth.crawford@sba.gov).

Special programs are available for businesses involved in international trade through the U.S. Export Assistance Center. Please contact Martin Selander at 949-660-1688 ext. 115 or [martin.selander@sba.gov](mailto:martin.selander@sba.gov) or Pellson Lau at 909-390-8495 or [pellson.lau@sba.gov](mailto:pellson.lau@sba.gov).

A Veterans Small Business Liaison is available to assist veterans. Please contact Patrick Rodriguez at 818-552-3222 or e-mail: [patrick.rodriguez@sba.gov](mailto:patrick.rodriguez@sba.gov).

## 2011 SMALL BUSINESS AWARD WINNERS



**Elham Ebiza**  
Environmental "Green"  
Conservator of the Year  
California Recycles  
Los Angeles, CA



**Small Business Development Center at Santa Monica**  
Small Business Development Center Service Excellence and Innovation Award  
Michelle King, Director  
Santa Monica, CA



**Asian Pacific Islander Small Business Program**  
Women's Business Center of Excellence Award  
Colleen Seto, Director  
Los Angeles, CA



**SCORE - Ventura Chapter**  
SCORE Chapter of the Year  
Michael Scott, Chapter Chair  
Ventura, CA



**Madelyn Alfano**  
Women in Business Champion  
Maria's Italian Kitchen  
Van Nuys, CA



**Dorothy C. Randle**  
Minority Small Business Champion  
City of Los Angeles, Mayor's Office of Economic & Business Policy  
Los Angeles, CA



**Frank Mancini**  
Veteran Small Business Champion  
Elite SDVOB  
Santa Monica, CA



**Derek A. Romo**  
Home-Based Business Champion of the Year  
Work-at-Home Business Expo  
Fallbrook, CA



**Paul Mazbanian**  
SBA Young Entrepreneur of the Year  
Small Business Community Lending  
Glendale, CA



**Antonio Zate**  
Financial Services Champion  
Wells Fargo, N.A.  
Los Angeles, CA

## We Welcome Your Questions

For extra copies of this publication or questions please contact:

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Glendale, CA 91203

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E-mail: [ian.lorenzana@sba.gov](mailto:ian.lorenzana@sba.gov)  
Website: [www.sba.gov/ca](http://www.sba.gov/ca)



# COUNSELING

## Getting Help to Start Up, Market and Manage Your Business

COUNSELING



**E**very year, the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and existing small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the SBA and its resource partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting out, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, find foreign markets, and make your voice heard in the federal government.

You can access SBA information at [www.sba.gov](http://www.sba.gov) or visit one of our local offices for assistance.

### SBA'S RESOURCE PARTNERS

In addition to our district offices which serve every state and territory, SBA works with a variety of local resource partners to meet your small business needs. These professionals can help with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, and

recovering from disaster. To find your local district office or SBA resource partner, visit [www.sba.gov/sba-direct](http://www.sba.gov/sba-direct).

### SCORE

SCORE is a national network of over 14,000 entrepreneurs, business leaders and executives who volunteer as mentors to America's small businesses. SCORE leverages decades of experience from seasoned business professionals to help small businesses start, grow companies and create jobs in local communities. SCORE does this by harnessing the passion and knowledge of individuals who have owned and managed their own businesses and want to share this "real world" expertise with you.

Found in more than 370 offices and 800 locations throughout the country, SCORE provides key services – both face-to-face and online – to busy entrepreneurs who are just getting started or in need of a seasoned business professional as a sounding

board for their existing business. As members of your community, SCORE mentors understand local business licensing rules, economic conditions and important networks. SCORE can help you as they have done for more than 9 million clients by:

- Matching your specific needs with a business mentor
- Traveling to your place of business for an on-site evaluation
- Teaming with several SCORE mentors to provide you with tailored assistance in a number of business areas

Across the country, SCORE offers nearly 7,000 local business training workshops and seminars ranging in topic and scope depending on the needs of the local business community such as offering an introduction to the fundamentals of a business plan, managing cash flow and marketing your business. For established businesses, SCORE offers more in-depth training in areas like customer service, hiring practices and home-based businesses.

For around-the-clock business advice and information on the latest trends go to the SCORE website ([www.score.org](http://www.score.org)). More than 1,500 online mentors with over 800 business skill sets answer your questions about starting and running a business. In fiscal year 2011, SCORE mentors served 400,000 entrepreneurs.

For information on SCORE and to get your own business mentor, visit [www.sba.gov/score](http://www.sba.gov/score), go to [www.SCORE.org](http://www.SCORE.org) or call 1-800-624-0245 for the SCORE office nearest you.

#### Antelope Valley Chapter #593

Old Palmdale Hospital (Desert Palms)  
1212 East Ave. S.  
Palmdale, CA 93550  
661-947-7679  
[avscore@antelecom.net](mailto:avscore@antelecom.net)  
[www.score.av.org/](http://www.score.av.org/)  
Call for appointment.

### ON THE UPSIDE

*It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.*

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- Earnings and growth potential are unlimited.
- Running a business will provide endless variety, challenge and opportunities to learn.

**Los Angeles Chapter #9**

Small Business Administration  
330 N. Brand Blvd., Ste. 190  
Glendale, CA 91203  
818-552-3206  
09@scorela.org  
www.scorela.org/  
Hours: 10:00 a.m. – 2:00 p.m.  
No appointment necessary.

**Santa Barbara Chapter #166**

402 E. Gutierrez  
Santa Barbara, CA 93101  
805-563-0084  
info@sbscore.org  
www.sbscore.org/  
Go to website for appointment.

**Ventura County Chapter #255**

141 Duesenberg Dr., Ste. 15C  
Westlake Village, CA 91362  
805-204-6022  
info@scoreventura.org  
www.scoreventura.org/  
Call for appointment.

For SCORE contact information on the web,  
go to:  
www.sba.gov/content/score  
or  
www.score.org

**CALIFORNIA'S CENTERS  
FOR INTERNATIONAL TRADE  
DEVELOPMENT (CITD)**

California's Centers for International Trade Development (CITD) are funded by the state of California through the economic and workforce development division of the California Community Colleges. The network of CITD offices provides value-added assistance to businesses and entrepreneurs to increase their capacity to export or import.

The CITD network, directly and through partnerships with state and federal agencies like the California Department of Food and Agriculture, United States Commerce Service, and Ex-Im Bank, serves small & medium-size businesses and entrepreneurs in the state through trade missions, low-cost training, trade research, and limited free consulting.

**SBDC International Trade Center and CITD**

4900 E. Conant St., Bldg. 2, Ste. 108  
Long Beach, CA 90808  
562-938-5018  
carellanes@lbcc.edu  
Cesar Arellanes, Director  
www.longbeach.citd.org

**SMALL BUSINESS  
DEVELOPMENT CENTERS**

The U.S. Small Business Administration's Small Business Development Center (SBDC) program's mission is to build, sustain, and promote small business development and enhance local economies by creating businesses and jobs. This is accomplished by the provision and ensuing oversight of grants to colleges, universities and state governments so that they may provide business advice

and training to existing and potential small businesses.

The Small Business Development Center program, vital to SBA's entrepreneurial outreach, has been providing service to small businesses for more than 30 years. It is one of the largest professional small business management and technical assistance networks in the nation. With over 900 locations across the country, SBDCs offer free one-on-one expert business advice and low-cost training by qualified small business professionals to existing and future entrepreneurs.

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- Land/Building Acquisition
- Purchase of Machinery/Equipment
- Purchase of Inventory
- Working Capital
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- Small Business Owner
- Commercial Real Estate Broker
- Business Broker
- Commercial Bank/Lender
- Non-Bank Commercial Lender
- Business Consultant
- CPA



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**(818) 907-9977**

E-mail [wjurado@vedc.org](mailto:wjurado@vedc.org) or [epasechnik@vedc.org](mailto:epasechnik@vedc.org)

In addition to its core services, the SBDC program offers special focus areas such as green business technology, disaster recovery and preparedness, international trade assistance, veteran's assistance, technology transfer and regulatory compliance.

The program combines a unique mix of federal, state and private sector resources to provide, in every state and territory, the foundation for the economic growth of small businesses. The return on investment is demonstrated by the program during 2011:

- Assisted more than 13,660 entrepreneurs to start new businesses – equating to 37 new business starts per day.
- Provided counseling services to over 106,000 emerging entrepreneurs and nearly 100,000 existing businesses.
- Provided training services to approximately 353,000 clients.

The efficacy of the SBDC program has been validated by a nationwide impact study. Of the clients surveyed, more than 80 percent reported that the business assistance they received from the SBDC counselor was worthwhile. Similarly, more than 50 percent reported that SBDC guidance was beneficial in making the decision to start a business. More than 40 percent of long-term clients, those receiving 5 hours or more of counseling, reported an increase in sales and 38 percent reported an increase in profit margins.

For information on the SBDC program, visit [www.sba.gov/sbdc](http://www.sba.gov/sbdc).

#### SBA Los Angeles Regional SBDC Network Lead Center:

Long Beach Community Center  
Office of Economic & Resource Development  
4900 E. Conant St., Bldg. 2, Ste. 108  
Long Beach, CA 90808  
562-938-5020 • 562-938-5030 Fax  
Jesse Torres, Regional Director  
[jtorres@lbcc.edu](mailto:jtorres@lbcc.edu)  
[www.smallbizla.org](http://www.smallbizla.org)

#### Service Centers:

##### SBA SBDC at College of The Canyons

26455 Rockwell Canyon Rd.  
Santa Clarita, CA 91355  
661-362-5900 • 661-362-5596 Fax  
Steven Tannehill, Director  
[sbdc@canyons.edu](mailto:sbdc@canyons.edu)  
[www.cocsbdc.org](http://www.cocsbdc.org)

##### SBA SBDC at Economic Development Collaborative of Ventura County (EDC-VC)

1601 Carmen Dr., Ste. 215  
Camarillo, CA 93010  
805-384-1800 • 805-384-1805 Fax  
Ray Bowman, Director  
[info@edcsbdc.org](mailto:info@edcsbdc.org)  
[www.edcsbdc.org](http://www.edcsbdc.org)

##### SBA SBDC at El Camino College

13430 Hawthorne Blvd.  
Hawthorne, CA 90250  
310-973-3177 • 310-973-3132 Fax  
Starleen Van Buren, Director  
[sbdc@elcamino.edu](mailto:sbdc@elcamino.edu)  
[www.southbaysbdc.org](http://www.southbaysbdc.org)

##### SBA SBDC at Long Beach City College

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[www.longbeachsbdc.org](http://www.longbeachsbdc.org)

##### SBA SBDC at Pacific Coast Regional (PCR)

3255 Wilshire Blvd., Ste. 1501  
Los Angeles, CA 90010  
213-674-2696 • 213-739-0639 Fax  
Constance Anderson, Director  
[sbdc.contact@pcrcorp.org](mailto:sbdc.contact@pcrcorp.org)  
[www.pcrsbdc.org](http://www.pcrsbdc.org)

##### SBA SBDC at Santa Monica College

3400 Airport Ave., Ste. 76  
Santa Monica, CA 90405  
310-434-3566 • 310-434-3891 Fax  
Michelle King, Director  
[sbdc@smcsbdc.org](mailto:sbdc@smcsbdc.org)  
[www.smcsbdc.org](http://www.smcsbdc.org)

#### Specialty Centers:

##### SBA International Trade SBDC

4900 E. Conant St., Bldg. 2, Ste. 108  
Long Beach, CA 90808  
562-938-5018  
Cesar Arellanes, Director  
[cidinfo@lbcc.edu](mailto:cidinfo@lbcc.edu)  
[www.longbeach.citd.org](http://www.longbeach.citd.org)

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5151 State University Dr.  
Los Angeles, CA 90032  
323-343-5604  
Lily X. Nguyen, Director, CSULA SBDC  
Technology Center  
[nguyen2@cslanet.calstatela.edu](mailto:nguyen2@cslanet.calstatela.edu)  
[www.csulasbdc.org](http://www.csulasbdc.org)

## WOMEN'S BUSINESS CENTERS

The SBA's Women Business Center (WBC) program is a network of 110 community-based centers which provide business training, coaching, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged. WBCs are located in nearly every state and U.S. territory and are partially funded through a cooperative agreement with the SBA.



To meet the needs of women entrepreneurs, WBCs offer services at convenient times and locations, including evenings and weekends. WBCs are located within non-profit host organizations that offer a wide variety of services in addition to the services provided by the WBC. Many of the WBCs also offer training and counseling and provide materials in different languages in order to meet the diverse needs of the communities they serve.

WBCs often deliver their services through long-term training or group counseling, both of which have shown to be effective. WBC training courses are often free or are offered at a small fee. Some centers will also offer scholarships based on the client's needs.

While most WBCs are physically located in one designated location, a number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

WBCs have a track record of success. In fiscal year 2011, the WBC program counseled and trained nearly 139,000 clients, creating local economic growth and vitality. In addition, WBCs helped entrepreneurs access more than \$134

million dollars in capital, representing a 400% increase from the previous year. Of the WBC clients that have received 3 or more hours of counseling, 15 percent indicated that the services led to hiring new staff, 34 percent indicated that the services led to an increased profit margin, and 47 percent indicated that the services led to an increase in sales.

In addition, the WBC program has taken a lead in preparing women business owners to apply for the Women-Owned Small Business (WOSB) Federal Contract program that authorizes contracting officers to set aside certain federal contracts for eligible women-owned small businesses or economically disadvantaged women-owned small businesses. For more information on the program, visit [www.sba.gov/wosb](http://www.sba.gov/wosb).

To find the nearest SBA WBC, visit [www.sba.gov/women](http://www.sba.gov/women).

#### Women's Economic Ventures

Santa Barbara County Office  
333 S. Salinas St.  
Santa Barbara, CA 93103  
805-965-6073 • 805-962-9622 Fax  
866-368-8830 Toll Free

Contact: Marsha Bailey  
[mab Bailey@wevonline.org](mailto:mab Bailey@wevonline.org)  
Leah Gonzalez  
[lgonzalez@wevonline.org](mailto:lgonzalez@wevonline.org)  
[www.wevonline.org](http://www.wevonline.org)  
or  
Ventura County Office  
374 Poli St., Ste. 207  
Ventura, CA 93001  
805-667-8004 • 805-667-8059 Fax

#### PACE

Los Angeles office:  
1055 Wilshire Blvd., Ste. 1475  
Los Angeles, CA 90017  
213-353-3982 • 213-353-1227 Fax  
Contact: Swann Do  
[sdo@pacela.org](mailto:sdo@pacela.org)  
or  
San Gabriel Valley Satellite:  
11100 Valley Blvd. #208  
El Monte, CA 91731  
626-442-8668 • 213-442-1199 Fax

#### Asian Pacific Islander Small Business Program

231 E. Third St., #G106  
Los Angeles, CA 90013  
213-473-1605 • 213-473-3031 Fax  
Contact: Ron Fong/Colleen Seto  
[smallbiz@apisbp.org](mailto:smallbiz@apisbp.org)  
[www.apisbp.org](http://www.apisbp.org)

We create jobs.



**Trupart Manufacturing** was growing fast — so fast that the green manufacturer was struggling to handle the rapid expansion. Then Owner Shane Prukop turned to the Small Business Development Center for advice. **FREE** counseling from the business experts at the SBDC helped Trupart plan for the future, streamline operations and land a loan for new equipment. Now gearing up for even more growth, Trupart is hiring new employees and bringing manufacturing jobs back to the U.S.—all thanks to the SBDC.

SHANE PRUKOP  
TRUPART MANUFACTURING  
SBDC CLIENT SINCE 2011

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The Lead Center for the Los Angeles Regional SBDC Network is operated by Long Beach Community College District. The Small Business Development Centers are funded by the U.S. Small Business Administration, center host institutions, state and local funds, and corporate partners. Funding is not an endorsement of any product, opinion, or service. All Federal and State funded programs are extended to the public on a nondiscriminatory basis. Special arrangements for individuals with disability will be made if requested in advance.

### Valley Economic Development Center (VEDC)

5121 Van Nuys Blvd., 3rd Fl.  
Van Nuys, CA 91403  
818-907-9922 • 818-907-9720 Fax  
Contact: Marsel Watts, Program Director  
mwatts@vedc.org  
www.wbc-la.org

## EMERGING LEADERS (e200) INITIATIVE

SBA's Emerging Leaders (e200) Initiative is currently hosted in 27 markets across the country using a nationally demonstrated research-based curriculum that supports the growth and development of small to medium-sized firms that have substantial potential for expansion and community impact. A competitive selection process results in company executives participating in high-level training and peer-networking sessions led by professional instructors.

Post-training, social and economic impact results from responding executives who participated in the 2008 – 2010 training classes indicate:

- More than half of participating businesses reported an increase in revenue, with an average revenue of \$1,879,266.
- Participating businesses averaged \$2 million in revenue, with new cumulative financing of \$7.2 million secured in 2010.
- Nearly half of the participants secured federal, state, local and tribal contracts with a cumulative total of \$287 million.
- Approximately half of the participants have hired new workers, creating 275 new jobs in 2010.
- All participants were trained on becoming SBA 8(a) certified firms; nearly 25 percent of respondents are currently certified as SBA 8(a) firms, while other participants reported a focused intention on applying to the 8(a) program.
- Nearly 50 percent of participating respondents were female executives and 70 percent were minority business executives.
- 85 percent of responding executives were Satisfied or Very Satisfied with the overall training series and results.

To find out more about this executive-level training opportunity, please visit [www.sba.gov/e200](http://www.sba.gov/e200) for host cities, training schedules, and selection criteria.

## SBA'S ONLINE TOOLS AND TRAINING

SBA's Small Business Training Network is a virtual campus complete with free online courses, workshops, podcasts, learning tools and business-readiness assessments.

### Key Features of the Small Business Training Network:

Training is available anytime and anywhere — all you need is a computer with Internet access.

- More than 30 free online courses and workshops available.
- Templates and samples to get your business planning underway.
- Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Course topics include a financial primer keyed around SBA's loan-guarantee programs, a course on exporting, and courses for veterans and women seeking federal contracting opportunities, as well as an online library of podcasts, business publications, templates and articles.

Visit [www.sba.gov/training](http://www.sba.gov/training) for these free resources.

### SUCCESS STORY

## Snak King, Corp. – City of Industry, CA

Small Business Person of the Year – Barry C. Levin

Barry Levin has been with Snak King since 1979—one year after the company was founded—and is now the chairman and CEO. It was then that Levin took over the reins of the struggling snack company producing pork rinds in a cramped 1,200 square foot facility with two employees.

Snak King, formed in 1978, had run up a huge loss in its first year of operation and Levin, just out of college, was asked to take over. He had no real business experience and had never even tasted a pork rind, but that did not deter him – he decided to take on the challenge.

Today, Snak King operates out of a 177,000 square foot facility and its creative approach to manufacturing and marketing unique products has made it one of the largest independent snack food companies in the United States with a national

footprint, and the capability to serve almost all segments of the market.

Levin grew the company by pouring its profits back into the company, gradually adding popcorn, caramel corn, cheese puffs, cheese curls, corn chips, tortilla chips, nuts and trail mix to its product line. Snak King specializes in organic, kosher, Hispanic and traditional snacks, selling branded (The Whole Earth, El Sabroso, Granny Goose, Jensen's Orchard) products as well as private label.

The company's ability to adapt to and face challenges has been tested over the years and they continue to succeed with Levin's leadership. In 2004, a 12,000 square foot section of the roof of Snak King's plant in City of Industry collapsed in a torrential downpour leaving \$13 million of equipment in the heart of the production area damaged.



More than 300 employees (including Levin) worked 24-hour days to get the plant back into operation. In three weeks Snak King was producing almost all of its products at about 60% of pre-collapse capacity.

Levin has led Snak King from an enterprise that began with three people to one that currently employs almost 400. Levin believes strongly that Snak King's true assets are the people behind it all.

In June 2011, Levin won the SBA's Small Business Person of the Year award from the Los Angeles District Office and also went on to win California's Small Business Person of the Year award from SBA Regional Office.

# REACHING UNDERSERVED COMMUNITIES

SBA also offers a number of programs specifically designed to meet the needs of the underserved communities.

## WOMEN BUSINESS OWNERS

Women entrepreneurs are changing the face of America's economy. In the 1970s, women owned less than five percent of the nation's businesses.

Today, they are majority owners of about a third of the nation's small businesses and are at least equal owners of about half of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women.

The SBA's Office of Women's Business Ownership (OWBO) serves as an advocate for women-owned businesses. OWBO oversees a nationwide network of 110 women's business centers that provide business training, counseling and mentoring geared specifically to women, especially those who are socially and economically disadvantaged. The program is a public-private partnership with locally-based nonprofits.

Women's Business Centers serve a wide variety of geographic areas, population densities, and economic environments, including urban, suburban, and rural. Local economies vary from depressed to thriving, and range from metropolitan areas to entire states. Each Women's Business Center tailors its services to the needs of its individual community, but all offer a variety of innovative programs, often including courses in different languages. They provide training in finance, management, and marketing, as well as access to all of the SBA's financial and procurement assistance programs.

## CENTER FOR FAITH-BASED AND NEIGHBORHOOD PARTNERSHIPS

Faith-Based and Neighborhood Partnerships know their communities, and they have earned the communities trust. Because of their credibility, they are uniquely positioned to build awareness of programs that encourage entrepreneurship, economic growth and job creation.

SBA is committed to reaching out to faith-based and community organizations that are eligible to participate in the agency's programs by informing their congregants, members and neighbors about SBA's programs. In particular, many faith-based and community non-profit organizations can provide a local financing option for entrepreneurs by becoming SBA Microloan Intermediaries. An SBA Microloan Intermediary often acts as a bank for entrepreneurs and small businesses that might otherwise be unable to find access to capital.

## VETERANS AND RESERVISTS BUSINESS DEVELOPMENT

Veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all of SBA's entrepreneurial programs and resources. Each year, the Office of Veterans Business Development (OVBD) reaches thousands of veterans, Reserve Component members, transitioning service members and others who are – or who want to become – entrepreneurs and small business owners. OVBD develops and distributes informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, and Getting Veterans Back to Work. In addition, there are 16 Veterans Business Outreach Centers strategically located throughout the country that provide both online and in-person training, counseling, mentoring, workshops, referrals, and more. Each of the SBA's 68 District Offices also has a designated veteran's business development officer.

