

U.S. Small Business Administration



Your Small Business Resource

SMALL BUSINESS START-UP GUIDE

For Northern California

Helping small business start, grow, and succeed

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Choosing the Right Business for You

There is no way to eliminate all the risks associated with starting a small business; however, you can improve your chances of success with research, good planning, and preparation. Start by evaluating your strengths and weaknesses as an owner and manager of a small business.

Your Personal Objectives

- What are your personal needs? Your financial objectives?
- How will owning a business affect your family? Your standard of living?
- What are you interested in getting out of your business – money, power, flexibility?

Your Talents

- Do you have any special skills or expertise in a particular industry?
- How will your talents help you in the development and operation of your own business?
- How good are you at making decisions, planning and organizing?
- Do you like to sell? Can you sell? *You will be required to sell and advertise yourself, your company, and your products or services.*

Your Personality Traits

- Are you a self-starter? Is your drive strong enough to maintain your motivation? *It will be up to you — not someone else telling you — to develop projects, organize your time, and follow through.*
- How well do you get along with different personalities? *Business owners need to develop working relationships with a variety of people: customers, employees, bankers, lawyers, accountants, vendors, etc.*
- Are you willing to risk everything you own? Will you be able to live with the fear of loss? Will your family?



QUIZ: Do You Have What It Takes?

Take this simple quiz. For each question, place a check mark by the answer that best identifies your personality.

1. Are you a self-starter?

1. I do things on my own. No one has to tell me to get going.
2. If someone gets me started, I keep going all right.
3. Easy does it. I don't put myself out until I have to.

2. How do you relate to people?

1. I like people and can get along with just about anyone.
2. I have plenty of friends and don't need anyone else.
3. Most people irritate me.

3. Can you lead others?

1. I can get most people to go along when I start something.
2. I can give the orders if someone tells me what we should do.
3. I let someone else get things moving; then I go along if I feel like it.

4. Can you take responsibility?

1. I like to take charge of things and see them through.
2. I'll take over if I have to, but I'd rather let someone else be responsible.
3. There's always some eager beaver around wanting to show how smart s/he is. I say let 'em.

5. How good an organizer are you?

1. I like to have a plan before I start. I'm usually the one to get things lined up.
2. I do all right unless things get too confusing; then, I quit.
3. I just take things as they come.

6. How good a worker are you?

1. I can keep going as long as I need to. I don't mind working hard for something I want.
2. I'll work hard for a while, but when I've had enough, that's it.
3. I can't see that hard work gets you anywhere.

7. Can you make decisions?

1. I can make up my mind in a hurry if I have to. It usually turns out okay, too.
2. I can if I have plenty of time. I don't like to be the one to decide things.

8. Can people trust what you say?

1. You bet they can. I don't say things I don't mean.
2. Sometimes I just say what is easiest.
3. Why bother, if other people don't know the difference?

9. Can you stick with it?

1. If I make up my mind to do something, I don't let anything stop me.
2. I usually finish what I start—if it goes well.
3. If it doesn't go well immediately, I quit.

10. How good is your health?

1. I never run down!
2. I have enough energy for most things I want to do.
3. I run out of energy sooner than most of my friends.

Quiz Results

If most of your checks are beside the first answers, you probably have what it takes to run a business.

If most of your checks are besides the second answers, you may have some difficulty running a business. Better find a partner who is strong on the points on which you are weak.

If most of your checks are next to the third answers, even a good partner may not be able to shore you up.

Whether you go it alone or with a partner, read on to find out what steps to take next.



Considerations in Choosing Your Business

Your experience is most important in considering starting a new business or purchasing an existing one. If you **start a new business** or **purchase an existing one**, past experience in that particular industry will help you better understand your customer market, the operating cycle of the business, the practices unique to the trade, and it may help you avoid costly mistakes.

Before you open your own business, consider working or volunteering in a business similar to the one you want to start or buy in as many positions as possible. This way you can try it out before committing. You can also explore the business by attending **association and networking meetings** within the industry and by **talking to other entrepreneurs**. Ask questions. Entrepreneurs love to talk about their businesses.

Is Your Business Idea Feasible?

Evaluating the feasibility of a business allows you to make a more informed “go or no go” decision. It involves a detailed examination of financial, personal, and market realities. Some of the key elements that you should explore and honestly appraise include:

- Do you have enough money to get your idea off the ground without going into debt? If not, where are you going to get your money? Do you have enough cash and the right combination of prior experience, credit status, and other tangible assets to secure financing for the venture?
- Are you willing to take the risks of loss associated with assuming debt?
- Can the business generate enough revenue to pay its expenses as well as your desired level of owner profit?
- Are your management skills adequate for overseeing and developing the business operations and market and selling your product or service?
- Is there a demand for your product or service?

- Can you really compete and stay competitive with other businesses that have been at it longer and have an established reputation?
- Have you done research on market demand, or have you just assumed that people need or want your product or service?
- Are the rewards from the business, both monetary and personal, worth the effort and investment you are going to have to make?
- What is the worst thing that could happen if you go into business for yourself? Are you capable and willing to deal with the worst possibility, should it occur?

On the Upside

Here are some of the advantages of small business ownership:

- 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.
- A new venture is exciting.
- Running a business provides endless variety, challenge, and opportunities.

Local, State, and Federal Business Requirements

If you are operating a home-based or service business, you may think that you don't have to comply with any of the numerous local, state, and federal regulations, but in all likelihood, you do. Avoid the temptation to ignore regulatory details. Doing so may avoid some red tape and expense in the short term, but it can be an obstacle as your business grows, result in costly fines, or even cause the sudden closure of your business. Take the time to research the applicable regulations and structure your business so that it will be in compliance from day one.

The following is a checklist of the most common requirements for small businesses, but it is by no means all-inclusive. Regulations vary by industry. If you're in the food-service business, for example, you will have to meet the standards of the health department. If you use chemical solvents, you will have to comply with environmental regulations. Being out of compliance in any aspect of your business could leave you legally unprotected, lead to expensive penalties, and jeopardize your business.

Business Licenses

There are many types of business licenses: state, local, and professional. Depending upon what you do and where you plan to operate, most businesses will be required to have a license of some sort. Licenses are administered by a variety of departments, so first check with the Business License Office or the Tax Collector in the city or county where you plan to do business. Please see the table "Licensing and Regulatory Contacts" on page 15.

To find out if your corporation requires a state license, contact:

California State Board of Equalization
(800) 400-7115 boe.ca.gov

Or

The Governor's Office of Business and Economic Development (GO-Biz) Permit Assistance Center
(877) 345-4633 calgold.ca.gov

Fictitious Business Name

Businesses that use a name other than the owner's legal given name must register as a fictitious name with the **county** as required by the Trade Name Registration Act. Fictitious names are sometimes referred to as “doing business as” names, or “DBAs”. This does not apply to corporations doing business under their corporate name or to those practicing any profession under a partnership name.

Federal Self-Employment Tax

Everyone must pay Social Security tax. If you are self-employed, your Social Security contribution is made through the self-employment tax. You will also need to determine how best to report earnings and pay your business taxes.

Internal Revenue Service
(800) 829-1040 irs.gov

Business Formation

You must decide if your business will be structured as a sole proprietorship, partnership, corporation, or LLC. Partnerships, corporations, and LLC's should be legally established using an attorney to develop the contracts. If you have decided to incorporate your business, contact the Secretary of State:

The Secretary of State's Office
1500 11th Street, Third Floor
Sacramento, CA 95814
(916) 657-5448 sos.ca.gov

Local Fees

Many cities and towns require that you register and pay a fee to do business there. Contact the **Tax Collector's Office** in the city or county where your business will be located.

