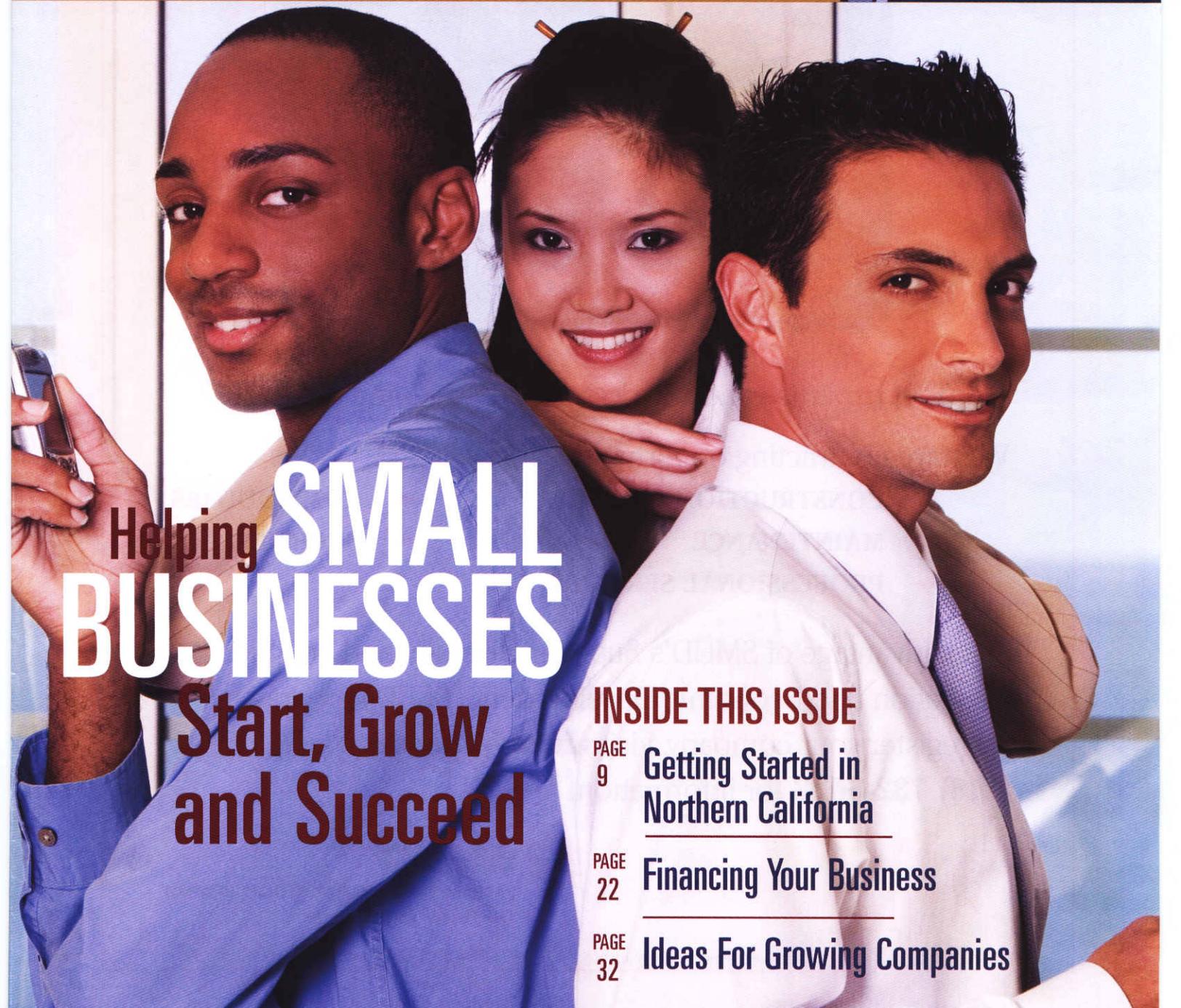


SBA SMALL BUSINESS

RESOURCE

U.S. SMALL BUSINESS ADMINISTRATION

SACRAMENTO



Helping **SMALL
BUSINESSES**
Start, Grow
and Succeed

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Ideas For Growing Companies

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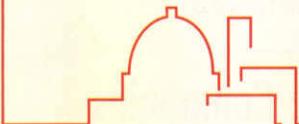
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“Everything you need to know about setting up, marketing and managing the revenue of your business.”

From the Administrator



Steven C. Preston
SBA Administrator

Several American business icons—Apple Computer, Ben & Jerry's, Staples, Intel, Nike and Federal Express to name a few—got their start with assistance from the U.S. Small Business Administration. These companies took advantage of SBA's many resources—business counseling, loan guaranties, information about federal procurement opportunities—and took their great ideas into the marketplace. The rest is history.

The SBA's *Small Business Resource Guide* is another great tool for those working to create a successful company. In its pages you'll find detailed information on SBA's varied assistance programs for small businesses.

Last year the agency made tremendous progress in helping business owners. More than 1.5 million entrepreneurs received business counseling and technical assistance from the SBA, and the agency Web site received 26 million hits. The agency currently guarantees more than \$78 billion in loans and investments. In 2005 the SBA helped small businesses secure almost \$80 billion in prime contracts from government agencies. Meanwhile, we have more than 14,000 counselors from our Small Business Development Centers, Women's Business Centers and SCORE available to small business owners or those trying to start a business.

Such resources are invaluable to small business and are often the gateway to other SBA offerings. This *Resource Guide* serves as a link to the SBA's expanding support network, providing important information about starting and growing a successful business.

President Bush recently said that when people "across the world look at America's economy what they see is low inflation, low unemployment and the fastest growth of any major industrialized nation. The entrepreneurial spirit is alive and well in the United States."

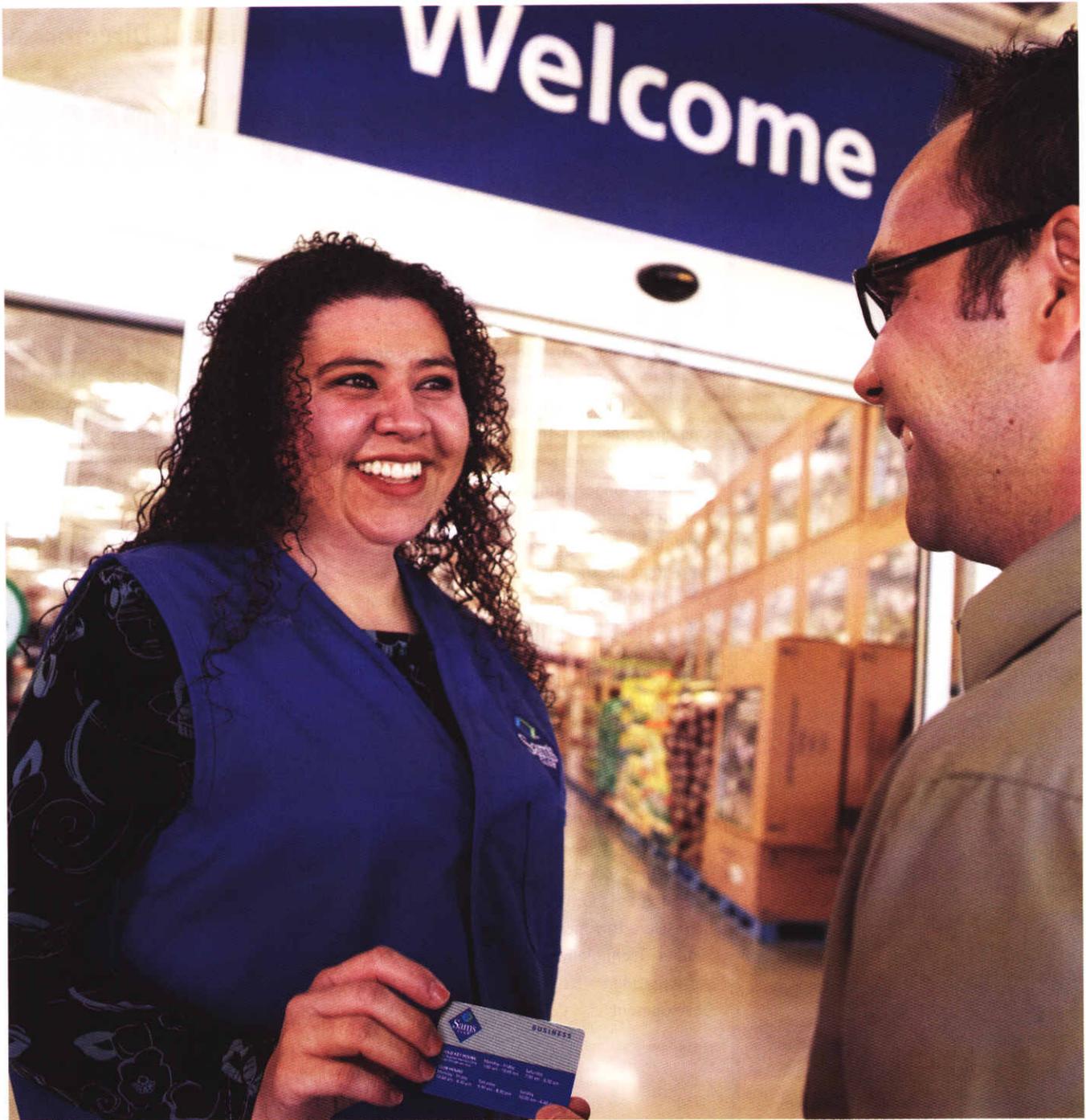
America's economy will continue to depend on the ingenuity and energy of its small business owners. There will be many partners in support of this effort, and SBA is ready to do its part.

The SBA team has worked hard to ensure the information presented in this *Resource Guide* is useful in the starting and growing of your small business. We hope you will seek assistance and advice at one of our many offices nationwide, via the Internet at www.sba.gov or through our extensive network of resource partners.

Steve Preston was unanimously confirmed by the U.S. Senate June 29, 2006, as the 22nd Administrator of the U.S. Small Business Administration. With almost 25 years of experience in financial and operational leadership positions, Preston is committed to serving the small business community.

In his business experience as an executive and as an investment banker, Preston has been deeply involved in small businesses and recognizes the vital role they play in society. Preston most recently served as Executive Vice President of The ServiceMaster Company, where he also served as chief financial officer during a period of expansion, restructuring and significant change in the regulatory environment. He worked extensively on initiatives to improve the customer experience and employee effectiveness through the use of process reengineering and technology.

Preston graduated with Highest Distinction from Northwestern University with a political science degree, and received an MBA from the University of Chicago Graduate School of Business.



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Message From The District Director

Rules For Success

Like today's small businesses, large corporate success stories started with only an entrepreneur and a dream.

The Sacramento District Office of the U.S. Small Business Administration covers a wide and diverse territory starting at San Joaquin county to the south, the Oregon border on the North, the Nevada border to the East and the inter-coastal mountain range counties to the West. This resource guide provides information for existing business owners and potential entrepreneurs. The guide is a work in progress. We are identifying resources in your local area and seeking to form new partnerships that can provide the services needed for the business community to be successful. This guide provides an overview of SBA programs and services.

If you use it in conjunction with our web site (www.sba.gov) it can be the starting point on your journey to business success. Our network of partners consist of the Small Business Development Centers (SBDCs), SCORE - Counselors to America's Small Business, the Federal Technology Center, a network of participating lenders and Certified Development Companies, Business

Information Centers and a host of local, county and state resources that are here to serve you. In fiscal year 2007 through September the Sacramento District Office guaranteed loans to 1,351 businesses for a total dollar amount in excess of \$366 million dollars. We sponsor or participate in workshops, seminars and trade shows to get the word out. Our primary mission is to assist, counsel and be the advocate for small business. In our district as in the rest of the nation, small business is the backbone of our economy. Please join us in using this tool to make your business grow and prosper. In addition, this is your resource guide, we welcome any suggestions or corrections you have. Please feel free to contact us at (916) 930-3700 or email us at sac-needhelp@sba.gov.

Sincerely,

Jim O'Neal

*District Director of
SBA's Sacramento District Office*

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

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Website: www.sba.gov/ca

Doing Business in Northern California

THE SACRAMENTO DISTRICT OFFICE

The Sacramento District Office is responsible for the delivery of SBA's many programs and services. The District Director is Jim O'Neal. The District Office is located at 650 Capitol Mall, Suite 7-500, Sacramento, CA. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

CONTACTING THE SACRAMENTO DISTRICT OFFICE

For program and service information, please contact the Marketing Division at (916) 930-3700. For information on financing, please contact Jim Bryant at (916) 930-3721 or e-mail: james.bryant@sba.gov.

SERVICES AVAILABLE

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

Free counseling, advice and information on starting, better operating or expanding a small business through the Service Corps of

Retired Executives (SCORE), Small Business Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district - some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program.

A Women's Business Ownership Representative is available to assist women business owners. Please contact Gilda Perez at (916) 930-3707 or e-mail: gilda.perez@sba.gov.

Special loan programs are available for businesses involved in international trade.

A Veterans Affairs Officer is available to assist veterans. Please contact Jim Bryant at (916) 930-3721 or e-mail: james.bryant@sba.gov.

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INTRODUCTION

Getting Started

How The SBA Can Help You Start
And Expand Your Own Business

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

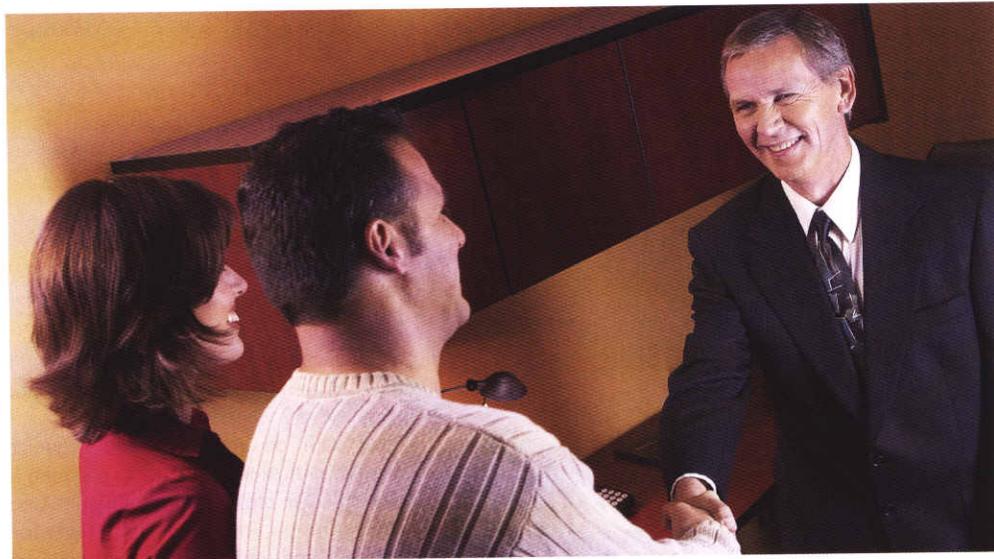
Whether your target market is global or just your neighborhood, the U.S. Small Business Administration and its partners can help at every stage of turning your entrepreneurial dream into a thriving new business.

If you're just starting, 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, and have your voice heard in the federal government.

You can access SBA help online 24 hours a day at www.sba.gov or visit one of our local offices for assistance. SBA resources can help organize your thoughts on what type of business you want to open.

How to Use the Resource

Our resources include the SBA's district offices serving every state and territory, nearly 400 offices of SCORE – Counselors to America's Small Businesses, more than 1,000 Small Business Development Centers primarily located on college campuses, and approximately 100 Women's Business Centers located across the country. More information about SCORE, SBDCs and the WBCs is detailed later in this publication, or you can click on www.score.org, www.sba.gov/sbdc for SBDCs or www.sba.gov/services/ and choose "Women's Business Centers from the "Counseling & Assistance" heading at the bottom.



These professionals can also help you with writing a formal business plan, filling out loan applications to finance your business, managing and expanding your business, finding opportunities to sell your goods or services to the government, recovering from disaster or acting as advocates for small businesses with Congress and regulatory agencies.

The SBA even has programs for helping special audiences, such as women and

veterans, become small business owners.

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.

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.
- A new venture is exciting.
- Earnings and growth potential are far less limited.
- Running a business will provide endless variety, challenge and opportunities to learn.

1. Are you a self-starter?

It will be up to you – not someone else telling you – to develop projects, organize your time and follow through on details.

2. 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, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

3. How good are you at making decisions?

Small business owners are required to make decisions constantly, often quickly, under pressure.

4. Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

5. How well do you plan and organize?

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

IS ENTREPRENEURSHIP FOR YOU?

In business, there are no guarantees. 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, 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 in the short-term.

Once you've answered those questions, you should consider what type of business you want to start.

FRANCHISING

Franchisees have been active participants in the SBA's small business loan program for many years.

There are primarily two forms of franchising:

- 1) product/trade name franchising and
- 2) business format franchising.

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.

There are more than 3,000 franchised businesses. 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: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be the best business option for you. Remember that hard work, dedication and sacrifice are key elements for success.

For more information visit the SBA Web site at:

www.sba.gov/smallbusinessplanner/start/ and click on "Buy a Franchise" from the menu on the right side; or visit the Franchise Registry at www.franchiseregistry.com/ or call your local SBA office.

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HOME-BASED BUSINESS CONSIDERATIONS

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.

Garages, basements and attics are being transformed into the corporate headquarters of the newest entrepreneurs – the home-based business person.

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.

Ask yourself these questions – and remember, there are no best or right reasons for starting a home-based business. But it is important to understand what the venture involves.

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

Ask yourself:

- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

Finding Your Niche

Choosing a home business must be approached carefully.

Ask yourself:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I identify my business product or service?
- Is there a demand for that product or service?
- Can I successfully run the business 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 state's department of labor 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. For home-based businesses, a separate business telephone and bank account are normally required.