The SBA offers special assistance for small businesses owned by activated Reserve and National Guard members. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office loan payment deferrals, interest rate reductions and other relief after they receive their activation orders. In addition, the SBA offers special low-interest-rate financing to small businesses when an owner or essential

employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program (MREIDL) provides loans up to \$2 million to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the Reserves or National Guard.

Among the SBA's unique services for veterans are: an Entrepreneurship Boot Camp for Veterans with Disabilities in partnership with 6 top U.S. universities ([www.whitman.syr.edu/ebv](http://www.whitman.syr.edu/ebv)), a program to reach women veteran-entrepreneurs ([www.syr.edu/vwise](http://www.syr.edu/vwise)), and a program for Reserve Component family members called Operation Endure and Grow ([www.whitman.syr.edu/endureandgrow](http://www.whitman.syr.edu/endureandgrow)).

For more information about small business lending programs for veteran business owners and Reserve or Guard members who are activated, including Patriot Express, microloans, and Advantage loans, see the section on Access to Capital. To learn more about the Veterans Business Outreach program or find the nearest SBA VBOC, visit [www.sba.gov/vets](http://www.sba.gov/vets).

## NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA Office of Native American Affairs (ONAA) ensures American Indians, Alaska Natives and Native Hawaiians seeking to create, develop and expand small businesses have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending, and contracting programs. ONAA provides a network of training (including the online tool "Small Business Primer: Strategies for Growth") and counseling services and engages in numerous outreach activities, such as tribal consultations, development and distribution of educational materials, attendance and participation in economic development events and assisting these small businesses with SBA programs.

Visit [www.sba.gov/naa](http://www.sba.gov/naa) for more information.

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, “Genius is 1 percent inspiration and 99 percent perspiration.” That same philosophy also applies to starting a business.

First, you’ll need to generate a little bit of perspiration deciding whether you’re the right type of person to start your own business.

## IS ENTREPRENEURSHIP FOR YOU?

There is simply no way to eliminate all the risks associated with starting a small business, but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- **Are you a self-starter?** It will be entirely up to you to develop projects, organize your time, and follow through on details.
- **How well do you get along with different personalities?** Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, employees, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?
- **How good are you at making decisions?** Small business owners are required to make decisions constantly – often quickly, independently, and under pressure.
- **Do you have the physical and emotional stamina to run a business?** Business ownership can be exciting, but it’s also a lot of work. Can you face six or seven 12-hour workdays every week?
- **How well do you plan and organize?** Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production — can help you avoid many pitfalls.
- **Is your drive strong enough?** Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their

own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.

- **How will the business affect your family?** The first few years of business start-up can be hard on family life. It’s important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

Once you’ve answered those questions, you should consider what type of business you want to start. Businesses can include franchises, at-home businesses, online businesses, brick-and-mortar stores or any combination of those.

## FRANCHISING

There are more than 3,000 business franchises. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that’s right for you.

Some of the things you should look at when evaluating a franchise: historical profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about starting an independent business venture, then franchising may be an option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including a franchise.

Visit [www.sba.gov/franchise](http://www.sba.gov/franchise) for more information.

## HOME-BASED BUSINESSES

Going to work used to mean traveling from home to a plant, store or office. Today, many people do some or all their work at home.

### Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Working under the same roof where your family lives may not prove to be as easy as it seems. One suggestion is to set up a separate office in your home to create a professional environment.

### Ask yourself these questions:

- Can I switch from home responsibilities to business work easily?
- Do I have the self-discipline to maintain schedules while at home?
- Can I deal with the isolation of working from home?

### Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

### Some general areas include:

- **Zoning regulations.** If your business operates in violation of them, you could be fined or shut down.
- **Product restrictions.** Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local and state departments of state, labor and health to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

After you've thought about what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as a pre-assessment tool to determine profitability and market share, then expands as an in-business assessment tool to determine success, obtain financing and determine repayment ability, among other factors.

Creating a comprehensive business plan can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers, and SCORE, have the expertise to help you craft a winning business plan. SBA also offers online templates to get you started.

**In general, a good business plan contains:**

### Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.



### Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

### Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.

- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to potential problems.

### Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

### Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate and professional business counselor like SCORE, WBC or SBDC representatives, SBA district office business development specialists or veterans business development specialists.

Remember, the business plan is a flexible document that should change as your business grows.



# CAPITAL

## Financing Options to Start or Grow Your Business



**M**any entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the Microloan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amounts that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

**Note:** The SBA does not offer grants to individual business owners to start or grow a business.

### SBA BUSINESS LOANS

If you are contemplating a business loan, familiarize yourself with the SBA's business loan programs to see if they may be a viable option. Keep in mind the dollar amount you seek to borrow and how you want to use the loan proceeds. The three principal players in most of these programs are

the applicant small business, the lender and the SBA. SBA guarantees a portion of the loan (except for Microloans). The business owner should have a business plan prepared before applying for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the associated costs, the applicants' contribution, use of loan proceeds, collateral, and, most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria and SBA's requirements. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty on the lender's loan. In the case of microlenders, SBA loans these intermediaries funds at favorable rates to re-lend to businesses with financing up to \$50,000. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential but cannot qualify for long-term, stable financing.

### 7(a) LOAN PROGRAM

The 7(a) Loan program is the SBA's primary business loan program. It is the agency's most frequently used non-disaster financial assistance program because of its flexibility in

loan structure, variety of loan proceeds, uses, and availability. The program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other approved lenders. The loans are funded by these organizations, and they make the decisions to approve or not approve the applicants' requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion from SBA of what it lent if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA loan, a small business must meet the lender's criteria and the 7(a) requirements. In addition, the lender must certify that it would not provide this loan under the proposed terms and conditions without an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the applicant must be eligible and creditworthy and the loan structured under conditions acceptable to SBA.

### Percentage of Guaranties and Loan Maximums

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion, giving the lender a certain amount of exposure and risk on each loan. The percentage SBA guarantees depends on either the dollar amount or the program the lender uses to obtain its guaranty. For loans of \$150,000 or less the SBA may guarantee as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent.

The maximum 7(a) loan amount is \$5 million. (Loans made under the SBAExpress program, which is discussed later in this section, have a 50 percent guaranty.)

### Interest Rates and Fees

The actual interest rate for a 7(a) loan guaranteed by SBA is negotiated between the applicant and lender and subject to SBA maximums. Both fixed and variable interest rate structures

are available. The maximum rate is comprised of two parts, a base rate and an allowable spread. There are three acceptable base rates (Wall Street Journal Prime\*, London Interbank One Month Prime plus 3 percent, and an SBA Peg Rate). Lenders are allowed to add an additional spread to the base rate to arrive at the final rate. For loans with maturities of less than seven years, the maximum spread will be no more than 2.25 percent. For loans with maturities of seven years or more, the maximum spread will be 2.75 percent. The spread on loans under \$50,000 and loans processed through Express procedures may be higher.

Loans guaranteed by SBA are assessed a guaranty fee. This fee is based on the loan's maturity and the dollar amount guaranteed, not the total loan amount. The guaranty fee is initially paid by the lender and then passed on to the borrower at closing. The funds to reimburse the lender can be included in the loan proceeds.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the normal guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not more than \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million.

*\* All references to the prime rate refer to the base rate in effect on the first business day of the month the loan application is received by SBA.*

### 7(a) Loan Maturities

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to seven years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

### Structure

Most 7(a) loans are repaid with monthly payments of principal and interest. For fixed-rate loans the

payments stay the same, whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals, as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate income before it starts making full loan payments. Balloon payments or call provisions are not allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

### Collateral

The SBA expects every 7(a) loan to be fully secured, but the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, provided all available collateral is offered. What these two policies mean is that every SBA loan

is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

### Eligibility

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as "small" by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at [www.sba.gov/size](http://www.sba.gov/size).

### SBA Size Standards have the following general ranges:

- Manufacturing — from 500 to 1,500 employees
- Wholesale Trades — Up to 100 employees
- Services — \$2 million to \$35.5 million in average annual receipts
- Retail Trades — \$7 million to \$35.5 million in average annual receipts
- Construction — \$7 million to \$33.5 million in average annual receipts



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**SBA Loans including:**

**SBAExpress, PatriotExpress, &**

**SBA 504 and SBA 7(a) Loans**

**in addition to:**

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- Business Lines of Credit
- Term Loans
- Equipment Loans
- Loans to United States Armed Forces Veterans
- Business Acquisition
- Loans To Finance International Exports



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## What To Take To The Lender

Documentation requirements may vary; contact your lender for the information you must supply.

### Common requirements include the following:

- Purpose of the loan
- History of the business
- Financial statements for three years (existing businesses)
- Schedule of term debts (existing businesses)
- Aging of accounts receivable and payable (existing businesses)
- Projected opening-day balance sheet (new businesses)
- Lease details
- Amount of investment in the business by the owner(s)
- Projections of income, expenses and cash flow as well as an explanation of the assumptions used to develop these projections
- Personal financial statements on the principal owners
- Resume(s) of the principal owners and managers.

### How the 7(a) Program Works

Applicants submit their loan application to a lender for the initial review. The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review eligibility. The applicant should be prepared to complete some additional documents before the lender sends the request for guaranty to the SBA. Applicants who feel they need more help with the process should contact their local SBA district office or one of SBA's resource partners for assistance.

There are several ways a lender can apply for a 7(a) guaranty from SBA. The main differences between these methods are related to the documentation which the lender provides, the amount of review which SBA conducts, the amount of the loan and the lender responsibilities in case the loan defaults and the business' assets must be liquidated. The methods are:

- Standard 7(a) Guaranty
- Certified Lender Program
- Preferred Lender Program
- Rural Lender Advantage
- SBA *Express*
- Patriot Express
- Export Express
- Small Loan Advantage
- Community Advantage

For the Standard, Certified and Preferred methods, the applicant fills out SBA Form 4, and the lender completes SBA Form 4-1. When requests for guarantees are processed using Express or Advantage methods, the applicant uses more of the regular forms of the lender and just has a few federal forms to complete. When SBA receives a request that is processed through Standard or Certified Lender Program procedures, it either reanalyzes or reviews the lender's eligibility and credit analysis before deciding to approve or reject. For requests processed through Preferred Lender Program or Express programs, the lender is delegated the authority to make the credit decision without SBA's concurrences, which helps expedite the processing time.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they might not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

### What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow;
- Owners and operators who are of good character;
- Feasible business plan;
- Management expertise and commitment necessary for success;
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase);
- Adequate equity invested in the business; and
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

- Agriculture, Forestry, Fishing, and Hunting — \$750,000 to \$17.5 million in average annual receipts

There is an alternate size standard for businesses that do not qualify under their industry size standards for SBA funding – tangible net worth (\$15 million or less) and average net income (\$5 million or less for two years). This new alternate makes more businesses eligible for SBA loans and applies to SBA non-disaster loan programs, namely its 7(a) Business Loans and Development Company programs.

### Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, businesses involved in gambling and any illegal activity.

The SBA also cannot loan guaranties to non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

### Use of Proceeds

The third eligibility factor is use of proceeds. 7(a) proceeds can be used to finance machinery, equipment, fixtures, supplies, leasehold improvements and land/buildings that will be occupied by the business borrower.

### Proceeds can also be used to:

- Expand or renovate facilities;
- Acquire machinery, equipment, furniture, fixtures and leasehold improvements;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Acquire businesses;
- Start up businesses;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

SBA 7(a) loan proceeds cannot be used for the purpose of making investments. SBA proceeds cannot be used to provide funds to any of the owners of the business except for ordinary compensation for actual services provided.

## Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA's credit elsewhere test and utilization of personal assets requirements, where the business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA's anti-discrimination rules and limitations on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses. Generally, SBA loans must meet the following criteria:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

For more information, go to [www.sba.gov/apply](http://www.sba.gov/apply).

## SPECIAL PURPOSE 7(a) LOAN PROGRAMS

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very useful to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

### SBAExpress

The SBAExpress guaranty is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected, experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. The use of loan proceeds is the same as for any basic 7(a) loan. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years.

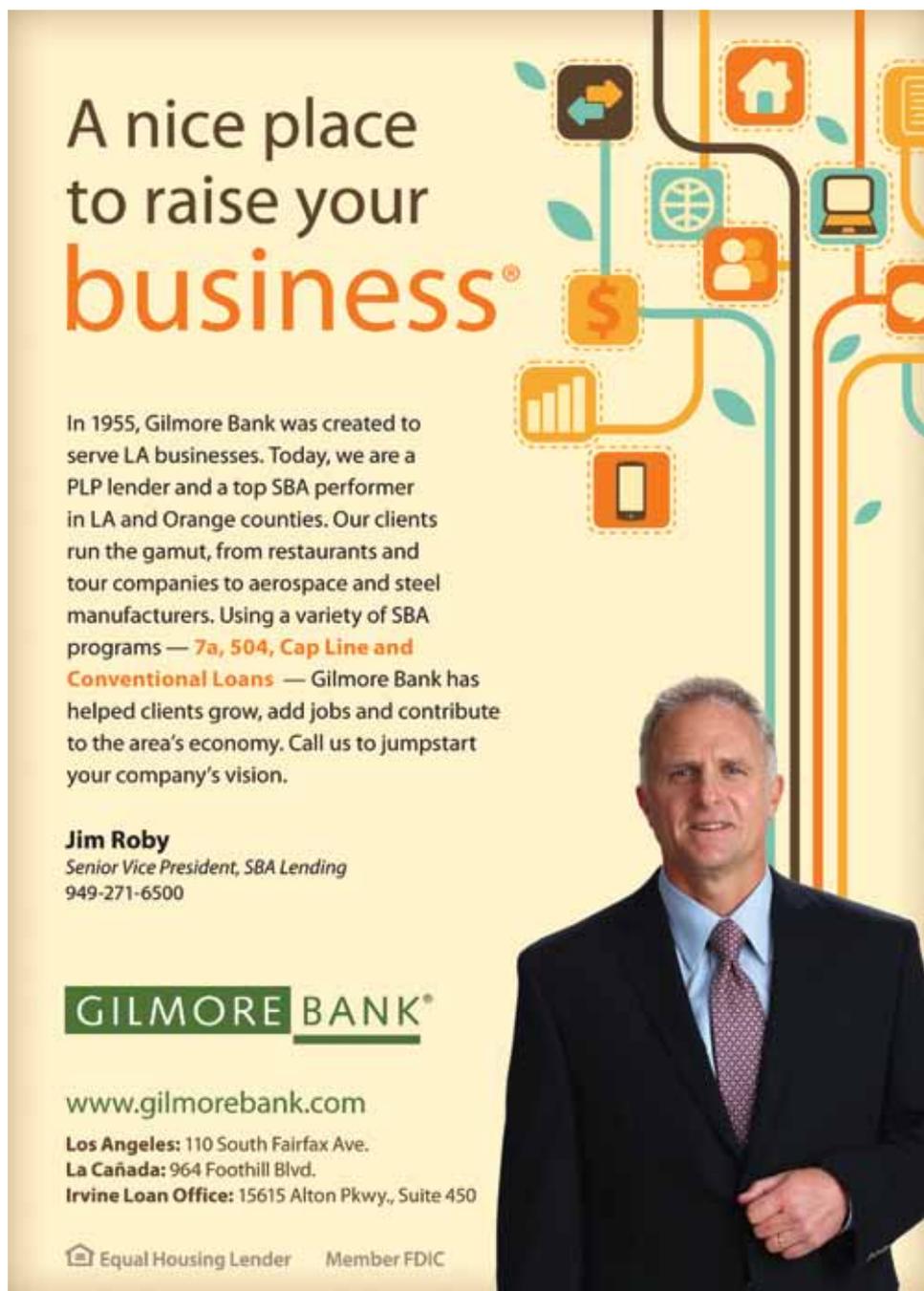
## Patriot Express and Other Lending Programs For Veterans

The Patriot Express pilot loan initiative is for veterans and members of the military community wanting to establish or expand a small business. Eligible military community members include:

- Veterans;
- Service-disabled veterans;
- Active-duty servicemembers eligible for the military's Transition Assistance Program;
- Reservists and National Guard members;
- Current spouses of any of the above, including any servicemember;

- The widowed spouse of a servicemember or veteran who died during service or of a service-connected disability.

The Patriot Express loan is offered by SBA's nationwide network of private lenders and features the fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to either obtain all collateral or enough collateral so the value is equal to the loan amount, whichever comes first.



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Senior Vice President, SBA Lending  
949-271-6500

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CAPITAL

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, and inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. More information is available at [www.sba.gov/patriotexpress](http://www.sba.gov/patriotexpress).

Self-employed Reserve or Guard members with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders. The SBA also offers special low-interest-rate financing of up to \$2 million when an owner or essential employee is called to active duty through the Military Reservist Economic Injury Disaster Loan program (MREIDL) to help cover operating costs due to the loss of an essential employee called to active duty.

### Advantage Loans

In early 2011, SBA rolled out two Advantage loan initiatives aimed at helping entrepreneurs and small business owners in underserved communities gain access to capital. Both offer a streamlined loan application process and the regular 7(a) loan guarantee for loans under \$250,000.

The Small Loan Advantage program is available to lenders participating in the Preferred Lenders Program. SBA lenders who are not participating in the Preferred Lenders Program can contact their local district office to apply.

The Community Advantage pilot program opens up 7(a) lending to mission-focused, community-based lenders – such as Community Development Financial Institutions (CDFIs), Certified Development Companies (CDCs), and microlenders – who provide technical assistance and economic development support in underserved markets.

More information on both programs is available at [www.sba.gov/advantage](http://www.sba.gov/advantage).

### CAPLines

The CAPLines program is designed to help small businesses meet their short-term and cyclical working capital needs. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts, subcontracts, or purchase orders; finance the direct cost associated

with commercial and residential construction; or provide general working capital lines of credit. SBA provides up to an 85 percent guarantee. There are four distinct loan programs under the CAPLine umbrella:

- **The Contract Loan Program** is used to finance the cost associated with contracts, subcontracts, or purchase orders. Proceeds can be disbursed before the work begins. If used for one contract or subcontract, it is generally not revolving; if used for more than one contract or subcontract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than ten years. Contract payments are generally sent directly to the lender but alternative structures are available.
- **The Seasonal Line of Credit Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory. The business must have been in business for a period of 12 months and must have a definite established seasonal pattern. The loan may be used over again after a "clean-up" period of 30 days to finance activity for a new season. These also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.
- **The Builders Line Program** provides financing for small contractors or developers to construct or rehabilitate residential or commercial property. Loan maturity is generally three years but can be extended up to five years, if necessary, to facilitate sale of the property. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.
- **The Working Capital Line** is a revolving line of credit (up to \$5,000,000) that provides short term working capital. These lines are generally used by businesses that provide credit to their customers. Disbursements are generally based on the size of a borrower's accounts receivable and/or inventory. Repayment comes from the collection of accounts receivable or sale of inventory. The specific structure is negotiated with the lender. There may be extra servicing and monitoring of the collateral for which the lender can charge up to two percent annually to the borrower.

### International Trade Loan Program

The SBA's International Trade Loan (ITL) provides small businesses with enhanced export financing options for their export transactions. It is designed to help small businesses enter and expand into international markets and, when adversely affected by import competition, make the investments necessary to better compete. The ITL offers a combination of fixed asset, working capital financing and debt refinancing with the SBA's maximum guaranty--- 90 percent --- on the total loan amount. The maximum loan amount is \$5 million in total financing.

#### Guaranty Coverage

The SBA can guaranty up to 90 percent of an ITL up to a maximum of \$4.5 million, less the amount of the guaranteed portion of other SBA loans outstanding to the borrower. The maximum guaranty for any working capital component of an ITL is \$4 million. Additionally, any other working capital SBA loans the borrower has are counted against the \$4 million guaranty limit.

#### Use of Proceeds

- For the facilities and equipment portion of the loan, proceeds may be used to acquire, construct, renovate, modernize, improve or expand facilities or equipment in the U.S. to produce goods or services involved in international trade.
- Working capital is an allowable use of proceeds under the ITL.
- Proceeds may be used for the refinancing of debt structured with unreasonable terms and conditions, including any debt that qualifies for refinancing under the standard SBA 7(a) Loan Program.

#### Loan Term

- Maturities on the working capital portion of the ITL are typically limited to 10 years.
- Maturities of up to 10 years on equipment unless the useful life exceeds 10 years.
- Maturities of up to 25 years are available for real estate.
- Loans with a mixed use of fixed-asset and working-capital financing will have a blended-average maturity.

#### Interest Rates

Lenders may charge between 2.25 to 2.75 percent above the prime rate (as published in the Wall Street Journal) depending upon the maturity of the loan. Interest rates on loans of \$50,000 and less can be slightly higher.

#### Exporter Eligibility

- Applicants must meet the same eligibility requirements as for the SBA's standard 7(a) Loan Program.

- Applicants must also establish that the loan will allow the business to expand or develop an export market or, demonstrate that the business has been adversely affected by import competition and that the ITL will allow the business to improve its competitive position.

### Foreign Buyer Eligibility

Foreign buyers must be located in those countries wherein the Export-Import Bank of the U.S. is not prohibited from providing financial assistance.

### Collateral Requirements

- Only collateral located in the U.S. (including its territories and possessions) is acceptable.
- First lien on property or equipment financed by the ITL or on other assets of the business is required. However, an ITL can be secured by a second lien position if the SBA determines there is adequate assurance of loan payment.
- Additional collateral, including personal guaranties and those assets not financed with ITL proceeds, may be appropriate.

### How to Apply

- A small business seeking an ITL must apply to an SBA-participating lender. The lender will submit a completed Application for Business Loan (SBA Form 4), including all exhibits, to the SBA. Visit [www.sba.gov](http://www.sba.gov) to find your local SBA district office for a list of participating lenders.
- A small business exporter wanting to qualify as adversely impacted from import competition must submit supporting documentation that explains that impact, and a plan with projections that explains how the loan will improve the business' competitive position.

### Export Express

SBA Export Express offers flexibility and ease of use to both borrowers and lenders. It is the simplest export loan product offered by the SBA and allows participating lenders to use their own forms, procedures and analyses. The SBA provides the lender with a response within 36 hours.