State Taxes

You must file your state business taxes separately if you are a partnership or corporation. If you are a sole proprietorship, you file through your personal income taxes. You can obtain the necessary business tax forms and general information from the **Franchise Tax Board**, which has local offices throughout California.

Seller's Permit

You will need a seller's permit or a resale number if you plan to sell products. The permit allows you to purchase inventory from suppliers

without paying taxes. To obtain a permit, contact the **State Board of Equalization**.

Employer Identification Number

If you have employees, you are required to have an employer identification number (EIN). You may also get one if you prefer not to use your Social Security number in business transactions. Contact the IRS to obtain an employer identification number.

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

Workers' Compensation Insurance

You are required to carry workers' compensation insurance if you have employees. If an employee is injured on the job, this insurance will cover his or her medical bills, for which you would otherwise be liable. You can obtain a policy from many **private insurance companies** or from the **State Compensation Insurance Fund**.

California Industrial Relations Department
[dir.ca.gov](https://www.dir.ca.gov)

State Withholding Taxes

If you have paid more than \$100 in wages to an employee in a given calendar quarter, you are required to withhold taxes for state disability insurance, personal income taxes, unemployment insurance, and employment training. You must register for an employer account number. Contact the

Employment Development Department of the State of California
[edd.ca.gov](https://www.edd.ca.gov)

Also see the following table "Licensing and Regulatory Contacts"

Federal Withholding Taxes

Under certain circumstances, you are required to withhold income tax and Social Security (FICA), be liable for your employees' portion of Social Security taxes, and pay federal unemployment tax. Nonpayment of federal employer taxes can result in audits, penalties, difficulties obtaining bank financing, and closure of your business.

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

What is a Patent?

A patent for an invention is the grant of a property right to the inventor, issued by the **United States Patent and Trademark Office (USPTO)**. U.S. patent grants are effective only within the United States, U.S. territories, and U.S. possessions. The right conferred by the patent grant is, in the language of the statute and of the grant itself, "the right to exclude others from making, using, offering for sale, or selling" the invention in the United States or "importing" the invention into the United States.

There are three types of patents:

- 1) **Utility patents** may be granted to anyone who invents or discovers any new and useful process, machine, article of manufacture, or composition of matter, or any new and useful improvement thereof;
- 2) **Design patents** may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture; and
- 3) **Plant patents** may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant.

What Is a Trademark or Servicemark?

A trademark is a word, name, symbol, or device that is used in trade with goods to indicate the source of the goods and to distinguish them from the goods of others.

A servicemark is the same as a trademark except that it identifies and distinguishes the source of a service rather than a product. Registration of the mark in the U.S. is only effective within the United States.

Trademark rights may be used to prevent others from using a similar mark, but not to prevent others from making the same goods or from selling the same goods or services under a clearly different mark. Trademarks which are used in interstate or foreign commerce may be registered with the United States Patent and Trademark Office (USPTO): [uspto.gov](https://www.uspto.gov)

What Is a Copyright?

Copyright is a form of protection provided to the authors of "original works of authorship" including literary, dramatic, musical, artistic, and certain other intellectual works, both published and unpublished. The 1976 Copyright Act generally gives the owner of copyright the exclusive right to reproduce the copyrighted work, to prepare derivative works, to distribute copies or phonorecords of the copyrighted work, to perform the copyrighted work publicly, or to display the copyrighted work publicly.

The copyright protects the form of expression rather than the subject matter of the writing. For example, a description of a machine could be copyrighted, but this would only prevent others from copying the description; it would not prevent others from writing a description of their own or from making and using the machine. Copyrights are registered by:

Copyright Office of the Library of Congress

copyright.gov

What Are Trade secrets?

Trade secrets are any closely held information that you may have that gives your business a competitive advantage. As long as you can keep the information secret it will be your trade secret. Some examples of trade secrets include business processes, manufacturing process, research techniques, research data, design processes and critical designs, marketing/sales/customer information, operation/environmental information, and chemical formulas.

The IP Awareness Assessment Tool can be a great way to learn more about Intellectual Property.

uspto.gov/inventors/assessment

Licensing and Regulatory Contacts, Local		
	San Francisco	Oakland
Fictitious Business Name	County Clerk's Office City Hall, Suite 168 1 Dr. Carlton Goodlett Place (415) 554-4950 sfgov.org/countyclerk or sf311.org	County Clerk 1106 Madison St., Room 136 (510) 272-6362 acgov.org/auditor/clerk/index.htm
Business License	Treasure & Tax Collector City Hall, #140 (415) 554-4400 sftreasurer.org or sf311.org	Business Tax Office 250 Frank H. Ogawa Plaza, #1320, first floor (510) 238-3704 oaklandnet.com
Zoning	Planning Dept. Zoning Information 1650 Mission St., Suite 400 (415) 558-6378 sf-planning.org or sf311.org	Zoning Info Desk 250 Frank H. Ogawa Plaza, 2114 (510) 238-3912 oaklandnet.com
Workers' Compensation	State Compensation Insurance Fund 1275 Market Street, #200 (415) 565-1234 statefundca.com or sf311.org	State Compensation Insurance Fund (408) 363-7600 statefundca.com
	San Jose	Santa Rosa
Fictitious Business Name	County Clerk East Wing, 1 st Floor 70 W. Hedding St. (408) 299-5665 clerkrecorder.org	County Clerk 2300 County Center Dr., #B177 (707) 565-3800 sonoma-county.org/clerk
Business License	San Jose Finance Dept. 200 East Santa Clara Street (408) 535-7000 sanjoseca.gov	City Hall Annex Finance Dept. 90 Santa Rosa Ave. (707) 543-3170 ci.santa-rosa.ca.us
Zoning	Dept. of Planning 200 East Santa Clara Street Tower, 3rd Floor (408) 535-3555 sanjoseca.gov/planning	Planning Division 100 Santa Rosa Ave. (707) 543-3189 ci.santa-rosa.ca.us
Workers' Compensation	State Compensation Insurance Fund 6203 San Ignacio Avenue (408) 363-7600 www.statefundca.com	State Compensation Insurance Fund 1450 Neotomas Ave. (707) 573-6300 www.statefundca.com

Licensing and Regulatory Contacts, Statewide

Incorporation	Secretary of State 1500 11 th Street Sacramento, CA 95814 (916) 653-6814 www.sos.ca.gov
Federal Withholding Taxes	Internal Revenue Service (800) 829-1040 irs.gov
State Withholding Taxes	Employment Development Dept (888) 745-3886 edd.ca.gov
Employer Identification Number	Internal Revenue Service (800) 829-1040 irs.gov
Seller's Permit	State Board of Equalization 250 South Second St. (408) 277-1231 boe.ca.gov



Preparing Your Business Plan

Blueprint for Your Business

The business plan is a personal management tool that you should continue to use after start-up. It will assist you in the ongoing development of your business. A thoroughly researched and well-thought-out business plan will clarify your goals, focus your energy, give direction to your work, and help you gauge your progress. To obtain a loan or attract investors, you will need to present a cohesive picture of your business, the management team, why it will succeed, and how you intend to repay the investors.

The Format

No business planning outline is totally comprehensive. The outline provided on the following pages will get you started, but not every question will apply to you.