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.

If you're convinced that working from home is for you, it's time to create your business plan. The SBA and its resource partners, such as SCORE, SBDCs and WBCs can help make the process easier.

WOMEN BUSINESS OWNERS

Women entrepreneurs are changing the face of America's economy. The SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women. There are women's business ownership representatives in every SBA district office to help women access all of SBA's programs and services, including loan guaranties, federal contracting opportunities, training, counseling and more. These local representatives can also provide information about other local resources available for women entrepreneurs.

Another valuable tool available for women business owners and entrepreneurs is the Women's Business Center Program, funded in part through a cooperative agreement with the SBA. Located across the country, approximately 100 WBCs provide training, technical assistance, counseling and mentoring specifically to women, especially those who are socially and economically disadvantaged. Mindful of the special needs of women entrepreneurs, the centers try to offer their services at the times and in the places most convenient to economically

challenged women. In addition, some centers provide child care, and many provide their materials in Spanish and other languages, depending on the unique needs of the communities in which they are located. Many classes offered by the centers are either free or offered for a small fee. And often there are scholarships to help those who need them.

If you can't get to a Women's Business Center, the full range of services is available through the SBA's Web site for women entrepreneurs, which provides access to all of the SBA's online services, including its extensive library of information, training courses and electronic tools designed to help small businesses. This site also contains information about the services available in local communities.

To find it, click on: <http://www.sba.gov/services/> and choose "Women's Business Centers" from the "Counseling & Assistance" heading at the bottom.

VETERANS BUSINESS DEVELOPMENT

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from soldier to small business owner. Each of SBA's 69 district offices throughout the country has designated a Veterans Business Development Officer to help veterans prepare and plan for entrepreneurship. The Veterans Business Outreach Program provides entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business. SBDCs and SCORE also provide management assistance to veterans who are current and prospective small business owners. SCORE also provides resources and counseling services online at: www.score.org

The SBA offers special assistance for activated Reserve and National Guard members and the small businesses they work in or own. 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.

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 provides loans to eligible small businesses to cover operating costs that cannot be met due to the loss of a

key employee called to active duty in the reserves or National Guard. Small businesses may apply for MREIDLs of up to \$1.5 million if they have been financially impacted by the loss of an essential employee. The SBA has created a special Web page specifically for Reserve and Guard members at: www.sba.gov/reservists

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established a fully staffed Office of Veterans Business Development. OVBD develops and distributes various informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, Getting Veterans Back to Work, and various other materials. Veterans may access these resources and other assistance from OVBD by visiting the Web site at: www.sba.gov/VETS/

For more information on special government contracting programs for veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication.

Veterans Business Outreach Center (VBOC)

The Veterans Business Outreach Center (VBOC) is a division of Vietnam Veterans of California, Inc. (VVC), a non-profit organization that has been serving veterans since 1980. VVC developed the Veterans Business Outreach Center as a way to connect veteran entrepreneurs with business development resources. The VBOC works in concert with the U.S. Small Business Administration (SBA) and the California Department of Veterans Affairs (CDVA). Through the cooperative support of these and other community partners, we are able to link veterans with a broad range of service to assist them to start or expand a business.

Veterans Business Outreach Center (VBOC)

7270 E. Southgate Drive, Suite 1
Sacramento, CA 95823
(916) 393-1690 • (916) 393-1693 Fax
www.vboc-ca.org

NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA also features programs for American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses. These groups have full access to the necessary business development and expansion tools available

through the agency's entrepreneurial development, lending and procurement programs. More information is at:

www.sba.gov/aboutsba/sbaprograms/naa/index.html

CHOOSING YOUR BUSINESS STRUCTURE

You may operate your business under one of many organizational structures generally chosen for liability and tax reasons. 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 appropriate for different personnel situations. If you're uncertain where to start, contact your local SBA office, SBDC, SCORE or WBC for assistance.

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 rates. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting.

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 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, what happens when a partner dies, and so on. 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, this is established by an agreement between two or more individuals. 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 the liability is similarly limited in proportion to their investment.

"C" Corporation

A "C" corporation is a legal entity made up of persons who have a charter legally recognizing the corporation as a separate entity having its own rights, privileges and liabilities, apart from those of the individuals forming the corporation. It's the most complex form of business organization and is comprised of shareholders, directors and officers. The corporation can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and have the advantage of limited liability, but not total protection from lawsuits.

Subchapter "S" Corporation

This is a special section of the Internal Revenue Code and 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 information.

LLCs and LLPs

The limited liability company is a popular 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. LLC owners risk only their investment, not personal assets. The limited liability partnership is similar to the LLC, but it is aimed at professional organizations.

WRITING A BUSINESS PLAN

After you've thought about your business, the next step is to develop a business plan. The business plan is a formal document explaining in some detail your plans to develop a financially successful business. It's vitally important for two reasons:

- Preparing a business plan forces you to think through every aspect of your business. If you need outside money, your business plan will be one of the first things the lender or investor wants to see.
- A business plan serves as an assessment tool for you.

A comprehensive business plan is not done on the spur of the moment. It can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers located on many college campuses, Veterans Business Outreach Centers SCORE, Counselors to America's Small Business, and Women's Business Centers, have the expertise to help you craft a winning business plan.

You can find the nearest SBDC at:

www.sba.gov/sbdc/

The nearest SCORE chapter can be located at: www.score.org

To find WBCs, click on:

<http://www.sba.gov/services/> and choose "Women's Business Centers" from the "Counseling & Assistance" heading at the bottom.

You can also find business-plan help on the SBA's Web site at:

<http://www.sba.gov/smallbusinessplanner/> then choose "Writing a Business Plan" from the "Plan Your Business" menu along the bottom.

IN GENERAL, HERE'S WHAT 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

- Explain your source and the amount of initial equity capital.
- Develop a monthly operating budget for the first year.
- 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 problems that may develop.

Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring, 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 or SCORE counselor or Small Business Development Center representative.

When you feel comfortable with the content and structure, review and discuss it with your lender. Remember, the business plan is a flexible document that should change as your business grows.

BUSINESS.GOV

Business.gov, the official business link to the U.S. government, is managed by the SBA in partnership with federal agencies providing business-oriented programs and services.

Business.gov helps businesses save time and money spent on regulatory compliance by providing quick and easy access to business laws, government regulations, forms and agency contacts. The Web site also offers compliance guides and a compliance search mechanism.

The compliance guides provide easy access to resources and programs that help businesses understand their regulatory requirements and improve their operations. Organized by Business Area and Industries, these guides provide a one-stop shop for regulatory assistance and include links to clearly written fact sheets, guidelines, answers to frequently asked questions, interactive tools, training resources and contacts at federal regulatory agencies. Business.gov also features a unique search engine which intelligently locates, organizes and retrieves compliance assistance information published by federal regulatory agencies searchable by business topics or industry.

You're just a computer click away from help 24-hours a day at: www.business.gov

SCORE

SCORE is a 10,500-member volunteer association which operates under a cooperative agreement with the U.S. Small Business Administration. SCORE matches volunteer business-management counselors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors, whose collective experience spans the full range

Things To Do In Starting A New Business

Things To Do In Starting A New Business

- Do market research
- Prepare a business plan
- File for business license and any applicable state license
- File fictitious name statement with county clerk
- Open checking account (separate from personal account)
- Obtain sellers permit from State Board of Equalization
- Talk with an accountant about bookkeeping system
- Set up bookkeeping system
- Research insurance needs
- Draft contracts needed for customer/private contractors
- Develop brochure logo
- Develop price/rate/fee structure
- Print brochure/letterhead/business cards
- Develop billing procedures
- List names/addresses of potential suppliers
- File appropriate tax forms
- Prepare training manual

Possible Start Up Expenses:

- Legal & professional fees (lease review, incorporating, etc.)
- Filing fees – Business license, permits, fictitious name
- Printing – brochure, letterhead, business cards
- Other printing – contracts, training manual, etc.
- Market research
- Telephone/answering machine/fax
- Utilities deposit
- Rent deposit – first and last months
- Insurance
- Advertising – newspaper, Yellow Pages, trade magazines
- Board of Equalization Bond
- File incorporation papers
- Fixtures/equipment/vehicles
- Office supplies/books/publications
- Membership Chamber of Commerce
- Association membership/convention expense
- Decorating and remodeling
- Starting inventory.

Introduction

of American enterprise, share their management and technical expertise with both present and prospective small business owners.

A nonprofit association, SCORE has dedicated more than 40 years to helping small businesses succeed.

Most SCORE volunteers are retired business owners or managers, though some members are still actively employed. Volunteers work in or near their home communities to provide management counseling and training to first-time entrepreneurs and current small business owners. They meet with clients at a SCORE chapter office, an SBA office or at the client's place of business.

Every effort is made to match a client's needs with a counselor who is experienced in a comparable line of business. All individual and team counseling is free; there may be a nominal fee for workshops and seminars.

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes and find solutions.

Any small business can obtain help from SCORE. Whether you are considering starting your own business, have a business that is experiencing problems, are ready to expand, or need some other type of advice, SCORE can help. The approach is confidential and personal. You don't need to be applying for or have an SBA loan to participate in the program. In fact, an idea is all that is necessary; consultation and counseling before a business start-up is an important part of SCORE's service.

Stockton Chapter

Robert Westwood, Chairman
401 N. San Joaquin, Room 114
Stockton, CA 95202
(209) 946-6293
www.scorestockton.org
scoreca463@aol.com
Counties Served: San Joaquin Calaveras and Amador

Chico Chapter

Jack Mayfield, Chairman
1324 Mangrove Avenue, Suite 114
Chico, CA 95926
(530) 342-8932
Counties Served: Butte, Glenn, Plumas, Sierra and South Tehama

Shasta Satellite

2400 Washington Avenue, Suite 301
Redding, CA 96001
(530) 225-2770
Counties Served: Shasta, Lassen, Modoc, North Tehama, Trinity and Siskiyou

Sacramento Chapter

Tim Melson, Chairman
4990 Stockton Boulevard
Sacramento, CA 95820
(916) 635-9085
Counties Served: Sacramento, El Dorado, West Placer, Colusa, Sutter and Yuba

SCORE's Presence on the Internet

SCORE can also be found on the Internet at www.score.org. SCORE's presence on the Internet makes it possible to reach more small business clients than ever with mentoring and counseling services.

Business owners are now turning to the technology of the Web to fulfill their needs for information and advice. SCORE is primed to meet their requests for help by offering e-mail counseling, maps to local SCORE chapters, hotlinks to other business resources on the Internet and more at the click of a mouse. E-mail counseling is provided by the Cyberchapter, which now includes more than 1,200 online members. You can choose from almost 800 unique skills to find the cybercounselor who best suits your individual needs, including special counseling for veterans, service-disabled veterans and Reserve component members. Log on to SCORE's Internet site to take advantage of the many services SCORE has to offer your business.

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 provide 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 CDFA, USCS, and Exim Bank, serves small & medium-size businesses and entrepreneurs in the state through trade missions, low-cost training, trade research, and limited free consulting.

Chico CITD (hosted by Butte College)

2050 Talbert Drive, Suite 300-500
Chico, CA 95928
(530) 879-9049
wilsonja@butte.edu
chico.citd.org
Serving counties of Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Mendocino, Modoc, Plumas, Shasta, Siskiyou, Tehama and Trinity.

Sacramento CITD (hosted by Los Rios CCD)

1410 Ethan Way
Sacramento, CA 95825
(916) 563-3200
ohlsonb@losrios.edu
sacramento.citd.org
Serving counties of Amador, Calaveras, El Dorado, Lassen, Nevada, Placer, Sacramento, San Joaquin, Sierra, Sutter, Yolo and Yuba.

SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Centers, in coordination with federal, state, local and private-sector resources, including funding through a cooperative agreement with the SBA, meet the needs of small businesses and promote economic development in local communities by helping create and retain jobs.

As the SBA's largest non-finance program, SBDCs meet the counseling and training needs of more than 650,000 start-ups or existing business clients annually.

SBDCs provide services such as development of business plans, manufacturing assistance, financial packaging assistance, contracting assistance and international trade assistance. Special emphasis areas include e-commerce, technology transfer, IRS, EPA and OSHA regulatory compliance, research and development, Defense Economic Transition Assistance, disaster recovery assistance and market research. Based on client needs, SBDCs tailor their services to meet the evolving needs of the local small business community.

SBDCs deliver management and technical assistance to small businesses using an effective business education network of 63 lead centers and more than 1,000 service-center locations contracted to manage a broad-based SBDC program. SBDCs are located throughout the U.S., District of Columbia, Guam, Puerto Rico, American Samoa and the U.S. Virgin Islands.

Their services are available to all small businesses or prospective small businesses.

There are specialized programs for minorities, women, veterans, Reservists, people with disabilities, 8(a) businesses in all stages and persons in low- and moderate-income urban and rural areas.

For more information, visit the Web site at: www.sba.gov/aboutsba/sbaprograms/sbdc/index.html

Butte Community College SBDC

Sophie Konuwa, Director
konuwaso@butte.edu
19 Williamsburg Lane
Chico, CA 95926-2225
(530) 895-9017 • (530) 566-9851 Fax
<http://www.bcsbdc.org/>
Counties Served: Butte, Glenn and Tehama

Shasta Community College SBDC

Keli Anthis, Director
KAnthis@ShastaCollege.edu
1420 Butte Street
Redding, CA 96001
(530) 225-2770 • (530) 225-3904 Fax
<http://www.shastacollege.edu/sbdc>
Counties Served: Shasta, Trinity and Siskiyou

Los Rios Community College SBDC

Panda Morgan, Director
morganp@losrios.edu
Laura Smanio, Program Associate
SmanioL@losrios.edu
1410 Ethan Way
Sacramento, CA 95825
(916) 563-3210 • (916) 563-3266 Fax
<http://www.sbdc.net/>
Counties Served: El Dorado, Yolo and Sacramento

San Joaquin Delta College SBDC

Gillian Murphy, Director
gmurphy@deltacollege.edu
56 South Lincoln Street, 2nd Floor
Stockton, CA 95203-3100
(209) 954-5089 • (209) 939-0385 Fax
<http://www.sbdc.deltacollege.edu>
Counties Served: Alpine, Amador, Calaveras and San Joaquin

Sierra Community College SBDC

Indria Gillespie, Director
igillespie@sierracollege.edu
333 Sunrise Avenue, Suite 885
Roseville, CA 95661
(916) 781-6235 • (916) 781-6239 Fax
<http://www.sbdcsierra.org>
Counties Served: Lassen, Modoc, Nevada, Placer, Plumas and Sierra

Yuba Community College SBDC

Ken Freeman, Director
kfreeman@yccd.edu
1227 Bridge Street
Yuba City, CA 95991
(530) 822-0140 • (530) 822-0163 Fax
<http://www.yubasbdc.org>
Counties Served: North Yolo, Yuba, Sutter, Colusa and Lake

Center For Small Business College Of Business Administration

California State University, Sacramento
Founded in 1969, the Center for Small Business (CSB) is one of the oldest and largest of its kind in the United States. During its 34-year history, the CSB has served more than 2,000 small businesses in the Greater Sacramento area.

The CSB offers free technical management assistance in all areas of business other than taxation, law, and loan packaging, to small for-profit and not-for-profit organizations.

The services are provided by juniors, seniors, and graduate students under faculty supervision. These students are assigned to work with clients of the CSB as part of their

coursework in various classes offered by the College of Business Administration.

Some organizations request assistance because they are experiencing difficulties, others simply want to have an outside review of their operations and strategies to ensure that they are doing things right, and still others need assistance in managing their rapid growth. Much of the work provided by the CSB focuses on assisting clients to develop business plans, design marketing strategies, and make adjustments in internal operations.

If you are interested in CSB services, please call the Center at (916) 278-7278.

Business Information Center

The Sacramento Works Career Centers are affiliated with Sacramento Business Information Centers known as BICs. The BICs are a one-stop source for technical assistance and information geared to help individuals start, operate and grow their businesses. There are six BICs in Sacramento County, four are located at Career Centers.

Services include:

- Business information library
- Computers with business software
- One-on-one consultation with qualified professionals
- Videos
- Workshop/seminar topics:
- Bookkeeping/tax planning
- Budgeting
- Business financing and loan information
- Developing business plans
- Legal information
- Management skills
- Marketing techniques
- And much, much more!

Del Paso BIC

925 Del Paso Boulevard, Suite 100
Sacramento, CA 95815
Contact: Gisela Weissman
(916) 263-3717
Hours: by appointment only
Sponsored by SETA

Hillsdale BIC

5655 Hillsdale Boulevard, Suite 8
Sacramento, CA 95842
Contact: Darlene Conway
(916) 263-0656
Hours: M-TH 9:00-4:00; F 9:00-Noon
Sponsored by SETA

Mather BIC

10638 Schirra Avenue
Mather, CA 95655
Contact: Paul Ghotlos
(916) 228-3127
Hours: TU 10:00-5:00; M,W,TH 8:30-5:00;
F 8:30-4:45; Sat. 9:00-2:00 - except holidays
Sponsored by DHA

Stockton Blvd. BIC

4990 Stockton Boulevard
Sacramento, CA 95820
Contact: Juan G. Valdez
(916) 875-3350 or (916) 875-3280
Hours: M-F 8:00-4:30
SCORE counseling available Wed. & Thurs.,
by appt.
<http://dhaweb.saccounty.net/businessServices/bic.htm>
Sponsored by DHA

South County BIC

8401 A Gerber Road
Sacramento, CA 95828
Contact: Joan Reynolds
(916) 525-4744 ext. 2154
Hours: M-TH 8:30-4:00; F 8:30-Noon;
Closed for lunch 12:00-1:00
Sponsored by EGUSD

Opening Doors, Inc.