This loan is subject to the same loan processing, closing, servicing and liquidation requirements as well as the same maturity terms, interest rates and applicable fees as for other SBA loans (except as noted below).

### Guaranty Coverage

The SBA provides lenders with a 90 percent guaranty on loans up to \$350,000 and a 75 percent guaranty on loans more than \$350,000 up to the maximum of \$500,000.

### Use of Proceeds

Loan proceeds may be used for business purposes that will enhance a company's export development. Export Express can take the form of a term loan or a revolving line of credit. As an example, proceeds can be used to fund participation in a foreign trade show, finance standby letters of credit, translate product literature for use in foreign markets, finance specific export orders, as well as to finance expansions, equipment purchases, and inventory or real estate acquisitions, etc.

### Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S.

### Exporter Eligibility

Any business that has been in operation, although not necessarily in exporting, for at least 12 full months and can demonstrate that the loan proceeds will support its export activity is eligible for Export Express.

### Foreign Buyer Eligibility

The exporter's foreign buyer must be a creditworthy entity and the methods of payment must be acceptable to the SBA and the SBA lender.

### How to Apply

Interested businesses should contact their existing lender to determine if they are an SBA Express lender. Lenders that participate in SBA's Express program are also able to make Export Express loans. Application is made directly to the lender. Lenders use their own application material in addition to SBA's Borrower Information Form. Lenders' approved requests are then submitted with a limited amount of eligibility information to SBA's National Loan Processing Center for review.

### Export Working Capital Program

The SBA's Export Working Capital Program (EWCP) assists lenders in meeting the needs of exporters seeking short-term export working capital. Exporters can apply for EWCP loans in advance of finalizing an export sale or contract. With an approved EWCP



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loan in place, exporters have greater flexibility in negotiating export payment terms — secure in the assurance that adequate financing will be in place when the export order is won.

#### Martin Selander

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2303 Martin Court, #315  
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#### Benefits of the EWCP

- Financing for suppliers, inventory or production of export goods.
- Export working capital during long payment cycles.
- Financing for stand-by letters of credit used as bid or performance bonds or down payment guarantees.
- Reserves domestic working capital for the company's sales within the U.S.
- Permits increased global competitiveness by allowing the exporter to extend more liberal sales terms.
- Increases sales prospects in under-developed markets which have high capital costs for importers.
- Low fees and quick processing times.

#### Guaranty Coverage

- Maximum loan amount is \$5,000,000.
- 90 percent of principal and accrued interest up to 120 days.
- Low guaranty fee of one-quarter of one percent of the guaranteed portion for loans with maturities of 12 months or less.
- Loan maturities are generally for 12 months or less.

#### Use of Proceeds

- To pay for the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support standby letters of credit to act as bid or performance bonds.
- To finance foreign accounts receivable.

#### Interest Rates

The SBA does not establish or subsidize interest rates on loans. The interest rate can be fixed or variable and is negotiated between the borrower and the participating lender.

#### Advance Rates

- Up to 90 percent on purchase orders.
- Up to 90 percent on documentary letters of credit.
- Up to 90 percent on foreign accounts receivable.
- Up to 75 percent on eligible foreign inventory located within the U.S.
- In all cases, not to exceed the exporter's costs.

#### Collateral Requirements

The export-related inventory and the receivables generated by the export sales financed with EWCP funds will be considered adequate collateral. The SBA requires the personal guarantee of owners with 20 percent or more ownership.

#### How to apply

Application is made directly to SBA-participating lenders. Businesses are encouraged to contact SBA staff at their local U.S. Export Assistance Center (USEAC) to discuss whether they are eligible for the EWCP and whether it is the appropriate tool to meet their export financing needs. Participating lenders review/approve the application and submit the request to SBA staff at the local USEAC.

#### U.S. Export Assistance Center

There are 20 U.S. Export Assistance Centers (USEAC) located throughout the U.S. They are staffed by SBA, U.S. Department of Commerce and Export-Import Bank of the U.S. personnel, and provide trade promotion and export-finance assistance in a single location. The USEACs also work closely with other federal, state and local international trade organizations to provide assistance to small businesses. To find your nearest USEAC, visit: [www.sba.gov/content/us-export-assistance-centers](http://www.sba.gov/content/us-export-assistance-centers). You can find additional export training and counseling opportunities by contacting your local SBA office.

#### Local USEAC Contacts

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## CERTIFIED DEVELOPMENT COMPANY LOAN PROGRAM (504 LOANS)

The 504 Loan program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Some refinancing is also permitted. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

#### **The maximum debenture, or long-term loan, is:**

- \$5 million for businesses that create a certain number of jobs or improve the local economy;
- \$5 million for businesses that meet a specific public policy goal, including veterans; and
- \$5.5 million for manufacturers and energy public policy projects.

Recent additions to the program allow \$5.5 million for each project that reduces the borrower's energy consumption by at least 10 percent; and \$5.5 million for each project that generates renewable energy fuels, such as biodiesel or ethanol production. Projects eligible for up to \$5.5 million under one of these two requirements do not have to meet the job creation or retention requirement, so long as the CDC portfolio average is at least \$65,000.

- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds, except in a temporary program which is scheduled to expire on September 27, 2012.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old), and a further injection of 5 percent is also required if the primary

collateral will be a single purpose building (such as a hotel).

- Two-tiered project financing: A lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100 percent SBA-guaranteed debenture) finances up to 40 percent of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- There is a fixed interest rate on the SBA debenture. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate.
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
- Collateral is typically a subordinate lien on the assets financed; it allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans have up to a 20-year term, heavy equipment 10 - or 20-year term and are self-amortizing.

**Businesses that receive 504 loans are:**

- Small — net worth under \$15 million, net profit after taxes under \$5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

The SBA's 504 certified development companies serve their communities by financing business expansion needs. Their professional staffs work directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For information, visit [www.sba.gov/504](http://www.sba.gov/504).

**Certified Development Companies**

**Advantage Development Certified Corporation (CDC)**

11 Golden Shore, Ste. 630  
Long Beach, CA 90802  
562-983-7450 • 562-983-7453 Fax  
[regina@advantagecdc.org](mailto:regina@advantagecdc.org)

**AmPac TriState CDC**

22365 Barton Road, Ste. 210  
Grand Terrace, CA 92313  
909-915-1706 • 909-752-3140 Fax  
[HKennedy@ampac.com](mailto:HKennedy@ampac.com)

**Business Finance Center (CDC)**

6055 S. Washington Blvd., Ste. 530  
Commerce, CA 90040  
323-278-9600 • 323-278-4898 Fax  
[rsakaida@sba504loan.org](mailto:rsakaida@sba504loan.org)

**California Coastal Rural Development Corporation (CDC)**

221 Main St., Ste. 300  
Salinas, CA 93901  
831-424-1099 • 831-424-1094 Fax  
[rey-hidalgo@calcoastal.org](mailto:rey-hidalgo@calcoastal.org)

**California Statewide Certified Development Corporation (CDC)**

1055 E. Colorado Blvd., 5th Fl.  
Pasadena, CA 91106  
800-982-9192 • 626-240-4629 Fax  
[sasha@cscdc.org](mailto:sasha@cscdc.org)

**CDC Small Business Finance Corporation (CDC)**

80 S. Lake Ave., Ste. 528  
Pasadena, CA 91101  
626-529-0715 • 626-354-1560 Fax  
[bgonzales@cdcloans.com](mailto:bgonzales@cdcloans.com)

**Coastal Business Finance (CDC)**

930 S. Broadway, Ste. 101  
Santa Maria, CA 93454  
805-739-1665 • 805-739-9257 Fax  
[b\\_kearns@sbacdc.org](mailto:b_kearns@sbacdc.org)

**Enterprise Funding Corp. (CDC)**

300 E. State St., Ste. 230  
Redlands, CA 92373  
909-792-3803 • 909-792-3813 Fax  
[jeff@efundinginlandempire.com](mailto:jeff@efundinginlandempire.com)

**Greater Sacramento Certified Development Corporation**

5428 Watt Ave., Ste. 200  
North Highland, CA 95660  
916-339-1096 • 916-339-2369 Fax  
[rsebastian@gscdc.com](mailto:rsebastian@gscdc.com)

**Landmark Certified Development Corporation (CDC)**

441 E. Whittier Blvd., Ste. C  
La Habra, CA 90631  
562-690-6400 • 562-690-6300 Fax  
[eddie.evans@landmarkcdc.org](mailto:eddie.evans@landmarkcdc.org)

**Los Angeles Local Development Corporation (LDC)**

1055 W. 7th, Ste. 1620  
Los Angeles, CA 90017  
213-362-9113 • 213-362-9119 Fax  
[mbanner8@aol.com](mailto:mbanner8@aol.com)

**Mid State Development Corp. (CDC)**

5555 California Ave., Ste. 105  
Bakersfield, CA 93309  
661-322-4241 • 661-322-0536 Fax  
[president@msdcdc.org](mailto:president@msdcdc.org)

**Resource Capital (CDC)**

3129 S. Hacienda Blvd., Ste. 303  
Hacienda Heights, CA 91745  
626-968-9090 • 626-236-4056 Fax  
[rkojima@resourcecapital.com](mailto:rkojima@resourcecapital.com)

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mdavis@southlandedc.com

**The Mortgage Capital Development Corporation**

611 Front St.  
San Francisco, CA 94111  
415-989-8855 • 415-989-3382 Fax  
nina@tmcd.com

**MICROLOAN PROGRAM**

The Microloan program provides small loans ranging from under \$500 to \$50,000 to women, low-income, minority, veteran, and other small business owners through a network of approximately 160 intermediaries nationwide. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the small loans directly to entrepreneurs. Proceeds can be used for typical business purposes such as working capital, or the purchase of furniture, fixtures, machinery, supplies, equipment, and inventory. Microloans may not be used for the purchase of real estate. Interest rates are negotiated between the borrower and the intermediary. The maximum term for a microloan is 7 years.

The program also provides business-based training and technical assistance to microborrowers and potential microborrowers to help them be successful at starting or growing their businesses. Such training and technical assistance may include general business education, assistance with business planning, industry-specific training, and other types of training support. Entrepreneurs and small business owners interested in business financing up to \$50,000 should contact a Microloan Program Intermediary Lender from the list below or go to [www.sba.gov/microloans](http://www.sba.gov/microloans).

**Participating Microlenders****California Coastal Rural Development Corporation**

910 E. Stowell Rd., Ste. 105  
Santa Maria, CA 93454  
805-349-0798  
saya\_taboa@calcoastal.org  
[www.calcoastal.org](http://www.calcoastal.org)  
Serving: Santa Barbara County.

**PACE Business Development Center**

1055 Wilshire Blvd., Ste. 900-B  
Los Angeles, CA 90017  
213-353-9400  
nsokhom@pacela.org  
[www.pacelabdc.org](http://www.pacelabdc.org)  
Serving: Los Angeles County.

**Pacific Coast Regional Small Business Development Corporation**

3255 Wilshire Blvd., Ste. 1501  
Los Angeles, CA 90010  
866-301-9989 ext. 227  
nestor.correa@pcrcorp.org  
[www.pccorp.org](http://www.pccorp.org)  
Serving: Los Angeles County.

**Valley Economic Development Center (VEDC)**

5121 Van Nuys Blvd., 3rd Fl.  
Van Nuys, CA 91403  
818-907-9977  
adeluna@vedc.org  
[www.vedc.org](http://www.vedc.org)  
Serving: Los Angeles and Ventura counties.

**SMALL BUSINESS INVESTMENT COMPANY PROGRAM**

There are a variety of alternatives to bank financing for small businesses. The Small Business Investment Company (SBIC) program fills the gap between what owners can fund directly and the needs of the small business for growth capital. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying U.S. small businesses. The funds raise private capital and can receive SBA-guaranteed leverage up to 3x private capital, with a leverage ceiling of \$150 million per SBIC and \$225 million for two or more licenses under common control. Licensed SBICs are for-profit investment firms whose incentive is to share in the success of a small business. The SBIC program provides funding for a broad range of industries. Some SBICs invest in a particular field or industry while others invest more generally. For more information, visit [www.sba.gov/inv](http://www.sba.gov/inv).

**SMALL BUSINESS INNOVATION RESEARCH PROGRAM**

The Small Business Innovation Research (SBIR) program encourages small businesses to advance their technical potential from funds committed by federal agencies with large extramural research and development budgets. The SBIR program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

**SBIR Requirements**

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be for-profit.
- Principal researcher must be employed by the small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR program visit [www.sba.gov/sbir](http://www.sba.gov/sbir).

**Participating Agencies**

Each year, the following eleven federal departments and agencies are required to reserve 2.5 percent of their extramural R&D funds for award to small businesses through the SBIR program: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

**SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM**

The Small Business Technology Transfer (STTR) program reserves a specific percentage of federal R&D funding for award to small business and non-profit research institution partners. Central to the program is expansion of the public/private sector partnership to include the joint venture opportunities for small business and the nation's premier nonprofit research institutions. Small business has long been where innovation and innovators thrive, but the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Non-profit research laboratories are also instrumental in developing high-tech innovations, but frequently innovation is confined to the theoretical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

### STTR Requirements

Small businesses must meet the following eligibility criteria to participate in the STTR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be for-profit.
- Principal researcher need not be employed by the small business.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

### The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
- Nonprofit college or university.
- Domestic nonprofit research organization.
- Federally funded R&D center.

### Participating Agencies

Each year the following five Federal departments and agencies are required by STTR to reserve 0.3 percent of their extramural R&D funds for award to small business/nonprofit research

institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

## SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee program is a public-private partnership between the federal government and surety companies to provide small businesses with the bonding assistance necessary for them to compete for public and private contracting and subcontracting opportunities. The guarantee provides all incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. The program is aimed at small businesses that lack the working capital or performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance

and ancillary bonds issued by surety companies for individual contracts and subcontracts up to \$2 million. The SBA reimburses sureties between 70 and 90 percent of losses sustained if a contractor defaults on the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonded contracts greater than \$100,000 that are awarded to socially and economically disadvantaged concerns, HUBZone contractors, and veterans, and service-disabled veteran owned small businesses. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under Plan B, SBA guarantees 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.



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BID, PERFORMANCE, PAYMENT

1800 McCollum Street \* Los Angeles, C.A. 90026  
\* Phone 323-663-7814 \*

[www.preferredbonding.com](http://www.preferredbonding.com)

# TIPS FOR INTERACTING WITH YOUR CUSTOMERS

## SOCIAL MEDIA AN ESSENTIAL PART OF YOUR MARKETING TOOLKIT

Social media marketing is a great tool for engaging with customers, building your company's brand, and increasing your business reach. However, many small business owners make the mistake of using social media tools such as Twitter and Facebook for simply pushing their messages out. They miss a key communications and marketing opportunity by not listening to or joining in the conversations that are going on. In other words, they ignore the fundamental point of social media - being SOCIAL!

Just being on Twitter or Facebook is not enough. It takes time and effort to build a strong social media presence. When it comes to growing your social media presence and seeing a return on your investment it is easier said than done.

*Here's are three hands-on tactics that you can use.*

### 1. Determine Where Your Customers are Online and How you Can Reach Them

- a. When considering social media as part of your overall marketing strategy, always start with asking the most basic questions:
  - What is it you want to achieve?
  - Where is your audience and will they respond?

- b. Next, make sure your target audience is on Twitter, Facebook or whatever social network you are considering, or you may spend a lot of time on a channel that won't reach your target. You can do this in several ways:

- Survey your customers.
- Assess what your competition is doing.
- Get involved with social networks on a personal level by exploring communities and Facebook fan pages.
- Research trends in Twitter topics and try to build a picture of what your target market is doing and sharing on social networks.

- c. And don't forget that while these tools are free, your investment in them isn't. It takes staff time and resources to use social media successfully.

### 2. Use Twitter to Engage and Entice

- a. Instead of simply Tweeting for Tweeting's sake, focus on making your Twitter strategy a rich and interactive experience. For example, use Tweets to start discussions on your products, special offers and events. Engage with followers by responding to mentions about your business; addressing their questions and inviting them to check out your website and so on.
- b. You can track mentions of your company or products in other Tweets using a Twitter application such as Tweetdeck or Hootsuite.



- c. Don't be afraid to Tweet often. Anywhere between 5-10 Tweets a day is your target. Also remember to shake your message up. As every good marketer knows, tone and style are a huge factor in ensuring that your message stands out, resonates, and promotes action. Tweeting is like conversation, putting out static updates or statements will fall on flat ears, but engaging, teasing, querying, and showing interest will promote action. So shake your message up, use the words your audience uses, sprinkle in some hashtags and go on and tease a little.

So, instead of saying:

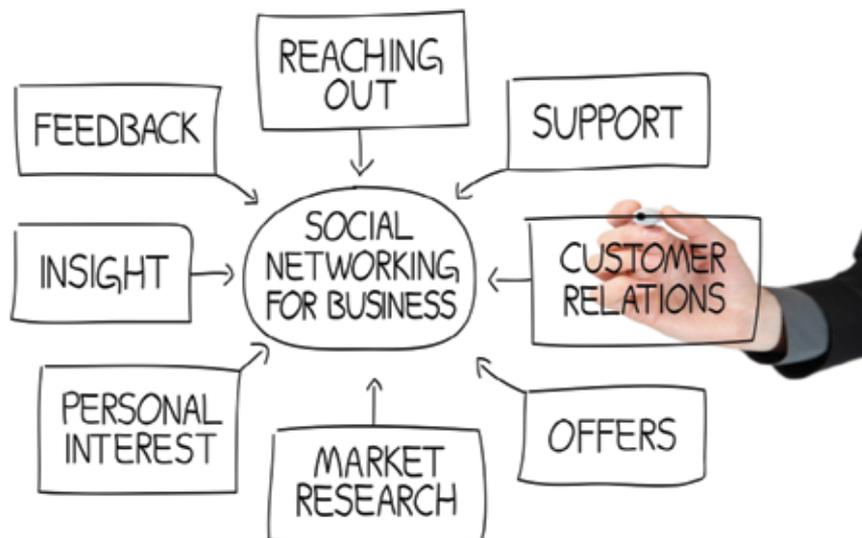
- *We're giving away 2 bagels for the price of one at BagelFest on Nov 25, 4-8 PM <LINK>*

Tweet this:

- *We know you love them! Get 2 bagels for the price of one on 11/25. Find out where <LINK>*

### 3. Use Facebook to its Fullest Effect

As with Twitter, Facebook is a great way for engaging with people who like your brand, want to interact with your business, stay abreast of latest developments, and take advantage of giveaways, contests, surveys, etc. It is also invaluable for brand exposure. While having a Facebook presence doesn't guarantee a huge uptick in visitors to your website, using it strategically to link back to online blogs, menus, event or newsletter registration landing pages and special offers, can improve site traffic.





### 7(a) Loan Program

Program	Maximum Amount	Use of Proceeds	Maturity	Maximum Interest Rate	Structure	Who Qualifies	Benefit to Borrowers
<b>Standard 7(a):</b> Applicant applies for business loan to lender; Lender applies to SBA for guaranty of their proposed loan if they determine it is necessary. Loan from lender, not SBA.	\$5 million to any one business, including affiliates	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; inventory, business acquisition, start-ups and refinancing under certain conditions (discuss with lender).	Depends on use of proceeds and ability to repay. Generally working capital and machinery & equipment loans have 5-10 years; real estate is up to 25 years. Term negotiated with lender.	SBA sets a maximum rate for both variable and fixed rate loans (discuss with lender or local SBA District Office for current information).	Term loan with one payment of principal and interest (P&I) each month. Interest variable or fixed as negotiated with lender. Cannot be revolving. SBA charges a Guaranty Fee **	Must be for-profit and meet SBA size standards; show good character, credit, management, and ability to repay; must be an eligible type of business, use proceeds for eligible purpose, and demonstrate that credit is not otherwise available.	Business able to obtain financing which otherwise would not be provided due to term, collateral, equity, and/or time in business. Fixed maturity; No balloons; No prepayment penalty if maturity under 15 years. Establish or re-affirm business relationship with a lender.
<b>International Trade:</b> Long term financing to help businesses engaged in exporting or adversely impacted by imports.	Same as Standard 7(a).	Acquire, renovate, modernize facilities or equipment used in making products or services to be exported, plus permanent working capital and refinance debt not structured with reasonable terms.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a). Maximum SBA guaranty amount for working capital is \$4 million.	Same as Standard 7(a) plus businesses must be engaged or preparing to engage in international trade or adversely affected by competition from imports.	Same as Standard 7(a) plus long-term financing for fixed assets used to produce products or services for export.
<b>Export Working Capital Program:</b> Single transaction or Revolving Working Capital lines of credit for exporters.	Same as Standard 7(a).	Short-term, working-capital for exporters. Can be single transaction or revolving. Standby Letters of Credit for export purposes.	Generally one year, but can be up to 3 years to match a single transaction cycle.	Established by lender. No SBA established maximums.	Short term revolving line of credit based on borrowing base or export purchase orders. Monthly interest payments; principal payments based on collection of foreign receivables.	Same as Standard 7(a) plus must have been in business for at least one year and preparing to engage in or increase international trade.	Same as Standard 7(a) plus provides working capital to American Exporters to perform on export transactions and/or finance export receivables. Ability to finance standby letters of credit for export purposes.
<b>CAPLines:</b> Four different Revolving Lines of Credit, a/k/a Seasonal, Contract Builders, Working Capital	Same as Standard 7(a).	Finances: seasonal working capital needs, direct cost to perform assignable contracts, construction costs of structure for resale, or advances against existing inventory and receivables.	Up to 10 years.	Same as Standard 7(a).	Revolving line of credit with monthly interest and principal payments based on when the business receives the cash for doing the activity the loan proceeds financed.	Same as Standard 7(a) plus a business that needs the specialized proceeds this program offers.	Same as Standard 7(a) plus provides revolving working capital not otherwise available to perform on an assignable contract, to cover seasonal needs, to build or renovate personal or commercial space, and to obtain funds against existing current assets. Also structured to meet business needs.
<b>SBAExpress:</b> Lender approves the loan.	\$350,000.	Same as a Standard 7(a) or may be used for a revolving working capital line of credit.	Same as Standard 7(a) for term loans, Revolving lines of credit up to 7 years.	Loans \$350,000 or less: Prime + 6.5%. Loans over \$50,000: Prime + 4.5%.	Same as Standard 7(a) except lender has more leeway to structure repayment under their own rules.	Same as Standard 7(a).	Same as Standard 7(a) plus Streamlined process; Easy-to-use line of credit and allows for a revolving feature which Standard 7(a) does not.