Online Resources

Build your business plan: sba.gov/business-plan

Business Plan Outline

Executive Summary The Executive Summary is the first component of your business plan, but is actually written after all other elements of the plan have been created. It succinctly summarizes in no more than two pages the Organization Plan, Marketing Plan, and Financial Plan. It should be thoughtfully written, because potential investors often will not read the body of the plan if their interest is not piqued by the executive summary.

Organization Plan The Business

- Describe the business, including: history, legal structure, major products or services, and personnel.
- Discuss the business's major strengths and limitations and its goals for sales, new product development, growth, etc.

Operations

- Describe the hours and days of operation, equipment and supplies needed, and inventory storage and maintenance.

Management and Organization

- Describe the current and anticipated legal structure for your business: sole proprietorship, partnership, corporation, LLC, or LLP.
- Describe the personal and management expertise of all principals (attach resumes) and the percentage of interest or stock that each principal holds. Discuss your succession plan in case of the loss of key personnel.
- Describe your proposed organizational structure (include an organizational chart), and specifically identify the responsibilities of and compensation for each position (attach position descriptions).
- Describe professional resources (attorney, accountant, consultants and advisors) available to the business.
- Discuss your personnel policies (attach a copy) and compensation packages.

Business Plan Outline

***Marketing Plan* Industry Background**

- Describe the size, maturity, and competitive nature of your industry, any barriers to entry and growth, and the effect of economic swings upon the industry.
- Discuss the role of government regulations in the industry, as well as current and future trends in the industry, technologies being used, and seasonality (if appropriate).

Location

- Describe your location in terms of geography, customer access, proximity to competitors and to transportation, distribution of goods, and zoning.

Product or Service

- Describe all the products and services the business offers, the cost and profit of each, and the break-even point.
- Discuss patents, trademarks, or proprietary features.

Market Analysis

- Describe your target market—who will buy your product or service and why—and your target market demographics and trends.
- Discuss your competition—including their respective market share—and where your business will fit into that picture.

Market Strategy

- Describe the difference between your product or service and that of your competitors, your pricing scheme or fee structure in light of competition, and your product or service.
- Discuss the type and number of sales staff needed.
- Describe credit policies for your customers.
- Describe your advertising plan, and include an advertising budget.

Business Plan Outline

***Financial Plan* Financial Projections**

Include monthly projections for the first year and annual projections for the next two years. Use the following financial tools:

- Income statement (also called a profit and loss statement)
- Balance sheet
- Cash flow projection

Financial Analysis

Use the following financial tools:

- Break-even analysis
- Analysis of key business ratios

Appendices

- Articles of Incorporation
- Partnership agreements
- Copies of leases
- Resumes, position descriptions
- Personnel policies
- Market survey results

Financing Your Business

More than 80% of new entrepreneurs start their businesses without any commercial loans or debt financing. In order to avoid saddling themselves with debt, they often choose to obtain their initial financing from their own savings, friends and family members, informal investors, or home-equity loans.

For those who do not have these financing options available, many seek financing from commercial lenders. Lenders prefer to finance businesses with a proven track record and a plan for growth based on the owner's experience in the industry.

When seeking commercial financing, you need to be prepared to discuss your project with a loan officer. Completing your business plan is a crucial part of that preparation.

Eligibility Criteria for SBA Guaranteed Loans

To be eligible for an SBA guaranteed loan, the business must:

- Be organized for-profit and qualify as a small business under SBA's size standards;
- Be of good character and demonstrate sufficient management expertise and commitment to provide reasonable assurance of a successful business operation;
- Have satisfactory historical earnings and cash-flow record, or probable future earnings that demonstrate the ability to repay the loan; and
- Have reasonable capital injection for a new business start-up or a business acquisition.

For an existing business, acceptable tangible net worth is required, demonstrating that the business can operate on a sound financial basis.

Some types of businesses are **ineligible** for SBA financial assistance, including those engaged in:

- speculation,
- lending,
- investment, and
- residential real estate acquisition.

Documents Needed to Apply for a Loan

Loan applications are obtained from participating lenders. Generally, the following documentation is required:

- A current income statement and balance sheet for existing businesses.
- A realistic projected monthly cash flow and income statement for one year.
- A current personal financial statement for each principal of the business having 20% or more ownership
- Itemized use of proceeds
- Lists of collateral with an estimate of current market value and liens against the collateral
- A comprehensive, well-documented, carefully-researched business plan
- A schedule of business debt as well as aging of accounts receivable and payable
- Personal and business tax returns for the last three years
- A copy of your lease and any contracts or agreements pertinent to the applicant business

SBA Lending FAQs

sba.gov/financing

SBA enables its participant banks to provide financing that is otherwise not available to small businesses. The SBA accomplishes this by guaranteeing approximately 75% - 85% of the loan for the bank. This helps to offset the risk of default that banks associate with lending to small businesses. For bank guaranteed loans, the maximum amount is generally \$5,000,000. There is no minimum amount; and some banks will make loans as small as \$5,000.

If a bank makes the decision to extend an SBA-backed loan to a business owner, the SBA will provide the bank with a written authorization outlining the terms and conditions of the SBA guarantee (e.g., the interest rate, payment terms, loan maturity, use of proceeds, and the required collateral).

If the business defaults on the loan, SBA will pay the bank the guaranteed share of the unpaid principal balance of the loan. SBA also shares in any recoveries obtained from the collateral. *The borrower remains liable for repayment of the full loan amount.*

The SBA does not directly lend to small businesses. It does not provide grants or other direct financing to businesses. SBA programs are accessed through participating partners.

If you are buying real estate that will be occupied by the business (minimum 51% occupancy requirement) or heavy equipment, you may also qualify for a 504 Certified Development Company (CDC) loan with as little as 10% down.

How do I apply?

The SBA's participating lenders receive the SBA loan applications, and they are responsible for processing, closing, disbursing, and servicing the loans. A list of local SBA participant lenders follows this section. If your local bank of account is on our list, that is a good place to start. Many of the banks now have on-line application procedures, so you may check their web site before you start. Additionally, Borrowers may connect directly to hundreds of lenders at once using SBA LINC – an online tool that connects you to SBA lenders serving your area. Access SBA LINC at:

sba.gov/tools/LINC

SBA's involvement in the lending process is limited to reviewing the loan application submitted by the bank to assure it meets eligibility and credit standards. The following information is generally needed:

- your business plan,
- cash flow projections,
- pro forma balance sheet,
- personal financial statements,
- copies of IRS tax returns,
- business financial statements (if already in business),
- collateral available to secure the loan,
- and management resumes of those involved in operating the business.

Be prepared to discuss your proposal in detail with your lender. If the bank determines they are comfortable with making the loan, they will then forward your loan application along with their credit analysis to the SBA for approval of the SBA guaranty.

What do I need to qualify for an SBA loan?

The business must be organized for-profit and meet size standard and other eligibility requirements (including a review of citizenship status and any criminal history). A reasonable equity injection or down payment of 20% to 35% or more is generally required for startups. This is usually in the form of cash that is not borrowed, machinery and equipment, or other tangible assets. The owners or managers must demonstrate that they have the knowledge and experience needed to operate and manage the business successfully. The business must demonstrate it can generate sufficient profits to both repay the loan and provide the owner with reasonable compensation for operating the business.

What if I have a bad credit history?

SBA lenders do consider the personal credit history of anyone owning 20% or more of the business. The first thing a bank will do when you apply for a loan is to obtain your personal credit report. If you have not already reviewed your personal credit report, you should do so. You can access your credit report for free by visiting www.annualcreditreport.com.