Opening Doors is dedicated to empowering underserved people to build and manage assets, and to gain the cultural, financial and entrepreneurial skills needed to achieve their goals. The agency has special programs for the Hispanic, Hmong, Slavic and Bosnian communities.

- Counseling and technical assistance for those wishing
- To start or expand small businesses
- Microloans for viable small businesses
- Training and funding opportunities for small farmers or those wishing to start farm businesses
- Individual Development Account matched savings program for low-income refugees and asylees.

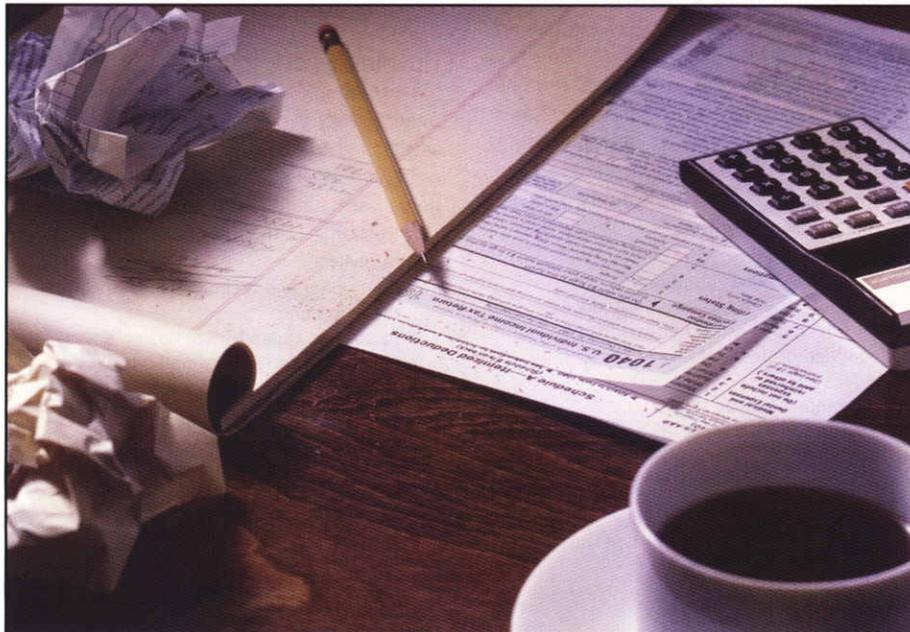
Opening Doors, Inc.

2118 K Street
Sacramento, CA 95816
(916) 492-2591 • (916) 492-2008 Spanish
(916) 492-2628 Fax
www.openingdoorsinc.com



Knowing the Rules

Paying Attention To Detail Can Save Time and Money



It may be inconceivable to you that your home-based consulting service or hand-knit sweater business would have to comply with any of the numerous local, state, and federal regulations, but in all likelihood it will. 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. Below is a checklist of the most common requirements that affect small businesses, but it is by no means exhaustive. 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 ORGANIZATION

There are many forms of legal structure you may choose for your business. The most common structures are Sole Proprietorships, General and Limited Partnerships, C and S Corporations and Limited Liability Companies. Each legal structure offers organizational options which are appropriate for different personal situations and which affect 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.

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 departments. Consult your state or local government for assistance.

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 in which the business is located.

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 be using the same name. For more information contact the county clerk's office in the county where your business is based.

Alpine County

Alpine County Treasurer (530) 694-2286

Amador County

No license required in unincorporated area

Amador City

City Hall (209) 267-0682

lone

City Hall (209) 274-2412

Jackson

City Hall (209) 223-1646

Plymouth

City Hall (209) 245-6941

Sutter Creek City of Sutter Creek	(209) 267-5647
Calaveras County Calaveras County Tax Collector	(209) 754-6350
City of Angels (Anges Camp & Altaville) City Clerk	(209) 736-2181
San Joaquin County San Joaquin County Planning Department	(209) 468-3164
Escalon City Hall	(209) 838-4107
Lathrop Finance Department ext. 2	(209) 858-2860
Lodi Finance Department	(209) 333-6719
Manteca Finance Department Business License Division	(209) 825-2328 (209) 599-2108
Stockton Finance Department Finance Department	(209) 937-8313 (209) 831-4128
Butte County City of Chico Finance Office	(530) 895-4837
City of Oroville Oroville City Hall	(530) 538-2411
City of Biggs City Hall	(530) 868-5493
Town of Paradise City Clerk	(530) 872-6291
Sacramento City of Sacramento City Hall	(916) 264-8500
County of Sacramento Sacramento County Licensing Office	(916) 874-6644
City of Elk Grove Business License	(916) 478-2211
Glenn County City of Willows Willows City Hall	(530) 934-7041
City of Orland Orland City Hall	(530) 865-1600
Placer County Tax Collector's Office	(530) 889-4120
Placer County Clerk Fictitious Name Dept.	(530) 886-5600

Shasta County City of Redding City Clerk	(530) 225-4056
Tehama County City of Red Bluff City Hall	(530) 527-2605
City of Tehama City Hall	(530) 384-1501
City of Corning City Hall Business License	(530) 824-7033 (530) 824-7020
City of Willows City Hall	(530) 934-7041
City of Redding City Clerk	(530) 225-4056
Yuba, Sutter, Colusa, Lake and Northern Yolo Counties Yuba City Marysville Woodland Live Oak Wheatland	(530) 822-4619 (530) 741-6633 (530) 661-5820 (530) 695-2112 (530) 633-2761
Colusa Licensing Williams Lakeport Clearlake	(530) 458-5622 (530) 473-5389 (707) 263-5613 (707) 994-8201

BUSINESS INSURANCE

Like home insurance, business insurance protects the contents of 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 in operations during a period of ownership transition caused by the death or incapacitation 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 for 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.

EMPLOYER IDENTIFICATION NUMBER

An EIN, Form SS-4, also known as a federal tax identification number, is used to identify a business entity. Generally all businesses need an EIN. You may apply for an EIN in a variety of ways, including online, phone, fax. Taxpayers can call a toll-free number, (800) 829-4933, to get an EIN. Internal Revenue

Service customer service representatives are available to answer calls Monday through Friday, from 7:30 a.m. to 5:30 p.m. customer's local time.

Taxpayers can fax EIN requests seven days a week/24 hours a day by dialing the fax number to one of three IRS Campus' that accept applications. The instructions on the newly revised Form SS-4, Application for Employer ID Number, indicate which IRS Campus is assigned to their specific state. Detailed information and an electronic SS-4 can be found at the IRS Small Business/Self Employed Community Web site at: www.irs.gov/smallbiz, click on New Businesses. Faxed applications are processed in four days. The IRS Campus' accepting faxed applications are:

Holtsville, NY (631) 447-8960
Cincinnati, OH (859) 669-5760
Philadelphia, PA (215) 516-3990

IRS accepts third party Form SS-4's. Tax practitioners complete the new "Third Party Designee" section on their client's behalf by obtaining the client's signature on Form SS-4. IRS no longer requires that practitioners file a Form 2848, Power of Attorney or Form 8821, Tax Information Authorization to get an EIN for their clients.

Federal Self-Employment Tax

Everyone 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.

Business Tax Information

If you plan to hire employees you are also required to obtain a Federal Employee Identification Number from the Internal Revenue Service (IRS). To obtain the registration form and reference documents, contact the IRS at (800) 829-1040 or visit their website: www.irs.gov/smallbiz for complete information.

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, visit your state's Web page.

FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business. The following procedures must be considered:

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 & 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 (Form 1120) Return. You will also be required to file an personal federal income tax return (Form 1040) on your earnings from the corporation based on the W-2 received from your employer.

FEDERAL PAYROLL TAX

Federal Withholding Tax: Any business employing a person other than the owner must register with the IRS and acquire an EIN and pay federal withholding tax at least

quarterly. File Form SS-4 with IRS to obtain number and required tax forms. Call (800) 829-3676 or (800) 829-1040 if you have questions.

Federal Insurance Contribution Act (FICA): Any business owner who employs one person other than himself must pay the current rate of 6.20 percent on each employee's gross wages, up to \$87,900 for Social Security Benefits and 1.45 percent for Medicare from each wage paid through 2004. The employee contributes from wages, through payroll withholding, 6.20 percent for Social Security Benefits and 1.45 percent for Medicare on all wages paid for 2005. (Consult forms 1040 ES or Publication 15, Circular E.) Call (800) 829-3676 if you have questions.

Both these withholdings (federal withholding tax and FICA tax) require the preparation of a W-2 Form for each employee. The W-2 Form is due once a year and must be prepared, mailed and received by the employee before January 31 of the following year.

Federal Unemployment Tax Act (FUTA): For 2007 the FUTA tax is .8 percent of wages paid during the year. The tax applies to the first \$7,000 you pay each employee as wages during the calendar year. The employer is responsible for paying FUTA tax. It must not be deducted from employee's wages. Form 940 must be prepared and paid by January 31 of the following year. Refer to Circular "E" Employer's Tax Guide, Publication 15 from Internal Revenue Service. Call (800) 829-3676 for information.

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 pay day, 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 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. No deductions may be made by any employer for any reason unless the employee has previously signed a paper authorizing the deduction. There are no exceptions.

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, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

Social Security Administration

www.ssa.gov
(800) 772-1213

Federal Withholding U.S. Internal Revenue Service

www.irs.gov
(800) 829-1040

Board of Equalization

www.boe.ca.gov
(800) 400-7115

Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance. For more information, contact the following:

California State Department of Industrial Relations

2424 Arden Way, Suite 230
Sacramento, CA 95825
(916) 263-2741 • www.dir.ca.gov

State Compensation Insurance

2275 Gateway Oaks Drive
Sacramento, CA 95833
(916) 924-5072 • scif@scif.com

Stockton District Office

3247 W. March Lane
Stockton, CA 95219
(209) 476-2600

Other Considerations

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. For more information, contact one of the following:

Wage-Hour Laws

U.S. Department of Labor

2981 Fulton Avenue
Sacramento, CA 95821
(866) 487-9243

California Labor Commission

2424 Arden Way, Suite 360
Sacramento, CA 95825
(916) 323-4920

Disability Insurance Claims: Employment Development Department

5009 Broadway
Sacramento, CA 95821
(916) 227-0220 • (866) 658-8846 Spanish
www.edd.ca.gov

Equal Employment Opportunity Commission

345 Spear Street, Suite 500
San Francisco, CA 93721
(415) 625-5600

Sellers Permit State Board of Equalization

3321 Power Inn Road, Suite 210
Sacramento, CA 95826
(916) 227-6700 or (800) 400-7115

USCIS

The Federal Immigration Reform and Control Act of 1986 requires all employers to verify the 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 for this process through the Employer Hotline. In addition, USCIS forms and the Employer Handbook can be obtained by calling the Forms Hotline. For forms call (800) 870-3676, for the Employer Hotline call (800) 357-2099.

Americans With Disabilities Act

For assistance or clarification with the ADA, call (800) 669-3362 or visit them at:

www.ada.gov

Disability Insurance Claims: Employment Development Department

5009 Broadway
Sacramento, CA 95821
(916) 227-0220

Affirmative Action and Equal Employment Opportunity:

For public information posters and information, contact:

Discrimination Laws:

Department of Fair Employment & Housing

1201 I Street, Room 214
Sacramento, CA 95814
(916) 445-9918

SAFETY & HEALTH REGULATIONS

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

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance. For information, contact:

Federal Occupational Safety & Health Administration

Department of Labor
820 First Street N.E.
Washington, DC 20020
(202) 693-5000

Federal OSHA U.S. Department of Labor

2981 Fulton Avenue
Sacramento, CA 95821
(916) 263-2800

CA OSHA Industrial Relations

2424 Arden Way, Suite 90
Sacramento, CA 95825
(916) 263-2855

U.S. EPA

www.epa.gov

California EPA

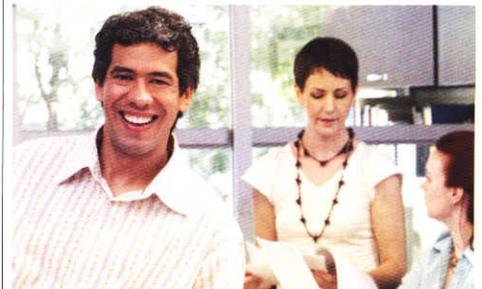
www.calepa.ca.gov

Sacramento Metropolitan Air Quality Management District

Rick Balazs, Air Quality Specialist
777 12th Street, 3rd Floor
Sacramento, CA 95814-1908
(916) 874-4884

County and City Permits

Based on the type of business you plan to operate, you might be required to have a permit.



Butte County City of Oroville	(530) 538-2418
Glenn County Willows	(530) 934-6412
Placer County Auburn	(530) 886-3000
Tehama County Red Bluff	(530) 527-3350

Zoning Requirement and Restrictions

Prior to determining a location for your business, you should contact the Planning Department.

Planning Department

Butte County Oroville	(530) 538-7601
Glenn County Willows	(530) 934-6540
Placer County Auburn	(530) 886-3000
Tehama County Red Bluff	(530) 527-2200

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Federal Registration of Trademarks and Patents

Trademarks are names or symbols used in any commerce that is subject to regulation by state government or the U.S. Congress.

To register a trademark, contact:

Patent & Trademark Office:

P.O. Box 1450
Alexandria, VA 22313-1450
(800) 786-9199
www.uspto.gov

Trademark Information Hotline

(703) 308-9000

State Registration of a Trademark

Trademarks and service marks may be registered in a state for a term of 10 years. For filing fees or more information about applications for registration of trademark or service mark contact the:

Articles of Incorporation, Trademark Registration, Secretary of State

1500 11th Street
Sacramento, CA 95814
(916) 653-6814
www.ss.ca.gov/business/ts.htm

Caution: Federally registered trademarks may conflict with and supersede state registered business and product names. Businesses are encouraged to check for conflicts with federal trademarks.

Copyrights

Copyrights protect the thoughts and ideas of authors, composers and artists. A copyright prevents illegal copying of written matter, works of art or computer programs. In order to ensure copyright protection, the copyright owner should always include notices on all copies of the work. 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

Patents

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

Product Coding

GS1 US™ (not a government agency) provides a unique company number that is used to create bar codes (including UPCs) for your products. Many stores require bar coding on the packaged products they sell. Many industrial and manufacturing companies also use bar coding to identify items they receive and ship. GS1 US, formerly the Uniform Code Council, Inc.® (UCC®), provides tools and assistance to help you meet these requirements. For information, visit www.gs1us.org/pc. For additional questions, contact:

GS1 US

7887 Washington Village Drive, Suite 300
Dayton, OH 45459-8605
(937) 435-3870

WEB SITES OF INTEREST

- **Americans with Disabilities Act Guide for Small Businesses** - www.sba.gov/ada/
- **Answer Desk** - www.sba.gov/answerdesk.html
- **Business Plan Basic** - www.sba.gov/starting_business/planning/basic.html
- **Business Procurement Assistance Center** - <http://matcmadison.edu/bpac/home.htm>
- **Catalog of Federal Domestic Assistance** - www.cdfa.gov
- **Center For International Trade Development (CITD)** - www.sacramentoctid.org
- **Consumer Information Center** - www.pueblo.gsa.gov
- **Employee Retirement Plans** - www.selectare-tirementplan.org
- **Fair Credit Reporting Act** - www.ftc.gov/bcp/online/edcams/fcra/index.html
- **Federal Grant Resources** - www.sba.gov/financing/basics/grants.html
- **Financing Basics** - www.sba.gov/starting_business/financing/basics.html
- **Frequently Asked Questions (National)** - <http://appl.sba.gov/faqs/>
- **General Service Administration (GSA)** - www.gsa.gov
- **Government Contracting (National)** - www.sba.gov/GC
- **Home Based Businesses** - www.sba.gov/hotlist/home.html
- **HUBZone Empowerment Contracting Program** - <https://eweb1.sba.gov/hubzone/internet>
- **Internal Revenue Service** - www.irs.gov
- **Minority Business Development Agency** - www.mbd.gov
- **National Association of Women Business Owners** - www.nawbo.org
- **National Minority Supplier Development Council** - www.nmsdcus.org
- **SBA Disaster Assistance (National)** - www.sba.gov/disaster_recov/index.html
- **SBA Forms** - www.sba.gov/library/forms.html
- **SBA Shareware Library** - www.sba.gov/library/sharewareroom.html
- **SBA Training Area** - www.sba.gov/training/courses.html
- **Shasta College Web site lists some references related to small business development:** www3.shastacollege.edu/bewd
- **Small Disadvantage Business** - www.sba.gov/sdb
- **Small Business Development Center (SBDC)** - www.sbdc.net
- **Small Business Eligibility** - www.sba.gov/size/
- **SCORE (National)** - www.score.org
- **Social Security Administration** - www.ssa.gov
- **Tax Number (FEIN)** - www.irs.gov/businesses/index.html
- **U.S. Dept. of Agriculture** - www.usda.gov
- **U.S. Commercial Service** - www.BuyUSA.gov/Sacramento
- **U.S. Dept. of Commerce** - www.commerce.gov
- **U.S. Export Assistance** - www.Export.gov
- **U.S. Hispanic Chamber of Commerce** - www.uschcc.com
- **U.S. Postal Service** - www.usps.com/grow
- **U.S. Securities & Exchange** - www.sec.gov
- **U.S. Small Business Administration** - www.sba.gov
- **U.S. Small Business Administration (Spanish)** - www.sba.gov/espanol
- **Veterans Business Development** - www.sba.gov/vets
- **White House** - www.whitehouse.gov
- **Women's Business Center (National)** - www.onlinewbc.gov

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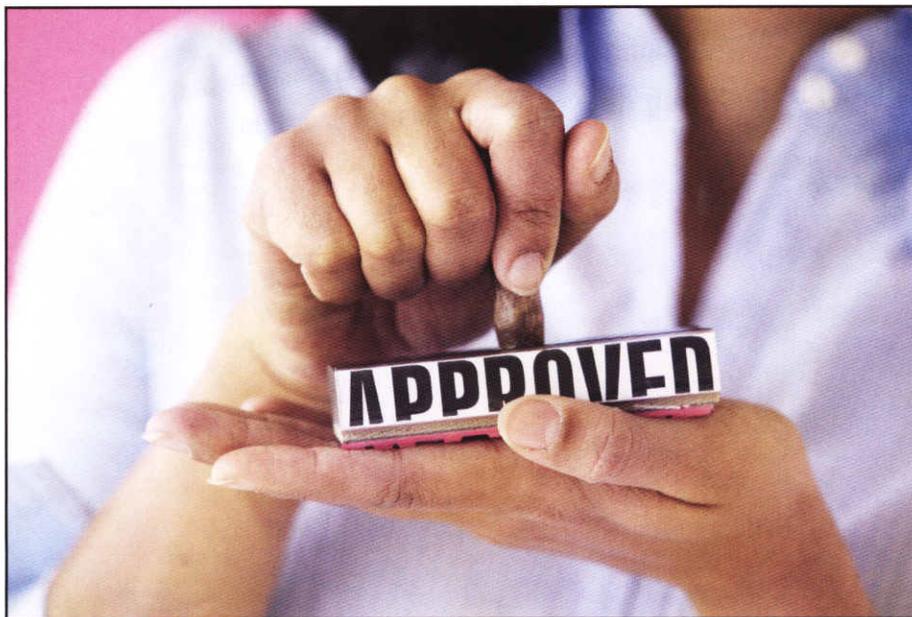
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Financing Options To Start Or Grow Your Business



Many 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.

