



SMALL BUSINESS

RESOURCE

U.S. SMALL BUSINESS ADMINISTRATION SAN DIEGO/IMPERIAL

Helping **SMALL BUSINESSES**

Start, Grow and Succeed



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We Take Business Personally

You've heard the expression, "Nothing personal, it's business." At The Island, we feel just the opposite. Of course it's personal—our member businesses aren't just businesses, they're people. We know them. We know what they need and want, and we take it very personally if we can't help them succeed.

San Diego is our home. Our business decision makers have lived and worked here for decades; The Island always has been locally based, from the day we began in 1940. With more than \$1.5 billion in assets, we have the strength and flexibility to meet your business needs.

- Full range of business checking, including zero-balance and sweep accounts
- Tiered money markets
- Savings and certificates
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- SBA and state-guaranteed loans
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- Online check images
- ACH origination
- Merchant credit card services
- Drop boxes
- Payroll services
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Business at The Island

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myisland.com

The Island right for you.sm

BRANCHES

Carlsbad*

7176 Avenida Encinas
(in Poinsettia Village)

Centre City/San Diego

225 Broadway
(in the NBC Tower)

Chula Vista*

864 Amena Court
(in Rancho del Rey Business Center)

Clairemont Square*

3950 Clairemont Mesa Blvd.
(in Town Square Shopping Center)

Eastlake*

Village Walk Center
(opening 2007)

El Cajon*

301 North Magnolia
(at Park Ave.)

Imperial Beach

735 Palm Ave.
(at Delaware St.)

Kearny Mesa Spectrum*

9119 Clairemont Mesa Blvd.
(in Spectrum Center)

La Mesa*

7968 El Cajon Blvd.
(at Baltimore Dr.)

Mira Mesa*

8198 Mira Mesa Blvd.
(in Mira Mesa Mall)

NAS North Island

Building 318
(restricted access)

Rancho San Diego*

3777 Willow Glen Dr.
(opening 2007)

Santee*

30 Town Center Pkwy.
(across from Costco)

Scripps-Poway*

10549 Scripps Poway Pkwy.
(in Scripps Ranch Marketplace)

South Bay*

45 N. Broadway, Chula Vista
(in South Bay Marketplace)

Vista*

1960 University Dr.
(near Sam's Club)

*Open Saturdays, 9 to 1



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

U.S. Small Business Administration



Helping Small Businesses Start, Grow and Succeed

For 53 years, the U.S. Small Business Administration has been a key resource for small businesses across our nation. If you are looking to start a small business or expand an existing one, take advantage of the many products and services that the SBA provides. If you need financing, business counseling, federal procurement opportunities, or need help attaining the certifications necessary to compete in today's marketplace, this Resource Guide is for you.

Here at SBA our only goal is to help small businesses by giving them the tools they need to succeed. Whether you are starting your small business and need help developing a business plan, targeting clients, or establishing a budget; or you're expanding a small business and need additional training, technical assistance, access to capital and more; SBA is here to help.

President Bush has said that "the role of government is not to create wealth. The role of our government is to create an environment in which the entrepreneur can flourish, in which minds can expand, in which technologies can reach new frontiers." Serious, hard working and successful small business owners create wealth -- for themselves, their investors and their employees. Their creativity, hard work and productivity have combined to produce the most vibrant economy in the world.

The SBA team has worked hard to ensure that information in this Resource Guide is useful to starting and growing your small business. Assistance and advice is yours at one of our many offices nationwide, online at www.sba.gov, or through our extensive network of resource partners.

Searching for the Stars of Small Business

HELP US IDENTIFY THE STARS OF OUR BUSINESS COMMUNITY

National Small Business Week is a time when small business owners and business leaders are recognized for their contributions to the American economy and our society.

*SMALL BUSINESS PERSON AWARDS** *STATE SMALL BUSINESS PERSON OF THE YEAR* *PHOENIX AWARDS***

* The National Small Business Person of the Year is selected from the state winners
** Presented only at the national level.