Be prepared to discuss with the bank any credit problems (e.g., late pays, collection accounts, judgments, and bankruptcies). If these derogatory items can be justified by extenuating circumstances, you may still have a chance to obtain a business loan.

What kind of collateral is required?

Repayment ability from the cash flow of the business, not collateral, is the primary consideration in the SBA loan decision. Good character, management capability, and owner's equity contribution are also important. All owners of twenty percent (20%) or more of the business are required to personally guarantee the full amount of the SBA loan. The SBA does not decline a loan solely due to lack of collateral; however, if collateral is available, and the borrower refuses to pledge it, the loan can be declined.

What are the terms and interest rates on an SBA loan?

SBA does not set the interest rate on SBA loans, only the maximum rate the bank may charge. Most SBA loans are variable rate loans, with a maximum interest rate of prime plus up to 1% to 6.5%, depending on the size and type of loan. The prime rate changes daily and is published in the Wall Street Journal. The actual rates and terms of loans are negotiated between the lender and the borrower. SBA also charges a guaranty fee to the lender, which is passed on to the borrower. The fee is based on the SBA-guaranteed amount of the loan (not the gross amount of the loan), and ranges from 0.25% to 3.5% for the largest loans. The guaranty fee may be financed as part of the SBA loan amount.

What is the benefit of the SBA guaranty?

SBA's loan program was designed to provide assistance to businesses that cannot obtain financing at reasonable rates and terms elsewhere. If a borrower can access credit with better terms, it usually means they have established credit or they have plenty of equity in real property.

How long do I have to repay the SBA loan?

Most SBA loans have a ten-year term. If the loan is for the purchase of commercial real estate where the business is located and operated from (minimum 51% occupancy by the business), the term can be up to 25 years. All SBA loans are fully amortizing, with no balloon payment. There is no prepayment penalty except for loans with a term of 15 years or more.

What if I am declined for an SBA loan by my bank?

Find out from the lender why the loan was declined. Try to overcome those reasons as best you can, and then reapply to a different SBA lender. Lenders are not all alike, and it is possible to find a lender willing to approve a loan application that may have been turned down by other lenders.

What are the benefits of the SBA-guaranteed loan?

The SBA guaranty reduces the lender's risk, and allows lenders to approve loans that they otherwise might not be willing to approve based on their internal lending standards. This allows many otherwise-qualified small businesses to obtain financing that would not be available without the SBA guaranty. In addition, the SBA guaranty provides for a longer loan term, generally up to ten years. Finally, all SBA-guaranteed loans are fully amortizing, with no balloon payment.

**SBA San Francisco District
7(a) Guaranteed Lenders**
(Updated August 2016)

Bank Name	Web Site	Phone
Alta Pacific Bank	altapacificbank.com	(909) 256-5302
Bank of America	bankofamerica.com	(800) 263-2055
Bank of Guam	bankofguam.com	(415) 392-1670
Bank of San Francisco	bankofsf.com	(415) 744-6702
Bank of the Orient	bankorient.com	(415) 338-0748
Bank of the West	bankofthewest.com	(866) 306-7254
Bay Commercial Bank	baycommercialbank.com	(925) 476-1805
BBCN Bank	bbcncbank.com	(408) 557-2023
Beneficial State Bank	beneficialstatebank.com	(510) 550-8400
Boston Private Bank & Trust	bostonprivatebank.com	(650) 378-3722
Bridge Bank	bridgebanksv.com	(408) 556-8334
California Bank and Trust	calbanktrust.com	(916) 561-1121
California Bank of Commerce	californiabankofcommerce.com	(925) 444-2935
CapitalSource Bank	capitalsource.com	(916) 457-7360
Cathay Bank	cathaybank.com	(866) 228-4296
Celtic Bank Corporation	celticbank.com	(877) 472-1941
Chase Bank	chase.com	(415) 315-5913
Citibank, N.A.	citibank.com	(415) 658-4465
CIT Small Business Lending	cit.com	(801) 412-6800
City National Bank	citinationalbank.com	(800) 722-5945
Comerica Bank	comerica.com	(408) 556-5886
Commerce National Bank	commercenationalbank.com	(949) 870-4407
Community Bank	communitybank.com	(877) 636-7492
Community Bank of the Bay	communitybankbay.com	(408) 298-4900
Community First Bank	communityfirstbank.com	(530) 863-4805
Community South Bank	communitysouthlending.com	(415) 682-9275
Community West Bank	communitywestbank.com	(408) 379-1724
Compass Bank	compassbank.com	(888) 273-5363
County Bank	countybank.com	(209) 725-4522
Cooperative Center Federal CU	cooperativecenterfederalcu.com	(510) 647-2131
CTBC Bank Corp (USA)	ctbcbankusa.com	(408) 873-3280
East West Bank	eastwestbank.com	(888) 895-5650
Exchange Bank	exchangebank.com	(707) 524-3000
Far East National Bank	fareastnationalbank.com	(415) 677-8566
First Community Bank	fcbconnect.com	(707) 636-9000
First Financial Bank	firstfinacialbank.com	(870) 863-7000
First Nat'l Bank of Northern CA	fnbnorcal.com	(415) 488-2733

GBC International Bank	gbcib.com	(408) 280-1288
Golden Pacific Bank	yourbankingsolution.com	(800) 582-5503
Grow America Fund, Inc.	growamericafund.com	(518) 271-9256
Hana Small Business Lending	hanafinancial.com	(408) 273-4554
Hanmi Bank	hanmi.com	(213) 382-2200
Heritage Bank of Commerce	heritagecommercecorp.com	(408) 947-6900
Industrial & Commercial Bank of China	icbc.com	(650) 872-9700
Keypoint Credit Union	keypointcu.com	(408) 731-4303
Lighthouse Bank	lighthousebank.net	(831) 600-4013
Live Oak Banking Company	liveoakbanking.com	(877) 790-1678
Meadows Bank	meadowsbank.com	(916) 427-5772
Mechanics Bank	mechanicsbank.com	(510) 262-7210
Meriwest Credit Union	meriwestcu.org	(408) 363-3382
Mission Valley Bank	missionvalleybank.com	(925) 756-2545
Monterey County Bank	montereycountybank.com	(831) 649-4600
New Resource Bank	newresourcebank.com	(415) 995-8100
Newtek Small Business Finance	newteksbfinance.com	(866) 639-1835
North Valley Bank	northvalleybank.com	(707) 443-8488
Open Bank	myopenbank.com	(415) 810-9007
Pacific City Bank	pacificcitybank.com	(925) 847-2017
Pacific Coast Bankers' Bank	pacificcoastbankersbank.com	(415) 399-1900
Pacific Community Ventures	pacificcommunityventures.com	(415) 442-4300
Pacific Enterprise Bank	pacificenterprisebank.com	(949) 623-7585
Pacific Premier Bank	ppbi.com	(805) 551-7184
Pinnacle Bank	pinnaclebankonline.com	(408) 762-7163
Plaza Bank	plazabank.com	(858) 220-9106
Plumas Bank	plumasbank.com	(530) 889-8616
Rabobank	rabobank.com	(888) 945-6600
Redwood Capital Bank	redwoodcapitalbank.com	(707) 444-9800
Redwood Credit Union	redwoodcu.org	(800) 479-7928
SF Fire Credit Union	sffirecu.org	(415) 674-4808
SAFE-BIDCO	safe-bidco.com	(707) 577-8621
Santa Cruz Community CU	scruzccu.org	(831) 425-7708
Santa Cruz County Bank	sccountybank.com	(831) 457-5000
Savings Bank of Mendocino County	savingsbank.com	(707) 463-6006
Seacoast Commerce Bank	seacoastcommercebank.com	(619) 476-7776
Spirit of Texas Bank, SSB	spiritoftexasbank.com	(281) 252-8888
Stanford Federal Credit Union	sfcu.org	(650) 723-8940
Summit Bank	summitbanking.com	(510) 839-8800

