

Business Development Session 5 - Local Resources

The following resources are available for new and existing businesses. If you have any questions about these or other services, call your local Chamber of Commerce office.

Chamber of Commerce

Local Level

Your Chamber of Commerce can help you establish business contacts. Most Chambers of Commerce hold monthly mixers, where members share information and opportunities. The Chamber of Commerce also works with the city government to improve the business climate in your community. Feel free to contact your Chamber of Commerce with any of your business needs or questions.

State Level

The California Chamber of Commerce works in Sacramento to represent California businesses on issues such as taxation, workers' compensation reform, business liability...just to name a few. The California Chamber of Commerce also publishes books to help businesses deal with labor laws and environmental regulations.

If you live in California, call 800-331-8877 for information on books, seminars, videos, software, and other services of the California Chamber of Commerce. If you live in a state other than California, contact your Chamber of Commerce to find out where you can get information on books, seminars, videos, software, and other services your Commerce offers.

Community Colleges, University Extension, Adult Schools

Business survival often depends upon your understanding of basic accounting, business record keeping, and business planning. Call to find out what business classes your local colleges and night schools are offering and register for those you feel would be useful for you.

Crime Prevention

Call the Police Department and ask if it has pamphlets on making your business safer, handling bad checks, etc. Also, ask if it offers theft prevention seminars. If it does, register for a seminar.

Exporting and Importing

Exporting: California has four offices to assist businesses in exporting products. They are:

- Export Small Business Development Center: 310-606-0166
- Export/Ag Small Business Development Center: 805-644-6191
- International Trade & Investment Commission: 916-324-5511

The U.S. Department of Commerce International Trade Administration also assists businesses. Their offices are located at:

- 250 Montgomery Street, 14th Floor, San Francisco, CA, 94104: 415-705-2300
- 11150 Olympic Blvd., #975, Los Angeles, CA, 90024: 310-235-7104
- 3300 Irvine Avenue, #305, Newport Beach, CA, 92660: 714/949-660-1688
- 6363 Greenwich Drive, #230, San Diego, CA, 92122: 619-557-5395
- 5201 Great America Parkway, #456, Santa Clara, CA, 95054: 408-970-4610
- 1 World Trade Center, #1670, Long Beach, CA, 90831: 562-980-4551
- 2940 Inland Empire Blvd., Ontario, CA, 91764: 909-466-4134

The U.S. Government publishes a book to guide you through the process, called *The Basic Guide to Exporting*. It is available through U.S. Government Bookstores. Call 415-512-2770 or 213-239-9844 for more information.

Again, if you live outside California, check with your local Chamber of Commerce for addresses and telephone numbers for your International Trade Administration.

IRS Help: Hotline & Tax Workshops (federal taxes only)

The IRS holds workshops on federal forms and requirements for businesses and employers. Sometimes, a state representative is available to answer a few questions. For information, dates, and locations, call the IRS' tax assistance hotline at 800-829-1040. Generally, the workshops last four hours and are held monthly, or quarterly depending on community demand.

Libraries

Libraries have information on every phase of owning and operating a business. Call the library's main branch and ask where their largest business collection is kept.

Minority Business Development Center

These offices, sponsored by the federal government, help minority businesses get contracts with the federal government (known as procurement services). They also provide credit, management, and technical assistance. There is a fee for their services; generally on a sliding scale. The offices listed below serve the entire state of California. You should contact the office nearest your business. If you live outside California, contact the Chamber of Commerce to find out where the Minority Business Development Center is in your state.

- Inglewood, 110 South La Brea Avenue, 3rd Floor, 90301: 310-419-8745
- Los Angeles, 5271 E. Beverly Blvd, 90022: 213-726-4072
- Oxnard, 509 S. Ventura Road, 93030: 805-382-5207
- San Francisco, 1 Hallidie Plaza, #808, 94105: 415-439-6980
- San Jose, 84 W. Santa Clara Street, #360, 95113: 408-271-0400
- Sun Valley, 8144 Sunland Blvd, #201, 91352: 818-394-3111

Native American? Call 818-442-3701 or 707-445-8451 for information on special programs.

Pre-Recorded Help lines (916) 327-HELP or (800) 303-6600

916-327-HELP or 800-303-6600. The California Small Business Advocate's Office operates a pre-recorded helpline with information on:

- Starting a Business
- Financing
- Management and Technical Assistance
- Government Programs
- Toxic and Hazardous Materials
- Permits and Licenses
- Loan Packaging Services
- Energy Product Loans
- Assistance for the Handicapped

- Equity and Venture Capital

Use the (800) line if you are outside Sacramento County.