\*\* The SBA charges the lender a guaranty fee based on the loan's maturity and the dollar amount which is initially guaranteed. The lender can pass this expense to the borrower and loan proceeds can be used to reimburse the lender. The 7(a) Guaranty Fee Reference Chart (on next page) explains the Agency's guaranty fee charges.

7(a) Loans, continued

Program	Maximum Amount	Use of Proceeds	Maturity	Maximum Interest Rate	Structure	Who Qualifies	Benefit to Borrowers
<b>Export Express:</b> Lender approves the loan.	\$500,000.	Same as SBA Express plus can be used for Standby Letters of Credit for Export Purposes. Debt Refinance is not allowed.	Same as SBA Express.	Same as SBA Express.	Same as SBA Express.	Same as SBA express plus loan proceeds must be used to support export development activity.	Same as SBA Express plus provides lenders with a higher percentage guaranty which can encourage them to make more loans to finance export development activities of small businesses. Standby Letters of Credit are also authorized.
<b>Patriot Express:</b> Lender approves the loan.	\$500,000.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a).	Same as SBA Express.	Same as Standard 7(a) plus must be owned & controlled by one or more of the following groups equaling at least 51% total ownership: veteran, active-duty military, reservist or National Guard member or spouse of any of these groups, or widowed spouse of service member or veteran who died during service or of service connected disability.	Same as SBA Express plus provides lenders with a higher percentage of guaranty which can encourage them to make more loans to qualified businesses.
<b>Community Advantage:</b> Alternative Lenders assisting businesses located in areas with high needs.	\$250,000.	Same as Standard 7(a) except cannot be used to refinance loans made by or guaranteed by the Dept. of Agriculture or loans by SBA Micro-Lenders using their SBA intermediary loan.	Same as Standard 7(a).	Same as Standard 7(a) except allowable "Spread" is + 4% over the base rate.	Allows mission-oriented lenders focused on economic development in underserved markets to apply for 7(a) guaranty on loan they propose to make to an eligible small business.	Loan eligibility requirements are same as for Standard 7(a) loans, but the business should be located in an underserved market .	Borrowers in underserved markets get more choices on the types of lenders who can provide them financing if their financing needs an SBA guaranty and the technical assistance needs of the applicant are assessed by the lender.

Non 7(a) Loans

<b>504 Loans:</b> Fixed Asset Project Financing provided from three sources.	SBA portion up to \$5.0 million.	For the acquisition of long-term fixed-assets, refinancing long term fixed asset debt under certain conditions, and working capital on a limited basis.	Either 10 or 20 year term on the SBA/ CDC portion.	Check with local SBA District Office for current information.	Financing from 1. <i>The CDC Certified Development Company</i> 2. <i>Third Party Lenders</i> 3. <i>Applicant</i>	For profit businesses that do not exceed \$15.0 million in tangible net worth and do not have an average net income over \$5 million for the past 2 years.	Fees under 3 percent; long-term fixed rate; low down payment; full amortization; no balloons.
<b>Micro-Loans</b>	\$50,000 total to one small business borrower.	Furniture, fixtures, supplies, inventory, equipment, and working capital.	Shortest term possible, not to exceed 6 years.	Check with local SBA District Office for locations of locally available intermediary lenders and then check with them.	Loans through non-profit lending organizations; technical assistance also provided.	Same as 7(a) – plus loans can be made to non-profit day care businesses.	Direct loans from nonprofit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available.

7(a) Guaranty Fee Reference Chart	Gross Size of Loan	Fees	Notes
	Loans of \$150,000 or less (See Note 1)	2% of guaranteed portion	Lender is authorized to retain
\$150,001 to \$700,000	3% of guaranteed portion		Maturities that exceed 12 months
\$700,001 to \$5,000,000 (See Note 2)	3.5% of guaranteed portion up to \$1,000,000 PLUS 3.75% of the guaranteed portion over \$1,000,000		Maturities that exceed 12 months
Short Term Loans – up to \$5 million	0.25% of the guaranteed portion		Maturities of 12 months or less

NOTE 1: The guaranty fee on a \$100,000 loan with an 85% guaranty would be 2% of \$85,000 or \$1,700, of which the lender would retain \$425.

NOTE 2: The guaranty fee on a \$2,000,000 loan with a 75% guaranty (\$1.5 million guaranteed portion) would be, 3.5% of \$1,000,000 (\$35,000) PLUS 3.75% of \$500,000 (\$18,750), for a total of \$53,750.

# Building on SBA's Record Year

The SBA actively supports the wide diversity of small businesses that are driving our economy forward in 2012, from Main Street shops, to high-growth startups, and everything in between. No matter what your business, you can get help from the SBA. Whether you are a small business owner who has worked with us before or an entrepreneur who knows nothing about what the agency has to offer, there's never been a better time to link up with your local SBA.

Like the tools in this Resource Guide, the SBA's accomplishments in 2011 reflect the diversity of the small businesses we serve.

For example, in Fiscal Year 2011, the SBA put a record amount of SBA loan dollars in the hands of small business owners. The agency provided over \$30 billion in lending support to over 60,000 small businesses through its top two lending programs – 7(a) and 504. Now, SBA lending is back to where it was before the recession. That's good news for small businesses that need access to capital to grow and hire new workers.

For high-growth small businesses looking for investment capital, the Small Business Investment Company (SBIC) program had a record year, as well. SBICs are privately owned and managed investment funds that use their own capital, plus funds borrowed with an SBA guarantee, to invest in small businesses. The SBA does not invest directly into small businesses, but it provides funding to investment management firms with expertise in certain sectors or industries. "In Fiscal Year 2011, the SBA issued a record \$1.83 billion in new commitments to SBICs. SBICs provided \$2.83 billion in financing dollars to over 1,300 small businesses, helping create or retain over 60,000 jobs—all at zero cost to taxpayers."

At the same time, more small businesses are competing for and winning government contracts. Last year, the SBA's most recent "Score Card" showed that the federal government awarded 22.7% of contracts to small businesses in 2010. This is the second year of increase after four years of decline. While this is good news, the SBA will not rest until the government meets its goal of awarding 23% of contracts to small businesses. Government contracts are the oxygen that many small businesses need to survive, and the SBA is committed to helping more small businesses win more contracts in 2012.

The SBA worked hard last year to put more tools in the hands of entrepreneurs in underserved markets. For example, the Young Entrepreneurs Series visited five cities where young people are starting businesses and creating the jobs of the future. The SBA also held forums focused

on women entrepreneurs, the faith-based community, and veterans. The SBA's Council on Underserved Communities held its first meeting last summer, and the council is already developing ideas for how the SBA can expand its reach into these communities.

The Small Business Jobs Act created an independent Office of International Trade (OIT) within the SBA to support small business exporting. OIT set to work implementing the State Trade and Export Promotion (STEP) grants – also part of the Small Business Jobs Act – that gave state-based export promotion programs \$30 million to support small business exporting. For example, in Idaho, the grants will support a program to help a cluster of agricultural equipment manufacturers find international buyers. In Virginia, the money will go to help advanced manufacturers and IT companies enter the global supply chain. Meanwhile, North Carolina is using the grant money to connect firms with trade shows, trade missions, and overseas marketing opportunities and to provide translation services for small businesses that need a website in a different language. Exporting is an important way for small businesses to expand, and the SBA can help. Look for resources in this guide to learn more about how you can sell your product overseas.

Finally, the SBA also aids business owners, homeowners and other victims of natural disasters. The SBA offers long term, low interest loans to help disaster victims rebuild. Last year, the Office of Disaster Assistance supported victims of countless disasters, including Hurricane Irene. The SBA approved over 13,000 disaster loans worth nearly \$740 million. Of course, no small business owner wants to be caught unprepared when disaster strikes. The SBA can help you get your business ready for whatever comes your way.

As you can see from this article and the rest of this guide, the SBA has a wide variety of tools no matter what your business needs. In the following pages, you can read about how the SBA has helped businesses through access to capital, opportunities in government contracting, counseling, and more. You can also find contact information for our 68 district offices on the inside back cover, where trained professionals can walk you through getting a loan, competing for contracts, or finding a business counselor.

If you don't find what you're looking for here, there is even more information on the agency's newly redesigned website, [www.SBA.gov](http://www.SBA.gov). While you're there, check out SBA Direct, which presents a customized list of resources in your area based on information you enter about your business.

# CONTRACTING

## Applying for Government Contracts



The U.S. government is the largest single purchaser of goods and services in the world, buying everything from armored tanks to paper clips. Every year, the federal government awards more than \$500 billion in contracts, and a significant share of those contracts are specifically allotted to small businesses.

The Small Business Administration works with agencies to award at least 23 percent of all prime government contracts to small businesses, with specific statutory goals for small disadvantaged businesses (SDV), businesses that are women-owned (WO) or service-disabled veteran-owned (SDVOSB), or businesses that are located in historically underutilized business zones (HUBZone).

The agency ensures that small businesses have access to long-lasting development opportunities, which means working with small businesses to help them stay competitive, as well as encouraging federal agencies to award more contracts to small businesses. The SBA features outreach programs, matchmaking events, and online training opportunities; and helps agencies identify opportunities for small businesses.

### HOW GOVERNMENT CONTRACTING WORKS

#### Sealed bidding vs. Negotiation

There are two methods the government uses to purchase goods and services, sealed bidding and negotiation.

The first method, sealed bidding, involves issuing an invitation for bid by a procuring agency. Under the sealed bidding method, a contract is awarded to a responsible bidder who bid, conforming to the invitation for bids, will be most advantageous to the Government, considering only price and the price related factors included in the invitation for bid. The second method, negotiation, involves issuing a request for proposal (RFP) or request for quotation (RFQ). The business with the best proposal in terms of technical content, best value, price and other factors generally wins the contract.

#### Types of Contracts

Firm fixed price contracts place the full responsibility for the costs and risk of loss on the contractor. Firm fixed price contracts do not permit any adjustment on the basis of the contractor's costs during the performance of the contract. It provides maximum incentive for the contractor to control costs and perform effectively and imposes a minimum administrative burden upon the contracting parties. This type of contract is used in all sealed bid and some negotiated procurements.

Cost reimbursement contracts provide for the payment of allowable costs incurred by the contractor, to the extent stated in the contract. The contract establishes a ceiling price, above which a contractor may not exceed without the approval of the contracting officer. Cost reimbursement contracts are used in research and development contracts.

Some contracts do not fit neatly into these two categories, such as time and material contracts (prices for hourly wages are fixed but the hours are estimated) and letter contracts (authorizes a contractor to begin work on an urgent requirement).

#### Small Business Set-Asides

A "set-aside" for small businesses reserves an acquisition exclusively for small business participation. There are two ways in which set-asides can be determined. First, if an acquisition of goods or services has an anticipated dollar value of at least \$3,000 but not exceeding \$150,000, it is automatically reserved for small businesses. The acquisition will be set aside only if the contracting officer determines there are two or more responsible small businesses that are competitive in terms of market prices, quality and delivery. Second, if an acquisition of goods or services is more than \$150,000, and if it's likely offers will be obtained from at least two responsible small businesses, and if awards will be made at fair market prices, the acquisition is reserved for exclusively for small business. Reasonable expectations of small business competition may be evaluated using past acquisition history of an item or similar items.

There are several exceptions and unique rules for specific kinds of small businesses and industries. For Research and Development (R&D) small business set-asides, there must be reasonable expectation of obtaining from small businesses the best scientific and

technological sources consistent with the demands of the proposed acquisition. For small business set-asides other than for construction services, any business proposing to furnish a product that it did not manufacture must furnish the product of a small business manufacturer unless the SBA has granted either a waiver or exception to this requirement. In industries where the SBA finds that there are no small business manufacturers, it may issue a waiver to the non-manufacturer rule. Waivers permit small businesses to provide any domestic firm's product.

## Subcontracting

Subcontracting opportunities are a great resource for small businesses, especially to those not ready to bid as prime contractors. Experience gained from subcontracting with a federal prime contractor can better prepare businesses to bid for prime contracts.

Current regulations stipulate for contracts offering subcontracting opportunities over \$650,000 for goods and services, or \$1.5 million for construction, large business prime contractors must offer maximum practicable subcontracting opportunities to small businesses. Large business prime contractors must submit a subcontracting plan describing how they will successfully subcontract to small businesses.

To find subcontracting opportunities, a list of Federal prime solicitations are listed under the U.S. Small Business Administration Subcontracting Network (SUBNET) <http://web.sba.gov/subnet/search/index.cfm> and [www.gsa.gov/portal/content/101195](http://www.gsa.gov/portal/content/101195) General Services Administration (GSA). Research the list of prime contractors and determine which are best suited for your business. Develop a marketing strategy, and then contact the Small Business Liaison Officer (SBLO) listed for each prime to schedule an appointment.

## SBA CONTRACTING PROGRAMS HUBZONE

The Historically Underutilized Business Zones (HUBZone) program helps small businesses located in distressed urban and rural communities, gain access to federal set-aside contracts and sole source contracts, as well as a price evaluation preference in full and open contract competitions. There is a statutory requirement that HUBZone small business concerns be awarded not less than 3 percent of the total value of all prime contract awards. The

HUBZone program also establishes preference for award of federal contracts to small businesses in these areas. To qualify for the program, a business (except those that are tribally-owned) must meet the following criteria:

- It must be a small business by SBA size standards
- It must be owned and controlled at least 51 percent by U.S. citizens, or a Community Development Corporation (CDC), an agricultural cooperative, or an Indian tribe
- Its principal office must be located within a "Historically Underutilized Business Zone," which includes lands considered "Indian Country" and military facilities closed by the Base Realignment and Closure Act
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible to apply for certification. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in a HUBZone, employees must live in a primary residence at a place for at least 180 days, or as a currently registered voter, and with intent to live there indefinitely.

### SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program;
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

For additional information, visit [www.sba.gov/hubzone](http://www.sba.gov/hubzone).

## 8(a) BUSINESS DEVELOPMENT PROGRAM

The 8(a) Business Development program is a nine year program established to assist eligible socially and economically disadvantaged individuals develop and grow their businesses. Business development assistance includes one-on-one counseling, training workshops, and other management and technical guidance. There is a statutory requirement that small disadvantaged business concerns be awarded not less than 5 percent of the total value of all prime contract awards. All firms that become eligible for SBA's 8(a) business development assistance are also considered small disadvantaged business concerns for federal contracting.

To be eligible for the 8(a) Business Development program, a business must meet the following criteria:

- It must be a small business by SBA size standards;
- It must be owned (at least 51 percent) by one or more individuals who qualify as socially and economically disadvantaged, and who are US citizens of good character;
- It must be controlled, managed, and operated by one or more individuals who qualify as disadvantaged, and;
- It must demonstrate potential for success (generally by being in business for at least two full years) before applying.

Socially disadvantaged individuals are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives or Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. An individual who is not a member of one of these groups must establish individual social disadvantage by a preponderance of evidence. Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

Firms owned by Alaska Native Corporations, Indian Tribes, Native Hawaiian Organizations, and Community Development Corporations can also apply to the SBA for 8(a) business development assistance.

So that approved firms can obtain training, counseling, and business development assistance, SBA designates a contact person at a local SBA District Office.

### SBA is responsible for:

- Determining whether a business qualifies for the 8(a) Business Development program
- Determining whether a business continues to qualify, during the nine-year term.
- Approving Mentor/Protégé agreements between 8(a) firms and large businesses.

For additional information, visit [www.sba.gov/8a](http://www.sba.gov/8a).

## SMALL DISADVANTAGED BUSINESS

A Small Disadvantaged Business (SDB) is defined as a small business that is at least 51 percent owned and controlled by one or more individuals

who are socially and economically disadvantaged.

There is a federal government-wide goal of awarding at least 5 percent of prime contracting dollars to SDBs each year. Large prime contractors must also establish a subcontracting goal for SDBs in their Subcontracting Plans.

Firms self-certify as SDB without submitting any application to SBA; however, firms approved by SBA into the 8(a) Business Development program are automatically certified as an SDB. To self-certify, firms should update their CCR profiles and update their ORCA profiles, making sure that both profiles reflect their SDB status.

## SERVICE-DISABLED VETERAN-OWNED SMALL BUSINESS

The Service-Disabled Veteran-Owned Small Business (SDVOSB) program has a federal government-wide goal of awarding at least 3 percent of prime and subcontracting dollars to Service-Disabled Veteran-Owned Small Businesses each year. Large prime contractors must also establish a subcontracting goal for Veteran-Owned Small Businesses in their Subcontracting Plans. These subcontracting goals are reviewed at the time of proposal by both the contracting officer and SBA prior to the award of a contract.

The SDVOSB Protest is administered by SBA to ensure that only businesses owned by service-disabled veterans receive contracts reserved exclusively for them. When a business's SDVOSB self-certification is challenged, SBA determines if the business meets the status, ownership, and control requirements.

To determine your eligibility, contact your local veterans' business development officer, visit the various program websites, or contact SBA's Office of Veterans Business Development at [www.sba.gov/about-offices-content/1/2985](http://www.sba.gov/about-offices-content/1/2985).

## WOMEN-OWNED SMALL BUSINESS FEDERAL CONTRACT PROGRAM

On October 7, 2010, the SBA published a final rule effective February 4, 2011, aimed at expanding federal contracting opportunities for women-owned small businesses. The Women-Owned Small Business (WOSB) Federal Contract program authorizes

contracting officers to set aside certain federal contracts for eligible women-owned businesses and economically disadvantaged women-owned small businesses.

To be eligible, a firm must be at least 51 percent owned or controlled by one or more women. The women must be U.S. citizens. The firm must be "small" in its primary industry in accordance with SBA's size standards for that industry. To be deemed "economically disadvantaged" its owners must demonstrate economic disadvantage in accordance with the requirements set forth in the final rule. For additional

information, visit [www.sba.gov/content/contracting-opportunities-women-owned-small-businesses](http://www.sba.gov/content/contracting-opportunities-women-owned-small-businesses).

Large prime contractors must also establish a subcontracting goal for Woman-Owned Small Businesses in their Subcontracting Plans. These subcontracting goals are reviewed at time of proposal by both the contracting officer and SBA prior to the award of a contract.

# WHAT YOU SHOULD KNOW ABOUT YOUR BUSINESS

To be eligible to bid on a federal contract, you must know your business. Answer the following three questions:

### 1. Are you a small business?

Is your small business:

- Organized for profit?
- Located in the U.S.?
- Operated primarily within the U.S. or making a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor?
- Independently owned and operated?
- Not dominant in the field of operation in which it is bidding for government contracts?
- A sole proprietorship, partnership, corporation, or any other legal form?

If the first six criteria apply to your business, ask yourself the second important question to find out if your business meets size standard requirements.

### 2. What is the size standard for your business?

Size standards are used to determine whether a business is small or "other than small." Size standards vary depending upon the industry. To determine the size standard for your business, you will need a NAICS code. Every federal agency uses these codes when considering your business. To determine your NAICS code, go to [www.census.gov/eos/www/naics/](http://www.census.gov/eos/www/naics/). Some SBA programs require their own unique size standards. To find out more about these requirements and other size standard information, go to [www.sba.gov/size](http://www.sba.gov/size).

### 3. Do you fall under a specific certification?

Under the umbrella of "small business," SBA has outlined several specific certifications that businesses may fall under. These certifications are divided into two categories:

#### SBA-Certified and Self-Certified.

The SBA-Certified Programs were created to assist specific businesses in securing federal contracts and therefore can only be issued by SBA administrators. For the Self-Certified Programs, you can determine for yourself if your business meets the requirements by referring to the Federal Acquisition Regulations (FAR).

Just as Congress has given federal agencies a goal of procuring 23 percent of federal contracts from small businesses, so too must federal agencies meet specific contracting goals for other categories of small firms. These goals are:

- 23 percent of contracts from Small Businesses
- 5 percent of contracts go to Small Disadvantaged Businesses
- 5 percent go to Women-Owned Small Businesses
- 3 percent go to Service-Disabled Veteran-Owned Small Businesses
- 3 percent go to HUBZone Small Businesses

Federal agencies have a strong incentive to fulfill these contracting goals. You should apply for those SBA-Certified and Self-Certified programs for which you qualify to take advantage of contracting opportunities.

# GETTING STARTED IN CONTRACTING

Once you have identified the important information regarding your business, it is time to start the process of procuring a government contract.

## 1. Identify your DUNS (Data Universal Numbering System) Number

To register your business, obtain a DUNS number used to identify and track millions of businesses. You can obtain your free DUNS number when registering with the CCR (Central Contractor Registration) at [www.ccr.gov](http://www.ccr.gov) or by contacting Dun & Bradstreet at [www.dnb.com](http://www.dnb.com).

## 2. Identify your EIN (Employer Identification Number)

An EIN, otherwise known as a federal tax identification number, is generally required of all businesses. For more information, go to [www.irs.gov](http://www.irs.gov).

## 3. Identify your NAICS (North American Industry Classification) codes

The NAICS codes are used to classify the industry a particular business occupies. You will need at least one NAICS code to complete your registration, but be sure to list as many as apply. You may also add or change NAICS codes at any time. Visit [www.census.gov/eos/www/naics/](http://www.census.gov/eos/www/naics/) to find NAICS codes.

## 4. Identify your SIC (Standard Industrial Classification) codes

The SIC codes are four-digit numbers that are used to classify the industry a particular business occupies. While NAICS codes have largely replaced SIC codes, you will still need to provide your SIC code. SIC codes can be found at [www.osha.gov/pls/imis/sicsearch.html](http://www.osha.gov/pls/imis/sicsearch.html).

## 5. Register with the CCR (Central Contractor Registration)

The CCR is an online federal government maintained database of companies wanting to do business with the federal government. Agencies search

the database for prospective vendors. The CCR is at [www.ccr.gov](http://www.ccr.gov).

After completing registration, you will be asked to enter your small business profile information through the SBA Supplemental Page. The information will be displayed in the Dynamic Small Business Search.

