Small Business Resources

For Northern California

Your Small Business Resource

SBA

EMAIL UPDATES

To sign up for weekly calendar updates, please visit sba.gov/ca/sf. At the bottom of the page in the *Connect and Stay Informed* section click on the "Get Email Updates" button. Enter your email address and click submit.

Entrepreneur Center Classes

We host over 500 classes at our SBA Entrepreneur Center, located at 455 Market Street, Suite 600, San Francisco. Email SFOMail@SBA.gov with any questions.

Some recurring classes include:

1st Wednesday of Each Month

9:00 AM - 11:00 AM - Free and Low Cost Resources for Your Business

Representatives from SBA, the Lawyers Committee for Civil Rights, the San Francisco Public Library Small Business Center, SCORE, San Francisco SBDC, the Department of the Environment and a Women's Business Center representative will discuss the resources available.

11:00 AM - 12:30 PM - Starting a Business in San Francisco

In this informative class you will hear directly from the San Francisco Office of Small Business on rules, regulations, and important considerations for starting a business in San Francisco. Learn how to register your business, file a fictitious business name, and obtain other permits and licenses. You will also receive information on city programs and resources, including small business loans, tax credits and incentives, and technical assistance providers.

1:00 PM - 3:00 PM - Financing Your Small Business

A panel of experts representing SBA, a microlender, an SBA Community Advantage lender, a bank or credit union, and an alternative lender, will discuss financing options, what lenders are looking for, credit requirements, and the importance of a relationship with a financial institution. Eligibility guidelines and loan application procedures will also be covered.

1st Thursday of Each Month

10:00 AM - 11:30 AM - HUBZone and WOSB Program Certifications

This workshop will explain eligibility requirements, application and certification of the HUBZone Program and the Women-Owned Small Business (WOSB) Program .

12:00 PM - 1:30 PM - SBA 8(a) Business Development (BD) Certification Program

This workshop is for small firms owned by socially and economically disadvantaged individuals interested in being certified for SBA's 8(a) Business Development Program.

Registration is required for all classes: http://SBATrainings.Eventbrite.com

San Francisco District Office
455 Market Street, Suite 600
San Francisco, CA 94105
(415)744-6820
SBA.gov/CA/SF

SBA Loan Information

SBA has several loan programs to meet different small business needs.

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

- Be a small business under SBA's size standards
- Be organized for profit
- Demonstrate a need for the desired credit
- Be an eligible type of business, and
- Be able to demonstrate repayment ability.

Additionally, lenders consider the applicant's character and credit, management capability, collateral, and owner's equity contribution.

7(a) Guaranty Loan Program

7(a) loans are made by participating lenders (banks, credit unions, and non-bank lenders) using their own capital. SBA provides the lender a guarantee, usually 75% of the loan amount, which enables the lenders to expand their small business lending. 7(a) loans can be used for most any business purpose and provide the borrower a longer loan term that facilitates loan repayment. Each person who owns 20% or more of the business must provide a personal guaranty of the loan, and must have satisfactory personal credit.

Maximum Loan Amount: $5,000,000
Interest Rates: Generally not to exceed the Prime Rate + 2.75%, except under SBA*Express* or for loans of $50,000 or less.
Use of Loan Proceeds: working capital, inventory, equipment, improvements, purchase of commercial real estate, and under certain circumstances, refinancing of business debt and business acquisition.
Fees: A guaranty fee of 2.0% to 3.5% is charged to the borrower. The amount charged will depend on the guaranteed loan amount. This fee may be financed as part of the loan amount. **Note: For 7(a) loans of up to $150,000 approved through 9/30/2016, the guaranty fee is waived!**
Terms: Loan term varies according to the use of loan proceeds: up to 10 years for working capital; 10 years for fixed assets; 25 years for real estate acquisition.

Community Advantage Loan Program

Community Advantage (CA) is a pilot program designed to increase the number of SBA-guaranteed loans to small businesses located in under-served communities. SBA guarantees up to 85% of the loan amount. As with 7(a) loans, CA loans are not directly funded by SBA, but are approved and funded by participating lenders.

Maximum Loan Amount: $250,000
Maximum Interest Rate: Prime + 6%
Use of Loan Funds, Terms: Same as 7(a)

OBDC Small Business Finance *Oakland, CA 94607*	*(510) 830-3280* *OBDC.com*
VEDC *San Francisco, CA 94105*	*(415) 504-3933* *VEDC.org*
Arcata Econ Dev Corp *Arcata, CA*	(707) 822 –4616 *AEDC1.org*
CDC Small Business Finance *Sacramento, CA 95815*	*(916) 473-0204* *CDCLoans.com*
TMC Financing *San Francisco, CA 94133*	*(415) 989-8855* *TMCFinancing.com*

504 Certified Development Company Loans

The 504 loan program is solely for the purpose of financing the acquisition or construction of commercial real estate that will be occupied by the small business borrower, or acquisition of other long-term fixed assets such as heavy equipment. Certified Development Companies (CDCs) are non-profit organizations approved by SBA to facilitate the 504 loan program. The 504 CDC loan is 100%-guaranteed by SBA, but may not exceed 40% of the total project financing. A minimum 10% borrower injection is required, and the remainder of the project financing is provided by another loan made by a bank, and not guaranteed by SBA.