The SBA in Washington, D.C. also has a pre-recorded helpline at (800) 827-5722.

Referrals for Professional Business Advisors

Call your local Chamber of Commerce office to request referrals for attorneys, CPA's, business consultants, insurance agents, computer consultants...and anyone else. They'll be glad to help.

Financial Development Corporations

Sponsored by the state, these offices help with loan packaging and provide loan guarantees through local banks. They have five major loan programs:

1. Energy Reduction
2. Hazardous Waste Reduction
3. Replacement of Underground Storage Tanks
4. Loans for Environmental Assistance
5. Farm Loans

They also guarantee other loans, but usually these loans are for existing businesses rather than start-ups. Many offices also have satellite offices in nearby cities. To find out about their services, call the nearest office to you. If you live outside California, contact your local Chamber of Commerce for financial development corporations in your state.

- Bakersfield: 805-322-7889
- Valley/Fresno: 209-271-9030
- Bay Area/Oakland: 510-267-9300
- Hancock/Los Angeles: 213-382-4300
- Pacific Coast/Los Angeles: 213-739-2999
- Pleasanton: 510/949-416-6490
- California Capital/Sacramento: 916-442-1729
- California Coastal/Salinas: 408/831-424-1099
- Inland Empire/San Bernardino: 909-384-9006
- California Southern/San Diego: 619-232-7771
- Santa Barbara: 805-962-9251
- Santa Cruz: 408/831-459-6095
- Santa Maria: 805-349-0798
- Safe Bidco/Santa Rosa: 707-577-8621

SCORE, Business Consulting

Sponsored by the Small Business Administration, retired executives provide free business counseling. Many SCORE chapters ask people to attend a one day workshop on starting a business prior to scheduling specific counseling. These workshops sometimes have small fees. For further information, call your local Chamber of Commerce and ask where SCORE volunteers are available in your community.

Small Business Administration

The SBA helps small businesses by guaranteeing bank loans, helping businesses get government procurement contracts, and publishing booklets. The SBA also co-sponsors management training programs with private firms. Usually there is a small fee. Call the SBA for a schedule. It also sponsors SCORE, which was previously discussed.

Guaranteed bank loans: The SBA guarantees loans which otherwise might be denied by regular lenders. However, the loan application process is time consuming and requires you to pledge assets (your home, business items, etc.) Loans for less than \$50,000 are generally not done (because participating lenders don't want to bother with them). If you want a guaranteed bank loan, you should find a local bank willing to work with the SBA - call the SBA for a list of participating banks. The bank should contact the SBA for an application.

SBA Business Information Center
3600 Wilshire Blvd, Los Angeles, CA 90010
213-251-7253

The SBA operates a fully automated, self-service computer center to assist small business owners with researching your industry and creating business plans, profit and loss statements, cash flow statements, and marketing plans.

The Center also has comprehensive how-to manuals for start-ups, and a full business library including video and audio tapes.

Small Business Development Centers

Sponsored by the state, these centers provide three types of services to new and existing businesses:

1. They provide basic business and economic information and referrals.
2. The centers have on-site, professional business counselors as well as a network of both public service providers and private individuals and firms who can provide one-on-one counseling and technical assistance in business planning and management, financial analysis, financing and marketing.
3. Local centers sponsor training and educational activities.

Contact your local Chamber of Commerce for the Small Business Development Center in your area.

Small Business, Minority, Handicapped, or Women Owned Businesses

Many large companies (Pacific Telephone, PG&E, etc.) have special programs which help you "break into" their purchasing network. If you offer products or services needed by larger companies, call the company's main number and ask for "Purchasing Assistance Programs for Small or Minority Owned Businesses".

State Contracts

California Department of General Services
Office of Small and Minority Business (OSMB)
1531 "I" Street, 2nd Floor, Sacramento, CA, 95814
916-322-5060

The OSMB publishes a helpful manual titled "A Guide to State Contracting" which explains the state's small business 5% preference bid system and targeted preference act (TACPA). The office also publishes on a subscription basis the California State Contracts Register, a twice monthly listing of service and construction bid opportunities.

If you live outside the state of California, contact your local Chamber of Commerce to find out about your state contract offices.

Tax Incentives, Special Loans, Enterprise Zones.

Be sure to contact the local chamber of commerce or city to find out if there are any special loans or assistance (either technical or financial) for locating your business in economically depressed areas.

There is no homework for this session.