Summit State Bank	summitstatebank.com	(707) 568-6000
Technology Credit Union	technologycreditunion.com	(408) 467-6917
Trans-Pacific National Bank	tpnb.com	(415) 543-0326
Travis Credit Union	traviscu.com	(707) 469-1845
Umpqua Bank	humboldtbank.com	(707) 269-3120
Union Bank of California	uboc.com	(866) 825-6267
United American Bank	uabgold.com	(408) 636-1905
United Business Bank	unitedbusinessbank.com	(213) 355-8901
UPS Capital Business Credit	capital.ups.com	(866) 489-6881
U. S. Bank, N.A.	usbank.com	(858) 530-9655
Vision One (Optometrist's only)	visionone.org	(800) 327-2628
Wells Fargo Bank	wellsfargo.com	(800) 495-8256
Wilshire State Bank	wilshirestatebank.com	(408) 942-4200
World Trade Finance, Inc.	worldtradefinanceinc.com	(818) 556-8588

SBA Community Advantage Loan Program

Community Advantage is an SBA program aimed at increasing the number of SBA loans being made to underserved communities. The **maximum loan amount is \$250,000**, and SBA provides a guaranty to the lender of up to 85%. The **maximum interest rate is prime plus 6.0%**. The small business borrower applies directly to an approved Community Advantage lender.

Community Advantage Lenders	
Main Street Launch Oakland, CA	510-763-4297 mainstreetlaunch.org
Valley Economic Development Center (VEDC) Oakland, CA	510-267-8993 vedc.org
Arcata Economic Development Corp. Arcata, CA	707-822-4616 aedc1.org
CDC Small Business Finance Sacramento, CA	916-473-0204 cdcloans.com
TMC Development Co. San Francisco, CA	415-989-8855 tmcfinancing.com

SBA Microloan Program

The SBA Microloan Program was developed to increase the availability of very small loans to prospective small business borrowers. Under this program, SBA makes funds available to nonprofit intermediaries (microlenders), who then make loans to eligible small business borrowers in amounts that range from under \$500 to a maximum of \$50,000. Applications are submitted directly to the microlenders (see following list).

Each microlender has its own loan approval requirements, but must take as collateral any assets bought with the microloan. In most cases, the personal guaranties of the business owners are also required.

Terms, Rates, and Fees

Under the Microloan Program, the **maximum loan amount** is \$50,000. The average is around \$25,000. The **maximum term** is six years. However, loan terms vary according to the size of the loan, the planned use of funds, the requirements of the microlender, and the needs of the small business borrower. **Interest is at a fixed rate** set by the microlender, currently in the range of 7.5 to 10.5%.

Use of Funds

The loan proceeds can be used for:

- working capital,
- equipment,
- furniture and fixtures,
- inventory, and
- leasehold improvements.

SBA Microlending Intermediaries	
<p>Arcata Economic Development Corporation Arcata, CA aedc1.org</p> <p>Counties Served: Del Norte, Humboldt, Lake, Mendocino, Shasta, Siskiyou, Trinity</p>	(707) 822-4616
<p>California Coastal Rural Development Corporation Salinas, CA calcoastal.org</p> <p>Counties Served: Monterey, San Benito, San Luis Obispo, Santa Barbara, Santa Clara, Santa Cruz, Ventura</p>	(831) 424-1099
<p>CDC Small Business Finance Oakland, CA cdcloans.com</p> <p>Counties Served: Alameda, San Francisco, San Mateo, Santa Clara</p>	(916) 473-0204
<p>Main Street Launch Oakland, CA MainStreetLaunch.org</p> <p>Constituencies Served: Oakland, San Francisco, Veterans</p>	(510) 763-4297
<p>Opportunity Fund San Jose, CA opportunityfund.org</p> <p>Counties Served: Alameda, Contra Costa, Marin, Monterey, Napa, San Francisco, San Joaquin, San Mateo, Santa Cruz, Santa Clara, Solano, Sonoma</p>	(866) 299 -8173
<p>Southeast Asian Community Center San Francisco, CA seaccusa.org</p> <p>Counties Served: Alameda, Contra Costa, Marin, Merced, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Solano, Sonoma</p>	(415) 885-2743 or (510) 261-8289
<p>TMC Working Solutions San Francisco, CA tmcworkingsolutions.org</p> <p>Counties Served: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, Sonoma</p>	(415) 655-5473

Alternative Financing

Even if you are unable to secure conventional financing for your business from a lender, there are still several avenues open to you.

Credit Cards One of the most common methods of financing a new business is utilizing credit cards. If you have even moderately good credit, they can be easy to obtain, and using them is easy and flexible. The downside is the interest rate is almost always higher than what you would pay for a conventional term loan or line of credit, possibly as high as 20 percent, and fees and penalties can be burdensome.

If you do decide to use credit cards, open a new card just for your business, and then keep your personal expenditures off that card. Doing so will make it possible for you to keep track of your business costs and will make possible re-financing of the debt easier and more likely in the future.

Peer-to-Peer Lending These non-SBA programs are emerging as popular and useful options for funding a small business. Typically operating through the internet, they do away with participation of a traditional financial institution to allow borrowers to connect directly with individuals interested in lending money. Small amounts offered by numerous individuals can be pooled together as a loan offering to the small business.

- Kiva.org
- Prosper.com
- LendingClub.com
- FundingCircle.com

Note: SBA is not affiliated or associated with any of these websites, and SBA makes no representations or recommendations regarding their products or services.

Crowd Funding Crowd funding is the umbrella term for internet-based programs that link prospective borrowers with a large pool of small-dollar contributors.

- Kickstarter.com
- CircleUp.com
- IndieGoGo.com
- Kiva.org

Note: SBA is not affiliated or associated with any of these websites, and SBA makes no representations or recommendations regarding their products or services.

Angel Investing, Venture Capital Angel investors are individuals who provide capital usually in exchange for convertible debt or ownership equity. Some investors organize themselves into angel groups or networks.

Equity investing is usually carried out by venture capital funds, and typically targets companies with the potential for rapid and substantial growth, often in technology-based businesses. Venture capital investments are generally made as cash in exchange for shares in the invested company. Venture capitalists seek a high rate of return on their investment. To obtain venture capital, the small business owner must be willing to give up some ownership and control of their business.

Small Business Investment Company (SBIC) SBA loans money to approved venture capitalists who in turn invest in eligible and qualified small businesses. To learn more about the SBA SBIC program, visit: www.sba.gov/sbic.

504 Certified Development Company Loan Program

If you are buying real estate to house your business, or heavy equipment, you may qualify for a 504 Certified Development Company (CDC) loan (“504 loan”) with as little as 10% down. This program provides growing businesses with long-term, fixed-rate financing for major fixed assets.

A 504 project includes a loan made by a private-sector lender, usually for 50% of the project cost which is secured with a senior lien on the property. This loan is not guaranteed by SBA. In second lien position is a loan that is 100%-guaranteed by SBA in an amount not to exceed 40% of the project cost. *The small business borrower is required to provide a minimum 10% borrower’s injection.*

The SBA 504 loan enables small businesses to benefit from a below-market, fixed interest rate for up to 20 years to finance long-term fixed assets.