SMALL BUSINESS CHAMPION AWARDS

FINANCIAL SERVICES CHAMPION OF THE YEAR
HOME-BASED BUSINESS CHAMPION OF THE YEAR
MINORITY SMALL BUSINESS CHAMPION OF THE YEAR
SBA YOUNG ENTREPRENEUR OF THE YEAR
SMALL BUSINESS EXPORTER OF THE YEAR
VETERAN-OWNED SMALL BUSINESS OF THE YEAR

SMALL BUSINESS JOURNALIST OF THE YEAR
VETERAN SMALL BUSINESS CHAMPION OF THE YEAR
WOMEN IN BUSINESS CHAMPION OF THE YEAR
SBA FAMILY-OWNED SMALL BUSINESS OF THE YEAR
WOMEN-OWNED SMALL BUSINESS OF THE YEAR
MINORITY-OWNED SMALL BUSINESS OF THE YEAR

2006 Small Business Week Winners

Small Business Person of the Year

Tony Saadat

Electronic Online Systems (EOS), International
Nominated by: Lloyd Hendrickson, Wells Fargo Bank

Women-Owned Small Business Person of the Year

Julie Brown

San Diego Insurance Staffing & The Insurance
Training Academy
Nominated by: Ken Clark
Southwest College Small Business Development
& International Trade Center

Family-Owned Small Business of the Year

Kurt Honold and Family

Burgers & Beer
Nominated by: Robert Villarreal
CDC Small Business Finance

SBA Young Entrepreneur of the Year

Dennis Caco

Autocannon, Inc.
Nominated by: Ken Clark
Southwestern College SBDITC

Veteran Small Business Champion of the Year

Aaron Ellison

Human Systems Development
Nominated by: Sudershan Shaunak
SBDC, North San Diego, Mira Costa College

Delores Braswell Award:

Advocating Women in Business

Terri Fraser

Fraser & Associates
Nominated by: Ken Clark
Southwestern College SBDITC

Minority Small Business Champion of the Year

Daniel Scott III

Nominated by: Sudershan Shaunak
SBDC North San Diego, Mira Costa College

Financial Services Champion of the Year

Eric Eng

Cairns, Eng, Applegate (CEA), LLP
Nominated by: Win Englebert
Wells Fargo Bank, N.A.

SBA Community Leadership Award

Rick Benito

Bank of America

For more information about nominations contact
Cynthia Harris (619) 557-7250 ext. 1155 or Cynthia.Harris@sba.gov



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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.

Your success is very important to the U.S. Small Business Administration and to our community. You play a key role in providing jobs, products, and services in our economy. SBA and its network of partners can help you succeed by providing access to capital, counseling, training, and opportunities for government contracting.

I am proud to note that in fiscal year 2005, ending September 30, the San Diego District Office guaranteed 1,395 loans worth \$401 million with the assistance of its participating lenders and certified development companies. Approximately 27,000 clients received business counseling assistance and training with the assistance of our resources partners, SCORE: Counselors to America's Small Business, the Small Business Development Center Network of San Diego and Imperial Counties, and the Women's Business Center of California. Additionally, 477 contracts

and modifications, worth \$92,544,056, were awarded to small businesses in San Diego and Imperial Counties.

I would like to introduce you to the resources available in San Diego and Imperial counties. Whether you are in business now or are thinking of starting a small business, the SBA and its resource partners can help you to grow your company.

Please take a few minutes to review this guidebook and learn all that is available to you.

Wishing you great success!