The SBA Resource Guide will discuss the primary business loan programs of SBA and the equity financing program. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the MicroLoan Program and the Small Business Investment Program. The distinguishing features for these programs are the total dollar amount 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 start or grow a business. The only grants

the SBA is authorized to provide to private businesses are for businesses providing management technical assistance to other businesses.

When you seek a business loan familiarize yourself with the SBA's business loan programs to see if they may be a viable option. The three principal players in each of these programs are – the small business, the lender and the SBA. The business should have its business plan prepared before it applies for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, 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 as well as

SBA requirements. SBA will look to the lender to do much of the analysis before it provides its guaranty to the lender's loan or provides the microlenders with funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from traditional sources.

7(A) LOAN PROGRAM

The 7(a) Loan Program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance programs because of its flexibility in loan structure, variety of loan proceeds uses, and availability. This 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 lenders, including development companies, intermediaries and venture capital firms that make loans to investment capital. The loans are funded by these organizations and they make the decisions to approve or not approve the 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 of what it lent from SBA if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, 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 unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the loan must be eligible, creditworthy and structured under conditions acceptable to SBA.

PERCENTAGE OF GUARANTIES

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. The percentage of guaranty depends on either the dollar amount or the method by which the lender obtains its guaranty. For 7(a) loans of \$150,000 or less the SBA will guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent. The maximum loan amount is \$2 million and the maximum guaranty amount to any one business is \$1.5 million. The one exception is when a business needs both working capital and fixed assets to promote exporting in which case the SBA can guaranty two loans with a maximum level of participation at \$1.75 million.

Loans made under the SBAExpress program, which is discussed subsequently, have a 50 percent guaranty.

INTEREST RATES AND FEES

Both fixed and variable interest rates are available. Rates are set based on the lowest prime rate* and maturity. For loans with maturities of less than seven years the rate will be fixed or start at prime plus no more than 2.25 percent. For loans with maturities of seven years or more the rate can be as high as prime plus 2.75 percent. For loans under \$50,000 and for loans processed through SBAExpress, rates are permitted to be higher.

The SBA charges the lender a nominal upfront fee to provide its guaranty, and the lender may pass this charge on to the borrower. The fee is based on the total amount of the loan and whether the loan is short-term (12 months or less) or long term (over 12 months). The fee is computed based on the amount that SBA guarantees.

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 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 over \$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 lowest prime rate as published in the Wall Street Journal on the day the application is received by the 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 10 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 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 applicable) to allow the business time to generate the income to start repaying the loan. There are no balloon payments or call provisions 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 loan to be fully secured, however the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral. 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, to adequately secure the loan. 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:

<http://www.sba.gov/services/contracting> then select "Size Standards" from the "Contracting Opportunities" listing along the bottom.

SBA Size Standards:

- Manufacturing from 500 to 1,500 employees
- Wholesaling – 100 employees
- Services from \$4.5 million to \$32.5 million in average annual receipts
- Retailing from \$6.5 million to \$26.5 million
- General construction from \$6.5 million to \$32 million
- Agriculture from \$750,000 to \$16.5 million in average annual receipts

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, and businesses involved in gambling or any illegal activity.

The SBA will also not support 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 what the loan proceeds can and cannot be used for. 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

Proceeds can also be used to:

- Expand or renovate facilities;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

7(a) loan proceeds cannot be used to pay an associate of the business, for floor plan financing, research & development (except for the Energy Loan Program) or to have funds for the purpose of making investments.

Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA credit elsewhere and utilization of personal assets requirements where the applicant 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 prohibitions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses.

However, some factors here are the SBA's most important eligibility rules, including:

- 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.

More can be found out about SBA's eligibility requirements at:

<http://www.sba.gov/services/> then select "Loan Eligibility" from the "Financial Assistance" list along the bottom.

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 the assumptions.
- 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 their initial review. The lender will generally review the credit merits of the request before they decide 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, and the applicant should be prepared to complete some additional documents before the lender sends its request for guaranty to the SBA.

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 would 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.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

How Lenders Apply For a Guaranty

Once the lender (bank, credit union, savings & loan, or other private-sector lender) decides to apply for an SBA guaranty it has several options. It can use standard SBA processing procedures and have SBA conduct a full

analysis of the application the lender submits. This may be beneficial for lenders with limited experience in making SBA loans. Another option available to selected lenders with staff dedicated to making SBA-guaranteed loans is the Preferred Lenders Program where SBA delegates the credit decision to the lender, and SBA will not re-analyze the lender's credit decisions. This results in less overall processing time.

SBAExpress

SBAExpress 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. 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. For a list of lenders in your area, contact your local SBA office available at www.sba.gov/localresources/index.html Sacramento District Office

650 Capitol Mall, Suite 7-500

Sacramento, CA 95814

(916) 930-3700 • (916) 930-3737 Fax

Patriot Express

The Patriot Express Initiative combines a pilot loan initiative with SBA's traditional small business ownership training for veterans military community members wanting to establish or expand small businesses. Eligible military community members include:

- Veterans
- Service-disabled veterans
- Active-duty service members eligible for the military's Transition Assistance Program
- Reservists and National Guard members
- Current spouses of any of the above
- Widowed spouse of a service member or veteran who died during service or of a service-connected disability

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features our 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 take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, 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 at:
www.sba.gov/patriotexpress.

CommunityExpress Pilot Loan Program

The CommunityExpress Pilot Loan Program provides streamlined business financing and management and technical assistance to small businesses located in distressed or underserved markets. The CommunityExpress program is offered through hundreds of selected SBA lenders throughout the nation. Under CommunityExpress, approved lenders may use streamlined and expedited loan review and approval procedures to process SBA-guaranteed loans. These lenders may thus use, to the maximum extent possible, their own loan analysis, loan procedures, and loan documentation to process SBA loans to \$250,000. However lenders must provide technical assistance to the borrowers under this program.

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 applicable 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.

CAPLines

This specialized umbrella loan program is designed to help small businesses meet their short-term and cyclical working capital needs. The CAPLines can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction performed on a speculative basis (without a firm commitment for purchase); finance operating capital by

obtaining advances against existing inventory and accounts receivable; and consolidate short-term debt. SBA provides a 85 percent guarantee. There are five distinct programs under the CAPLine umbrella:

- **The Contract Loan Program** Is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Payment from the contract award must be sent directly to the lender.
- **The Seasonal Line of Credit Program** Finances the short-term, seasonal increases of accounts receivable and inventory. The business must have a definite established seasonal pattern and thus must have been in business for a period of 12 months in order to establish that pattern. The loan does not revolve during the season but may be used over again after a "clean-up" period of 30 days. These also may have a maturity of up to five years. The business may not have another seasonal line of credit

Small Business Financial Services

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SBA Lending

Preferred Lender

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outstanding but may have other lines for non-seasonal working capital needs.

- **The Builders Line Program** Provides financing for small general contractors involved in residential or commercial construction or building rehabilitation for resale. Loan maturity is generally three years but can be extended up to five years if necessary. 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 Small Asset-Based Line** Can be used for revolving lines up to \$200,000 to purchase inventory, pay direct labor or finance accounts receivable and is advanced against existing inventory and/or accounts receivable. Repayment comes from the collection of accounts receivable or sale of inventory, and this line of credit must revolve. It does require periodic servicing and monitoring of the collateral for which service the lender can charge up to two percent annually to the borrower. These lines are generally used by businesses providing credit to their customers.
- **The Standard Asset-Based Line** Is similar to the Small Asset-Based Line, but for loan amounts over \$200,000. It does require stricter servicing and monitoring, and the lender may pass the costs along to the borrower.

EXPORT TRADE FINANCING

Export Working Capital Program
www.sba.gov/aboutsba/sbaprograms/internationaltrade/index.html

The SBA's Export Working Capital Program assists lenders in responding to the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. The EWCP supports single transactions or revolving lines. The maximum dollar amount of an export line of credit under this program is \$1.5 million with a 90 percent guaranty. Under certain circumstances the maximum amount of an international trade loan can go up to \$1.75 million. The maximum amount of some export loans can be increased to \$2 million through co-guaranty between the SBA and the Export-Import Bank. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through an abbreviated application process. The

guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The Borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time.

Eligibility of Exporter

You must have an operating history of at least one year – not necessarily in exporting.

Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country.

Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support Standby Letters of Credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

Collateral Requirements

- Guaranteed loans must be fully collateralized at all times.
- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- Other collateral may be required.

How to Apply – A small business exporter seeking a guaranteed EWCP loan must apply to a lender.

SBA Ex-Im Bank Co-Guarantee

This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could support alone. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee cannot exceed \$2 million. Loan maturities are generally for a term of 12 months. At the end of the 12-

month maturity a borrower may reapply for a new guarantee. The guarantee fee SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im Bank charges is .25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

Eligibility of Exporter

The same as for the SBA EWCP Program.

Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country in conformity with the Ex-Im Bank's Country Limitation Schedule.

Use of Proceeds

Same as the SBA EWCP.

Ineligible Use of Proceeds

- Goods or services with less than 50 percent US content.
- To support the export of any Defense Articles or Defense Services.
- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

Collateral Requirements

Same as the SBA EWCP.

How to Apply

A small business exporter seeking a co-guaranteed loan must apply to a lender that is a participant in SBA's 7(a) Loan Guaranty Program. PLP and SBAExpress processing are not permitted. The lender must submit a completed Joint Application for Working Capital Guarantee and loan package to SBA. SBA evaluates and processes the application in accordance with SBA rules for its Export Working Capital program.

International Trade Loan Program

The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program combines a guarantee for short-term export working capital with a regular term loan. SBA can guarantee up to \$1.75 million, less the amount of SBA's guaranteed portion of other loans outstanding to the borrower under SBA's other financial assistance programs. Loans for

facilities and equipment can have maturities of up to 25 years and the guarantee fee and interest rate is the same as for any standard 7(a) loans. Loans for the export working capital portion of the transaction are generally for a term of 12 months, and the borrower negotiates the interest rate and all other fees with the lender. The guaranty fee that SBA charges is the same as the EWCP for a loan of 12 months.

Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.
- For refinancing of existing debts structured with unreasonable terms. Only debts originally taken out for the purchase of fixed assets may be refinanced.
- Working capital is not an eligible use of proceeds for the International Trade Loan; however, working capital can be included in a companion 7(a) or Export Working Capital Program loan.

Collateral Requirements - Collateral requirements are the same as regular 7(a) loans.

- **How to Apply** - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

Export Express

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, 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. The total Export Express loan cannot exceed \$250,000. SBA guarantees 85 percent for loans of \$150,000 and under and 75 percent for loans over \$150,000 to \$250,000.

Eligible Buyers - The foreign buyer must be a creditworthy entity located in an acceptable country.

Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit

for domestic purposes, but no less than 70 percent of the revolver to be used for export related purposes;

- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

Ineligible Use of Proceeds

Applicants with operations, facilities, or offices overseas, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S., are not eligible for Export Express or SBAExpress.

How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must

**OPENING
MARKETS
WORLDWIDE**

**Attention Exporter / Importers
(experienced or beginners):**

**Receive international trade assistance
through workshops and one-on-one consulting.**

**FREE/LOW COST
Workshops & Consultations
Available
All Year Long**

CITD Center for International Trade Development

info@citd.org
cltd.org

Partners:

submit to the lender a plan that includes projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

U.S. Export Assistance Center (USEAC)

U.S. Export Assistance Centers, which consist of SBA staff and the U.S. Department of Commerce in a single location, provide trade promotion and export-finance assistance for small businesses. The USEACs also work closely with other federal, state and local international trade organizations.

Martin Selander
Regional Manager,
International Trade Programs
U.S. Export Assistance Center
3300 Irvine Avenue, #305
Newport Beach, CA 92660-3198
(949) 660-1688 ext. 115
(949) 660-1338 Fax
martin.selander@sba.gov

Community Adjustment and Investment Program

The Community Adjustment & Investment Program helps communities that suffered job losses due to changing trade patterns following the North American Free Trade Agreement. The North American Development Bank has partnered with the SBA and the U.S. Departments of Agriculture and the Treasury to make credit available to businesses in affected communities to help create or retain jobs.

Energy and Pollution Control Loan Programs

Two other adaptations of the 7(a) programs resulted in the Energy Loan Program for businesses that make, install and service energy savings devices and the Pollution Control Loan Program for businesses that want to install or operate a pollution control facility.

See www.sba.gov/services, then select "Special Purpose Loans" from the "Financial Assistance" menu along the bottom.

SBA's non-7(a) Loan Programs

In addition to the 7(a) Loan Program SBA has four other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

CERTIFIED DEVELOPMENT COMPANY LOANS (504 LOAN PROGRAM)

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. 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.

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

The 504 loan is backed by a 100 percent guaranteed debenture sold to investors.

The maximum debenture is:

- \$1.5 million for businesses that create a certain number of jobs or improve the economy of the locality;
- \$2 million for businesses that meet a specific public policy goal, including veterans; and
- \$4 million for manufacturers.
- 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.
- Most borrowers are only 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.
- 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); SBA provides a 100 percent guaranteed debenture that finances up to 40 percent of the project costs secured by a subordinate lien on the project assets. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. 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. A recent history of debenture rates may be found at www.nadco.org
- 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; allows other assets to be free of liens and available to secure other needed financing.
- Long-term; real estate loans are up to 20-year term, heavy equipment 10 or 20-year term and are self-amortizing.
- 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.

SBA Loan Application Requirements Checklist

- ___ Personal financial statement
- ___ Balance sheet
- ___ A comprehensive business plan with realistic projections.
- ___ Management, training, education and/or experience in the industry
- ___ A list of all collateral
- ___ Profit and loss statement
- ___ Debt schedule
- ___ Tax returns for the last three years
- ___ Current copy of your credit reports, including your FICO Score (Equifax: (800) 685-1111, Experian: (888) 397-3742, TransUnion: (800) 916-8800)
- ___ Provide a detailed statement telling specifically how the loan will be used
- ___ Provide a detailed cash flow analysis showing how loan will be repaid

Other Important Considerations

- ___ Good Credit (FICO Score is very important)
- ___ Cash injection of 25 to 30 percent of the total you are seeking (i.e., for a \$100,000 loan, you must have \$25,000 to \$30,000 cash down ready to invest into your business and the bank will make a loan for the difference \$70,000 to \$75,000)
- ___ Depending on the circumstances other documentation may be required (i.e., purchasing an existing business will require a purchase agreement, etc.)

Businesses that receive 504 loans are:

- Small – net worth under \$7.5 million, net profit after taxes under \$2.5 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 staff works directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For more information, go to www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "CDC/504 Program."

Amador Economic Development Corp.

Ron Mittlebrun
1500 S. Highway 49, Suite 202
Jackson, CA 95642
(209) 223-0351 • (209) 223-2261 Fax

California Statewide Certified Dev. Corp.