To apply for 504 financing, the business should contact a local Certified Development Company.

504 Certified Development Companies	
Arcata Economic Development Corporation AEDC1.org	*(707) 822-4616*
Bay Area Development Co. BayDevco.com	*(925) 926-1020*
California Coastal Rural Dev Corp CalCoastal.org	*(831) 424-1099*
California Statewide CDC CaliforniaStatewide.org	*(530) 756-9310*
Capital Access Group CapitalAccess.com	*(415) 217-7600*
CDC Small Business Finance CDCLoans.com	*(916) 473-0204*
TMC Financing TMCD.com	*(415) 989-8855*

SBA Microloan Program

Under this program, SBA makes funds available to non-profit community-based lenders (Microlending Intermediaries) who, in turn, make loans to eligible borrowers in amounts up to a maximum of $50,000. Loans may be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. The interest rate is fixed, and currently averages 7.5%. Maximum loan term is 6 years, fully amortized (no balloon payment).

SBA Microlending Intermediaries	
Arcata Economic Development Corp. ***Counties:*** *Del Norte, Humboldt, Lake, Mendocino, Shasta, Siskiyou, Trinity*	*(707) 822-4616* AEDC1.org
CDC Small Business Finance ***Counties:*** *Alameda, San Francisco, San Mateo, Santa Clara*	*(916) 473-0204* *CDCLoans.com*
California Coastal Rural Dev. Corp. ***Counties:*** *Monterey, San Benito, San Luis Obispo, Santa Barbara, Santa Clara, Santa Cruz, Ventura*	*(831) 424-1099* CalCoastal.org
OBDC Small Business Finance (***Loans of >$25K***) *Oakland, San Francisco & Veterans*	*(510) 763-4297* OBDC.com
Opportunity Fund ***Counties:*** *Alameda, Contra Costa, Marin, Monterey, Napa, San Francisco, San Joaquin, San Mateo, Santa Cruz, Santa Clara, Solano, Sonoma*	(866) 299-8173 OpportunityFund.org
Southeast Asian Community Center ***Counties:*** *Alameda, Contra Costa, Marin, Merced, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Solano, Sonoma*	*(415) 885-2743* *or* *(510) 261-8289* SEACC USA.org
Working Solutions ***Counties:*** *Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, Sonoma*	*(415) 655-5473* TMCWorkingSolutions.org

For more information on any SBA loan programs and lenders visit SBA.gov. (2/10/16)

San Francisco District Office
455 Market Street, Suite 600
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SBA.gov/CA/SF

Top 48 SBA Participating 7(a) Lenders* In the San Francisco District

	Lenders	Loans	Phone
1	Wells Fargo	472	(800) 495-8256
2	US Bank	202	(858) 530-9655
3	JP Morgan Chase	163	(888) 536-3722
4	OBDC Small Business Finance	56	(510) 763-4297
5	Celtic Bank	55	(877) 472-1941
6	Live Oak Bank	47	(877) 790-1678
7	Bank of the West	41	(866) 306-7254
8	Heritage Bank of Commerce	37	(408) 947-6900
9	East West Bank	33	(888) 895-5650
10	Exchange Bank	33	(707) 524-3000
11	Redwood CU	32	(800) 479-7928
12	First Community Bank	26	(707) 636-9000
13	Santa Cruz County Bank	25	(831) 457-5000
14	Hana Small Business Lending	24	(888) 476-9788
15	Seacoast Commerce Bank	23	(619) 476-7776
16	Comerica Bank	21	(408) 556-5886
17	Plumas Bank	20	(530) 889-8616
18	City National Bank	20	(800) 722-5945
19	Wilshire Bank	19	(408) 942-4200
20	Pinnacle Bank	17	(408) 762-7163
21	Compass Bank	16	(888) 273-5363
22	Umpqua Bank	15	(707) 269-3120
23	Open Bank	14	(213) 892-1164
24	BBCN Bank	13	(888) 811-6272
25	Community Bank of the Bay	12	(408) 298-4900
26	Bank of San Francisco	12	(415) 744-6702
27	Bank of America	12	(800) 263-2055
28	Citibank	12	(415) 658-4465
29	Redwood Capital Bank	11	(707) 444-9800
30	Golden Pacific Bank	11	(800) 582-5503
31	Western Alliance Bank	10	(602) 389-3500
32	California Bank & Trust	9	(916) 561-1121
33	Valley Economic Development Corp.	9	(800) 304-1755
34	GBC International Bank	8	(408) 200-8718
35	Community Reinvestment Small Business	7	(800) 475-3050
36	Trans-Pacific National Bank	7	(415) 543-3377
37	Keypoint CU	7	(408) 731-4303
38	CDC Small Business Finance	7	(916) 473-0204
39	Stearns Bank	6	(877) 899-2265
40	Spirit of Texas Bank	6	(877) 366-1836
41	Santa Cruz Community CU	6	(831) 425-7708
42	Newtek Small Business Finace	5	(855) 284-3722
43	San Francisco Fire CU	5	(415) 674-4808
44	Royal Business Bank	4	(626) 307-7516
45	Pacific Enterprise Bank	4	(949) 623-7585
46	US Metro Bank	4	(800) 296-1015
47	First Home Bank	4	(727) 394-2265
48	Unity Bank	4	(800) 618-2265