Sincerely,

Ruben R. Garcia
District Director of
SBA's San Diego District Office

Ongoing business workshops you can't miss

HOW TO DEVELOP YOUR COMPETITIVE ADVANTAGE
9:00 AM TO 3:00 PM
(619) 557-7272
www.score-sandiego.org

QUICKBOOKS BASIC
9:00 AM TO 4:00 PM
(619) 557-7272
www.score-sandiego.org

INTERNET MARKETING
9:00 AM TO 1:00 PM
(619) 557-7272
www.score-sandiego.org

HOW TO START AND MANAGE YOUR OWN BUSINESS WORKSHOP
9:00 AM TO 4:15 PM
(619) 557-7272
www.score-sandiego.org

HOW TO WRITE A WINNING BUSINESS PLAN
9:00 AM TO 4:15 PM
(619) 557-7272
www.score-sandiego.org

THE ABC'S OF SELLING
9:00 AM TO 4:00 PM
(619) 557-7272
www.score-sandiego.org



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

SMALL BUSINESS LOANS	
Companies We Have Helped	
Business Loans	\$21.3
Non-Minority	\$16.7
African American	\$.5
Hispanic	\$.12
Women Own Business	\$2.88

Dollar amount in Billion



The Dinner Studio

CO-OWNERS:
Katherine Christensen and Gloria Otten

The Dinner Studio was born out of the realization that almost nobody has time to cook on a regular basis anymore. More and more people are turning to convenience meals loaded with fat, salt, sugar and preservatives or “fast food”.

Dinner Studio co-owners, Katherine Christensen and Gloria Otten, shared similar views on the need for an affordable and convenient way for families in San Diego to eat well everyday. Ms. Christensen left a busy law practice to become a Professional Personal Chef and Ms. Otten, having spent most of her professional life in the field of restaurants and catering, began her career as a Professional Personal Chef when she moved to Southern California. As Professional Personal Chefs, they were constantly meeting people who could use a little (or a lot) of help in the kitchen. So they put their heads together and created The Dinner Studio, which marries the best aspects of a personal chef service and fast meal

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Why Do Business in San Diego

THE SAN DIEGO DISTRICT OFFICE

The San Diego District Office is responsible for the delivery of SBA's many programs and services. The District Director is Ruben R. Garcia. The District Office is located at 550 West C Street, Suite 550, San Diego, CA. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

CONTACTING THE SAN DIEGO DISTRICT OFFICE

For program and service information, please contact the Marketing Division at (619) 557-7250 ext. 1126. For information on financing, please e-mail: sandiego@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, improving or expanding a small business through the 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 Business Development Programs.

A Women's Business Ownership Representative is available to assist women business owners. Please contact Cynthia Harris at (619) 557-7250 ext. 1155 or e-mail: cynthia.harris@sba.gov.

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

A Veterans Affairs Officer is available to assist veterans. Please contact Richard Blum at (619) 557-7250 ext. 1159 or e-mail Richard.Blum@sba.gov.

We Welcome Your Questions

For extra copies of this publication or questions please contact:

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MARKETING, ADVERTISING AND BRANDING
9:00 AM TO 4:00 PM
(619) 557-7272
www.score-sandiego.org

WOMEN'S BUSINESS NETWORKING BREAKFAST ROUNDTABLES
MISSION VALLEY
7:30 AM TO 9:30 AM
(619) 557-7272
www.score-sandiego.org

WOMEN'S BUSINESS NETWORKING BREAKFAST ROUNDTABLES
NORTH COUNTY
7:30 AM TO 9:30 AM
(619) 557-7272
www.score-sandiego.org

INTRODUCTION

Getting Started

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

Congratulations on thinking about starting your own business. Each day thousands of people across the United States exercise their independence by creating small businesses.

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 your voice heard in the federal government.

You can access our help online 24 hours a day at www.sba.gov or visit one of our local offices for assistance. You can find your local office at our Web site or by checking the listing in this resource magazine.

You can use our resources to 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 in every state and territory, nearly 400 offices of SCORE – Counselors to America's Small Businesses, and more than 70 Small Business Development Centers primarily located on college campuses. More information about SCORE and the SBDCs is detailed later in this publication, or you can click on www.score.org or www.sba.gov/sbdc/index.html for SBDCs.



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.

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/starting_business/startup/franchise.html
or visit the Franchise Registry at www.franchiseregistry.com/
or call your local SBA office.

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. Before you invest time, effort and money.