504 Certified Development Companies	
<p>Arcata Economic Development Corporation 100 Ericson Court, Suite 100A Arcata, CA 95521</p>	<p>(707) 822-4616 aedc1.org</p>
<p>Bay Area Development Company 1801 Oakland Blvd., Suite 300 Walnut Creek, CA 94596</p>	<p>(925) 926-1020 baydevco.com</p>
<p>California Coastal Rural Development Corp. 221 Main Street, Suite 301 Salinas, CA 93902</p>	<p>(831) 424-1099 calcoastal.org</p>
<p>California Statewide CDC 426 "D" Street Davis, CA 95616</p>	<p>(530) 756-9310 californiastatewide.org</p>
<p>Capital Access Group 150 California Street, Suite 250 San Francisco, CA 94111</p>	<p>(415) 217-7600 capitalaccess.com</p>
<p>TMC Financing 440 Pacific Avenue San Francisco, CA 94133</p>	<p>(415) 989-8855 tmcf financing.com</p>



Management and Technical Assistance Programs

SBA Center



San Francisco SBA Entrepreneur Center

455 Market Street, Suite 600

San Francisco, CA 94105

(415) 744-6820

sba.gov/ca/sf

Email: sfomail@sba.gov

The Center contains both a training room and a resource center. The training program assists small businesses by providing classes which cover a spectrum of interests and needs, including technology, marketing, accounting, financing and start-up information. The resource center provides materials on a wide variety of topics, such as marketing and financial resources, with a strong emphasis on creating business plans. Free one-on-one counseling from SCORE is also available in the center.

Registration is required for all classes.

View the San Francisco SBA District Office online calendar at:

sba.gov/events and enter Zip Code 94105.

Register at <http://sbatrainings.eventbrite.com>

All SBA programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made, if requested at least 2 weeks in advance: call 415-744-6820.

SCORE

SCORE, a small business counseling program sponsored by SBA, is composed of active and retired business executives who volunteer their time to counsel and advise small business owners on the many aspects of starting and managing their businesses. Avoid some of the pitfalls and bumps in the road by learning from their experience. Confidential, one-on-one counseling both face-to-face and online is always free. SCORE also conducts workshops, for which there may be a nominal fee to cover costs.

As members of your community, SCORE mentors understand local business licensing rules, economic conditions and important networks.

SCORE Offices	
<p>East Bay SCORE 492 - 9th Street, #350 Oakland, CA 94607</p>	<p>eastbayscore.org (510) 273-6611</p>
<p>North Coast SCORE 777 Sonoma Ave., Suite 115 B Santa Rosa, CA 95404</p>	<p>scorenorthcoastca.org (707) 571-8342</p>
<p>San Francisco SCORE 455 Market Street, Suite 600 San Francisco, CA 94105</p>	<p>sfscore.org (415) 744-6827</p>
<p>Santa Cruz SCORE Capitola Chamber of Commerce 716G Capitola Ave, Capitola, CA 95010</p>	<p>santacruzscore.org (831) 621-3735</p>
<p>Silicon Valley SCORE 234 E. Gish Rd., Suite 100 San Jose, CA 95112</p>	<p>svscore.org (408) 453-6237</p>

**Small Business
Development
Centers**

Small Business Development Centers (SBDCs) are a cooperative effort of SBA, the educational community, state and local governments, and the private sector. SBDCs deliver free one-on-one counseling, training, and technical assistance in all aspects of small business management. Their services include, but are not limited to, assisting small businesses with financial, marketing, production, organization, engineering and technical problems, and feasibility studies. SBDCs also conduct workshops, for which there may be a nominal fee to cover costs.

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

Small Business Development Centers		
Alameda County	Alameda County SBDC 2101 Webster St, Ste 1200 Oakland, CA 94612	(510) 208-0410 ACSBDC.org
Contra Costa County	Contra Costa SBDC 300 Ellinwood Way, Suite 300 Pleasant Hill, CA 94523	(925) 602-6806 ContraCostaSBDC.org
Del Norte and Humboldt Counties	North Coast SBDC 520 "E" Street Eureka, CA 95501	(707) 445-9720 NorthCoastSBDC.org
Marin County	104 Bertrand Hall Dominican University San Rafael, CA 94901	(415) 755-1100 MarinSBDC.org
Mendocino County	Mendocino SBDC 760 "B" Stewart Street Fort Bragg, CA 95437	(707) 964-7571 MendoSBDC.org
Napa County	Napa/Sonoma SBDC 2277 Napa Vallejo Highway, Bldg 3300 Napa, CA 94559	(707) 256-7250 NapaSBDC.org
San Francisco County	San Francisco SBDC City Hall, 1 Dr. Carlton B. Goodlett Place, Suite 110 San Francisco, CA 94102	(415) 937-7232 SFSBDC.org
San Mateo County	San Mateo SBDC San Mateo Community College 1700 W. Hillsdale Blvd, Bldg 10 San Mateo, CA 94402	(650) 574-6402 SanMateoSBDC.org
Santa Clara County	Silicon Valley SBDC 1887 Monterey Rd., 2nd Floor San Jose, CA 95112	(408) 248-4800 SVSBDC.org
Santa Cruz County	Santa Cruz County SBDC 6500 Soquel Drive Aptos, CA 95003	(831) 479-6136 SantaCruzSBDC.org
Solano County	Solano SBDC 4000 Suisun Valley Road, Rm 168 Fairfield, CA 94534	(707) 864-3382 SolanoSBDC.org
Sonoma County	Sonoma/Napa SBDC 141 Stony Circle Santa Rosa, CA 95401	(707) 595-0060 SonomaSBDC.org
Hispanic Satellite	SBDC Hispanic Satellite 1887 Monterey Rd., 2nd Floor San Jose, CA 95112	(408) 385-9800 SBDCHC.org
Tech Futures Group	Serving Businesses in Technology	(415) 494-7232 TechFuturesGroup.org

**Women’s
Business
Centers**

SBA's Women’s Business Center program is a national network providing educational resources to help women start and grow successful small businesses. The program's mission is to level the playing field for women entrepreneurs still facing unique obstacles in the business world.

Women’s Business Centers	
<p>AnewAmerica Community Corporation WBC Program Manager 1918 University Avenue, Suite 3A Berkeley, CA 94704</p>	<p>(510) 540-7785 anewamerica.org</p>
<p>AnewAmerica Community Corporation WBC Program Manager 210 N. 4th Street, Suite 205 San Jose, CA 95112</p>	<p>(408) 326-2669 anewamerica.org</p>
<p>Renaissance Entrepreneurship Center WBC Program Manager 275 Fifth Street San Francisco, CA 94103</p>	<p>(415) 541-8580 recenter.org</p>
<p>West Company WBC Program Manager 760 B Stewart Street Fort Bragg, CA 95437</p>	<p>(707) 964.7571 westcompany.org</p>



Considerations in Operating a Home-Based Business

Many entrepreneurs consider basing their businesses in their homes for a number of reasons: it keeps overhead low; they are able to combine running a business with the need to care for other family members, and have flexibility in terms of work hours, etc. As a result, a growing number of businesses today are home-based.

Not everyone, however, is suited for working in their living environment. Many home-based business owners have cited isolation as being a major problem; others point to a lack of the necessary self-discipline.

The only difference between starting a business in your home versus starting one in a commercial space is the location. All the other rules of entrepreneurship apply: you must determine whether you have what it takes to be an entrepreneur; you must do the necessary research and homework; and you must develop a business plan.