Creating a profile in CCR and keeping it current ensures your firm has access to federal contracting opportunities.

Entering your small business profile, including your business information and key word description, allows contracting officers, prime contractors, and buyers from state and local governments to learn about your company.

## 6. Use ORCA (Online Representations and Certifications Application)

Prospective contractors must complete (electronically or through submission of paperwork) representations and certifications for small business size and program status as part of the process that registers the business for federal contracting opportunities. To make this process easier for everyone involved, the government developed ORCA, where generally, businesses can complete all of the paperwork online. To begin this process, first register your firm in CCR, then go to [www.orca.bpn.gov](http://www.orca.bpn.gov).

## 7. Register with the GSA Schedule

The GSA (General Services Administration) Multiple Award Schedule (aka Federal Supply Schedule) is used by GSA to establish long-term, government wide contracts with commercial firms. Once these contracts are established, government agencies can order the supplies and services they need directly from the firms through the use of an online shopping tool. Becoming a GSA schedule contractor increases your opportunity for contracts across all levels

of government. Businesses interested in becoming GSA schedule contractors should review the information available at [www.gsa.gov/schedules](http://www.gsa.gov/schedules).

## 8. Make Sure Your Business is Financially Sound

This critical step is absolutely necessary to make sure that your business is financially prepared for the journey ahead. Even if you are able to obtain a government contract, you will not be receiving all of the money at once. It helps to have a clear plan of how your business will stage the benefits of the contract.

## 9. Search Federal Business Opportunities (FedBizOpps) for Contracting Opportunities

FedBizOpps, is an online service operated by the federal government that announces available business opportunities. FedBizOpps helps identify the needs of federal agencies and available contracting opportunities. To begin searching for contracting opportunities, go to [www.fbo.gov](http://www.fbo.gov).

## 10. Marketing Your Business

Registering your business is not enough to obtain a federal contract; you will need to market your business to attract federal agencies. Tips for good marketing are:

- Determine which federal agencies buy your product or service, and get to know them;
- Identify the contracting procedures of those agencies;
- Focus on opportunities in your niche and prioritize them.

Although not required, you may want to obtain a PSC (Product Services Code) and/or a FSC (Federal Supply Classification). These codes provide additional information about the services and products your business offers.

## ADDITIONAL PROCUREMENT RESOURCES

The following federal procurement resources may also be of assistance:

- **The Certificates of Competency (CoC) program** allows a small business, which is the apparent successful offeror, to appeal a contracting officer's non-responsibility determination that it is unable to fulfill the requirements of a specific government contract. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the capability to perform, the SBA issues a Certificate of Competency to the contracting officer, requiring award of that contract to the small business.

- **Procurement Center Representatives (PCR) and Commercial Marketing Representatives (CMR):** PCRs work to increase the small business share of federal procurement awards. CMRs offer many services to small businesses, including counseling on how to obtain subcontracts. To find a PCR or CMR near you, go to [www.sba.gov/content/procurement-center-representatives](http://www.sba.gov/content/procurement-center-representatives).
- **PTACs (Procurement Technical Assistance Centers):** PTACs provide assistance to businesses that want to sell products and services to federal, state, and/or local government. To find a PTAC in your state, go to [www.dla.mil/SmallBusiness/Pages/ptap.aspx](http://www.dla.mil/SmallBusiness/Pages/ptap.aspx).

- **Department of Defense** (The DoD is the largest purchaser of goods from small businesses): [www.acq.osd.mil/osbp/](http://www.acq.osd.mil/osbp/)
- **Office of Federal Procurement Policy:** [www.whitehouse.gov/omb/procurement\\_default](http://www.whitehouse.gov/omb/procurement_default)
- **Acquisition Forecast:** [www.acquisition.gov/comp/procurement\\_forecasts/index.html](http://www.acquisition.gov/comp/procurement_forecasts/index.html)
- **Federal Supply Schedule (FSS):** [www.gsa.gov](http://www.gsa.gov)
- **GSA Center for Acquisition Excellence:** [www.gsa.gov/portal/content/103487](http://www.gsa.gov/portal/content/103487)

# SBA DISASTER ASSISTANCE

## Knowing the Types of Assistance Available for Recovery

**T**he Disaster Assistance Program is SBA's largest direct loan program, and the only form of SBA assistance not limited to small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, nonprofit organizations following declared disasters. By law, governmental units and agricultural enterprises are ineligible.

**The SBA offers two types of disaster loans** – Physical and Economic Injury Disaster Loans.

**Home Physical Disaster Loans** up to \$200,000 are available to eligible homeowners to repair or replace to its pre-disaster condition damaged or destroyed real estate not fully covered by insurance. Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, etc., that was damaged or destroyed in the disaster.

**Business Physical Disaster Loans** up to \$2 million are available to qualified businesses or private, nonprofit organizations of any size to help restore or replace damaged real estate, inventory, machinery, equipment and other business assets to its pre-disaster condition.

The SBA can also lend additional funds to homeowners and businesses to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring again.

**Economic Injury Disaster Loans (EIDLs)** are working capital loans available to qualified small businesses, private nonprofit organizations of all sizes and small agricultural cooperatives that suffered financial losses because of the disaster, regardless of physical damage. The SBA can loan up to \$2 million to provide the necessary working capital to help small businesses pay fixed debts, payroll, accounts payable and other bills that could have been covered had the disaster not occurred. The loan is not intended to replace lost sales or profits. The combined limit for economic injury and physical damage assistance for businesses is \$2 million.

**Military Reservist Economic Injury Disaster Loans (MREIDLs)** are working capital loans for small businesses adversely affected when an essential employee is called up to active duty by the National Guard or Reserves. An “essential employee” is defined as an individual (whether or not the owner of the small business) whose managerial or technical skill is critical to the successfully daily operation of the business. The loan limit is \$2 million, and the funds may be used to pay necessary operating expenses as they mature until operations return to normal after the essential employee is released from active military duty. The MREIDLs cannot be used to replace lost profits.

For all disaster loans, SBA can only approve loans to applicants having a credit history acceptable to SBA and who also show the ability to repay the loans. The loan terms are established in accordance with the borrower's repayment ability. The law gives SBA several powerful tools to make disaster loans affordable: low-interest rates (around 4 percent), long-terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether the applicant has credit available elsewhere (the ability to borrow or use their own resources to recover after the disaster).

More information on all of SBA's disaster assistance programs, including information for military reservists, is available at [www.sba.gov/disaster](http://www.sba.gov/disaster).

### Disaster Preparedness

For small businesses, surviving a disaster doesn't begin with clearing the debris and returning to work.

With proper planning, surviving begins long before the disaster strikes—or before active-duty orders are received. Your planning should include insurance coverage, emergency power, protection of company records, fire safety, medical emergencies, taking care of your employees and continuity planning – how your business will continue during and after the emergency or disaster.

Starting is as easy as clicking on the disaster preparedness page of SBA's website at [www.sba.gov/content/disaster-preparedness](http://www.sba.gov/content/disaster-preparedness).

The page provides links to resources to help you put together your own emergency plan, preparedness tips, and fact sheets about SBA recovery assistance for homeowners, renters, businesses of all sizes and private, nonprofit organizations.

Additionally, to help small businesses with their preparedness planning, SBA has teamed up with Agility Recovery Solutions to offer business continuity strategies for entrepreneurs via their “PrepareMyBusiness” website. In addition to offering practical disaster preparedness tips, Agility is the co-host (with SBA) of a monthly disaster planning webinar for business owners. Previous webinar topics have included discussions on crisis communications, testing your recovery plan, and using social media to enhance business recovery. Visit [www.preparemybusiness.org](http://www.preparemybusiness.org) to get the schedule for future webinars, view archived webinars, and for more disaster planning tips.

As small businesses are leading America's economic recovery, many of them are investing time and money into their plans to grow and create jobs. Developing a strong disaster preparedness plan should be a critical and integral piece of those efforts. Planning for a disaster is the best way of limiting its effects.

### Additional Resources

The SBA has partnered with the American Red Cross to increase awareness in the business community about the Red Cross Ready Rating™ program. Ready Rating™ is a free, self-paced, web-based membership program that helps a business measure its ability to deal with emergencies, and gives customized feedback on how to improve those efforts. Visit [www.readyrating.org](http://www.readyrating.org).

Additional information on developing an emergency plan is available at the federal government's preparedness website [www.ready.gov](http://www.ready.gov).

The Institute for Business and Home Safety ([www.disastersafety.org](http://www.disastersafety.org)) has useful tips on protecting your home or business.

# ADVOCACY AND OMBUDSMAN

Watching out for small business interests



## OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Headed by the Chief Counsel for Advocacy, the office also funds outside research of small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small

nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level.

Learn more about the Office of Advocacy at [www.sba.gov/advocacy](http://www.sba.gov/advocacy).

## OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The Ombudsman receives comments regarding federal regulatory enforcement from small business

owners, nonprofit organizations and small government entities. Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owners. Each year the National Ombudsman files a report with the U.S. Congress on the responsiveness of federal agencies regarding their actions of regulatory and compliance enforcement on small businesses.

To request help, send the National Ombudsman a complete Federal Agency Comment Form. You may do this online at [www.sba.gov/ombudsman](http://www.sba.gov/ombudsman); by fax at 202-481-5719; or by mail at 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 Regional Regulatory Fairness Boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman at [www.sba.gov/ombudsman](http://www.sba.gov/ombudsman) or call 888-REG-FAIR.

# ADDITIONAL RESOURCES

## Taking care of start up logistics



**E**ven if you are running a small home-based business, you will have to comply with many local, state, and federal regulations. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Bear in mind that regulations vary by industry. If you're in the food-service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

### BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and local departments. Consult your state or local government for assistance. For additional information in the city of Los Angeles, contact:

#### Los Angeles City Hall

200 N. Main St.  
Los Angeles, CA 90012  
213-473-3231 inside greater Los Angeles area  
<http://business.lacity.org/index.htm>

Information for licenses and permits for small businesses located in cities other than Los Angeles proper and in unincorporated areas of Los Angeles County may be obtained by contacting:

#### Kenneth Hahn Hall of Administration

225 North Hill St., Rm. 109  
Los Angeles, CA 90012  
213-974-2011  
[http://ttc.lacounty.gov/Proptax/Business\\_License.htm](http://ttc.lacounty.gov/Proptax/Business_License.htm)  
<http://portal.lacounty.gov/wps/portal/lac/business/>

For Santa Barbara County contact:

#### Santa Barbara County

105 E. Anapamu St.  
Santa Barbara, CA 93101  
805-681-4200 Santa Barbara  
805-737-7775 Lompoc  
805-934-6295 Santa Maria  
805-686-5011 Solvang  
805-568-2933 Unincorporated Areas  
[www.countyofsb.org](http://www.countyofsb.org)

For Ventura County contact:

#### Ventura County

800 S. Victoria Ave.  
Ventura, CA 93009  
805-654-2371  
[www.countyofventura.org](http://www.countyofventura.org)

#### Business Permits Made Easy

California Government Online to Desktops (CalGOLD) Website assists in providing businesses the information they need to comply with environmental and other regulatory and permitting requirements.  
[www.calgold.ca.gov](http://www.calgold.ca.gov)

#### Sales Tax and Sellers Resale Number State Board of Equalization

800-400-7115  
[www.boe.ca.gov](http://www.boe.ca.gov)

### FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might want to use the same name. For more information, contact the county clerk's office in the county where your business is based. If you are a corporation, you'll need to check with the state.

#### For Los Angeles County

562-462-2177  
[www.lavote.net/clerk/Business\\_Name.cfm](http://www.lavote.net/clerk/Business_Name.cfm)

#### For Santa Barbara County

[www.sbcvote.com/ClerkRecorder/FictitiousBusinessName.aspx](http://www.sbcvote.com/ClerkRecorder/FictitiousBusinessName.aspx)

#### For Ventura County

<http://recorder.countyofventura.org/recorder.htm>

### BUSINESS INSURANCE

Like home insurance, business insurance protects your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

**Liability Insurance** – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

**Property** – There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

**Business Interruption** – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or “business income”) insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

**“Key Man”** – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider “key man” insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity of operations during a period of ownership transition caused by the death, incapacitation or absence due to a Title 10 military activation of an owner or other “key” employee.

**Automobile** – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need

special insurance (called “non-owned automobile coverage”) if you use your personal vehicle on company business. This policy covers the business’ liability for any damage which may result from such usage.

**Officer and Director** – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

**Home Office** – If you are establishing an office in your home, it is a good idea to contact your homeowners’ insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner’s policy.

## TAXES

Taxes are an important and complex aspect of owning and operating a successful business. Your accountant, payroll person, or tax advisor may be very knowledgeable, but there are still many facets of tax law that you should know. The Internal Revenue Service is a great source for tax information.

Small Business/Self-Employed Tax Center: [www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html).

When you are running a business, you don’t need to be a tax expert. However, you do need some tax basics. IRS Small Business/Self-Employed Tax Center gives you the information you need to stay tax compliant so your business can thrive.

Small Business Forms and Publications [www.irs.gov/businesses/small/article/0,,id=99200,00.html](http://www.irs.gov/businesses/small/article/0,,id=99200,00.html)

Download multiple small business and self-employed forms and publications.

## FEDERAL PAYROLL TAX (EIN NUMBERS)

An Employer Identification Number (EIN), also known as a Federal Employer Identification Number (FEIN), is used to identify a business entity. Generally, businesses need an EIN to pay federal withholding tax.

You may apply for an EIN in various ways, one of which is to apply online. [www.irs.gov/businesses/small/article/0,,id=102767,00.html](http://www.irs.gov/businesses/small/article/0,,id=102767,00.html). This is a free service offered by the Internal Revenue Service.

# SBA 504

## Your Best Loan for the Purchase of Land, Buildings or New Construction!

**W**ith SBA 504, you get long-term, fixed rate financing for a very reasonable interest rate. And the best news is that you typically put in only 10%. A 504 loan is for the purchase and use of long-term fixed assets such as land, building, or certain equipment. As the first national financing program specifically designed for expanding small businesses whose investment will create jobs, 504 loans are truly the money that makes America work.

**Who is Eligible?** Independently owned, for-profit businesses that meet 504 project requirements are eligible. Generally, these are businesses which are ready to expand by purchasing fixed assets ranging from \$120,000 to several million dollars.

**How do I apply?** It’s easy. To get started call the National Association of Certified Development Companies (NADCO) at 1-800-972-2504 or contact your local Certified Development Company listed below.

### Southland Economic Development Corp.

Matthew J. Davis  
400 N. Tustin Avenue, Suite 125  
Santa Ana, CA 92705  
714-868-0001  
[www.southlandedc.com](http://www.southlandedc.com)

Call 800-829-1040 if you have questions. You must check with your state to determine if you need a state number or charter.

#### **Internal Revenue Service**

Attn: EIN Operation  
Cincinnati, OH 45999  
Fax-TIN: 859-669-5760  
or

#### **Internal Revenue Service**

Attn: EIN International Operation  
Philadelphia, PA 19255  
267-941-1099

## **FEDERAL SELF-EMPLOYMENT TAX**

Every employee must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040 or [www.irs.gov](http://www.irs.gov).

## **SALES TAX EXEMPTION CERTIFICATE**

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on sales tax issues, contact your state's government.

## **FEDERAL INCOME TAX**

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business.

**Sole Proprietorship:** You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

**Partnership:** You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

**Corporation:** You must file a Federal Corporation Income Tax return (Form 1120). You will also be required to report your earnings from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).

## **FEDERAL PAYROLL TAX**

**Federal Withholding Tax:** Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with the IRS to obtain your number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

## **IRS WEB PRODUCTS FOR SMALL BUSINESSES**

For the most timely and up-to-date tax information, go to [www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html).

## **VIRTUAL SMALL BUSINESS WORKSHOP**

[www.tax.gov/virtualworkshop/](http://www.tax.gov/virtualworkshop/)

The Virtual Small Business Tax Workshop is the first of a series of video products designed exclusively for small business taxpayers. This workshop helps business owners understand federal tax obligations. The Virtual Small Business Workshop is available on CD [www.irs.gov/businesses/small/article/0,,id=101169,00.htm](http://www.irs.gov/businesses/small/article/0,,id=101169,00.htm) and online [www.irsvideos.gov/virtualworkshop/](http://www.irsvideos.gov/virtualworkshop/) if you are unable to attend a workshop in person. Small business workshops are designed to help the small business owner understand and fulfill their federal tax responsibilities. Workshops are sponsored and presented by IRS partners who are federal tax specialists.

Workshop topics vary from a general overview of taxes to more specific topics such as recordkeeping and retirement plans. Although most are free, some workshops have fees associated with them. Fees for a workshop are charged by the sponsoring organization, not the IRS.

The IRS's Virtual Small Business Tax Workshop is an interactive resource to help small business owners learn about their federal tax rights and responsibilities. This educational product, available online and on CD consists of nine stand-alone lessons that can be selected and viewed in any sequence. A bookmark feature

makes it possible to leave and return to a specific point within the lesson. Users also have access to a list of useful online references that enhance the learning experience by allowing them to view references and the video lessons simultaneously.

Tax Calendar for Small Businesses and Self-Employed (Publication 1518) [www.irs.gov/businesses/small/article/0,,id=176080,00.html](http://www.irs.gov/businesses/small/article/0,,id=176080,00.html)

The Tax Calendar for Small Businesses and Self-Employed contains useful information on general business taxes, IRS and SSA customer assistance, electronic filing and paying options, retirement plans, business publications and forms, common tax filing dates, and federal legal holidays.

## **SOCIAL SECURITY CARDS**

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each payday, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be presented in a variety of ways, including on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in.

## **EMPLOYEE CONSIDERATIONS Taxes**

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments towards, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

#### **Employment Taxes:**

Employment Development Department (EDD)  
[www.edd.ca.gov](http://www.edd.ca.gov)

#### **State Income Tax:**

California Franchise Tax Board  
800-712-3000  
[www.ftb.ca.gov](http://www.ftb.ca.gov)

#### **Federal Income Tax:**

Internal Revenue Service (IRS)  
800-829-1040 or  
the business specialty line at 800-829-4933  
[www.irs.gov/](http://www.irs.gov/)

### Social Security:

Social Security Administration  
800-772-1213  
[www.ssa.gov](http://www.ssa.gov)

### Workers' Compensation Insurance:

State Compensation Insurance Fund  
877-405-4545  
[www.scif.com](http://www.scif.com)

### Social Security's Business Services Online

The Social Security Administration now provides free electronic services online at [www.socialsecurity.gov/employer/](http://www.socialsecurity.gov/employer/). Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online; and
- verify Social Security Numbers through the Social Security Number Verification Service, used for all employees prior to preparing and submitting Forms W-2.

### Federal Withholding

U.S. Internal Revenue Service  
800-829-1040  
[www.irs.gov](http://www.irs.gov)

### Health Insurance

Compare plans in your area at [www.healthcare.gov](http://www.healthcare.gov).

### Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

### WORKPLACE DISABILITY PROGRAMS

Americans with Disabilities Act (ADA): For assistance with the ADA, call 800-669-3362 or visit [www.ada.gov](http://www.ada.gov).

### U.S. CITIZENSHIP AND IMMIGRATION SERVICES

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers a selection of information bulletins and live assistance through the Employer Hotline. For forms call 800-870-3676, for the Employer Hotline call 800-357-2099.

### E-Verify: Employment Eligibility Verification

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, is the best--and quickest--way for employers to determine the employment

eligibility of new hires. It is a safe, simple, and secure Internet-based system that electronically verifies the Social Security number and employment eligibility information reported on Form I-9. E-Verify is voluntary in most states and there is no charge to use it.

If you are an employer or employee and would like more information about the E-Verify program, please visit [www.dhs.gov/E-Verify](http://www.dhs.gov/E-Verify) or contact our Customer Support staff: 1-888-464-4218 Monday – Friday 8 am – 5 pm.  
E-mail: [e-verify@dhs.gov](mailto:e-verify@dhs.gov)

### SAFETY AND HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and Health Administration outlines specific health and safety standards adopted by the U.S. Department of Labor.

### Federal Occupational Safety & Health Administration

Department of Labor  
200 Constitution Ave. N.W.  
Washington, DC 20210  
866-487-2365  
[www.dol.gov](http://www.dol.gov) or [www.osha.gov](http://www.osha.gov)

### California OSHA

10350 Heritage Park Dr., Ste. 201  
Santa Fe Springs, CA 90670  
510-286-7000 • 510-286-7037 Fax  
[www.dir.ca.gov](http://www.dir.ca.gov)

### California OSHA – West Covina Office

626-472-0046

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance.

### Asbestos and Small Business Ombudsman

800-368-5888  
[www.epa.gov/sbo](http://www.epa.gov/sbo)

### Small Business Environmental Home Page, Environmental Protection Agency

[www.smallbiz-enviroweb.org](http://www.smallbiz-enviroweb.org)



## BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town where the business is located.

### Los Angeles County: Zoning Issues/Questions

Hall of Records, 13th Fl.  
320 W. Temple St.  
Los Angeles, CA 90012  
213-974-6411 • 213-626-0434 Fax  
<http://planning.co.la.ca.us/>  
Monday - Tuesday - Thursday 7:30 am - 5:30 am  
Wednesday 8:30 - 5:30

### Building and Safety Department

Dept. of Public Works  
900 S. Fremont Ave.  
Alhambra, CA 91803  
626-458-6387  
626-458-5100  
[www.dpw.lacounty.gov/Business/](http://www.dpw.lacounty.gov/Business/)

### Santa Barbara County:

[www.sbcountyplanning.org/index.cfm](http://www.sbcountyplanning.org/index.cfm)  
[www.santabarbaraca.gov](http://www.santabarbaraca.gov)

### Ventura County:

[www.ventura.org/vcrma/build\\_safe/](http://www.ventura.org/vcrma/build_safe/)

## BAR CODING

Many stores require bar coding on packaged products. Many industrial and manufacturing companies use bar coding to identify items they receive and ship. There are several companies that can assist businesses with bar-coding needs. You may want to talk with an SBDC, SCORE or WBC counselor for more information.