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?

franmarket.com
An Online Marketplace For Franchises & Business Opportunities

For ALL Your
Franchising Needs
Go To:
www.franmarket.com

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 and SBDCs 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 charge 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. It can be accessed at:

www.sba.gov/women

Women's Business Center

The Women's Business Center of California (WBCC) educates, mentors and cultivates entrepreneurial women of socially and economically diverse backgrounds for business success.

The WBCC provides the tools to create self-sufficiency and prosperity. Major areas of emphasis include emerging businesses, established business expansion and technology training.

The WBCC's training includes in-depth certification programs for entrepreneurs who are starting or expanding their businesses, who need funding or who need help with their technology initiatives.

Women's Business Center of California

National University's Mission Valley Campus
4121 Camino Del Rio S., Suite 24
San Diego, CA 92108
(619) 563-7118
wbcc.nu.edu

Business Laws and Regulatory Assistance

The SBA Home Page provides a link to information regarding laws and regulations pertaining to small businesses, frequently asked questions, forms, reports, statistics and studies, listings and directories, SBA publications and communications with Congress. Visit www.sba.gov/businesslaw or www.business.gov.

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. Small Business Development Centers and SCORE also provides management assistance to veterans who are current and prospective small business owners, offering one-stop assistance to small businesses by providing a variety of information and guidance in easily accessible branch locations. SCORE provides resources and counseling services online at: www.score.org.

The SBA offers special assistance for activated Reserve and 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 pay-

ment deferrals, interest rate reductions and other relief after they receive their activation orders.

The SBA offers special low-interest-rate financing to small businesses with essential employees 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, and Getting Veterans Back to Work, and various other materials. Veterans may access these resources and other assistance from OVBD visit the Web site at www.sba.gov/VETS/.

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 options appropriate for different personnel situations and which affect tax and liability issues. If you're uncertain where to start, contact the SBA first and you'll be referred to the proper source.

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. This 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, etc. 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 prorated 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 received 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 C 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 the owner.

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, and SCORE, Counselors to America's Small Business, 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.

You can also find business-plan help on the SBA's Web site at: www.sba.gov/starting_business/index.html.

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.

Introduction

- 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, 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

There's a one-stop information site on the Internet designed to give small businesses easy access to the best information to deal with legal questions. Called Business.gov, the free legal resource and regulatory information site is part of an “e-government” strategy.

Business.gov is managed by the SBA in partnership with federal agencies providing business-oriented programs and services. You can find links to accurate information on how to comply with federal rules and regulations; all the government forms you'll need; and tax information from federal and state tax resources, including forms and assistance. Have questions about workplace issues? Business.gov has answers about employee wellness, workplace safety and benefits. Need help finding the right government form? Business.gov has thousands of forms issued by more than 40 federal agencies. 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 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 to 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.

SCORE Counseling Centers

San Diego Main Office

c/o U.S. Small Business Administration
550 W. C Street, Suite 550
San Diego, CA 92101
(619) 557-7272
www.score-sandiego.org

Satellite Counseling:

Carlsbad Chamber	(760) 931-8900
Chula Vista Chamber	(619) 420-6602
East County Chamber	(619) 440-6161
Escondido Chamber	(760) 745-2125
Fallbrook Chamber	(760) 729-5845
Hillcrest Association	(619) 299-3330
Hispanic Chamber	(619) 702-0790
Pacific Beach	(858) 273-3303
Poway Chamber	(858) 748-0016
S.D. North Chamber	(858) 487-1767
S.D. Public Library	(619) 236-5800
San Marcos Chamber	(760) 744-1270
Santee Chamber	(619) 449-6572

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 cyber-counselor who best suits your individual needs. Log on to SCORE's Internet site to take advantage of the many services SCORE has to offer your business.

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.

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, people with disabilities, 8(a) businesses in all stages and persons in low- and moderate-income urban and rural areas.

As the SBA's largest non-finance program, SBDCs meet the counseling and training needs of nearly 1 million start-ups or existing business clients annually. For more information, visit the Web site at: www.sba.gov/SBDC.