Consider these points when establishing your business in your home:

- You must be **self-disciplined**. You cannot be distracted from your business by the demands of family, visiting neighbors, etc. You must be able to set limits and plan your time. The relaxed environment of working at home should not distract you from running the business.
- You should **treat your business as though you're operating in a commercial space**. This means establishing and maintaining set hours and an environment of professionalism. Dedicate space that is used for your business and absolutely nothing else. No matter what you have scheduled for the day, dress for work.
- Create a **supportive business environment**. You will need to have the furnishings and technological support of a commercial office, including a desk, chair, filing system, computer, separate business telephone line, copier, supplies, and inventory.

- Verify that it is **legal** to operate out of your home. Contact the city or county where you reside to obtain a copy of your zoning ordinance. If you live in a condominium, check with your condo association, as some prohibit the operation of a home-based business.
- Establish a **solid structure** for your business. Choose the correct legal form for your business. Many home-based businesses are sole proprietorships, but make sure that the legal form you choose is appropriate for your business. Set up an effective record-keeping system, and ensure that you are in compliance with all tax requirements. Make sure the business use of your home is compatible with your existing homeowner's policy; you might need a commercial policy for full protection.
- Maintain a **good relationship with your neighbors**. Avoid complaints that may arise from the traffic caused by clients visiting you or by delivery trucks.
- Build a **supportive network** among family members. It is important that your family understand and support you in your business, because a home-based business will more often than not create some disruption to their lifestyle and privacy.



Health Care

The Affordable Care Act

The Patient Protection and Affordable Care Act (Affordable Care Act or ACA) enacted comprehensive health insurance reforms designed to ensure Americans have access to quality, affordable health insurance. Learn what the law means for small businesses.

Key Provisions of the ACA

The ACA includes a variety of measures specifically for small businesses that help lower premium cost growth and increase access to quality, affordable health insurance. Depending on whether you are self-employed, an employer with fewer than 25 employees, an employer with fewer than 50 employees, or an employer with 50 or more employees, different provisions of the Affordable Care Act may apply to you. Learn about the key provisions of the Affordable Care Act based on the size of your business from the resources listed below.

Resources

- [SBA.gov/Healthcare](https://www.sba.gov/healthcare)
- [Healthcare.gov](https://www.healthcare.gov)
- [CoveredCA.com](https://www.coveredca.com)

Doing Business with the Government

Dealing with the Federal Government can seem like a formidable task at times. However, with a little patience, persistence and perseverance on your part – your efforts will be rewarded in the long run. Following these steps will help.

1. Become familiar with the SBA/Government Contracting Website
 - sba.gov/contracting
2. Determine if your firm qualifies for one of SBA's Certification Programs and self-certify yourself for some of those programs.
 - sba.gov/8abd
 - sba.gov/hubzone
 - certify.sba.gov
3. Obtain a DUNS Number, and register in the System for Award Management (SAM).
 - dnb.com
 - sam.gov
4. Identify your product or service.
 - naics.com
5. Identify current federal procurement opportunities.
 - fbo.gov
6. Familiarize yourself with the government's contracting procedures.
 - acquisition.gov
7. Investigate Federal Supply Schedule (FSS) contracts.
 - GSAeLibrary.gsa.gov
 - fss.va.gov
8. Seek additional assistance as needed in the federal marketplace.
 - osdbu.gov
 - sba.gov/contracting/resources-small-businesses
9. Explore subcontracting opportunities.
 - web.sba.gov/subnet



SBA's Online Tools, Training & Social Media

SBA.gov/CA/SF



The SBA Web site provides you with up-to-date special information on SBA programs, a calendar of local events, points of contact, on-line training, and access to other federal on-line services, email updates, special interest groups, and downloadable shareware files.

[San Francisco SBA Entrepreneur Center](#)

Registration and detailed information about the variety of classes for business owners in our San Francisco SBA Entrepreneur Center, located at 455 Market Street, Suite 600, in downtown San Francisco. Visit: <http://sbatrainings.eventbrite.com> for the current class schedule.

SCORE.org

SCORE's website provides information on counseling, training, office locations and contact information with links to each chapter.

SBA.gov/Training

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

Get E-mail Updates

To sign up for email updates from SBA, visit sba.gov and click on the button to "Get Email Updates". Include your zip code when you register to receive notifications of events near you.



facebook.com/SBAgov



twitter.com/SBA_Pacific



youtube.com/user/SBA

Business Organizations

There are many business organizations that can benefit you throughout the life of your business, offering information on:

- new equipment and technology related to your business
- seminars, conferences, and trade fairs for your industry
- how to allocate resources within your business
- effective marketing and advertising strategies.

Business and Trade Organizations

Business and trade organizations are an invaluable source of information and assistance. There are thousands of associations covering virtually every industry, so the chances are good that you will find one that fits your type of business. Check with your local reference library—another good advisor—for assistance. Two helpful references are the American Encyclopedia of Associations and Ayers' Dictionary of Trade Associations. Many associations have regional and sometimes local chapters. Most have newsletters for their members. At the very least, subscribe to the newsletters. This is one of the best sources for obtaining information directly related to your business.

Networking Groups

Networking groups and organizations come in various types, but most help you avoid the isolation we discussed earlier, and they provide timely information and answers to your questions. The more you participate, the more beneficial the relationship. Meetings of business groups and networking organizations are usually listed in local business papers or online on meetup websites and local event calendars.

Chambers of Commerce

Chambers of Commerce provide information on local activities and trends in your area that impact your business, business education programs, and opportunities for you to network with other local entrepreneurs. Chambers are also good sources of information about upcoming business activities in your community.

Small Business Resources

Statewide

Governor's Office of Business and Economic Development	1325 J Street, Suite 1800 Sacramento, CA 95814 (916) 322-0694 / (877) 345-4633 Business.ca.gov	State-wide agency that acts as a single point of contact for business needs including small business assistance and assistance with state government
California Chamber of Commerce	1215 K St., Suite 1400 Sacramento, CA 95814 (916) 444-6670 calchamber.com	Information on legislation affecting small businesses; Sell start-up kits for those doing business in California
United States General Services Administration (GSA)	450 Golden Gate Avenue San Francisco CA 94102 (415) 522-2700 gsa.gov	Counseling on doing business with the government; monthly business networking breakfasts
California Secretary of State	1500 11th Street Sacramento, CA 95814 (916) 653-6814 www.sos.ca.gov	Information on filing as a corporation; trademark searches
Ex-Im Bank	50 Fremont Street, Suite 2450 San Francisco, CA 94105 (415) 705-2285 exim.gov	Aids U.S. companies engaging in international trade
EnviroFinance Group	520 Capitol Mall, Suite 200 Sacramento, CA 95814 (916) 326-5225 envirofinancegroup.com	Provides otherwise unavailable financing for contaminated sites
United States Department of Agriculture (USDA)	430 G Street #4169 Davis, CA 95616 (530) 792-5800 rurdev.usda.gov	Helps create jobs and stimulate rural areas by guaranteeing bank loans
Office of Historic Preservation - California Main St.	1725 23 rd Street, Suite 100 Sacramento, CA 95816 (916) 445-7000 ohp.parks.ca.gov	Promote a healthy business environment in California's historic downtowns