*Top San Francisco District Office lenders by number of loans for FY15, for a full list of lenders, visit: SBA.gov/CA/SF

Small Business Certifications

The SBA works across all federal agencies to award at least 23 percent of all prime government contracting dollars to small businesses with specific statutory goals for small disadvantaged businesses, women owned, service-disabled veteran-owned or businesses that are located in Historically Underutilized Business Zones. For more information: www.sba.gov/contracting

- 8(a) Business Development Program (Application) - www.sba.gov/8abd
- HUB Zone—Historically Underutilized Business Zone (Application) - www.sba.gov/hubzone
- WOSB—Women-Owned Small Business (Self-certified with documentation) - www.sba.gov/wosb
- SDVOSB—Service Disabled Veteran-Owned Small Business (Self-certified with documentation) - www.sba.gov/vets
- SDB—Small Disadvantaged Business (Self-certified)
- SB—Small Business (Self-certified)

California Unified Certification Program (CUCP) - The US Department of Transportation (DOT) Disadvantaged Business Enterprise (DBE) Program provides increased participation by disadvantaged businesses to over $20B of contracts annually. DBE certification is performed by the certifying agencies of the California Unified Certification Program—www.dot.ca.gov

California Public Utilities Commission— Certifies businesses that qualify as women-owned, minority-owned or both for statewide public utility procurements—www.cpuc.ca.gov

The Northern California Minority Supplier Development Council (NCMSDC) is a non profit organization dedicated to promoting diversity. It provides Minority Business Enterprises (MBE) certification—www.ncsmsdc.org

Women's Business Enterprise National Council (WBENC) is a third-party certifier of businesses owned, controlled and operated by women in the U.S.—www.wbenc.org

Federal Procurement Contracts

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

1. Become familiar with the SBA/Government Contracting Internet Homepage
   - www.sba.gov/aboutsba/sbaprograms/gc

2. Determine if your firm qualifies for one of SBA's Certification Programs.
   - www.sba.gov/8abd
   - www.sba.gov/hubzone

3. Obtain a DUNS Number, and register in the System for Award Management (SAM).
   - www.dnb.com
   - www.sam.gov

4. Identify your product or service.
   - www.naics.com

5. Identify current federal procurement opportunities.
   - www.fbo.gov
   - www.disastercontractingassistance.gov

6. Familiarize yourself with the government's contracting procedures.
   - www.acquisition.gov
   - www.acq.osd.mil/dpap

7. Investigate Federal Supply Schedule (FSS) contracts.
   - www.fss.gsa.gov

8. Seek additional assistance as needed in the federal marketplace.
   - www.sba.gov/aboutsba/sbaprograms/gc/contacts/index.html
   - www.dla.mil/db/procurem.htm
   - www.osdbu.gov
   - www.womenbiz.gov

9. Explore subcontracting opportunities.
   - www.sba.gov/GC/indexcontacts-sbsd.html
   - web.sba.gov/subnet

Like what you see here? Email SFOMail@SBA.gov for a complete *Small Business Start-Up Guide*.
Or call the San Francisco District Office at (415)744-6820.

All SBA programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made, if requested at least two weeks in advance. Call (415) 744-6777

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SBA Resource Partners are Here to Help

SCORE

SCORE, a small business counseling program sponsored by SBA, is composed of active and retired business executives who volunteer their time to counsel and advise small business owners on the many aspects of starting and managing their businesses. Confidential, one-on-one counseling is always free. SCORE also conducts free and low cost workshops on a variety of topics.