Barbara Vohryzk
129 C Street
Davis, CA 95616
(800) 348-6258 • (530) 756-7519 Fax

Lender/CDC YTD Totals Report August 2007

No. of Loans	Bank	Total Dollars	No. of Loans	Bank	Total Dollars
162	BANK OF AMERICA, NATIONAL ASSOCIATION	\$4,178,000	3	FIRST BANK	\$148,400
160	U.S. BANK NATIONAL ASSOCIATION	\$7,887,300	2	CALIFORNIA STATEWIDE CERTIFIED DEVELOPMENT	\$2,213,000
118	WELLS FARGO BANK, NATIONAL ASSOCIATION	\$15,549,500	2	PACIFIC STATE BANK	\$2,145,000
100	CAPITAL ONE, NATIONAL ASSOCIATION	\$5,365,000	2	CEN CAL BUSINESS FINANCE GROUP	\$1,912,000
86	EDF RESOURCE CAPITAL, INC.	\$52,000,000	2	CENTRAL VALLEY COMMUNITY BANK	\$1,691,000
69	WASHINGTON MUTUAL BANK	\$2,238,300	2	VINEYARD BANK, NATIONAL ASSOCIATION	\$1,509,000
49	UMPQUA BANK	\$10,466,200	2	BRIDGE BANK, NATIONAL ASSOCIATION	\$1,443,000
47	CDC SMALL BUSINESS FINANCE CORP.	\$24,620,000	2	FIRST NORTHERN BANK OF DIXON	\$1,402,500
47	CITIBANK, N.A.	\$2,368,000	2	UNITED CENTRAL BANK	\$921,000
43	GREATER SACRAMENTO CERTIFIED DEV.	\$26,106,000	2	BEACH BUSINESS BANK	\$792,000
34	CIT SMALL BUSINESS LENDING CORPORATION	\$14,140,800	2	PACIFIC WESTERN BANK	\$717,500
33	INNOVATIVE BANK	\$2,295,000	2	BUSINESS LENDERS, LLC	\$655,000
30	COMERICA BANK	\$16,050,400	2	UNITED COMMERCIAL BANK	\$617,000
28	EXCEL NATIONAL BANK	\$26,672,300	2	STEARNS BANK NATIONAL ASSOCIATION	\$613,800
25	MORTGAGE CAPITAL DEVELOPMENT CORP.	\$12,983,000	2	SMALL BUSINESS LOAN SOURCE, LLC	\$596,000
20	NARA BANK	\$14,991,900	2	IRWIN FRANCHISE CAPITAL CORPORATION	\$550,000
19	BANCO POPULAR NORTH AMERICA	\$3,675,000	2	EAST WEST BANK	\$313,000
16	BAY AREA EMPLOYMENT DEVELOPMENT CO.	\$8,508,000	2	BANK OF THE WEST	\$306,000
15	TRACY/SAN JOAQUIN COUNTY CERTIFIED DEV.	\$8,501,000	2	BRANCH BANKING AND TRUST COMPANY	\$218,700
12	CALIFORNIA BANK & TRUST	\$4,393,900	2	BANK OF THE SOUTH	\$100,000
12	FIRST U S COMMUNITY CU	\$990,400	1	MERCHANTS BANK OF CALIFORNIA, NATION	\$1,900,000
11	BUSINESS LOAN CENTER, LLC	\$7,186,000	1	MOUNTAIN 1ST BANK & TRUST COMPANY	\$1,860,000
10	HERITAGE BANK OF COMMERCE	\$5,435,000	1	AMERICAN CONTINENTAL BANK	\$1,486,000
8	UNION BANK OF CALIFORNIA, N.A.	\$190,000	1	BANCFIRST	\$1,462,500
8	SUPERIOR FINANCIAL GROUP, LLC	\$75,000	1	WILSHIRE STATE BANK	\$840,000
7	FULLERTON COMMUNITY BANK, FSB	\$4,710,500	1	UNITED SECURITY BANK	\$840,000
7	STERLING SAVINGS BANK	\$4,212,600	1	SUTTER COMMUNITY BANK	\$840,000
6	VALLEY COMMUNITY BANK	\$5,639,600	1	LANDMARK CERTIFIED DEVELOPMENT CORP.	\$695,000
6	WACHOVIA SBA LENDING, INC.	\$3,416,200	1	UPS CAPITAL BUSINESS CREDIT	\$695,000
6	TEMECULA VALLEY BANK	\$3,268,000	1	SAEHAN BANK	\$675,000
6	BORREGO SPRINGS BANK, N.A.	\$3,230,500	1	COMMUNITY BUSINESS BANK	\$575,100
6	PLACER SIERRA BANK	\$2,872,000	1	LEHMAN BROTHERS BANK, FSB	\$540,000
6	BUTTE COMMUNITY BANK	\$2,660,700	1	BUSINESS COMMUNITY CAPITAL, A DIVISION	\$395,000
6	SERVICE 1ST BANK	\$865,000	1	GATEWAY BUSINESS BANK	\$315,000
6	CAPITAL ONE BANK	\$245,000	1	FARMERS & MERCHANTS BANK OF CENTRAL	\$280,000
5	CAPITAL BUSINESS GROUP, INC.	\$3,155,000	1	MONTEREY COUNTY BANK	\$230,000
5	HANMI BANK	\$2,040,000	1	CALIFORNIA PREFERRED CU	\$211,000
4	TAMALPAIS BANK	\$2,683,000	1	AMADOR ECONOMIC DEVELOPMENT CORP.	\$208,000
4	SUCCESS CAPITAL EXPANSION & DEVELOPMENT	\$2,537,000	1	TRI COUNTIES BANK	\$189,000
4	INLAND COMMUNITY BANK, NATIONAL ASSOCIATION	\$1,837,500	1	MISSION NATIONAL BANK	\$159,000
4	ECONOMIC DEVELOPMENT CORPORATION	\$1,823,000	1	CITIZENS BUSINESS BANK	\$150,000
4	PLUMAS BANK	\$674,900	1	FOCUS BUSINESS BANK	\$150,000
3	COMMUNITY WEST BANK, NATIONAL ASSOCIATION	\$3,239,000	1	NEWTEK SMALL BUSINESS FINANCE, INC.	\$150,000
3	SILVER STATE BANK	\$2,395,600	1	UNITED AMERICAN BANK	\$135,000
3	SECURITY PACIFIC BANK	\$927,000	1	COUNTY BANK	\$115,000
3	COMMUNITY BANKS OF NORTHERN CALIFORNIA	\$880,000	1	COMMERCE BANK OF FOLSOM	\$110,000
3	GREATER BAY BANK, NATIONAL ASSOCIATION	\$775,000	1	SOUTH VALLEY NATIONAL BANK, A DIVISION	\$75,000
3	NORTH VALLEY BANK	\$441,250	1	ALLIANCE BANK	\$50,000
3	VISION ONE CU	\$388,000	1	TRAVIS CU	\$50,000
3	CORNERSTONE COMMUNITY BANK	\$190,000			
3	THE MECHANICS BANK	\$182,000			
			Total Dollar amount of All Loans to Date		\$366,398,850
			Total Number of Loans to Date		1351

Economic Dev. Corp. of Shasta County

Jim Zauher
410 Hemsted, Suite 220
Redding, CA 96002
(530) 224-4920 • (530) 224-4921 Fax

Greater Sacramento Certified Dev. Corp.

Ray Sebastian
5428 Watt Avenue, Suite 200
Sacramento, CA 95660-4945
(916) 339-1096 • (916) 339-2369 Fax

Resource Capital

Frank Dinsmore
7509 Madison Avenue, Suite 111
Citrus Heights, CA 95610
(916) 962-3669 • (916) 962-1822 Fax

Small Business Finance

Brian Kerfoot
1545 River Park Drive, Suite 203
Sacramento, CA 95815
(800) 611-5170 or (916) 565-8100

Tracy/San Joaquin Certified Dev. Corp.

Roger Birdsall
1151 W. Robinhood Drive, Suite B-4
Stockton, CA 95207
(209) 951-0801 • (209) 951-0999 Fax

Microloan Program

The Microloan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

For more information, go to www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "Micro Loans.":

Sacramento District Office

650 Capitol Mall, Suite 7-500
Sacramento, CA 95814
(916) 930-3700 • (916) 930-3737 Fax

Small Business Investment Company Program

There are a variety of alternatives to bank financing for small businesses, especially business start-ups. The Small Business Investment Company Program fills the gap between the availability of venture capital and the needs of small businesses that are either starting or growing. Licensed and regulated by the SBA, SBICs are privately owned and managed investment firms that make capital available to small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates with SBA guarantees. SBICs are for-profit firms whose incentive is to share in the success of a

small business. In addition to equity capital and long-term loans, SBICs provide debt-equity investments and management assistance. The SBIC Program provides funding to all types of manufacturing and service industries. Some investment companies specialize in certain fields, while others seek out small businesses with new products or services because of the strong growth potential. Most, however, consider a wide variety of investment opportunities. For more information contact your nearest SBA office or the Web site at www.sba.gov/services, then choose "Financial Assistance" from the menu below. From there, click on "Equity Capital" and choose "SBA's Investment Program."

Sacramento District Office

650 Capitol Mall, Suite 7-500
Sacramento, CA 95814
(916) 930-3700 • (916) 930-3737 Fax

The Surety Bond Guarantee Program

Although it is not a business loan program, the Surety Bond Guarantee Program is a public-private partnership between the federal government and the surety industry providing small businesses with the bonding assistance necessary for them to compete for government and private contracting opportunities. The guarantee provides the necessary incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. They typically lack the combination of working capital and a performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment and performance bonds issued by surety companies for individual contracts of up to \$2 million on behalf of eligible small construction, service, and supply contractors. The SBA reimburses sureties a predetermined percentage of losses sustained if a contractor breaches the terms of 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 a surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonds for socially and economically disadvantaged and HubZone contractors and veterans and service-disabled veterans. 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 the PSB Program, SBA guarantees only 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

For more information on the Surety Bond Program, visit SBA's web site at www.sba.gov

and choose "Services." From there, select "Financial Assistance" and click on "Surety Bond."

American Contractors Indemnity

Sheryl Smith, Manager
1600 Sacramento Inn Way, Suite 109
Sacramento, CA 95815
(916) 568-7818 or (888) 571-5223
(916) 568-7838 Fax

Lesron Insurance Agency, Inc.

Les Mantle and Sharon Rusconi, Underwriters
2381 El Camino Avenue, Suite A
Sacramento, CA 95821
(916) 481-8108 • (916) 481-2382 Fax

McHugh Colleen Norcal-Leavitt Insurance Services

850 Remor Street
Redding, CA 96002
(530) 221-2300

Valley Surety Insurance Agency

Shirley Paiva, Underwriter
1540 River Park Drive, Suite 105
Sacramento, CA 95815
(916) 567-6676 • (916) 567-0815 Fax

Alternative State Loan Program California Small Business Loan Guarantee Program

This state program, offered by the California Technology, Trade and Commerce Agency, assists small businesses that cannot qualify for bank loans or lines of credit under reasonable terms and conditions. Guarantees up to 90 percent of the amount, not to exceed \$350,000, are available to near bankable small businesses that can show they can repay. With a state guarantee, lenders often provide loans to these businesses.

Contact California Capital Financial Development Corporation, which issues the guarantees on behalf of the state at (916) 442-1729 or write 926 J Street, Suite 1500, Sacramento, CA 95814.



SBA QUICK REFERENCE TO SBA LOAN GUARANTY PROGRAMS

Program	Maximum Loan Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies
7(a) Loans Regular 7(a) and PLP	\$2 million gross (\$1.5 million guaranty)	Maximum guaranty of 75% up to \$1.5 million; 85% if gross loan is \$150,000 or less.	Expansion/renovation; new construction; purchase land or buildings; purchase equipment, fixtures, leasehold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit; inventory	Depends on ability to repay. Generally working capital & Machinery & Equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Loans 7 years or less: max. prime + 2.25%; over 7 years: prime + 2.75%; under \$50,000, rates can be higher by 2% for loans of \$25,000 or less; and 1% for loans between \$25,000 and \$50,000. Prepayment penalty for loans with maturities of 15 years or more if prepaid during 1st 3 years.	(Fee charged on guaranteed portion of loan only.) Maturity 1 year or less 0.25% guaranty fee; over 1 year: \$150,000 gross amount) or less = 2%; \$150,001 - \$700,000 = 3.0%; over \$700,000 = 3.5%. 3.75% on guar. portion over \$1 million. Ongoing fee of 0.494%.	Must be for profit & meet SBA size standards; show good character, credit, management, and ability to repay. Must be an eligible type of business.
www.sba.gov/financing/sbaloan/7a.html							
SBAExpress Lender minimal paperwork for SBA	\$350,000	50%	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Loans \$50,000 or less prime + 6.5%; \$50,000 + Prime + 4.5%.	See 7(a)	See 7(a)
www.sba.gov/financing/lendinvest/sbaexpress.html							
Community Express. Same as Regular 7(a) but must be located in a low or moderate income urban or rural area, or owned by a minority, woman or a veteran.	\$250,000	85% of loans of \$150,000 or less. Loans over \$150,000 receive a 75% guaranty.	See 7(a)	See 7(a)	Same as 7(a) except that lines of credit may resolve for only 5 years and must be repaid within no more than 7 years.	2% on guaranteed portion of loans up to \$150,000; 3% on the guaranteed portion of loans more than \$150,000. 1/4% for lines of credit up to one year.	No SBA application required. Bank has delegated authority. Program provides Technical Assistance as needed for marketing, financial, management and planning.
www.sba.gov/services/financialassistance/7aLenderprograms/comexpress/index.html							
Patriot Express Lender approves loan. Minimal additional paperwork for SBA.	\$500,000	Maximum guaranty of 75% up to \$375,000; 85% if gross loan is \$150,000 or less.	Same as SBA Express	See 7(a)	Same as Regular 7(a)	See 7(a)	See 7(a). In addition, small business must be owned and controlled by one or more of the following groups: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service-connected disability.
www.sba.gov/services/financialassistance/7alenderprograms/pe/index.html							
CAPLines: Short-term/ Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$2 million (small asset based limited to \$200,000)	75% if more than \$150,000 85% if total loan is \$150,000 or less	Finance seasonal working capital needs; cost to perform; construction costs; advances against existing inventory and receivables, consolidation of short-term debts	Up to 5 years	Same as 7(a) except the Standard Asset-Based no fee restriction, but fee disclosure to SBA required.	See 7(a)	See 7(a) Existing business
www.sba.gov/financing/lendinvest/caplines.html							
International Trade	\$2 million (Separate working capital loan plus IT loan together may have \$1.75 million combined guaranty.)	75% if more than \$150,000 85% if total loan is \$150,000 or less	IT loan must be used only for the acquisition of long-term, fixed assets or the refinancing of debt for these purposes. Separate working capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	See 7(a)	See 7(a)	Small businesses (see 7(a) for qualifications) engaged/ preparing to engage in international trade/adversely affected by competition from imports
www.sba.gov/financing/loanprog/tradeloans.html							
Export Working Capital Program 1 page application, fast turnaround, may apply for prequalification letter.	\$2 million (may be combined with International Trade loan)	90% up to \$1.5 million maximum guaranty	Short-term working capital loans for exporters	Matched single transaction cycle or generally 1 year for line of credit.	No cap	See 7(a)	Small businesses 7(a) for other qualifications, those who need short-term working capital.
www.sba.gov/financing/loanprog/ewcp.html							
Non-7(a) Loans Microloans Loans through nonprofit lending organizations; technical assistance also also provided	\$35,000 (total loan amount to small business borrower)	Not applicable	Purchase Machinery & Equipment, fixtures, leasehold improvements; finance increased receivables; Working Capital. Cannot be used to repay existing debt.	Shortest term (possible, not to exceed 6 years)	Negotiable with intermediary	No guaranty fee	Same as 7(a)
www.sba.gov/financing/sbaloan/microloan.html							
504 Loans Provided through Certified Development Companies (CDCs) which are licensed by SBA.	504 loan maximum amount ranges from \$1.5 M to \$4.0 M depending on project.	Project Costs financed by: 504 Loan up to 40% Lender: 50% Equity 10-20%.	Long-term fixed-asset loans; Lender (non-guaranteed) financing secured by first lien on project assets. 504 loan provided from SBA 100% guaranteed debenture sold to investors at fixed rate secured by 2nd lien.	504 Loan: 10- or 20-year term. Lender (unguaranteed) financing may have a shorter term.	Fixed rate on 504 Loan established when debenture backing loan is sold. Declining prepayment penalty for 1/2 of term.	0.5% upfront fee to SBA on the first mortgage amount. Ongoing guaranty fee (FY 2008) is 0.021% of principal O/S. Ongoing fee % does not change during term.	For profit businesses that do not exceed \$7.5 million in tangible net worth and do not have average net income over \$2.5 M for past 2 years.

U.S. Small Business Administration • Your Small Business Resource • Information current as of July 2007 • SBA programs and services are provided on a nondiscriminatory basis • MCS xxxx.

BUSINESS PREPARATION

Small Business Training Network

How To Get Equipped With Business Intelligence



Throughout its history, the SBA has complemented its financial assistance programs with resources aimed at helping small business owners gain skills required to start, manage and grow a small enterprise.

The nearly 60 publications listed in its Resource Directory for Small Business Management include titles related to business planning, financial management, management and planning, marketing, products/ideas/inventions, personnel management, crime prevention and emerging business.

The publications are now available for downloading from the SBA's Web site at: www.sba.gov/tools. Select "Publications" from the "Library & Resources" menu along the bottom.

SBA Small Business Training Network

The Small Business Training Network is a virtual campus complete with courses and programs to help the small business owner.

The SBTN reaches new markets and trains small business clients in a changing global environment. The on-line classroom features easy-to-use, electronic business courses available 24 hours-a-day. The network provides interactive, easily accessible courses on topics most in demand by small business clients.

The SBTN includes several key components:

- Online courses and resource areas
- SBA online courses
- Library & online research materials
- Access to business counselors

On this site, you can read articles, take courses, or begin researching areas of small business development that interest you. Or, through a SCORE Cyber-Chapter, you can access via e-mail business advice on an issue that you're struggling with today.

Now featured in the network are four new eCommerce resources, designed to help small businesses increasingly influenced by the Internet and other emerging technologies.

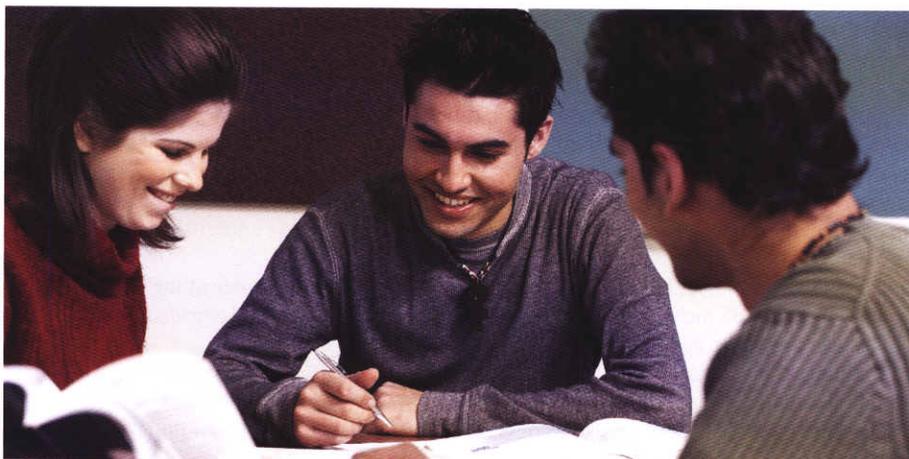
The SBTN can be accessed from SBA's Home Page at:

<http://www.sba.gov/services/>, Then choose "Online Training" from the menus across the bottom.