Bay Area		
Bay Area Builders Exchange	2440 Stanwell Dr., Suite B Concord, CA 94520 (925) 685-8630 3055 Alvarado Street P.O. Box 1978 San Leandro, CA 94577 (510) 483-8880 BayAreaBX.com	Assist, train and provide information to the construction industry
Legal Services for Entrepreneurs (LSE)	131 Steuart Street # 400 San Francisco, CA 94105 (415) 543-9444 lccr.com/legal-services-entrepreneurs.php	Assists low-income individuals who start or expand for-profit businesses
Western Regional Minority Supplier Development Council (WRMSDC)	460 Hegenberger Road, Suite 730 Oakland, CA 94621 (510) 686-2555 affiliate.nmsdc.org/wrmsdc	Links minority owned businesses with corporate purchasing representatives
Nor-Cal Financial Development Corporation	300 Frank H. Ogawa Plaza Suite 231 Oakland, CA 94612 (510) 452-9591 nor-calfdc.org	State loan guarantees of up to 80%, from \$25,000 to \$350,000
Pacific Community Ventures	51 Federal Street, Suite 100 San Francisco, CA 94107 (415) 442-4300 pacificcommunityventures.org	Provides small businesses technical assistance, loans, and equity investments; SBA Pilot Program lender
San Francisco		
Office of Small Business – Small Business Assistance Center	City Hall, Room 110 1 Dr. Carlton B. Goodlett Place San Francisco CA 94102 (415) 554-6134 sfosb.org	Central point of information and referral for entrepreneurs and small businesses located in the City and County of San Francisco
Mayor's Office of Housing and Community Development	1 South Van Ness Avenue San Francisco, CA 94103 (415) 701-5500 sf-moh.org	Info on marketing, financing, and city regulations; business expansion loans +

Renaissance SOMA Entrepreneurship Center - Women's Business Center	275 Fifth Street San Francisco, CA 94103 (415) 541-8580 recenter.org	Training; 14-week business class; Micro-business incubator for low income women and minorities
The SF LGBT Center – Small Business Services	1800 Market Street San Francisco CA 94102 (415) 865-5661 sfcenter.org/programs/small-business-services	Serve the LGBT community including counseling, a rapid credit-building microloan, workshops on access to capital, small business mentorship and referrals
Renaissance Bayview Entrepreneurship Center	India Basin Plaza 1325-B Evans Avenue San Francisco, CA 94124 (415) 647-3728 recenter.org/locations/bayview	Small Business training, consulting, and resource center serving entrepreneurs in Bayview, Hunters Point, and throughout San Francisco
Mission Economic Development Agency (MEDA)	2301 Mission Street, Suite 301 San Francisco, CA 94110 (415) 282-3334 medasf.org	Technical assistance, loan packaging, and procurement assistance. Emphasis on Mission District small business community
Southeast Asian Community Center (SEACC)	875 O'Farrell Street San Francisco, CA 94109 (415) 885-2743 seaccusa.org	Technical and financial assistance; loans up to \$50,000 to low- to moderate-income refugees; SBA microlender
TMC Working Solutions	440 Pacific Avenue San Francisco, CA 94133 (415) 655-5473 tmcworkingsolutions.org	Provides underserved microentrepreneurs with access to capital and resources they need to start or grow a business; SBA microlender
Asian, Inc.	1167 Mission Street San Francisco, CA 94103 (415) 928-5910 asianinc.org	Marketing and procurement assistance; loan packaging

Urban Solutions	1083 Mission Street, 2nd Floor San Francisco, CA 94103 (415) 553-4433 urbansolutionssf.org	Technical assistance, loan packaging and other services to San Francisco businesses
Business & Technology Center - San Francisco Public Library	100 Larkin Street, 4th Floor San Francisco, CA 94102 -9733 (415) 557-4400 sfpl.org	Provides materials and databases for business planning, research, operations, and marketing
San Mateo Business Resource Center	493 S. El Camino Real San Mateo, CA 94401 (650) 522-7240 cityofsanmateo.org	Business resource guide for downtown storefront development
East Bay		
Oakland Business Assistance Center	270 Frank Ogawa Plaza Oakland, 94612 510-238-7952 oaklandbusinesscenter.com	one-stop information and referral center for businesses in Oakland
East Bay Asian Local Development Corporation	1825 San Pablo Street, Suite 200 Oakland, CA 94612 (510) 287-5353 ebaldc.org	Small business loan program
Main Street Launch	Oakland, CA (510) 763 - 4297 MainStreetLaunch.org	Lender and loan packager for small businesses in Oakland and the Bay Area; SBA Microlender and Community Advantage lender
AnewAmerica Community Corporation Women's Business Center (WBC)	1918 University Avenue Ste.3A, Berkeley, CA 94704 (510) 540-7785 anewamerica.org	Promotes the long-term economic empowerment of new Americans - new citizens, immigrants, and refugees
East Bay Economic Development Alliance	1221 Oak Street, Suite 555, Oakland, CA 94612 (510) 272-6746 http://eastbayeda.org	Regional voice and networking resource for strengthening the economy, building the workforce and enhancing the quality of life in the East Bay.

City of Oakland Community and Economic Development Agency (CEDA)	250 Frank Ogawa Plaza, Suite 3315 Oakland, CA 94612 (510) 238-3627 business2oakland.com	Steps to starting a small business in Oakland; market profile of Oakland
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South Bay/San Jose

AnewAmerica Community Corporation	SBA Women's Business Center 210 N. 4th Street, Suite 205 San Jose, CA 95112 (408) 326-2669 anewamerica.org	Promotes the long-term economic empowerment of new Americans - new citizens, immigrants, and refugees
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El Pajaro Community Development Corporation	23 East Beach Street, Suite 209 Watsonville, California 95076 (831) 722-1224 elpajarocdc.org	Training and technical assistance to help start or grow a business
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Opportunity Fund San Jose Headquarters	111 West St. John Street, Suite 800 San Jose, CA 95113 (408) 297-0204 opportunityfund.org	Provides disadvantaged microbusinesses access to financing and financial management skills; SBA microlender and Community Advantage lender
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Gilroy Economic Development Corporation	7471 Monterey Street Gilroy, CA 95020 (408) 847-7611 gilroyedc.org	Promotes economic development within the City of Gilroy
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North Bay/North Coast

Arcata Economic Development Corporation, Small Business Lending Center	100 Ericson Court, Suite 100A Arcata, CA 95521 (707) 822-4616 aedc1.org	Administers several loan funds for small businesses; SBA microlender and 504 Certified Development Company
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West Company	Mendocino Coast Office 760 B Stewart Street Fort Bragg, CA 95437 (707) 964-7571 Mendocino Inland Office 631 S. Orchard Ukiah, CA 95482 (707) 467-5931 westcompany.org	Technical assistance for Micro-enterprises targeting low-income women & minorities
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Other online Resources		
SBA.gov En Español	es.sba.gov	SBA National Website in Spanish
Bizben.com	bizben.com	Search businesses for sale in California
Business.gov	business.U.S.A.gov	Federal website that provides resources and information to US businesses
CalGold	calgold.ca.gov	Information on environmental and other regulatory and permitting requirements
FindLaw	smallbusiness.findlaw.com	Legal information on finding a lawyer, forming a business, employment, and contract basics
My Own Business	scu.edu/mobi/business-courses	Free online courses
TradePort	tradeport.org	Information on international trade to and from California
United States Patent and Trademark Office	uspto.gov	Search for issued patents and trademarks, find information on filing a patent or trademark
FranNet	frannet.com	Information about small business franchise opportunities

All SBA programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made, if requested at least 2 weeks in advance.

Contact: SBA San Francisco District Office at (415) 744-6820.
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