## Federal Registration of Trademarks and Copyrights

Trademarks or service marks are words, phrases, symbols, designs or combinations thereof that identify and distinguish the source of goods. Trademarks may be registered at both the state and federal level. To register a federal trademark, contact:

### U.S. Patent and Trademark Office:

P.O. Box 1450  
Alexandria, VA 22313-1450  
800-786-9199  
[www.uspto.gov/](http://www.uspto.gov/)

### Trademark Information Hotline

703-308-9000

## STATE REGISTRATION OF A TRADEMARK

Trademarks and service marks may be registered in a state.

**Caution:** Federally registered trademarks may conflict with and supersede state registered business and product names.

### Patents

A patent is the grant of a property right to the inventor by the U.S. Patent and Trademark Office. It provides the owner with the right to exclude others from making, using, offering for sale or selling the patented item in the United States.

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

### U.S. Patent and Trademark Office

800-786-9199 • [www.uspto.gov](http://www.uspto.gov)

### Copyrights

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas and systems, although it may protect the way these things are expressed. For general information contact:

### U.S. Copyright Office

U.S. Library of Congress  
James Madison Memorial Building  
Washington, DC 20559  
202-707-9100 - Order Line  
202-707-3000 - Information Line  
[www.copyright.gov](http://www.copyright.gov)

### Accounting Assistance

An accountant can assist a small business in establishing a sound bookkeeping system, preparing periodic financial statements,

preparing state and federal income tax returns, preparing social security, withholding, property and other tax returns, budgeting and forecasting and consulting on various financial aspects of the business. Before hiring a Certified Public Accountant, be sure to contact the California State Board of Accountancy and verify that the accountant is licensed and in good standing with the State Board.

### California State Board of Accountancy

2000 Evergreen St., Ste. 250  
Sacramento, CA 95815  
916-263-3680 • 916-263-3675 Fax  
[www.dca.ca.gov/cba](http://www.dca.ca.gov/cba)

## Federal Deposit Insurance Corporation (FDIC)

[www.fdic.gov](http://www.fdic.gov)

### 877-ASK-FDIC (877-275-3342)

A 10-module financial education curriculum, Money Smart, can be accessed through the FDIC's website. The FDIC publishes various banking-related educational materials, including a quarterly consumer newsletter. Additionally, the FDIC has a complaint investigation unit.

## Legal Assistance

Many business owners consider legal services only when their firms are in trouble. However, costly and time-consuming legal problems can be averted by retaining a competent attorney who can advise on such business issues as: choosing the type of business organization that best suits your business; advising you as to local, state and federal regulations that affect your business; obtaining licenses and permits; preparing or inspecting contracts; assisting in obtaining financing; and providing advice on many business problems.

For more information in Los Angeles County, contact one of the following:

### Los Angeles County Bar Association

261 S. Figueroa St., Ste. 300  
Los Angeles, CA 90012-2727  
213-627-2727  
[www.lacba.org](http://www.lacba.org)

### Attorney Referral Service

213-243-1525  
[www.smartlaw.org](http://www.smartlaw.org)

### Public Counsel

610 S. Ardmore Ave.  
Los Angeles, CA 90005  
213-385-2977 • 213-385-9089 Fax  
[www.publiccounsel.org](http://www.publiccounsel.org)  
(Nonprofit legal consulting firm and law offices. Provides low cost and no cost assistance to individuals on various concerns.)

For more information in Santa Barbara County contact:  
**Santa Barbara County Bar Association**  
123 W. Padre St., Ste. E  
Santa Barbara, CA 93105  
805-569-5511 • 805-569-2888 Fax  
www.sblaw.org

For more information in Ventura County contact:  
**Ventura County Bar Association**  
4475 Market St., Ste. B  
Ventura, CA 93003  
805-650-7599 • 805-650-8059 Fax  
www.vcba.org

For more information elsewhere in California contact:  
**California State Bar Association**  
1149 S. Hill St.  
Los Angeles, CA 90015  
213-765-1000  
www.calbar.ca.gov

### **Los Angeles County District Attorney Bad Check Restitution**

Program provides cost-free assistance to recipients of bad checks. For further information on filing a complaint, call Victim Services at 800-842-0733.

### **U.S. Customs**

Regulates Imports  
202-325-0270  
www.customs.gov

### **LA County Environmental Health Department**

If Selling Food or Providing Lodging:  
5050 Commerce Center Dr.  
Baldwin Park, CA 91706  
626-430-5200 or 888-700-9995  
www.lapublichealth.org/eh/

### **Los Angeles County Department of Health Services**

www.ladhs.org

### **Ventura County Department of Public Health**

2240 E. Gonzales Rd., Ste. 210  
Oxnard, CA 93035  
805-981-5101 • 805-981-5110 Fax

### **Santa Barbara County Public Health Department**

300 N. San Antonio Rd.  
Santa Barbara, CA 93110  
805-681-5102 • 805-681-5191 Fax

### **California Department of Alcoholic Beverage Control**

See website for various locations.  
www.abc.ca.gov

## **BUSINESS ORGANIZATION: Choosing Your Business Structure**

There are many forms of legal structure you may choose for your business. Each legal structure offers organizational options with different tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

The most common organizational structures are sole proprietorships, general and limited partnerships, “C” and “S” corporations and limited liability companies.

Each structure offers unique tax and liability benefits. If you’re uncertain which business format is right for you, you may want to discuss options with a business counselor or attorney.

### **Sole Proprietorship**

One person operating a business as an individual is a sole proprietorship. It’s the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rate. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting required with this business structure.

### **General Partnership**

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to

relatively little regulation and are fairly easy to establish. A formal partnership agreement is recommended to address potential conflicts such as: who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, and what happens when a partner dies. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

### **Limited Partnership**

Like a general partnership, a limited partnership is established by an agreement between two or more persons. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount on their investment, and liability is similarly limited in proportion to their investment.

### **“C” Corporation**

A “C” corporation is a legal entity created under state law by the filing of articles of incorporation. A corporation is a separate entity having its own rights, privileges and liabilities, apart

from those of the individual(s) forming the corporation. It’s the most complex form of business organization and is comprised of shareholders, directors and officers. Since the corporation is a separate legal entity in its own right it can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and offer the owners the advantage of limited liability, but not total protection from lawsuits.

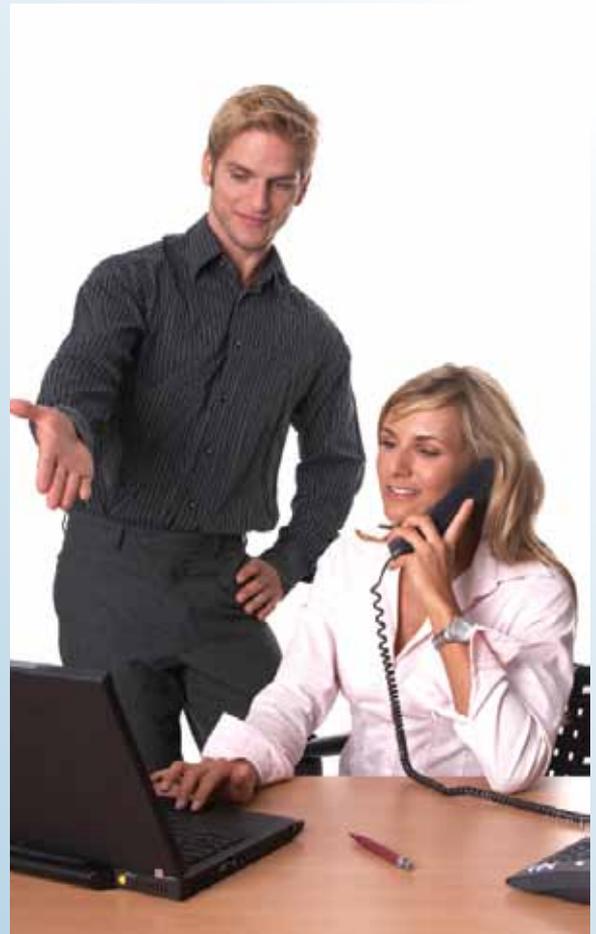
### **Subchapter “S” Corporation**

Subchapter “S” references a special part of the Internal Revenue Code that permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter “S” status. Contact the IRS for more information.

### **LLCs and LLPs**

The limited liability company is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. The limited liability partnership is similar to the LLC, but it is for professional organizations.

# BUSINESS DIRECTORY



## Reach New Heights

***Want to be more competitive  
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**You need an ISO 9001 Quality Management System.**

### Ten things standards do for your business

- |                                      |  |
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Visit [www.bsiamerica.com/smallbiz](http://www.bsiamerica.com/smallbiz) or call 888-429-6178



# OTHER ASSISTANCE

## SBA RESOURCE PARTNERS

### SBA Small Business Development Centers (SBDC)

#### SBA LOS ANGELES REGIONAL SBDC NETWORK LEAD CENTER:

Long Beach Community College  
Office of Economic & Resource Dev.  
4900 E. Conant St., Bldg. 2, Ste. 108  
Long Beach, CA 90808  
562-938-5020 • 562-938-5030 Fax  
Jesse Torres, Regional Director  
jtorres@lbcc.edu  
www.smallbizla.org

#### SERVICE CENTERS:

##### SBA SBDC AT COLLEGE OF THE CANYONS

26455 Rockwell Canyon Rd.  
Santa Clarita, CA 91355  
661-362-5900 • 661-362-5596 Fax  
Steven Tannehill, Director  
sbdc@canyons.edu  
www.cocsbdc.org

##### SBA SBDC AT ECONOMIC DEVELOPMENT COLLABORATIVE OF VENTURA COUNTY (EDC-VC)

1601 Carmen Dr., Ste. 215  
Camarillo, CA 93010  
805-384-1800 • 805-384-1805 Fax  
Ray Bowman, Director  
info@edsbdc.org  
www.edcsbdc.org

##### SBA SBDC AT EI CAMINO COLLEGE

13430 Hawthorne Blvd.  
Hawthorne, CA 90250  
310-973-3177 • 310-973-3132 Fax  
Starleen Van Buren, Director  
sbdc@elcamino.edu  
www.southbaysbdc.org

##### SBA SBDC AT LONG BEACH CITY COLLEGE

4900 E. Conant St., Ste. 108  
Long Beach, CA 90808  
562-938-5100 • 562-938-5030 Fax  
Mike Daniel, Director  
sbdc@lbcc.edu  
www.longbeachsbdc.org

##### SBA SBDC AT PACIFIC COAST REGIONAL (PCR)

3255 Wilshire Blvd., Ste. 1501  
Los Angeles, CA 90010  
213-674-2696 • 213-739-0639 Fax  
Constance Anderson, Director  
sbdc.contact@pcrcorp.org  
www.pcrsbdc.org

##### SBA SBDC AT SANTA MONICA COLLEGE

3400 Airport Ave., Ste. 76  
Santa Monica, CA 90405  
310-434-3566 • 310-434-3891 Fax  
Michelle King, Director  
sbdc@smcsbdc.org  
www.smcsbdc.org

#### SPECIALTY CENTERS:

##### SBA INTERNATIONAL TRADE SBDC

4900 E. Conant St., Bldg. 2, Ste. 108  
Long Beach, CA 90808  
562-938-5018  
Cesar Arellanes, Director  
citdinfo@lbcc.edu  
www.longbeach.citd.org

##### SBA TECHNOLOGY & INNOVATION SBDC AT CSU LOS ANGELES

5151 State University Dr.  
Los Angeles, CA 90032  
323-343-5604  
Lily X. Nguyen, Director, CSULA SBDC  
Technology Center  
Inguyen2@cslanet.calstatela.edu  
www.csulasbdc.org

## SBA SCORE Chapters

##### SCORE ANTELOPE VALLEY CHAPTER #593

Old Palmdale Hospital (Desert Palms)  
1212 East Ave. S.  
Palmdale, CA 93550  
661-947-7679  
avscore@antelecom.net  
www.score.av.org/  
Call for appointment.

##### SCORE LOS ANGELES CHAPTER #9

Small Business Administration  
330 N. Brand Blvd., Ste. 190  
Glendale, CA 91203  
818-552-3206  
09@scorela.org  
www.scorela.org  
Hours: 10:00 a.m. – 2:00 p.m.  
No appointment necessary.

##### SCORE SANTA BARBARA CHAPTER #166

402 E. Gutierrez  
Santa Barbara, CA 93101  
805-563-0084  
info@sbscore.org  
www.sbscore.org  
Call for appointment.

##### SCORE VENTURA COUNTY CHAPTER #255

141 Duesenberg Dr., Ste. 15C  
Westlake Village, CA 91362  
805-204-6022  
info@scoreventura.org  
www.scoreventura.org  
Call for appointment.

## SBA Women's Business Centers

##### ASIAN PACIFIC ISLANDER SMALL BUSINESS PROGRAM

231 E. Third St., #G106  
Los Angeles, CA 90013  
213-473-1605 • 213-473-3031 F  
Contact: Colleen Seto, Program Manager  
smallbiz@apisbp.org  
www.apisbp.org

#### PACE

##### LOS ANGELES OFFICE:

1055 Wilshire Blvd., Ste. 1475  
Los Angeles, CA 90017  
213-353-3982 • 213-353-1227 F  
Contact: Swann Do  
sdo@pacela.org  
or  
San Gabriel Valley Satellite :  
11100 Valley Blvd. #208  
El Monte, CA 91731  
626-442-8668 • 213-442-1199 F

##### VALLEY ECONOMIC DEVELOPMENT CENTER (VEDC)

5121 Van Nuys Blvd., 3rd Fl.  
Van Nuys, CA 91403  
818-907-9922 • 818-907-9720 F  
Contact: Robert Holguin, Director of  
Business Services  
rholguin@vedc.org  
www.wbc-la.org  
818-834-0577

##### WOMEN'S ECONOMIC VENTURES

Santa Barbara County Office  
333 S. Salinas St.  
Santa Barbara, CA 93103  
805-965-6073 or 866-368-8830 Toll Free  
805-962-9622 F  
Contact: Marsha Bailey, Founder and CEO  
mbailey@wevonline.org  
www.wevonline.org  
or  
Ventura County Office  
374 Poli St., Ste. 207  
Ventura, CA 93001  
805-667-8004 • 805-667-8059 F

## OTHER SOURCES OF ASSISTANCE

### Los Angeles BusinessSource Centers

The Los Angeles BusinessSource Centers provide startup ventures and current small business owners various cost effective tools to make their business a success. Through these tools, small businesses can grow and remain competitive within the City of Los Angeles.

LA BusinessSource Centers provided One-on-One Consulting, Small Business Financing, Employee Hiring/Work Force Development, Business Plan Development, Tax Incentives & Credits, and a variety of Business Courses.

All of the services are provided at NO COST to City of Los Angeles business owners and resident entrepreneurs. Los Angeles BusinessSource Centers are operated by six community partners at the following strategic locations.

#### NORTH VALLEY

13172 Van Nuys Blvd.  
Pacoima, CA 91331  
818-907-9977  
www.vedc.org

#### CENTRAL / WEST

1055 Wilshire Blvd., Ste. 900-B  
Los Angeles, CA 90017  
213-353-9400  
www.pacelabdc.org

#### SOUTH VALLEY

8248 Van Nuys Blvd.  
Panorama City, CA 91402  
818-899-3636  
www.iconcdc.org

#### EAST LOS ANGELES

1852 E. 1st St.  
Los Angeles, CA 90033  
323-264-9020  
or  
5271 E. Beverly Blvd.  
Los Angeles, CA 90022  
323-726-7734  
www.barrioplanners.com

#### SOUTH LOS ANGELES

6109 South Western Ave.  
Los Angeles, CA 90047  
323-789-4515  
or  
1130 W. Slauson Ave.  
Los Angeles, CA 90044  
323-753-2335  
www.vsedc.org

#### HARBOR

1851 N. Gaffey St., Ste. F  
San Pedro, CA 90731  
310-909-6529

## Municipal and County Economic Development Organizations

Economic development organizations offer a wide array of programs and services for new businesses as well as for companies in need of expansion or relocation assistance. Typical services provided by these organizations include site location, tax incentives and loan packages. For more information contact the economic development organization in the geographic area of your interest.

#### AGOURA HILLS DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT

30001 Ladyface Ct.  
Agoura Hills, CA 91301  
818-597-7339  
www.ci.agoura-hills.ca.us

#### ARCADIA ECONOMIC DEVELOPMENT

240 W. Huntington Dr.  
Arcadia, CA 91007  
626-574-5409  
www.ci.arcadia.ca.us

#### BELL DEVELOPMENT SERVICES DEPARTMENT

6330 Pine Ave.  
Bell, CA 90201  
323-588-6211  
www.cityofbell.org

# OTHER ASSISTANCE

## BEVERLY HILLS PLANNING DEPARTMENT

455 N. Rexford Dr.  
Beverly Hills, CA 90210  
310-285-1124  
[www.beverlyhills.org](http://www.beverlyhills.org)

## BURBANK ECONOMIC DEVELOPMENT DEPARTMENT

150 E. Olive Ave.  
Burbank, CA 91510-6459  
818-238-5198  
[www.ci.burbank.usa.com/redevelopment/econdev](http://www.ci.burbank.usa.com/redevelopment/econdev)

## CAMARILLO ECONOMIC DEVELOPMENT DEPARTMENT

601 Carmen Dr.  
Camarillo, CA 93010  
805-388-5360  
[www.ci.camarillo.ca.us](http://www.ci.camarillo.ca.us)

## COMMERCE COMMUNITY DEVELOPMENT

2535 Commerce Way  
Commerce, CA 90040  
323-722-4805  
[www.ci.commerce.ca.us](http://www.ci.commerce.ca.us)

## DIAMOND BAR ECONOMIC DEVELOPMENT

21825 Copley Dr.  
Diamond Bar, CA 91765  
909-839-7030  
[www.diamondbarca.gov](http://www.diamondbarca.gov)

## DOWNEY ECONOMIC DEVELOPMENT

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Downey, CA 90241  
562-904-7152  
[www.downeyca.org](http://www.downeyca.org)

## ECONOMIC ALLIANCE OF THE SAN FERNANDO VALLEY

5121 Van Nuys Blvd., Ste. 200  
Sherman Oaks, CA 91403-1497  
818-379-7000  
[www.thevalley.net](http://www.thevalley.net)

## ECONOMIC DEVELOPMENT CORPORATION OF OXNARD

400 E. Esplanade Dr., Ste. 301  
Oxnard, CA 93036  
805-385-7444 or 800-422-6332  
[www.edco.us](http://www.edco.us)

## GARDENA ECONOMIC DEVELOPMENT DEPARTMENT

1700 W. 162nd St., Rm. 112  
Gardena, CA 90247  
310-217-9533  
[www.gardenaecondev.com](http://www.gardenaecondev.com)

## GARDENA ONE-STOP EMPLOYMENT AND BUSINESS CENTER

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Gardena, CA 90247  
310-217-9579  
[www.ci.gardena.ca.us](http://www.ci.gardena.ca.us)

## INGLEWOOD OFFICE OF ECONOMIC AND BUSINESS DEVELOPMENT

One W. Manchester Blvd., Ste. 450  
Inglewood, CA 90301  
310-412-8800  
[www.Cityofinglewood.org](http://www.Cityofinglewood.org)

## LONG BEACH DEVELOPMENT SERVICES

333 W. Ocean Blvd.  
Long Beach, CA 90802  
562-570-6841  
[www.lbds.info](http://www.lbds.info)

## LOS ANGELES COUNTY ECONOMIC DEVELOPMENT CORPORATION

444 S. Flower St., 34th Fl.  
Los Angeles, CA 90071  
213-622-4300 or 888-452-3321  
[www.laedc.org](http://www.laedc.org)

## LOS ANGELES MAYOR'S OFFICE OF HOUSING AND ECONOMIC DEVELOPMENT

City Hall, 13th Fl., 200 N. Spring St.  
Los Angeles, CA 90012  
213-978-0781  
[www.ci.la.ca.us/mayor/villaraigosaplan/EconomicDevelopment/index.htm](http://www.ci.la.ca.us/mayor/villaraigosaplan/EconomicDevelopment/index.htm)

## MONTEBELLO ECONOMIC DEVELOPMENT

1600 W. Beverly Blvd.  
Montebello, CA 90640  
323-887-1390  
[www.cityofmontebello.com](http://www.cityofmontebello.com)

## MONTEREY PARK ECONOMIC DEVELOPMENT

320 W. Newmark Ave.  
Monterey Park, CA 91754  
626-307-1385  
[www.ci.monterey-park.ca.us](http://www.ci.monterey-park.ca.us)

## OXNARD COMMUNITY DEVELOPMENT DEPARTMENT

214 South C St.  
Oxnard, CA 93030  
805-385-7407  
[www.ci.oxnard.ca.us](http://www.ci.oxnard.ca.us)

## PALMDALE ECONOMIC DEVELOPMENT DEPARTMENT

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Santa Clarita, CA 91355  
661-255-4347  
www.thinksantaclarita.com

## SANTA FE SPRINGS PLANNING AND DEVELOPMENT

11710 Telegraph Rd.  
Santa Fe Springs, CA 90670  
562-868-0511  
www.santafesprings.org

## SANTA MONICA ECONOMIC DEVELOPMENT DIVISION AGENCY

1901 Main St. Ste. E  
Santa Monica, CA 90405  
310-458-8906  
www.smgov.net

## SIMI VALLEY ECONOMIC DEVELOPMENT

2929 Tapo Canyon Rd.  
Simi Valley, CA 93063  
805-583-6701  
www.simivalley.org

## WEST COVINA COMMUNITY DEVELOPMENT COMMISSION

1444 W. Garvey Ave., Ste. 218  
West Covina, CA 91790  
626-939-8417  
www.westcovina.org

## Chambers of Commerce

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information.