Bay Area SCORE Chapters	
East Bay SCORE 492 - 9th Street, #350 Oakland, CA 94607	EastBaySCORE.org (510) 273-6611
North Coast SCORE 777 Sonoma Ave., Suite 115 B Santa Rosa, CA 95404	NorthCoast.SCORE.org (707) 571-8342
Santa Cruz SCORE Capitola Chamber of Commerce 716G Capitola Ave, Capitola, CA 95010	SantaCruzSCORE.org (831) 621-3735
Silicon Valley SCORE 234 E. Gish Rd., Suite 100 San Jose, CA 95112	SVSCORE.org (408) 453-6237
San Francisco SCORE 455 Market Street, Suite 600 San Francisco, CA 94105	SFSCORE.org (415) 744-6827

Women's Business Centers (WBC)

SBA's Women's Business Center program is a national network providing educational resources to help women start and grow successful small businesses.

Women's Business Centers	
AnewAmerica Community Corp 1918 University Avenue, Suite 3A Berkeley, CA 94704	(510) 540-7785 AnewAmerica.org
Renaissance Entrepreneurship Center 275 Fifth Street San Francisco, CA 94103	(415) 541-8580 RenCenter.org
West Company 760 B Stewart Street Fort Bragg, CA 95437	(707) 964.7571 WestCompany.org

Veterans' Business Outreach Center (VBOC)

Whether you are a new veteran having elected to become self-employed, or have current or previous experience managing your own business, the VBOC team is here to support your growth needs.

Veterans Business Outreach Center
Sacramento, CA vbocix.org 916-527-8400 admin@vbocix.org

Free and Low Cost SBA, SCORE & SBDC Training

Entrepreneur Center
San Francisco Entrepreneur Center 455 Market Street, Suite 600 San Francisco, CA 94105 http://SBATrainings.Eventbrite.com

NorCal Procurement Technical Assistance Center

PTAC helps businesses to more effectively compete in the government contracting marketplace.

PTAC
707-826-3919 Norcalptac.org

Small Business Development Centers (SBDCs)

SBDCs are a cooperative effort of SBA, the educational community, state and local governments, and the private sector. SBDCs deliver free one-on-one counseling, training, and technical assistance in all aspects of small business management. Their services include assisting small businesses with financial, marketing, production, organization, engineering and technical problems, and feasibility studies. SBDCs also conduct free and low cost workshops.

Small Business Development Centers		
Alameda County	Alameda County SBDC 2101 Webster Street, Suite 1200 Oakland, CA 94612	(510) 208-0410 ACSBDC.org
Contra Costa County	Contra Costa SBDC 300 Ellinwood Way, Suite 300 Pleasant Hill, CA 94523	(925) 602-6806 ContraCostaSBDC.org
Del Norte and Humboldt Counties	North Coast SBDC 520 "E" Street Eureka, CA 95501	(707) 445-9720 NorthCoastSBDC.org
Marin County	104 Bertrand Hall Dominican University San Rafael, CA 94901	(415) 755-1100 MarinSBDC.org
Mendocino County	Mendocino SBDC 760 "B" Stewart Street Fort Bragg, CA 95437	(707) 964-7571 MendoSBDC.org
Napa County	Napa/Sonoma SBDC 2277 Napa Vallejo Highway, Bldg 3300 Napa, CA 94559	(707) 256-7250 NapaSBDC.org
San Francisco County	San Francisco SBDC City Hall, 1 Dr. Carlton B. Goodlett Place, Suite 110 San Francisco, CA 94102	(415) 937-7232 SFSBDC.org
San Mateo County	San Mateo SBDC San Mateo Community College 1700 W. Hillsdale Blvd, Bldg 10 San Mateo, CA 94402	(650) 574-6402 SanMateoSBDC.org
Santa Clara County	Silicon Valley SBDC 480 North 1st St, Suite 210 San Jose, CA 95112	(408) 248-4800 SVSBDC.org
Santa Cruz County	Santa Cruz County SBDC 6500 Soquel Drive Aptos, CA 95003	(831) 479-6136 SantaCruzSBDC.org
Solano County	Solano SBDC 4000 Suisun Valley Road, Rm 168 Fairfield, CA 94534	(707) 864-3382 SolanoSBDC.org
Sonoma County	Sonoma/Napa SBDC 141 Stony Circle Santa Rosa, CA 95401	(707) 595-0060 SonomaSBDC.org
Hispanic Satellite	SBDC Hispanic Satellite 480 North 1st St, Suite 210 San Jose, CA 95112	(408) 385-9800 SBDCHC.org
Tech Futures Group	Serving Businesses in Technology	(415) 494-7232 TechFuturesGroup.org