CONTRACTING OPPORTUNITIES

Partnerships Work

How To Apply For Government Contracts



The federal government is the largest purchaser of goods and services in the world. However, small businesses face challenges when trying to win federal contracts. The SBA can help small businesses work through these challenges. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts. The SBA has a number of programs to help small firms do business with the federal government.

For more information, visit: www.sba.gov/gc

THE PRIME CONTRACTS PROGRAM

Through the Prime Contracts Program, the SBA helps to increase small business' share of government prime contracts. SBA Procurement Center Representatives work to expand contracting opportunities for small businesses. PCRs review contracting strategies and actions, review prime contractors' subcontracting plans, recommend contracting sources, and provide one-to-one counseling and training to small businesses seeking to do business with the federal government.

Visit the SBA's Office of Government Contracting home page at: www.sba.gov/gc for a listing of PCRs and buying installations nationwide.

The Subcontracting Assistance Program

The Subcontracting Assistance Program promotes maximum use of small businesses by the nation's large prime contractors. The SBA's Commercial Market Representatives work with large businesses to identify and expand subcontracting opportunities for small businesses. CMRs conduct compliance

reviews to ensure that large businesses comply with small business subcontracting requirements. They also provide guidance to assist small businesses in identifying subcontracting opportunities and marketing their products and services to these large contractors.

CMRs work with agencies to ensure subcontracting with small and small, disadvantaged businesses through inclusion of subcontracting evaluation factors and sub-factors.

THE CERTIFICATE OF COMPETENCY PROGRAM

The Certificate of Competency Program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific government contract on which it is the apparent successful offeror. 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 ability to perform, the SBA issues a Certificate of Competency to the Contracting Officer, requiring award of that contract to the small business.

SMALL BUSINESS SIZE STANDARDS

The Small Business Act states that a small business concern is "one that is independently owned and operated and which is not dominant in its field of operation." The law also states that in determining what constitutes a small business, the definition will vary from industry to industry to reflect industry differences accurately. The SBA's Small Business Size Regulations (13 CFR Part 121, www.sba.gov/size/indexableofsize.html)

implement the Small Business Act's mandate to the SBA.

The SBA has also established a table of size standards, matched to North American Industry Classification System industries, used to determine eligibility for SBA programs and small business preferences for federal government contracts.

See more at: <http://www.sba.gov/services/>, then click on "Size Standards" under the "Contracting Opportunities" menu across the bottom.

Size Determination

The Size Determination Program, administered by SBA's six government contracting area offices, ensures that only small firms receive contracts and other benefits reserved exclusively for small business. When a firm's claim that it is small is challenged, the SBA determines if the firm does, in fact, meet established SBA size standards. Size determinations may also be made when requested in connection with other federal small business programs.

Additional information is available at the above "Size Standards" site.

SMALL BUSINESS VENDOR DATABASE

As part of the Integrated Acquisition Environment Initiative, the SBA works with the General Services Administration and Department of Defense to provide a database of vendors, including small business. The Central Contractor Registration (CCR) System is the primary gateway vendor and grantee database for the federal government. CCR collects, stores and disseminates data to support agency acquisition and grants

missions. Both current and potential federal government vendors and grantees are required to register in CCR to receive federal contracts or grants. Vendors are required to complete a one-time registration to provide basic information relevant to procurement, grant and financial transactions.

Vendors must update or renew their registration at least once a year to maintain an active status. The SBA provides the CCR with authoritative source information regarding certifications under 8(a) Business Development, HUBZone and Small Disadvantaged Business programs and provides the small business size status against each North American Industry Classification code listed in a registrant's profile.

SBA maintains the Dynamic Small Business Search function of the CCR. Businesses profiled on the DSBS can be searched by NAICS codes, keywords, location, quality certification, bonding level business type, ownership, SBA certification, and by women, minority, veteran and service-disabled veteran ownership. The DSBS serves as a marketing tool for small businesses because the business profiles in the DSBS include information from SBA's files and other available databases plus additional business and marketing information on individual firms.

To search the DSBS for small businesses, click on:

http://dsbs.sba.gov/dsbs/dsp_dsbs.cfm

or select the "Dynamic Small Business Search" at the CCR Web site at: <http://www.ccr.gov>.

Registration in the DSBS is through the CCR. For more information on CCR, or to register, click the CCR Web site. Before registering in CCR, go to the top of the Web page and download the handbook which contains data for a successful registration.

SUB-NET

Prime contractors use SUB-Net to post subcontracting opportunities. Small businesses can review this Web site to identify opportunities in their area(s) of expertise. While the Web site is designed primarily as a place for large businesses to post solicitations and notices, it is also used by federal agencies, state and local governments, nonprofit organizations, colleges and universities, and even foreign governments for the same purpose.

The Web site has shifted the traditional marketing strategy from the shotgun approach to one that is more focused and sophisticated. Instead of marketing blindly to hundreds of prime contractors, with no certainty that any given company has a need for their product or service, small businesses can now use their resources (saving time and money) to identify concrete, tangible opportunities and then submit bids/proposals targeting these potential subcontracting opportunities.

SUB-Net is available at the SBA Web site by visiting: <http://web.sba.gov/subnet>

HUBZONE PROGRAM

The Historically Underutilized Business Zone Program stimulates economic development and creates jobs in urban and rural communities by providing federal contracting assistance to small businesses.

The HUBZone program establishes preferences for award of federal contracts to small businesses located in historically underutilized business zones.

In general, small businesses may obtain HUBZone certification by employing staff who live in a HUBZone and maintaining a "principal office" in one of these specially designated areas.

SBA is responsible for:

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

To qualify for the program, a business must meet the following criteria:

- It must qualify as a small business by SBA size standards;



- Its principal office must be located within a HUBZone, which includes lands on federally recognized Indian reservations and covered by phrase "Indian Country";
- It must be owned (at least 51 percent) by one or more U.S. citizens, or Community Development Corporation or an agricultural cooperative, or an Indian tribe; and
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in the HUBZone, employees must live in a primary residence within that area for at least 180 days or be a currently registered voter in that area.

For additional information regarding the HUBZone Program, please visit:

www.sba.gov/hubzone/

ASSISTANCE FOR SMALL AND DISADVANTAGED BUSINESSES 8(A) BUSINESS DEVELOPMENT PROGRAM

The SBA's Section 8(a) Business Development Program provides various forms of assistance (management and technical assistance, financial assistance, government contracting assistance and advocacy support) to foster the growth and development of businesses owned by socially and economically disadvantaged individuals. SBA assists these businesses, (during a nine-year tenure in the 8(a) Business Development Program), to gain equal access to the resources necessary to develop their businesses and improve their ability to compete on an equal basis in the mainstream of the American economy.

Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance required to expand into the federal government contracting arena.

The SBA enters into contracts with other federal agencies and subcontracts the performance of such contracts to 8(a) program participants.

Eligibility Criteria:

To participate in the 8(a) program, a business must be:

- a small business concern
- owned by a U.S. citizen
- at least 51 percent unconditionally owned and operated by an individual(s) who is socially and economically disadvantaged
- established for two full years before applying (or qualifying for a waiver of the two-year rule)

Social disadvantage:

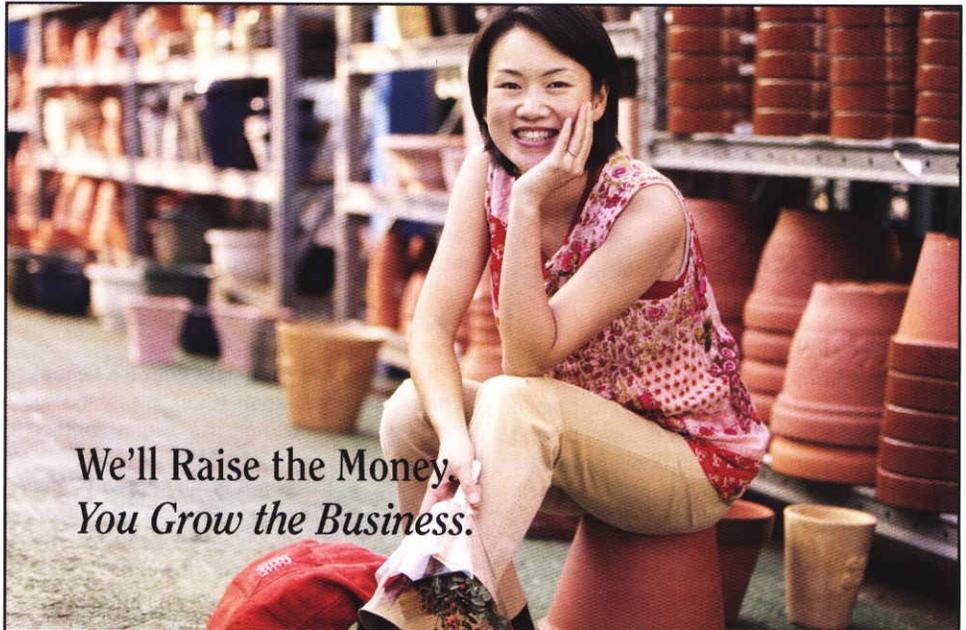
Social disadvantage is defined as individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Americans and Subcontinent Asian Americans. An individual who is not a member of one of the groups presumed to be socially disadvantaged must establish individual social

disadvantage by a preponderance of the evidence. Anyone may apply for 8(a) Program certification.

For additional information regarding evidence of social disadvantage, please visit: www.sba.gov/8abd/indexprograms.html

Economic disadvantage:

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



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- Real Estate Acquisition

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- 7 to 25 years
- Up to 90% financing!

SBA 504 Loans for:

- Real Property and Machinery Acquisition
- Industrial, Commercial and Retail Property Development

Terms from:

- 10 to 20 years fully amortized
- Up to 90% financing!



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to others in the same or similar line of business who are not socially disadvantaged.

Net worth:

For initial 8(a) Program certification, the net worth of an individual claiming disadvantage, must be less than \$250,000. For continued 8(a) Program eligibility after admission, net worth must be less than \$750,000. In determining such net worth, SBA will exclude the ownership interest in the applicant or participant and the equity in the primary residence.

Day-to-Day Management:

- Management and daily business operations must be controlled by disadvantaged individual(s) upon whom eligibility is based.
- The individual(s) must have management or technical expertise directly related to the primary product or service of the business.

For additional information on the 8(a) Business Development Program, please visit: www.sba.gov/8abd/

Small Disadvantaged Business Certifications

To qualify as a small disadvantaged business, a firm must be owned and controlled by one or more individuals who are socially and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons, including women and persons of any race, can also qualify by establishing their disadvantaged status.

Once certified by the SBA, the firm can be added to an online registry of SDB-certified firms maintained in CCR/DSBS. Firms remain on the list for three years. Contracting Officers and prime contractors may search this registry for potential contractors.

For additional information on SBD Certification and Eligibility, visit the SBD Web site at: www.sba.gov/services, and select "Small Business Certifications" from the "Contracting Opportunities" menu in the center of the page.

Online 8(a)/SDB Application

The online 8(a)/SDB application allows small companies to apply for 8(a) Business Development and Small Disadvantaged Business certification directly from SBA's Web site. The 8(a)/SDB online application incorporates features including context sensitive help, real-time validation, printer-friendly versions and integrates with the CCR/DSBS.

This is one example of how the SBA utilizes technology such as the Internet to simplify the interaction between small business and the federal government.

You may access the electronic 8(a)/SDB application by visiting:

<https://sba8a.symlicity.com/applicants/guide>

If you are having difficulty with SBA's General Login System (GLS), please contact ITSecurity@sba.gov.

If you are having difficulty with the Central Contractor Registration (CCR), please go to <http://www.ccr.gov/help.asp> for contact information.

If you are having difficulty with the Dynamic Small Business Search (DSBS), please contact Robert.Connolly@sba.gov.

Small Disadvantaged Business (SDB) E-application, please contact SDB@sba.gov.

8(a) Business Development E-application, please contact 8ABD@sba.gov.

The Mentor-Protégé Program for 8(a) Participants

Through the SBA's Mentor-Protégé Program, 8(a) Program participants can receive in-depth business advice to assist them in becoming more competitive in obtaining federal government contracts. The SBA's Mentor-

Protégé Program encourages private-sector relationships and broadens the agency's efforts to address the needs of clients in the 8(a) Program.

If you are an 8(a) participant, mentors can provide you with technical and management assistance, financial assistance in the form of equity investments or loans, subcontract support, and assistance in performing prime contracts through joint-venture arrangements with 8(a) businesses.

For additional information, please visit: www.sba.gov/8abd/mentoroverview.html

GCAP Services - Caltrans' DBE Supportive Services Contractor

GCAP offers FREE training classes to Disadvantaged Business Enterprises (DBEs) on construction topics, accounting and cash flow management, bonding and financing, contract and business law, business management and marketing, computer training, safety, and other topics.

- Operate plan rooms in Sacramento and Bay Area
- Assist with UCP applications for DBE certification
- Provide free technical assistance and other resources

GCAP Services - Caltrans' DBE Supportive Services Contractor

1326 N. Market Boulevard
Sacramento, CA 95834-1912
(916) 565-4164 • (916) 565-4356 Fax
lheringer@gcapervices.com
www.gcapervices.com

The Federal Technology Center (The FTC)

The FTC promotes economic development by helping small businesses successfully compete for federal, state and local government contracts through the following:

- Free Education
- Free Counseling
- Free Assistance with Small Business Government Qualification Assistance
- GovLink Bid-Matching Service

For more information, contact:

The Federal Technology Center

4600 Roseville Road, Suite 100
North Highlands, CA 95660
(916) 334-9388 • (866) 382-7822 Toll Free
www.TheFTC.org

Service-Disabled Veteran-Owned Small Business

In 1999 public law established federal procurement opportunities for veterans and service-disabled veterans. In 2003, the Small Business Act established procurement vehicles for small businesses owned and controlled by service-disabled veterans.

2007 SACRAMENTO DISTRICT SMALL BUSINESS WEEK AWARD WINNERS

Small Business Person of the Year
Atsuko Takeda and Russell Takeda
CoCoro Japanese Bistro & Sushi Bar
Stockton, CA

Minority Business Champion
Danny and Shelley Liu
Lakeview Dental Office, Inc.
Chico, CA

Small Business Advocate
Glen Rilinger
Butte Community Bank
Chico, CA

Financial Small Business Advocate
San Joaquin Revolving Loan Fund
Stockton, CA

Contracting officers may award a sole-source or set-aside contract to a small business owned by a service-disabled veteran if:

- The business is a responsible contractor able to perform the contract, and the contracting officer does not reasonably expect two or more small businesses owned and controlled by service-disabled veterans will submit offers.
- The anticipated award price of the contract (including options) won't exceed \$5 million in case of a contract opportunity assigned a North American Industry Classification System code for manufacturing; or
- \$3 million in the case of any other contract opportunity;
- In the estimation of the contracting officer, the contract award can be made at a fair and reasonable price.

Additionally, a contracting officer may award contracts after competition restricted to small business concerns owned and controlled by service-disabled veterans if the contracting officer reasonably expects two or more small businesses owned and controlled by service-disabled veterans will submit offers and that the award can be made at a fair market price.

Veterans and service-disabled veterans participate in all SBA procurement programs. To determine your eligibility, contact your local veterans business development officer in your nearest SBA district office, visit the various program Web sites or contact the SBA's Office of Veterans Business development at www.sba.gov/vets.

For more information about SBA's Service-Disabled Veterans Business program, visit www.sba.gov/VETS/index.html

SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The SBIR Program encourages small businesses to explore their technological potential by reserving a specific percentage of federal research and development funds for small businesses. The 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 organized for profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

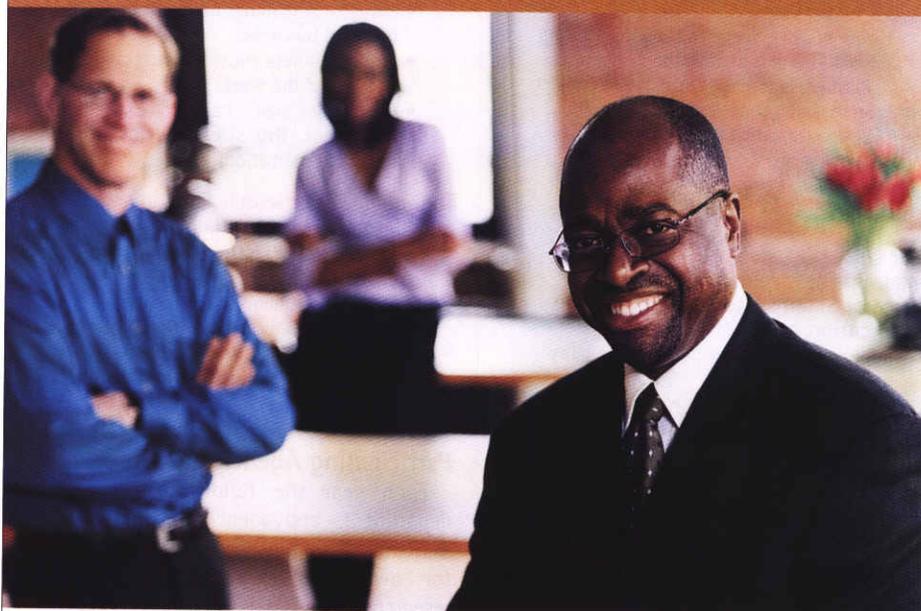
For more information on the SBIR Program visit www.sba.gov/services, then scroll down the "Contracting Opportunities" menu along the bottom and click on "Contracting Program." From there, select "SBIR/STTR

Programs" from the menu that appears on the right-hand side.