## AGOURA/OAK PARK/CONEJO VALLEY CHAMBER

30101 Agoura Ct., Ste. 207  
Agoura Hills, CA 91301  
818-889-3150 • 818-889-3366 F  
info@agourachamber.com  
www.agourachamber.org

## ALHAMBRA

104 S. 1st St.  
Alhambra, CA 91801  
626-282-8481 • 626-282-5596 F  
alhambrachamber@sbcglobal.net  
www.alhambrachamber.org

## ALTADENA

730 E. Altadena Dr.  
Altadena, CA 91001  
626-794-3988 • 626-794-6015 F  
altadenachamber@yahoo.com  
www.abacus-es.com/altadena

## AMERICAN AUSTRALIAN ASSOCIATION

P.O. Box 5028  
Santa Monica, CA 90409  
310-310-1531  
rebel.neary@aaanyc.org  
www.americanaustralian.org/California/

## AMERICAN INDIAN CHAMBER OF COMMERCE OF CALIFORNIA

555 W. 5th St., 31st Fl.  
Los Angeles, CA 90013  
213-440-3232  
stateadmin@aicccal.org  
www.aicccal.org

## ARCADIA

388 W. Huntington Dr.  
Arcadia, CA 91007  
626-447-2159 • 626-445-0273 F  
arcadiac@pacbell.net  
www.arcadiachamber.com

## ARMENIAN AMERICAN

225 E. Broadway, Ste., 313C  
Glendale, CA 91205  
818-247-0196 • 818-247-7668 F  
aacc@armenianchamber.com  
www.armenianchamber.com

## AZUSA

240 W. Foothill Blvd.  
Azusa, CA 91702  
626-334-1507 • 626-334-5217 F  
info@azusachamber.org  
www.azusachamber.org

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Bell, CA 90201  
323-560-8755 • 323-560-2060 F  
bellchamber@sbcglobal.net

## BELLFLOWER

16730 Bellflower Blvd., Ste. A  
Bellflower, CA 90706  
562-867-1744 • 562-866-7545 F  
bellflowercoc@juno.com  
www.bellflowerchamber.com

## BEVERLY HILLS

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Beverly Hills, CA 90212  
310-248-1000 • 310-248-1020 F  
eddy@beverlyhillschamber.com  
www.beverlyhillschamber.com

## BOYLE HEIGHTS

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Los Angeles, CA 90023  
323-888-2685  
info@boyleheightschamber.com  
www.boyleheightschamber.com

## BRITISH AMERICAN BUSINESS COUNCIL

11766 Wilshire Blvd., Ste. 1230  
Los Angeles, CA 90025  
310-312-1962 • 310-312-1962 F  
info@babcla.org  
www.babcla.org

## BULGARIAN AMERICAN

1427 N. Wilcox Ave.  
Hollywood, CA 90028-8123  
323-962-2414 • 323-962-2010 F  
ogdenpage@msn.com  
www.bulgarianamericanchamber.org

## BURBANK

200 W. Magnolia Blvd.  
Burbank, CA 91502  
818-846-3111 • 818-846-0109 F  
info@burbankchamber.org  
www.burbankchamber.org

## CALABASAS

23564 Calabasas Rd., Ste. 101  
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818-222-5680 • 818-222-5690 F  
info@calabasaschamber.com  
www.calabasaschamber.com

## CALIFORNIA CHAMBER OF COMMERCE

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www.calchamber.com

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www.camarillochamber.org

## CANOGA PARK-WEST HILLS

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Canoga Park, CA 91303  
818-884-4222  
info@cpwhchamber.com  
www.cpwhchamber.com

## CARPINTERIA VALLEY

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Carpinteria, CA 93013  
800-563-6900 or 805-684-5479  
805-684-3477 F  
info@carpchamber.org  
www.carpchamber.org

## CARSON

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Carson, CA 90746  
310-217-4590 • 310-217-4591 F  
carsonchamber@carsonchamber.com  
www.carsonchamber.com

## CATALINA ISLAND

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Avalon, CA 90704  
310-510-1520  
info@CatalinaChamber.com  
www.catalinachamber.com

## CENTURY CITY

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Concourse Level  
Los Angeles, CA 90067  
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contact@centurycitycc.com  
www.centurycitycc.com

## CERRITOS

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562-467-0800 • 562-467-0840 F  
chamber@cerritos.org  
www.cerritos.org

## CHATSWORTH/PORTER RANCH

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info@chatsworthchamber.com  
www.chatsworthchamber.com

## CHINESE CHAMBER OF COMMERCE

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Los Angeles, CA 90012  
213-617-0396 • 213-617-2128 F  
info@lachinesechamber.org  
www.lachinesechamber.org

## CITY OF COMMERCE

6055 E. Washington Blvd., Ste. 120  
Commerce, CA 90040  
323-728-7222 • 323-728-7565 F  
tic4dayle@industrialcouncil.org  
www.industrialcouncil.org

## CITY OF INDUSTRY

**MANUFACTURERS COUNCIL**  
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City of Industry, CA 91744  
626-968-3737 • 626-330-5060 F  
chamber@cityofindustry.org  
www.cityofindustry.org

## COMPTON

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Compton, CA 90221  
310-631-8611  
cptchamber@aol.com  
www.comptonchamberofcommerce.com

## COVINA

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Covina, CA 91722  
626-967-4191 • 626-966-9660 F  
chamber@covina.org  
www.covina.org

## CRENSHAW

P.O. Box 8193  
3860 Crenshaw Blvd., Ste. 226  
Los Angeles, CA 90008  
323-293-2900 • 323-293-2999 F  
CrenshawChamber@sbcglobal.net  
www.crenshawchamber.com

## CRESCENTA VALLEY

3131 Foothill Blvd., Ste. D  
La Crescenta, CA 91214  
818-248-4957 • 818-248-9625 F  
cvcoc@aol.com  
www.lacrescenta.org

## CULVER CITY

4249 Overland Ave.  
Culver City, CA 90232  
310-287-3850 • 310-287-1350 F  
barbara@culvercitychamber.com  
www.culvercitychamber.com

# OTHER ASSISTANCE

## REGIONAL CHAMBER OF COMMERCE – SAN GABRIEL VALLEY

19720 E. Walnut Dr., Ste 201  
Walnut, CA 91789  
909-860-1904 • 909-860-6064 F  
exec@regionalchambersgv.com  
www.regionalchambersgv.com

## DOWNEY

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Downey, CA 90241  
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www.downeychamber.com

## DUARTE

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Duarte, CA 91010  
Mailing Address: P.O. Box 1438  
Duarte, CA 91009  
626-357-3333 • 626-357-3645 F  
jim@duartechamber.com  
www.duartechamber.com

## EAGLE ROCK

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Eagle Rock, CA 90041  
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ercwebguy@aol.com  
www.eaglerockchamberofcommerce.com

## EAST LOS ANGELES

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## EL MONTE

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chamber@emsem.com  
www.emsem.com

## EL SEGUNDO

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director@elsegundochamber.org  
www.elsegundochamber.org

## ENCINO

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www.encinochamber.org

## FILLMORE

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Fillmore, CA 93015  
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info@fillmorechamber.com  
www.fillmorechamber.com

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www.florencefirestonechamber.org

## FRENCH AMERICAN CHAMBER OF COMMERCE

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323-651-4741 • 323-651-2547 F  
info@frenchchamberla.org  
www.frenchchamberla.org

## GARDENA VALLEY

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gardenacc@sbcglobal.net  
www.gardenachamber.com

## GLENDALE

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Glendale, CA 91203  
818-240-7870 • 818-240-2872 F  
info@glendalechamber.com  
www.glendalechamber.com

## GLENDORA

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626-963-4128 • 626-914-4822 F  
info@glendora-chamber.org  
www.glendora-chamber.org

## GOLETA VALLEY

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Goleta, CA 93116  
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kristen@goletavalley.com  
www.goletavalleychamber.com

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www.grnadachamber.com

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info@glaaacc.org  
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www.sanfernandovalleychamber.com

## GREATER WATTS – WILLOWBROOK CHAMBER OF COMMERCE

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www.hawthorne-chamber.com

## HERMOSA BEACH

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Hermosa Beach, CA 90254  
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info@hbchamber.net  
www.hbchamber.net

## HOLLYWOOD

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Hollywood, CA 90028  
323-469-8311 • 323-469-2805 F  
info@hollywoodchamber.net  
www.hollywoodchamber.net

## INGLEWOOD/AIRPORT

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Inglewood, CA 90301  
310-677-1121 • 310-677-1001 F  
inglewoodchamber@sbcglobal.net  
www.inglewoodchamber.org

## ITALY AMERICAN CHAMBER OF COMMERCE WEST

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Los Angeles, CA 90025  
310-557-3017 • 310-557-1217 F  
info@iaccw.net  
www.iaccw.net

## JAPANESE CHAMBER OF COMMERCE OF SOUTHERN CALIFORNIA

244 S. San Pedro, Rm. 504  
Los Angeles, CA 90012  
213-626-3067 • 213-626-3070 F  
office@jccsc.com  
www.jccsc.com

## KOREAN AMERICAN

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Los Angeles, CA 90010  
213-480-1115 • 213-480-7521 F  
kaccla@yahoo.com  
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## LA CAÑADA–FLINTRIDGE

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exec@lacadafintridge.com  
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## LANCASTER CHAMBER OF COMMERCE

554 W. Lancaster Blvd.  
Lancaster, CA 93534  
661-948-4518 • 661-949-1212 F  
rortega@avchambers.com  
www.avchambers.com

## LANCASTER CHAMBERS OF COMMERCE (ROSAMOND OFFICE)

AV Chambers – Rosamond Office  
2861 Diamond St.  
Rosamond, CA 93560  
661-256-3248 • 661-256-3249 F  
anna@avchambers.com  
www.avchambers.com/

## LINCOLN HEIGHTS

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Los Angeles, CA 90031  
323-221-6571 • 323-221-1513 F  
lhcc\_info@sbcglobal.net

## LIMITA

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Lomita, CA 90717  
310-326-6378 • 310-326-2904 F  
www.lomitacoc.com/  
chuck@lomitacoc.com

## LOMPOC VALLEY

111 S. I St.  
Lompoc, CA 93436  
805-736-4567 or 800-240-0999  
chamber@lompop.com  
www.lompop.com

## LONG BEACH AREA

1 World Trade Ctr., Ste. 206  
Long Beach, CA 90831-0206  
562-432-7830 General Info.  
562-436-7099 F  
info@lbchamber.com  
www.lbchamber.com

## LOS ANGELES AREA

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Los Angeles, CA 90017  
213-580-7500 • 213-580-7511 F  
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www.lachamber.org

## LYNWOOD

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Lynwood, CA 90262  
310-757-7850 • 310-537-8143 F  
lynwoodchamber@hotmail.com  
www.lynwood.ca.us

## MALIBU

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Malibu, CA 90265  
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info@malibu.org  
www.malibu.org

## MANHATTAN BEACH

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Manhattan Beach, CA 90266  
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info@manhattanbeachchamber.net  
www.manhattanbeachchamber.net

## MAYWOOD

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Maywood, CA 90270  
323-562-3373 • 323-773-2806 F  
clerk@cityofmaywood.com  
www.cityofmaywood.com

# OTHER ASSISTANCE

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626-358-1159 • 626-357-6036 F  
chamber@monroviacc.com  
www.monroviacc.com

## MONTEBELLO

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Montebello, CA 90640  
323-721-1153 • 323-721-7946 F  
info@montebellochamber.org  
www.montebellochamber.org

## MONTEREY PARK

700 El Mercado  
Monterey Park, CA 91754  
626-570-9429 • 626-570-9491 F  
Mpccusa@yahoo.com  
www.Montereypark.com

## MONTROSE VERDUGO CITY

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Glendale, CA 91208  
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www.montrosechamber.org

## MOORPARK

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Moorpark, CA 93021  
805-529-0322 • 805-529-5304 F  
info@moorparkchamber.com  
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## NORTH VALLEY REGIONAL CHAMBER

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Northridge, CA 91324  
818-349-5676 • 818-349-4343 F  
info@nvrc.com  
www.nvrc.com

## NORWALK

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Norwalk, CA 90650  
562-864-7785 • 562-864-8539 F  
Ceo@norwalkchamber.com  
www.norwalkchambercommerce.com

## OJAI VALLEY

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Ojai, CA 93023  
805-646-8126 • 805-646-9792 F  
info@ojaichamber.org  
www.ojaichamber.org

## OXNARD

400 E. Esplanade, Ste. 302  
Oxnard, CA 93036  
805-983-6118 • 805-604-7331 F  
info@oxnardchamber.org  
www.oxnardchamber.org

## PACIFIC PALISADES

15330 Antioch St.  
Pacific Palisades, CA 90272  
310-459-7963 • 310-459-9534 F  
www.palisadeschamber.com  
info@palisadeschamber.com

## PACOIMA

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Pacoima, CA 91331  
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pacoimachamber@pacoima.net  
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## PALMDALE

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661-273-3232 • 661-273-8508 F  
chamberstaff@palmdalechamber.org  
www.palmdalechamber.org

## PALOS VERDES PENINSULA

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Office@palosverdeschamber.com  
www.palosverdeschamber.com

## PARAMOUNT

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plemons@paramountchamber.com  
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## POMONA

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Pomona, CA 91766  
909-622-8484 • 909-620-5986 F  
info@pomonachamber.org  
www.pomonachamber.org

## PORT HUENEME

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Port Hueneme, CA 93041  
805-488-2023 or 800-282-0333  
805-488-6993 F  
phc@huenemechamber.com  
www.huenemechamber.com

## REDONDO BEACH

200 N. Pacific Coast Hwy.  
Redondo Beach, CA 90277  
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info@redondochamber.org  
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## REGIONAL HISPANIC CHAMBER OF COMMERCE

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Info@RegionalHispaniccc.org  
AccessToCapital@RegionalHispaniccc.org  
www.regionalhispaniccc.org

## ROSEMEAD

3953 N Muscatel Ave.  
Rosemead, CA 91770-1748  
626-288-0811 • 626-288-2514 F  
office@rosemeadchamber.org  
www.rosemeadchamber.org

## SAN DIMAS

246 E. Bonita Ave./P.O. Box 175  
San Dimas, CA 91773  
909-592-3818 • 909-592-8178 F  
Info@sandimaschamber.com  
www.sandimaschamber.com

## SAN FERNANDO VALLEY BLACK CHAMBER

P.O. Box 330220  
Pacoima, CA 91333  
818-470-7087 • 818-890-6411 F  
info@sanfernandovalleyblackchamber.org  
www.sanfernandovalleyblackchamber.org

## SAN GABRIEL

620 W. Santa Anita St.  
San Gabriel, CA 91776-1024  
626-576-2525 • 626-289-2901 F  
rosco\_sandy@yahoo.com  
www.sangabrielchamber.com

## SANTA BARBARA HISPANIC CHAMBER

P.O. Box 6592  
Santa Barbara, CA 93160  
805-621-7016 • 805-681-1260 F  
info@sbhispanicchamber.org  
www.sbhispanicchamber.org

## SANTA BARBARA REGIONAL CHAMBER OF COMMERCE

924 Anacapa St., Ste. 1/P.O. Box 299  
Santa Barbara, CA 93101  
805-965-3023 • 805-966-5954 F  
info@sbchamber.org  
www.sbchamber.org

## SANTA FE SPRINGS

12016 E. Telegraph Rd., Ste. 100  
Santa Fe Springs, CA 90670  
562-944-1616 • 562-946-3976 F  
mail@sfschamber.com  
www.sfschamber.com

## SANTA MARIA VALLEY

614 S. Broadway  
Santa Maria, CA 93454-5111  
800-331-3779 or 805-925-2403  
805-928-7559 F  
info@santamaria.com  
www.santamaria.com

## SANTA MONICA

1234 6th St., Ste. 100  
Santa Monica, CA 90401  
310-393-9825 • 310-394-1868 F  
Info@smchamber.com  
www.smchamber.com

## SANTA PAULA CHAMBER OF COMMERCE

200 N. Tenth St.  
Santa Paula, CA 93060  
805-525-5561 • 805-525-8950 F  
info@santapaulachamber.com  
www.santapaulachamber.com

## SHERMAN OAKS

14827 Ventura Blvd., Ste. 207  
Sherman Oaks, CA 91403  
818-906-1951 • 818-783-3100 F  
chamber@shermanoakschamber.org  
www.shermanoakschamber.org

## SIERRA MADRE

37 N. Auburn Ave., Ste. 1  
Sierra Madre, CA 91024  
626-355-5111 • 626-306-1150 F  
Info@sierramadrechamber.com  
www.sierramadrechamber.com

## SIGNAL HILL

2201 E. Willow St., Ste. D, PMB 138  
Signal Hill, CA 90755  
562-424-6489 • 562-989-0833 F  
info@signalhillchamber.com  
www.signalhillchamber.com

## SIMI VALLEY

40 W. Cochran St., Ste. 100  
Simi Valley, CA 93065  
805-526-3900 • 805-526-6234 F  
info@simichamber.org  
www.simivalleychamber.org

## SOLVANG

1693 Mission Dr., #C201  
Solvang, CA 93463  
P.O. Box 465  
Solvang, CA 93464  
805-688-0701  
linda@solvangcc.org  
www.solvangcc.com

## SOUTH GATE

3350 Tweedy Blvd.  
South Gate, CA 90280  
323-567-1203 • 323-567-1204 F  
sgchamber@sbcglobal.net  
www.southgatechamber.com

## SOUTH PASADENA

1121 Mission St.  
South Pasadena, CA 91030  
P.O. Box 3446  
South Pasadena, CA 91031  
626-441-2339 • 626-441-2017 F  
info@southpaschamber.com  
www.southpaschamber.com

## STUDIO CITY

4024 Radford Ave., Ed 2, Ste. F  
Studio City, CA 91604  
818-655-5916 • 818-655-8392 F  
admin@studiocitychamber.com  
www.studiocitychamber.com

## SUN VALLEY

11501 Strathern Ave.  
Sun Valley, CA 91352  
P.O. Box 308  
Sun Valley, CA 91353  
818-768-2014 • 818-767-1947 F  
info@svacc.com  
www.svacc.com

## SYLMAR

13867 Foothill Blvd., Ste. 104  
Sylmar, CA 91342-3038  
818-367-1177 • 818-367-1633 F  
sylvarchamber@verizon.net  
http://sylvarchamber.biz/

# OTHER ASSISTANCE

## TEMPLE CITY

9050 Las Tunas Dr.  
Temple City, CA 91780-1834  
626-286-3101 • 626-286-2590 F  
info@templecitychamber.org  
www.templecitychamber.org

## THOUSAND OAKS-WESTLAKE VILLAGE REGIONAL CHAMBER OF COMMERCE

600 Hampshire Rd., Ste. 200  
Westlake Village, CA 91361  
805-370-0035 • 805-370-1083 F  
jlevett@towlvchamber.org  
www.Towlvchamber.org

## TOLUCA LAKE CHAMBER OF COMMERCE

P.O. Box 2312  
Toluca Lake, CA 91610  
818-761-6594  
www.tolucalakechamber.com  
Formed to preserve and enhance the competitive economic climate of the Toluca Lake Community.

## TORRANCE AREA

3400 Torrance Blvd., Ste. 100  
Torrance, CA 90503  
310-540-5858 • 310-540-7662 F  
barbara@torrancechamber.com  
www.torrancechamber.com

## UNIVERSAL CITY/NORTH HOLLYWOOD

6369 Bellingham Ave.  
North Hollywood, CA 91606  
818-508-5155 • 818-508-5156 F  
info@noho.org  
www.noho.org

## VENICE

538 Venice Blvd.  
Venice, CA 90291  
P.O. Box 202  
Venice, CA 90294  
310-822-5425 • 310-664-7938 F  
info@venicechamber.net  
www.venicechamber.net

## VENTURA

801 S. Victoria, Ste. 200  
Ventura, CA 93003  
805-676-7500 • 805-650-1414 F  
Info@ventura-chamber.org  
www.ventura-chamber.org

## VERNON

3801 Santa Fe Ave.  
Vernon, CA 90058  
323-583-3313 • 323-583-0704 F  
molguin@vernonchamber.org  
www.vernonchamber.org

## WEST COVINA

811 S. Sunset Ave.  
West Covina, CA 91790-3599  
626-338-8496 • 626-960-0511 F  
receptionist@westcovanachamber.com  
www.westcovanachamber.com

## WEST HOLLYWOOD

8272 Santa Monica Blvd.  
West Hollywood, CA 90046  
323-650-2688 • 323-650-2689 F  
info@wehochamber.com  
www.wehochamber.com

## WEST LOS ANGELES

2370 Westwood Blvd., Ste. J  
Los Angeles, CA 90064  
310-441-2900 • 310-441-2904 F  
info@westlachamber.org  
www.westlachamber.org

## WESTCHESTER LAX COASTAL AREA

9100 Sepulveda Blvd., Ste. 210  
Westchester, CA 90045-5307  
310-645-5151 • 310-645-0130 F  
contact@laxcoastal.com  
www.laxcoastal.com  
www.wlaxmdrchamber.com

## WHITTIER AREA

8158 Painter Ave.  
Whittier, CA 90602  
562-698-9554 • 562-693-2700 F  
info@whittierchamber.com  
www.whittierchamber.com

## WILMINGTON

544 N. Avalon Blvd., Ste. 104  
Wilmington, CA 90744  
P.O. Box 90  
Wilmington, CA 90748  
310-834-8586 • 310-834-8887 F  
Info@wilmington-chamber.com  
www.wilmington-chamber.com

## WOODLAND HILLS-TARZANA

20121 Ventura Blvd., Ste. 204  
Woodland Hills, CA 91364  
818-347-4737 • 818-347-3321 F  
Info@woodlandhillssc.net  
www.woodlandhillssc.net

## Small Business Resources

### ASIAN AMERICAN ECONOMIC DEVELOPMENT ENTERPRISES

David Woo, President  
216 W. Garvey Ave., Unit E  
Monterey Park, CA 91754-1688  
626-572-7021 • 626-572-6533 F  
info@aaede.org  
www.aaede.org  
Assists Asian-Americans through education and training for small business development in the Los Angeles area. Offers small business workshops, in-house business consultation and hosts annual job fair.

### ASIAN BUSINESS ASSOCIATION (ABA)

Dennis Huang, Executive Director  
120 S. San Pedro St., Ste. 523  
Los Angeles, CA 90012  
213-628-1222 • 213-628-3222 F  
Info@aba-la.org  
www.aba-la.org  
Proactively helps Asian Americans gain access to economic opportunities and advancement.

## ASIAN BUSINESS LEAGUE OF SOUTHERN CA

Gary Yamauchi, President  
655 S. Flower St., Ste. 146  
Los Angeles, CA 90012  
213-624-9975 • 213-624-9977 F  
www.ablsocal.org  
abl.socal@yahoo.com  
A nonprofit organization that facilitates the networking of those interested in the Asian market, locally and globally.