Participating Agencies:

Each year, the following eleven federal departments and agencies are required to reserve a portion of their R&D funds for award to small business: 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.

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For more information on the SBIR Program, please visit:

www.sba.gov/sbir/indexsbir-sttr.html

Small Business Certifications Information Source

City of Sacramento

Office of Small Business Development

POC: Trevor Walton

(916) 808-6240 • (916) 808-5747 Fax

State of California

CALTRANS Department of Transportation

Small Business Enterprise Program

Ask for package:

1. How to do business with CALTRANS Program Manager: Olivia Fonseca (916) 324-0990

Department of General Services, Office of Small Business/Disabled Veteran Business Enterprise Certification (DVBE)

Ask for package:

1. Your business guide to state contracting
2. Small Business and/or Disabled Veteran Business Enterprise Certification booklet
3. State contracting resource package
4. New certification requirements (Supplement)

Office Chief: Patricia Jones

(916) 375-4940 • www.dgs.ca.gov/pdf

Federal

Small Business Administration, Office of Small Disadvantaged Business Certification and Eligibility

Information about benefits and eligibility requirements:

Brochure Doing Business with the Federal Government

Obtain from SBA Sacramento District Office (916) 930-3700 or San Francisco (415) 744-6784.

Small Business Administration, Washington D.C. www.sba.gov/gc or www.sba.gov/sdb

Public Utilities

California WMBE Utility Clearinghouse

Call 1-800-869-7385 for details on how to qualify as a minority contractor/supplier for state regulated utilities (PG&E, PacBell, Southern California Edison, etc.). For a directory, call (415) 703-1267.

SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

This STTR program reserves a specific percentage of federal R&D funding for award to small business and nonprofit research institution partners. 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. Conversely,

nonprofit research laboratories are instrumental in developing high-tech innovations. But frequently, innovation is confined to the theoretical, not the practical. 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 organized for profit.
- Principal researcher need not be employed by small business.
- Small business must conduct at least 40 percent of the work.
- 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.
 - The research institution must conduct at least 30 percent of the work.

Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve a portion of their 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.

TECH-Net

TECH-Net is an Internet-based database of information containing Small Business Innovation Research awards, Small Business Technology Transfer awards, Advanced Technology Program awards, and Manufacturing Extension Partners centers.

It is a search engine and electronic gateway of technology information and resources for and about small high-tech businesses. It is a tool for researchers, scientists, state, federal

and local government officials, a marketing tool for small firms and a potential "link" to investment opportunities for investors and other sources of capital.

TECH-Net is a free service for those seeking small business partners, small business contractors and subcontractors, leading edge technology research, research partners, (e.g. small businesses, universities, federal labs and non-profit organizations), manufacturing centers and investment opportunities.

TECH-Net is available at:

<http://tech-net.sba.gov>

MANAGEMENT AND TECHNICAL ASSISTANCE

SBA's Section 7(j) Management and Technical Assistance Program authorizes the SBA to enter into grants, cooperative agreements and contracts with public or private organizations to pay all or part of the cost of technical or management assistance for individuals or concerns eligible for assistance under sections: 7(a) (11), 7(j) (10), or 8(a) of the Small Business Act. Specifically, the following are eligible to receive management and technical assistance including businesses which qualify as small under 13CFR part 121 of this title: concerns located in urban or rural areas with high proportions of unemployed or low-income individuals, or which are owned by such low-income individuals; and businesses eligible to receive 8(a) contracts.

The types of assistance available to eligible individuals through the Management and Technical Assistance Program include counseling and training in the areas of:

- Finance
- Management
- Accounting
- Bookkeeping
- Marketing and presentation analysis
- Advertising
- Loan packaging
- Proposal bid preparation
- Feasibility studies
- Industry specific technical assistance
- The identification and development of new business opportunities

More information is at:

www.sba.gov/8abd/indexgrantinfo.html



Disaster Assistance

Knowing the Types of Assistance Available for Recovery



underinsured personal property losses up to \$40,000 to repair or replace personal property such as clothing, furniture, cars, etc. Loans are not intended to replace extraordinarily expensive or irreplaceable items such as antiques, pleasure craft, recreational vehicles or fur coats.

Economic Injury Disaster Loans

Loans of up to \$1.5 million are available for small businesses only which sustain economic injury as a direct result of the disaster event. These working capital loans are intended to be made to small businesses, without credit elsewhere, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. Businesses may receive combined EIDL and physical disaster loans up to \$ 1.5 million, unless the business meets the federal criteria as a major source of employment. In that event, the \$1.5 million may be waived when appropriate application is made and documentation provided.

Military Reservist Economic Injury

During Title 10 activations, loans are available to \$1.5 million to assist eligible small businesses to meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee, including the owner, was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

More information is at:

www.sba.gov/services/disasterassistance/index.html, then choose from the topics under "Disaster Assistance" at the center of the page.

The SBA's Disaster Assistance Program is the only federal program providing loan assistance to homeowners, renters and businesses following disasters. The program provides eligible applicants with certain financial assistance only after an affected area is declared a disaster by the President or the Administrator of the SBA. This loan program is intended for funding of private-sector, non-agricultural losses for which the victims are uninsured or underinsured.

Eligibility is determined by review of a business' or an individual's financial situation as reviewed against established SBA guidelines. A low interest rate (not to exceed 4 percent) is available to applicants without credit available elsewhere; a higher rate (not to exceed 8 percent) is available to applicants with credit available elsewhere.

There are several types of assistance available to qualified applicants.

Physical Disaster

Loans are available to businesses and homeowners and renters. Loans are available to qualified business applicants of any size for uninsured or underinsured disaster losses of up to \$1.5 million. Businesses may use these funds to replace or repair real estate, equipment, fixtures, inventory, and leasehold improvements to pre-disaster condition. Homeowners receive loans, up to \$200,000 for real property losses to repair or restore a primary residence to pre-disaster condition. Homes which are not primary residences are ineligible. Qualified renters and homeowners may also obtain loans for uninsured or

ADVOCACY

Watching Out For You

The SBA Is Your Voice In Washington



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.

Advocacy also funds outside research into 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. Finally, the office is headed

by the Chief Counsel for Advocacy who is appointed by the President and confirmed by the U.S. Senate.

Learn more about the Office of Advocacy at: www.sba.gov/services, then select "Small Business Advocacy" from the "Laws & Regulations" column at the bottom.

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 National Ombudsman receives comments 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 owner. Each year the National Ombudsman files a report with the U.S. Congress on how federal agencies have treated small businesses.

To request help, send the National Ombudsman a completed Federal Agency Comment Form. You may do this by fax at (202) 481-5719; online at the Ombudsman's Web page: www.sba.gov/serviceslawsandregulations/ombudsman/index.html, 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 from the Web site above or call (888) REG-FAIR.

OTHER ASSISTANCE [In Your Area]

OTHER SOURCES OF ASSISTANCE

County Offices

ALPINE COUNTY

County Seat is Marleeville

COUNTY CLERK FICTITIOUS

Name Registration
(530) 694-2281

COUNTY TREASURER'S OFFICE

(530) 694-2286

AMADOR COUNTY INFORMATION

County Seat is Jackson

COUNTY CLERK FICTITIOUS

Name Registration
(209) 223-6468

COUNTY ASSESSOR'S OFFICE

500 Argonaut Lane
Jackson, CA 95642
(209) 223-0351
County business license is not required in the unincorporated areas of Amador County. Incorporated cities require city license: Jackson, Sutter Creek, Amador City, Plymouth and Lone.

BUTTE COUNTY INFORMATION

County Seat is Oroville

COUNTY SUPERIOR COURT

25 County Center Drive
Oroville, CA 95965

COUNTY CLERK

(530) 538-7551

COUNTY RECORDER

(530) 538-7691

FICTITIOUS NAME REGISTRATION

(530) 538-7691

COUNTY ASSESSOR'S OFFICE

(530) 538-7721
County business license is required for unincorporated areas of Butte County. Incorporated cities require city license: Oroville, Chico and Gridley.

CALAVERAS COUNTY INFORMATION

County Seat is San Andreas

COUNTY CLERK AND RECORDER

(209) 754-6372

FICTITIOUS NAME REGISTRATION, COUNTY BUSINESS LICENSE

(209) 754-6350

COUNTY ASSESSOR'S OFFICE

891 Mountain Ranch Road
San Andreas, CA 95249
(209) 754-6356
County business license is required for unincorporated areas of Calaveras County. City of Angels requires a city license.

COLUSA COUNTY INFORMATION

County Seat is Colusa

COUNTY CLERK, COUNTY RECORDER, FICTITIOUS NAME REGISTRATION

(530) 458-0450

COUNTY ASSESSOR'S OFFICE, COUNTY BUSINESS LICENSE

546 Jay Street
Colusa, CA 95932
(530) 458-0450
County business license is required for unincorporated area of Colusa County. Incorporated cities require city license: Williams and Colusa.

EL DORADO COUNTY INFORMATION

County Seat is Placerville

COUNTY CLERK AND RECORDER AND FICTITIOUS NAME REGISTRATION

(530) 621-5490

COUNTY ASSESSOR'S OFFICE

(530) 621-5719

TAX COLLECTOR AND COUNTY BUSINESS LICENSE

360 Fairlane, Building B
Placerville, CA 95667
(530) 621-5800
County business license is required for unincorporated areas of El Dorado County. Incorporated cities require city license: South Lake Tahoe and Placerville.

GLENN COUNTY INFORMATION

County Seat is Willows

COUNTY CLERK

(530) 934-6407

COUNTY RECORDER, FICTITIOUS NAME REGISTRATION

(530) 934-6412

COUNTY ASSESSOR'S OFFICE

524 W. Sycamore
Willows, CA 95988
(530) 934-6402
County business license is not required for unincorporated areas of Glenn County. Incorporated cities of Willows and Orland require city license.

LASSEN COUNTY INFORMATION

County Seat is Susanville

COUNTY CLERK

FICTITIOUS NAME REGISTRATION
(530) 251-8217

COUNTY RECORDER

(530) 251-8234

COUNTY ASSESSOR'S OFFICE

220 S. Lassen Street
Susanville, CA 96130
(530) 251-8241
County business license is not required for unincorporated areas of Lassen County. Susanville is an incorporated city and requires city license.

MODOC COUNTY INFORMATION

County Seat is Alturas

COUNTY CLERK

(530) 233-6200

COUNTY RECORDER

(530) 233-6204

FICTITIOUS NAME REGISTRATION

(530) 233-6200

COUNTY ASSESSOR'S OFFICE

204 S. Court Street
Alturas, CA 96101
(530) 233-6218
County business license is not required for unincorporated areas of Modoc County. Business license is required for the City of Alturas.

NEVADA COUNTY INFORMATION

County Seat is Nevada City

COUNTY CLERK

(530) 265-1297

COUNTY RECORDER

Heath Education Welfare Building,
Suite E
10433 Willow Valley Road
Nevada City, CA 95959-2347
(530) 265-1221

FICTITIOUS NAME REGISTRATION

950 Maidu Avenue
Nevada City, CA 95959
(530) 265-2221

COUNTY ASSESSOR

950 Maidu Avenue
Nevada City, CA 95959
(530) 265-1232
County business license is not required for unincorporated areas of Nevada County. City business license is required for the cities of Grass Valley and Nevada City.

PLUMAS COUNTY INFORMATION

County Seat is Quincy

COUNTY CLERK

(530) 283-6305

COUNTY RECORDER

(530) 283-6218

FICTITIOUS NAME REGISTRATION

(530) 283-6256

COUNTY ASSESSOR'S OFFICE

520 W. Main Street
Quincy, CA 95971
(530) 233-6280
County business license is not required for unincorporated areas of Plumas County.

PLACER COUNTY INFORMATION

County Seat is Auburn

CITY OF ROSEVILLE BUSINESS LICENSE OFFICE

311 Vernon Street
Roseville, CA 95678
(916) 774-5310

COUNTY CLERK AND RECORDER, FICTITIOUS NAME REGISTRATION, BUSINESS LICENSE

11960 Heritage Oak Place, Suite 15
Auburn, CA 95604
(530) 886-5600

COUNTY ASSESSOR'S OFFICE

145 Fulweiler Avenue
Auburn, CT 95504
(530) 886-5600
County business license is required for unincorporated areas of Placer County. The incorporated cities in Placer County are Auburn, Colfax, Lincoln, Loomis, Rocklin and Roseville.

SACRAMENTO COUNTY INFORMATION

County Seat is Sacramento

COUNTY CLERK AND RECORDER

(916) 874-6334

COUNTY BUSINESS LICENSE

600 8th Street/P.O. Box 839
Sacramento, CA 95812-0839
(916) 874-6644

FICTITIOUS NAME REGISTRATION AND BUSINESS LICENSE OFFICE

700 H Street, Room 1710
Sacramento, CA 95812-0839
(916) 874-6644
County business license is required for unincorporated areas of Sacramento County.

SAN JOAQUIN COUNTY INFORMATION

County Seat is Stockton

COUNTY CLERK FICTITIOUS NAME REGISTRATION

(209) 468-2362

OTHER ASSISTANCE [In Your Area]

COUNTY ASSESSOR'S OFFICE

24 S. Hunter Street, Room 304
Stockton, CA 95202
(209) 468-2630

BUSINESS LICENSE

(209) 468-3120

COMMUNITY DEVELOPMENT CENTER

1811 E. Hazelton
Stockton, CA 95202
County business license is required for unincorporated areas of San Joaquin County. Incorporated cities that require a city license are Stockton, Lodi, Lathrop, Ripon, Tracy, Escalon and Manteca.

SHASTA COUNTY INFORMATION

County Seat Is Redding

COUNTY CLERK

FICTITIOUS NAME REGISTRATION
(530) 225-5378

COUNTY ASSESSOR'S OFFICE

1643 Market Street
Redding, CA 96001
(530) 225-5501

COUNTY RECORDER

1500 Court Street
Redding, CA 96001
(530) 225-5671
County business license is not required for unincorporated areas of Shasta County. Business license is required for the cities of Redding, Shasta Lake and Anderson.

SHASTA COUNTY COMMUNITY ECONOMIC REVITALIZATION TEAM (CERT)

Robert Nash
2400 Washington
Redding, CA 96001
(530) 225-2760

SISKIYOU COUNTY INFORMATION

County Seat Is Yreka

COUNTY CLERK

(530) 842-8084

FICTITIOUS NAME REGISTRATION

(530) 842-8340

COUNTY ASSESSOR'S OFFICE

(530) 842-8036

COUNTY RECORDER

311 4th Street
Yreka, CA 96097
(530) 842-8065
County business license is required for unincorporated areas of Siskiyou County. Business license is required for the cities of Yreka, Mount Shasta, Weed, Montague, Dunsmuir, Fort Jones, Etna, Dorris and Tulelake.

SISKIYOU COUNTY COMMUNITY ECONOMIC REVITALIZATION TEAM (CERT)

Eric Herrick
1512 S. Oregon Street
Yreka, CA 96097
(530) 842-1638

SIERRA COUNTY INFORMATION

County Seat Is Downieville

COUNTY CLERK, COUNTY RECORDER, FICTITIOUS NAME REGISTRATION

Courthouse Square/P.O. Drawer D
Downieville, CA 95936
(530) 289-3295

COUNTY ASSESSOR'S OFFICE

Courthouse Square/P.O. Box 8
Downieville, CA 95936
(530) 289-3283
County business license is not required for unincorporated areas of Sierra County. A city business license is required for the City of Loyalton.

SUTTER COUNTY INFORMATION

County Seat Is Yuba City

COUNTY CLERK

(530) 822-7120

COUNTY RECORDER AND FICTITIOUS NAME REGISTRATION

463 Second Street
Yuba City, CA 95992
(530) 822-7134

COUNTY ASSESSOR'S OFFICE

212 Bridge Street
Yuba City, CA 94992
(530) 822-7160
County business license is not required for unincorporated areas of Sutter County. City business license is required for the cities of Yuba City and Live Oak.

TEHAMA COUNTY INFORMATION

County Seat Is Red Bluff

COUNTY CLERK AND RECORDER, FICTITIOUS NAME REGISTRATION

633 Washington Street/P.O. Box 250
Red Bluff, CA 96080
(530) 527-3350

COUNTY ASSESSOR'S OFFICE

444 Oak Street/P.O. Box 428
Red Bluff, CA 96080
(530) 527-5391
County business license is not required for unincorporated areas of Tehama County. City business license is required for the cities of Dornig, Tehama and Red Bluff.

TEHAMA COUNTY COMMUNITY ECONOMIC REVITALIZATION TEAM (CERT)

Steve Lantsberger
P.O. Box 1224
Red Bluff, CA 96080
(916) 529-7100

TRINITY COUNTY INFORMATION

County Seat Is Weaverville

COUNTY CLERK AND RECORDER, FICTITIOUS NAME REGISTRATION

101 Court Street/P.O. Box 1258
Weaverville, CA 96093-1258
(530) 623-1215

COUNTY ASSESSOR'S OFFICE

P.O. Box 1255
Weaverville CA 96093
(530) 623-1257

TRINITY ECONOMIC DEVELOPMENT CORP.

P.O. Box 2148
Weaverville, CA 96093

YOLO COUNTY INFORMATION

County Seat Is Woodland

COUNTY CLERK AND RECORDER

(530) 666-8130

FICTITIOUS NAME REGISTRATION, COUNTY ASSESSOR'S OFFICE

625 Court Street, Room 105
Woodland, CA 95695
(530) 666-8135

COUNTY BUSINESS LICENSE

292 W. Bearer
Woodland, CA 95695
(530) 666-8037
County business license is required for unincorporated areas of Yolo County. Business license is required for the cities of Woodland, West Sacramento, Winters and Davis.

YUBA COUNTY INFORMATION

County Seat Is Marysville

COUNTY CLERK AND RECORDER, COUNTY ASSESSOR'S OFFICE, FICTITIOUS NAME REGISTRATION

935 14th Street
Marysville, CA 95901
(530) 741-6341
Yuba County business license is not required for unincorporated areas of Yuba County.

Chambers of Commerce

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

AFRICAN AMERICAN BLACK CoC

San Joaquin
Dwight Richards
6333 Pacific Avenue, Suite 537
Stockton, CA 95207
(209) 547-3230 or (209) 466-1942

ALPINE COUNTY CoC

P.O. Box 265
Markleeville, CA 96120
(530) 694-2475

ALTURAS CoC

522 S. Main Street
Alturas, CA 96101
(530) 233-4434

AMADOR COUNTY CoC

125 Peek Street
Jackson, CA
(209) 223-4425

ANDERSON CoC

Dave Crakeal
P.O. Box 1144
Anderson, CA 96007
(530) 365-8095 • (530) 365-4561 F

ASSOCIATION CHAMBERS OF SISKIYOU COUNTY

401 Bel Air Drive
Weed, CA 96094

AUBURN CoC

601 Lincoln Way
Auburn, CA 95603
(916) 885-5616 or (916) 885-5854

BURNEY BASIN CoC

P.O. Box 36
Burney, CA 96013

BUTTE VALLEY CoC

P.O. Box 541
Dorris, CA 96023

CALAVERAS COUNTY CoC

Diane Gray
1211 S. Main Street
Angels Camp, CA 95222
(209) 736-2580

CALIFORNIA BLACK CoC

Aubrey Stone, CEO
2951 Sunrise Boulevard, Suite 175
Rancho Cordova, CA 95742
(916) 463-0177 • (916) 463-0190 F

CALIFORNIA CoC

1201 K Street
Sacramento, CA 95814

CALIFORNIA HISPANIC CoC

Jaime Rojas Jr.
770 L Street, Suite 900
Sacramento, CA 95810
(800) 299-6033 or (916) 444-2221
(916) 669-2870 F

CARMICHAEL CoC

Nancy Myers
6825 Fair Oaks Boulevard, Suite 100
Carmichael, CA 95608-3836
(916) 481-1002 or (916) 481-1003

OTHER ASSISTANCE [In Your Area]

CENTRAL VALLEY ASIAN-AMERICAN CoC
1045 N. El Dorado, Suite 2
Stockton, CA 95202
(209) 469-8860

CHESTER/LAKE ALMANOR CoC
P.O. Box 1198
Chester, CA 96020

CHICO CoC
Jim Goodwin
300 Salem Street
Chico, CA 95926
(530) 891-5556 or (530) 891-3613

CITRUS HEIGHTS CoC
P.O. Box 191
Citrus Heights, CA 95611
(916) 536-9888

CLEMENTS-LOCKEFORD CoC
P.O. Box 524
Lockeford, CA 95273

COLFAX CoC
P.O. Box 86
Colfax, CA 95713

CORNING CoC
P.O. Box 871
Corning, CA 96021

COTTONWOOD CoC
P.O. Box 584
Cottonwood, CA 96022

DAVIS CoC
Ron Vogel
228 B Street
Davis, CA 95616
(530) 756-5160 • (530) 756-5190 F

DUNSMUIR CoC
Wendy Crist
P.O. Box 17
Dunsmuir, CA 96025
(530) 235-2177 • (530) 235-0911 F

EASTERN PLUMAS CoC
Kris Miravalle
P.O. Box 1379
Portola, CA 96123
(530) 832-5444 • (530) 832-1938 F

EAST SACRAMENTO CoC
3104 O Street, Suite 222
Sacramento, CA 95816
(916) 452-4990

EL DORADO COUNTY CoC
Terri Kanellis
542 Main Street
Placerville, CA 95667
(530) 621-5885 • (530) 642-1624 F

EL DORADO HILLS CoC
4919 Windplay Drive
El Dorado Hills, CA 95762

ELK GROVE CoC
8820 Elk Grove Boulevard, Suite 4
Elk Grove, CA 95624
(916) 685-3911 • (916) 686-5814 F

ESCALON DISTRICT CoC
2001 Main Street, Suite A
Escalon, CA 95320
(209) 838-2793

ESPARTO DISTRICT CoC
P.O. Box 194
Esparto, CA 95627

FAIR OAKS CoC
Tammy Moeller
P.O. Box 352
Fair Oaks, CA 95628-0352
(916) 967-2903 • (916) 967-8536 F

FALL RIVER CoC
P.O. Box 475
Fall River Mills, CA 96028

FILIPINO AMERICAN CoC
8921 Harvest Hill
Elk Grove, CA 95624
(916) 682-6620 • (916) 688-5733 F

FOLSOM CoC
Mike Reinking
200 Wool Street
Folsom, CA 95630
(916) 985-5555 • (916) 985-4117 F

FORESTHILL DIVIDE CoC
P.O. Box 346
Foresthill, CA 95631

FRENCH CAMP DISTRICT CoC
P.O. Box 308
French Camp, CA 95231

GALT CoC
Rex Albright
425 Pine Street, Suite 5
Galt, CA 95632
(209) 745-2529 • (209) 745-0840 F

GRANITE BAY CoC
Walt Paton
6867 Douglas Boulevard
Granite Bay, CA 95746
(916) 791-7187 • (916) 791-3473 F

GRASS VALLEY/NEVADA COUNTY CoC
Mary Ann Mueller
248 Mill Street
Grass Valley, CA 95945
(530) 273-1479 • (530) 272-5440 F

GREATER REDDING CoC
Frank J. Strazzarino, Jr.
747 Auditorium Drive
Redding, CA 96001
(530) 225-4433 • (530) 225-4398 F

GRIDLEY AREA CoC
601 Kentucky Street
Gridley, CA 95948

HAPPY CAMP CoC
P.O. Box 1188
Happy Camp, CA 96039

HAYFORK CoC
P.O. Box 191
Hayfork, CA 96041

HISPANIC CoC
P.O. Box 161933
Sacramento, CA 95816-1933
(916) 925-1925

INDIAN VALLEY CoC
P.O. Box 516
Greenville, CA 95947

IRANIAN-AMERICAN CoC
3210 Potter Lane
Sacramento, CA 95821

ISLETON CoC
Charli Hand
P.O. Box 758
Isleton, CA 95641
(916) 777-5880 • (916) 777-4330 F

LASSEN COUNTY CoC
Patricia Hagata
P.O. Box 338
Susanville, CA 96130
(530) 257-4323 • (530) 251-2561 F

LATHROP DISTRICT CoC
P.O. Box 313
Lathrop, CA 95330
(209) 858-4486

LINCOLN AREA CoC
Sylvia Pekkalla
P.O. Box 608
Lincoln, CA 95648
(916) 645-6038 • (916) 645-9455 F

LINDEN-PETERS CoC
P.O. Box 557
Linden, CA 95236

LIVE OAK DISTRICT CoC
P.O. Box 338
Live Oak, CA 95923

LODI DISTRICT CoC
35 S. School Street
Lodi, CA 95240-2114
(209) 367-7840

LOOMIS BASIN CoC
Mary Jane Perkins
P.O. Box 1212
Loomis, CA 95650
(916) 652-7252 • (916) 652-7211 F

LOS MOLINOS CoC
P.O. Box 334
Los Molinos, CA 96055

MANTECA DISTRICT CoC
107 N. Lincoln
Manteca, CA 95336
(209) 823-6121

MCCLOUD CoC
P.O. Box 585
McCloud, CA 96057

MONTAGUE CoC
P.O. Box 466
Montague, CA 96064

MT. SHASTA CoC
300 Pine Street
Mt. Shasta, CA 96067

NEVADA CITY CoC
123 Main Street
Nevada City, CA 95959

NORTH HIGHLANDS CoC
3720 Madison Avenue
North Highlands, CA 95660-5024
(916) 334-2214 • (916) 338-6050 F

NORTH KLAMATH RIVER CoC
P.O. Box 521
Klamath River, CA 96086-0521

NORTH LAKE TAHOE RESORT ASSOCIATION.
Mary Cohen
P.O. Box 602
Tahoe City, CA 96145
(530) 581-8734 • (530) 581-8784 F

NORTH SACRAMENTO CoC
492 Arden Way
Sacramento, CA 95815-3756
(916) 925-6773

ORANGEVALE CoC
Dennis Sienko
9267 Greenback Lane, Suite B91
Orangevale, CA 95662
(916) 988-0175 • (916) 988-1049 F

ORLAND AREA CoC
401 Walker Street
Orland, CA 95963

OROVILLE AREA CoC
1789 Montgomery Street
Oroville, CA 95969

PARADISE RIDGE CoC
P.O. Box 1423
Paradise, CA 95967

PLUMAS COUNTY CoC
P.O. Box 4120
Quincy, CA 95971

QUINCY CoC
P.O. Box 3829
Quincy, CA 95971

RANCHO CORDOVA CoC
3366 Mather Field Road
Rancho Cordova, CA 95670-5966

RED BLUFF-TEHEMA COUNTY CoC
P.O. Box 850
Red Bluff, CA 96080

OTHER ASSISTANCE [In Your Area]

RIO LINDA-ELVERTA CoC

P.O. Box 75
Rio Linda, CA 95673
(916) 991-9344

RIPON CoC

929 W. Main Street
Ripon, CA 95366
(209) 599-7519

ROCKLIN CoC

Roger Grissom
P.O. Box 52
Rocklin, CA 95677
(916) 624-2548 • (916) 624-5743 F

ROSEVILLE CoC

650 Douglas Boulevard
Roseville, CA 95678

ROUGH AND READY CoC

P.O. Box 801
Rough & Ready, CA 95975
(530) 272-4320

S. SACRAMENTO/GREENHAVEN CoC

Cal Bollwinkel
6191 Florin Road
Sacramento, CA 95823
(916) 733-317 • (916) 739-1079 F

SACRAMENTO ASIAN-PACIFIC CoC

1331 T Street, Suite 110
Sacramento, CA 95818
(916) 446-7883 • (916) 446-7098 F

SACRAMENTO BLACK CoC

2655 Del Monte
West Sacramento, CA 95691
(916) 374-9355

SACRAMENTO HISPANIC CoC

1491 River Park Drive, Suite 101
Sacramento, CA 95815
(916) 486-7700 • (916) 487-7728 F

SACRAMENTO METRO CoC

Matt Mahood
917 7th Street
Sacramento, CA 95814
(916) 552-6808 • (916) 443-2672 F

SHINGLE SPRINGS/CAMERON PARK CoC

Darrell Hinz
P.O. Box 341
Cameron Park, CA 95682
(530) 677-8000 • (530) 676-8313 F

SIERRA COUNTY CoC

P.O. Box 485
Sierra City, CA 96125-0485
(800) 200-4949

SISKIYOU COUNTY ASSOCIATION. CHAMBERS

8533 Eastside Road
Fort Jones, CA 96097

SOUTH LAKE TAHOE CoC

3077 Lake Tahoe Boulevard
S. Lake Tahoe, CA 96150
(530) 541-5255 • (530) 541-7121 F

SOUTH SACRAMENTO CoC

6191 Florin Road
Sacramento, CA 95823
(916) 428-3192

SOUTH SAN JOAQUIN HISPANIC CoC

P.O. Box 475
Manteca, CA 95336
(209) 823-1101

STOCKTON METRO CoC

445 W. Weber Avenue, Suite 220
Stockton, CA 95203
(209) 547-2770

SAN JOAQUIN COUNTY HISPANIC CoC

Mark Martinez
306 E. Main Street, Suite 303
Stockton, CA 95336
(209) 943-6117

THORNTON CoC

P.O. Box 37
Thornton, CA 95686

TRACY DISTRICT CoC

223 E. 10th Street
Tracy, CA 95376
(209) 835-2131 • (209) 833-9526 F

TRINITY COUNTY CoC

215 South Main Street/P.O. Box 517
Weaverville, CA 96093
(800) 487-4648

TRUCKEE-DONNER CoC

12036 Donner Pass Road
Truckee, CA 96161

VIETNAMESE CHAMBER OF COMMERCE OF SACRAMENTO

4600 47th Avenue, Suite 101
Sacramento, CA 95824
(916) 393-9600 • (916) 393-4109 F

WEAVERVILLE CoC

P.O. Box 345
Weaverville, CA 96093-0345

WEED CoC

34 Main Street
Weed, CA 96094

WEST CALAVERAS CoC

P.O. Box 870
Valley Springs, CA 95252

WEST SACRAMENTO CoC

P.O. Box 404
West Sacramento, CA 95691
(916) 371-7042 • (916) 371-7007 F

WESTWOOD AREA CoC

Ela Silva
P.O. Box 1247
Westwood, CA 96137
(530) 256-2456 • (530) 256-3539 F

WILLOWS AREA CoC

130 N. Butte Street, Suite H
Willows, CA 95988

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Winters, CA 95694

WOODLAND CoC

307 1st Street
Woodland, CA 95695

YOLO COUNTY HISPANIC CHAMBER

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Woodland, CA 95776

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117 W. Miner
Yreka, CA 96097

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P.O. Box 1429
Marysville, CA 95901
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OPERATING A BUSINESS IN SACRAMENTO CHECKLIST

- Attend a low cost, monthly pre-business seminar "Business Success Seminar" sponsored by Service Cops of Retired Executives (SCORE). Receive free business assistance and counseling from (SCORE), Phone (916) 635-9085.
- For free legal, marketing, financial, book keeping, tax or business plan assistance please call the Small Business Development Center (SBDC) at (916) 563-3210
- To view books, video's tapes and CD's on how to start a variety of different businesses visit the Business Information Centers (BIC) located throughout the Sacramento area. Call the SBA office at (916) 930-3700 to find your local BIC.
- Apply for a Sacramento City/County business license, fictitious business name and a home occupation permit (if a home based business). City (916) 808-8500 and County (916) 874-6644.
- Apply for a sellers permit from the State Board of Equalization, (800) 400-7115.
- For free Federal tax assistance or for IRS Tax ID number visit the IRS service center located at 4330 Watt Avenue, North Highlands or call (800) 829-1040.
- If the proposed use of a property is different than the prior use, determine what City/County fees or code upgrades will be required. Check the zoning laws and land use ordinances that might apply to your business. City Planning Department (916) 808-2534 and County Planning Department (916) 874-6221.
- Obtain other necessary permits or licenses from city, county, state and federal governments. (Liquor license, Health permit, Contractors license, etc.)
- Obtain necessary insurance coverage (e.g. liability, errors and omissions, auto, property/casualty, workers compensation, etc.).

This checklist is designed to assist new business owners/managers with the requirements that generally apply to most businesses. This checklist will not be all inclusive for all businesses and new owners/managers are encouraged to contact their attorney, industry associations, the SBDC, SCORE, etc. to find out what additional requirements may relate to their particular circumstance.



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Santa Clara, CA 95050
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(916) 567-6270

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Elk Grove, CA 95624
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360 14th Street
Oakland, CA 94612
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11211 Gold Country Boulevard,
Suite 100
Gold River, CA 95670
(916) 858-1155

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4011 Plaza Goldorado Circle
Cameron Park, CA 95682
(530) 677-9445

AMERICAN RIVER BANK

1545 River Park Drive, Suite 107
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2021 W. March Lane, Suite 2D
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P.O. Box 908
Jackson, CA 95642
(209) 223-2320

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Nevada City, CA 95959
(530) 478-6000

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Sacramento, CA 95814
(916) 491-1362

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Redding, CA 96002
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1620 E. Roseville Parkway
Roseville, CA 95661
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WELLS FARGO BANK

1320 Willow Pass Road, Suite 700
Concord, CA 94520
(800) 545-0670

OPERATING A BUSINESS IN SACRAMENTO

City of Sacramento:

	All Area Code (916)
City Hall (915 I Street)	
Economic Development Div. (General business assistance)	808-7223
Business License (Finance Department)	808-8500
Procurement Services (5730 24th) Bid Announcement line	808-7000
Planning & Building Div.	808-2534
Business Permits	808-8500
Fire Prevention Div. (Fire Code)	808-5266
City Utilities (Water, Sewer)	808-5454
General Services (Alley Curb & Gutter Repair)	808-1888

Sacramento County: (827 7th Street)

County Clerk Business License (Fictitious name filing)	874-6644
Zoning Check	874-6221
Commercial Building Permits/Plan Submittal & Review	875-5296
Fire Safety Inspection (Fire Code)	942-3300
Sign Permit	874-6221
Transportation Permit	874-6544

State:

State of California Office of Small Business	322-5060
Board of Equalization	(800) 400-7115
Incorporation Registration	657-5448
Seller's Permit/Sales and Use Tax Permit	(800) 400-7115
Dept. of Labor Law	263-1811
Alcoholic Beverage License	227-2002
Health Permit or Registration (Restaurants, Bars, Food, etc.)	875-8440
Approved Certified Kitchens	364-4114
Environmental Regulatory Assistance	364-4110
Contractors License	(800) 321-2752

Federal:

U.S. Small Business Administration (Northern CA.)	930-3700
650 Capitol Mall, Suite 7-500, Sacramento CA 95814	
IRS Tax ID No.	(800) 829-1040
Social Security	(800) 772-1213
Environmental Protection Agency (EPA), (San Francisco)	(415) 947-8000
Food and Drug Administration (FDA)	(510) 337-6700
Labor Dept. (Occupational Safety & Health Admin.)	(800) 475-4019

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