## ASSOCIATION OF BLACK WOMEN ENTREPRENEURS, INC. (ABWE)

Dolores Ratcliffe, President  
P.O. Box 49368  
Los Angeles, CA 90049  
213-624-8639  
dratclif@jps.net  
Offers an array of entrepreneurial services to National Black Women Entrepreneurs.

## BARRIO PLANNERS, INC.

Frank Villalobos, President/F.A.I.A.  
5271 E. Beverly Blvd.  
Los Angeles, CA 90022  
323-726-7734 • 323-721-9794 F  
info@barrioplanners.com  
www.barrioplanners.com  
Operates East Los Angeles Minority Business Development Center, Eastside Business Assistance Center and a Los Angeles BusinessSource Center. Offers technical assistance, financing, bonding, procurement and market research. Offers Entrepreneurial Training Programs.

## BLACK BUSINESS ASSOCIATION (BBA)

Earl "Skip" Cooper, II, President and CEO  
P.O. Box 43159  
Los Angeles, CA 90043  
323-857-4600 • 323-857-4610 F  
mail@bbala.org  
www.bbala.org  
A nonprofit organization that assists subcontractors to meet minority business needs and the formatting of strategic alliances with trade associations and organizations throughout the United States.

## BROTHERHOOD BUSINESS DEVELOPMENT AND CAPITAL FUND

Charisse Bremond Weaver, President & CEO  
200 E. Slauson Ave.  
Los Angeles, CA 90011  
323-846-1646 • 323-235-5536 F  
bcinfo@brotherhoodcrusade.org  
www.brotherhoodcrusade.org  
Supports minority-owned businesses in the South Central Los Angeles area with a loan program (\$50,000 or less) and technical assistance.

## BUSINESS TECHNOLOGY CENTER OF LOS ANGELES COUNTY

Mark Lieberman, Manager  
2400 N. Lincoln Ave.  
Altadena, CA 91001  
626-296-6300 • 626-296-6301 F  
mlieberman@labtc.org  
www.labtc.org  
Incubator for start up hi-tech companies, mentoring opportunities.

## CALIFORNIA'S CENTERS FOR INTERNATIONAL TRADE DEVELOPMENT (CITD)

Cesar Arellanes, Director  
4900 E. Conant St., Bldg. 2, Ste. #108  
Long Beach, CA 90808  
562-938-5018 • 562-938-5030 F  
citdinfo@lbcc.edu  
longbeach.citd.org  
Help you succeed as an exporter, importer, or global marketing organization through individualized assistance. Export and Import education programs for businesses and entrepreneurs. A "Help Desk" to ask questions about international trade and help solve international business transaction challenges. A place to learn about international matchmaking events and other programs taking place both in California and abroad.

## CALIFORNIA EMPLOYMENT DEVELOPMENT DEPARTMENT

**LONG BEACH**  
4300 Long Beach, Ste. 600  
Long Beach, CA 90807-2011

**LOS ANGELES**  
888 S. Figueroa St., Ste. 200  
Los Angeles, CA 90017-5449

**NORTH LOS ANGELES**  
15400 Sherman Way, Rm. 500  
Van Nuys, CA 91406

**SANTA BARBARA**  
128 E. Ortega St.  
Santa Barbara, CA 93101-1631  
English (Nationwide Toll Free): 800-480-3287  
Spanish (La llamada en español es gratuita a nivel nacional): 866-658-8846  
www.edd.ca.gov  
Services for business owners include matching job openings with qualified candidates and specialized recruitment campaigns. The JS program also offers CalJOBSSM, EDD's Internet-based job and resumé listing system, which lists thousands of job openings and the largest pool of job seekers in California.

## CALIFORNIA HEALTHCARE FOUNDATION

1438 Webster St., Ste. 400  
Oakland, CA 94612  
510-238-1040 • 510-238-1388 F  
www.healthcoverageguide@chcf.org  
www.HealthCoverageGuide.org  
healthcoverageguide@chcf.org  
Everything small business owners and their advisors need to know about offering health insurance to employees. The website provides unbiased information including coverage options (with printable resources), application preparation, associated tax savings, legal rights and price estimates. HealthCoverageGuide.org is a public service of the California HealthCare Foundation (www.chcf.org) and is not affiliated with any insurance company and does not recommend specific companies or policies.

# OTHER ASSISTANCE

## CALIFORNIA MANUFACTURING TECHNOLOGY CONSULTING

James Watson, President/CEO  
690 Knox St., Ste. 200  
Torrance, CA 90502  
310-263-3060 • 310-236-3062 F  
www.cmtc.com  
email via website "contact us"  
Provides manufacturing and distribution consulting services.

## CALIFORNIA POLLUTION CONTROL FINANCING AUTHORITY

Michael Paparian, Exec. Director  
915 Capitol Mall, 4th Fl., Rm. 457  
Sacramento, CA 95814  
916-654-5610 • 916-657-4821 F  
www.treasurer.ca.gov  
mpaparian@treasurer.ca.gov  
CPCFA provides financing to large businesses through the issuance of bonds and to small businesses through either bond financing or a variety of other financing programs.

## COMMUNITY BUILD, INC.

Brenda Shockley, President  
4305 Degnan Blvd., Ste. 105  
Los Angeles, CA 90008  
323-290-6560 • 323-294-2812 F  
info@communitybuild.org  
www.communitybuild.com  
Supports a sound economic infrastructure for community empowerment.

## COMMUNITY DEVELOPMENT COMMISSION, COUNTY OF LOS ANGELES

Yui Cheng, Financial Management Division  
2 Coral Cir.  
Monterey Park, CA 91755  
323-890-7001 • 323-890-8575 F  
323-890-7001 TDD  
Williamhuang@laccdc.org  
www.laccdc.org  
info@laccdc.org  
Promotes the development of small businesses in Southwest Los Angeles county and enhances the local economy through job creation, financial growth and community empowerment. Operates on-site business incubator.

## COMMUNITY DEVELOPMENT TECHNOLOGIES CENTER

Yvette Nunez, Sr. Program Dir. Bus. and ED  
520 W. 23rd St.  
Los Angeles, CA 90007  
213-763-2520 • 213-763-2729 F  
info@cdtech.org  
www.cdtech.org  
A nonprofit organization which focuses on economic development of the neglected areas in LA. County.

## COMMUNITY FINANCIAL RESOURCE CENTER

Forescee Hogan-Rowles, Pres. & CEO  
4060 S. Figueroa St.  
Los Angeles, CA 90037  
323-233-1900 • 323-235-1686 F  
info@cfrc.net  
www.cfrc.net  
A community-based nonprofit technical assistance provider for entrepreneurs and small business owners, offering business plan development, loan packaging, free computer skills training, and access to capital ranging from \$500 to \$250,000.

## CITY OF COMPTON PLANNING & ECONOMIC DEVELOPMENT & BUSINESS SERVICES BUSINESS ASSISTANCE CENTER

Craig Keyes, Econ. Dev. Spec.  
205 S. Willowbrook Ave.  
Compton, CA 90220  
310-605-5580 • 310-761-1488 F  
ckeyes@comptonccity.org  
www.comptonccity.org  
Provides management and technical assistance to businesses located in the city of Compton. Makes available commercial financing to Compton based businesses.

## FAME RENAISSANCE PROGRAM

Denise Hunter, President & Chief Oper. Officer  
1968 W. Adams Blvd.  
Los Angeles, CA 90018  
323-730-7700  
www.famerenaisance.org  
A trend-setting church institution that provides social, business and economic opportunities through private and public funding.

## INTERNAL REVENUE SERVICE

Maria Jaramillo, Senior, Stakeholder Liaison  
Small Business/Self Employed Division  
611 6th St., 4th Fl.  
Los Angeles, CA 90017  
800-829-4933  
www.IRS.gov/smallbiz  
The small business section of IRS.gov is a one-stop resource for information on starting and operating a business. On this site taxpayers can view a streaming video of a small business tax workshop, order free products like a tax calendar or small business resource guide, apply for an Employer Identification Number (EIN), learn about selecting a business structure, how to set up a retirement plan, operating a business with employees and other tax requirements.

## JOBSTARTS, INC.

Frank Melli, Project Coordinator  
3010 W. 48th St.  
Los Angeles, CA 90043  
323-290-6626 • 323-290-6630 F  
email via website "contacts"  
www.jobstartsync.org  
JobStarts, Inc. is a nonprofit community-based organization. The BusinessStarts program provides aspiring and emerging entrepreneurs with the skills and resources necessary for success through business design and management workshops, one-on-one technical assistance, access to market and financial literacy workshops. Access to industry specific expert volunteers is a key component of all the programs, which are offered at no cost to the participant.

## LATIN BUSINESS ASSOCIATION

Ruben Guerra Chairman CEO  
120 S. San Pedro, Ste. 530  
Los Angeles, CA 90012  
213-628-8510 ext. 222 • 213-628-8519 F  
rguerra@lbausa.com  
www.lbausa.com  
A nonprofit organization devoted to promoting the economic growth of the Latin business community by serving as a pivotal link for public and private entities seeking qualified Latino vendors.

## LOS ANGELES COUNTY DISTRICT ATTORNEY

### BAD CHECK RESTITUTION PROGRAM

P.O. Box 86407  
Los Angeles, CA 90086-0407  
Provides cost-free assistance to recipients of bad checks. For further information on filing, please call:  
Victims Services  
800-842-0733  
www.lacountyda.org/badcheck/htm

## LOS ANGELES COUNTY OFFICE OF SMALL BUSINESS PROCUREMENT TECHNICAL ASSISTANCE CENTER (PTAC)

Debbie Cabreira Johnson, Program Director  
1100 N. Eastern Ave., #G115  
Los Angeles, CA 90063  
323-881-3964 • 323-881-1871 F  
dcabreira@isd.lacounty.gov  
www.laosb.org  
Provides technical assistance within public agencies in Los Angeles County, State of California and federal government. It also serves as a regional resource of business opportunities and an information clearinghouse for businesses on the internet.

## LOS ANGELES LOCAL DEVELOPMENT CORPORATION

Michael Banner, President and CEO  
1200 Wilshire Blvd., Ste. 404  
Los Angeles, CA 90017  
213-362-9113 • 213-362-9119 F  
mbanner@losangelesldc.com  
www.Losangelesldc.com  
Develops and implements financing and economic development projects or strategies intended for the revival of impacted areas throughout LA.

## LOS ANGELES MINORITY BUSINESS ENTERPRISE CENTER (LA MBEC)

Sergio Gascon, Director  
Los Angeles MBEC  
2801 S. Hoover St.  
Los Angeles, CA 90089  
213-743-1996 • 213-743-4511 F  
info@losangelesmbec.org  
www.losangelesmbec.org  
The mission of USC's Business Expansion Network is to cultivate the entrepreneurial spirit of Los Angeles communities: their individuals, businesses and organizations. The LA. MBEC provides access to educational and technical resources that foster business expansion and job creation throughout Los Angeles County.

## LOS ANGELES VENTURE ASSOCIATION

11301 Olympic Blvd., Ste. 376  
Los Angeles, CA 90064  
866-466-5282 • 866-537-4899 F  
www.lava.org  
LAVA supports the development of emerging growth and middle market companies in Southern California by creating an environment to provide access to financial professional and technological resources.

## THE METROPOLITAN WATER DISTRICT OF SOUTHERN CALIFORNIA

John Arena, Business Outreach Manager  
700 N. Alameda St.  
Los Angeles, CA 90012-2944  
213-217-6139 • 213-217-6000 F  
jarena@mwdh20.com  
www.mdh20.com  
Metropolitan Water District purchases approximately \$140 million worth of goods and services annually.

## NATIONAL ASSOCIATION OF MINORITY CONTRACTORS OF SOUTHERN CALIFORNIA

Kevin Ramsey, President  
P.O. 43307  
Los Angeles, CA 90043  
323-296-8005 • 323-296-8381 F  
admin@namcsc.net  
www.namcsc.net  
Connects major corporate partners with minority contractors.

# OTHER ASSISTANCE

## NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS (NAWBO)

Jane Pak, CEO  
523 W. 6th St., Ste. 516  
Los Angeles, CA 90014  
213-622-3200 • 213-622-6659 F  
jane@nawbola.org  
www.nawbola.org  
Educational association for women business owners.

## NATIONAL CENTER FOR AMERICAN INDIAN ENTERPRISE DEVELOPMENT

Curtis Feaster, Project Director  
11138 Valley Mall, Ste. 200  
El Monte, CA 91731  
626-442-3701 • 626-442-7115 F  
curtis.feaster@ncaied.org  
www.ncaied.org  
Management counseling organization for Native Americans.

## NATIONAL DEVELOPMENT COUNCIL

Andria F. Martinez  
Loan Officer, Grow America Fund  
21 E. Canon Perdido St., Ste. 212A  
Santa Barbara, CA 93101  
805-698-8005 • 805-456-3879 F  
amartinez@nationaldevelopmentcouncil.org  
Is the oldest national non-profit community and economic development organization in the U.S. Its mission is to increase the flow of capital for investment, jobs and community development to urban and rural areas across the country.

## OPERATION HOPE

Rachel Doff, Executive Vice President  
707 Wilshire Blvd., Ste. 3030  
Los Angeles, CA 90017  
213-891-2900 • 213-489-7511 F  
hclousangels@operationhope.org  
www.operationhope.org  
Outreach, technical assistance, loan production for commercial and small business financing.

## PASADENA ANGELS

2400 N. Lincoln Ave.  
Altadena, CA 91001  
newmembers@pasadenaangels.com  
The Passaena Angels is a nonprofit entity founded in 2000 that offers early-stage start-up ventures the opportunity to benefit from the knowledge and expertise of more than 100 investor members.

## PROFESSIONAL DEVELOPMENT CENTER

2340 Honolulu Ave.  
Montrose, CA 91020  
818-957-0024 • 818-541-0832 F  
http://pdcofgcc.com  
State-funded training for employees of small and large companies at your worksite or the PDC training center.

## SAN GABRIEL VALLEY ECONOMIC PARTNERSHIP

Cynthia J. Kurtz, President & CEO  
4900 Rivergrade Rd., Ste. A310  
Irwindale, CA 91706  
626-856-3400 • 626-856-5115 F  
ckurtz@valleyconnect.com  
www.valleyconnect.com

## SMALL BUSINESS ENTREPRENEURSHIP CENTER

402 E. Gutierrez St.  
Santa Barbara, CA 93101  
805-735-7261 • 805-564-7188 F  
alan@smallbizentrepctr.org  
www.smallbizentrepctr.org  
Provides entrepreneurs a link to the non-profit Inventors Workshop International and Entrepreneurs Workshop.

## SOUTHERN CALIFORNIA MINORITY BUSINESS DEVELOPMENT COUNCIL

800 W. 6th St., Ste. 850  
Los Angeles, CA 90017  
213-689-6960 • 213-689-1707 F  
info@scmbdc.org  
www.scmbdc.org  
SCMBDC is the largest non-profit minority business advocacy organization in the region.

## SOUTHLAND BUSINESS DEVELOPMENT PARTNERSHIP

Dean Jones, CEO  
700 N. Bullis Rd.  
Compton, CA 90221  
310-637-7248  
bizpartnership@aol.com  
www.bizpartnership.biz

## SOUTH COAST AIR QUALITY MANAGEMENT DISTRICT (AQMD)

Small Business Assistance Office  
21865 Copley Dr.  
Diamond Bar, CA 91765  
800-288-7664 or 909-396-2000  
smallbizassistance@aqmd.gov  
www.aqmd.gov  
AQMD's Small Business Assistance Office has a team of engineers and inspectors who provide free technical assistance to help small businesses understand and comply with air quality rules and regulations.

## SOUTHERN CALIFORNIA GAS COMPANY

P.O. Box C  
Monterey Park, CA 91756  
Interactive Voice Response Self-Service (English/Spanish): 800-772-5050  
Commercial & Industrial Customers: 800-427-2000  
www.socalgas.com

## THE EAST LOS ANGELES COMMUNITY UNION (TELACU)

David Lizarraga, President and CEO  
5400 E. Olympic Blvd., Ste. 300  
Los Angeles, CA 90022  
323-721-1655 • 323-724-3372 F  
Email via website "contact us"  
www.telacu.com  
Offers financial assistance, education foundation programs, youth group empowerment programs and HUD housing.

## THE FEDERAL TECHNOLOGY CENTER

4600 Roseville Rd., Ste. 100  
Los Angeles, CA 95660  
916-334-9388 • 916-334-9078 F  
www.theftc.org  
Promotes economic development by facilitating technology transfer between government and the private sector, and by helping small businesses successfully compete for government contracts.

## THE LA REGIONAL TECHNOLOGY ALLIANCE

The Annenberg Incubator Project  
Rohit Shukla, President  
606 S. Olive St., Ste. 650  
Los Angeles, CA 90014  
213-694-2866 • 213-226-2630 F  
info@larta.org  
www.larta.org  
Funding program grants, subsidized consulting program, international trade program and training workshops.

## U.S. GENERAL SERVICES ADMINISTRATION (GSA)

11000 Wilshire Blvd., Ste. 7100  
Los Angeles, CA 90024  
310-235-7581  
www.gsa.gov  
For information on GSA Products and Services:  
National Customer Service Center (NCSC)  
800-488-3111 • DSN 465-1416 F  
rodsm.ncsc@gsa.gov  
www.gsa.gov  
For support to: Small Businesses  
small.business@gsa.gov  
202-501-1021

## U.S. POSTAL SERVICE EMERGING MARKETS GROUP

Virgia Peña, Executive Director  
5335 E. La Palma Ave.  
Anaheim, CA 92899  
714-701-2733 or 866-806-0691 Toll Free  
www.usps.com  
For free business assistance and planning to grow your business with direct mail and other postal products and services

## VALLEY INDUSTRY AND COMMERCE ASSOCIATION

5121 Van Nuys Blvd., Ste. 203  
Sherman Oaks, CA 91403  
818-817-0545  
www.vica.com

## VENTURA COUNTY ECONOMIC DEVELOPMENT COLLABORATIVE

Bruce Stenslie, President/CEO  
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805-384-1800 • 818-907-7934 F  
Bruce.Stenslie@edc-vc.com  
www.edc-vc.com

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Marva-Smith Battle-Bey, President  
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Kenneth Dozier, Ex. Director  
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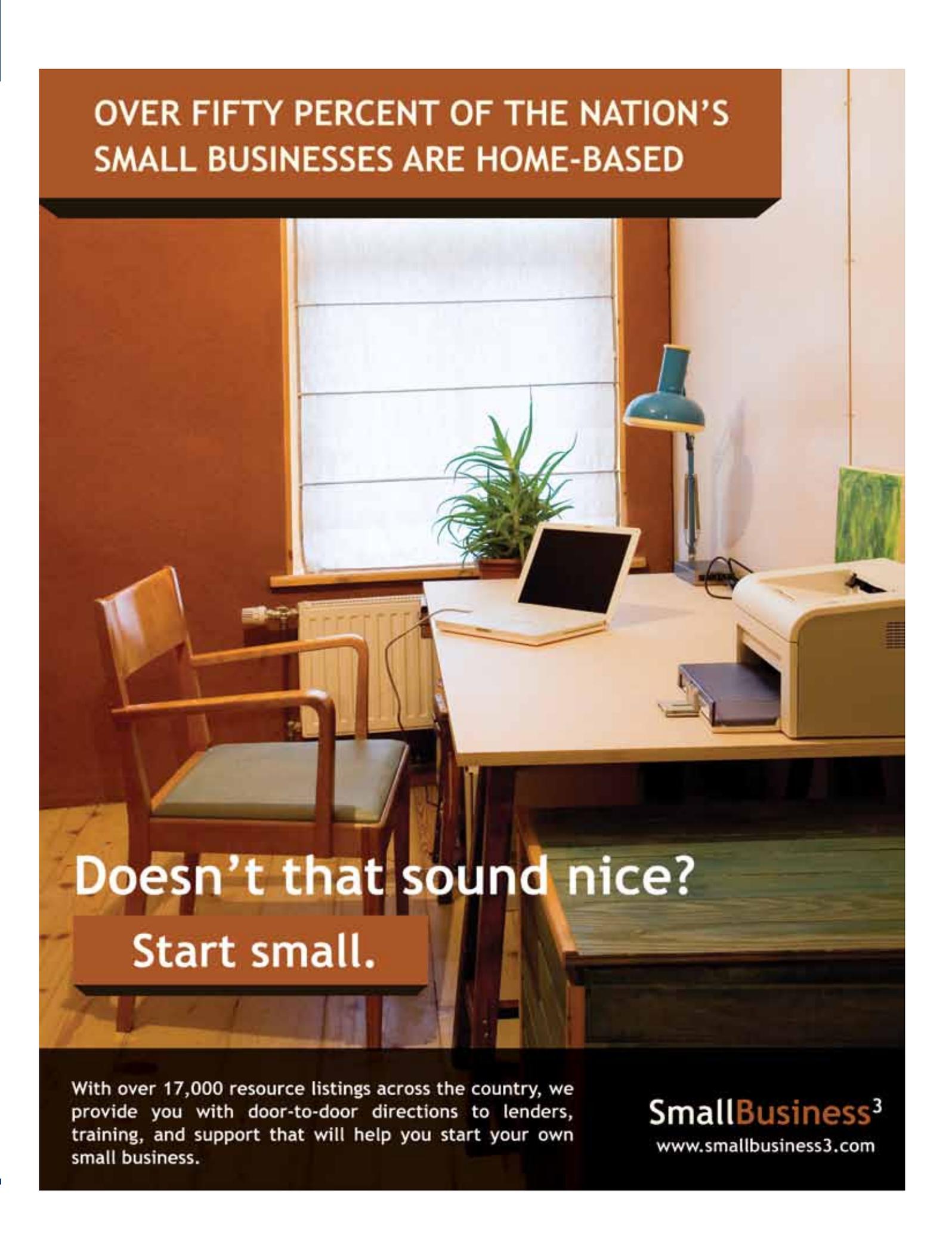
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A photograph of a home office. A white desk is positioned in front of a window with white blinds. On the desk, there is a laptop, a printer, and a blue desk lamp. A potted plant sits on the windowsill. A wooden chair with a light green cushion is in the foreground. The wall is a warm, reddish-brown color.

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