The SBDC Network for San Diego and Imperial Counties has three centers to serve you:

Small Business Development and International Trade Center (SBDITC)

Southwestern College
900 Otay Lakes Road, Building 1600
Chula Vista, CA 91910
Director: Victor Castillo
(619) 482-6391
www.sbditc.org
Serving all of San Diego County South of Interstate 8.
(International Trade services delivered throughout San Diego and Imperial Counties.)

Small Business Development Center North San Diego County (SBDC NSDC)

1823 Mission Avenue
Oceanside, CA 92054
(760) 795-8740
Director: Sudershan Shaunak
www.sandiegosmallbiz.com
Serving all of San Diego County north of Interstate 8.

Imperial Valley Small Business Development Center (IVSBDC)

310 N. Imperial Avenue, Suite B
El Centro, CA 92243
(760) 312-9800
Director: Ben Solomon
www.ivsbdc.org
Serving all of Imperial County.

SBDC Network for San Diego & Imperial Counties

Southwestern College
900 Otay Lakes Road, Suite 1681
Chula Vista, CA 91910
(619) 482-6391 • (619) 216-6692 Fax
www.asbdc-us.org

The Small Business Development Center Network (SBDC Network) provides oversight of three SBDC's delivering services in the San Diego and Imperial counties.

Special programs that are offered throughout the SBDC Network include:

NxLevel Training: NxLevel is an accelerated program developed for the busy entrepreneur. A training schedule of core business topics is facilitated by an experienced business consultant. In this workshop setting, you will learn concepts and skills that you can immediately apply to your business. Plus you will gain valuable insight from the other business owners in your class. Guest speakers, a complete set of training materials, on-line support and 1-on-1 consulting further enhance your training.

Outreach to Veteran Entrepreneurs:

Because many entrepreneurs do not have the luxury of spending a lot of time and effort attending classes, the SBDC offers several workshops and training sessions. Enjoy the camaraderie and peer networking of these face-to-face classes at any of the SBDC's in the San Diego and Imperial Network. Additional resources are available through our affiliate partner, the Veterans Corporation. Visit www.veterancorp.org for additional online resources available.



REGULATIONS

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. If you are

uncertain where to start, contact the SBA first and you will be referred to the proper source or access www.business.gov to link to state and local resources. For additional information, contact:

For Limited Partnerships and Corporations

San Diego and Imperial Counties
California Secretary of State
Department of Corporation
1350 Front Street, Suite 2060
San Diego, CA 92101
(619) 525-4113
www.ss.ca.gov/business/business.htm

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 will be required to have various state and/or municipal licenses, certificates or permits.

Licenses are administered by a variety of departments. First check with the license office in the city or town where you plan to do business. For additional information, go to: www.calgold.ca.gov

FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might be using the same name. For more information contact the County Recorder in the county in which your business is based or contact:

San Diego County Assessor/Recorder/County Clerk

1600 Pacific Highway, Room 260
San Diego, CA 92101
(619) 237-0502

www.sdcounty.ca.gov/arcc/services/fbn_info.html

North San Diego County

141 E. Carmel Street
San Marcos, CA 92069
(760) 940-6858

Imperial County Recorder

940 Main Street, Suite 202
El Centro, CA 92243
(760) 482-4272

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 some circumstances, 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

Taxpayers can call a toll-free number, (866) 816-2065, to get an Employer Identification Number (EIN). IRS 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 Employer Identification Number (EIN)

880 Front Street
San Diego, CA 92101
(619) 615-9555

1 Civic Center Drive
San Marcos, CA 92069
(760) 736-7355

2345 S. Second Street
El Centro, CA 92243
(760) 352-3721

Tax Information

(800) 829-4933

Forms and Publications

(800) 829-3676
www.irs.gov

State Employer Account Number

3110 Camino Del Rio S., Suite 100
San Diego, CA 92108

240 W. 2nd Avenue
Escondido, CA 92025

1550 W. Main Street
El Centro, CA 92243
(888) 745-3886
www.edd.ca.gov

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 may seem like a complicated maze, but there are 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 Employer Identification Number from the Internal Revenue Service (IRS). To obtain the registration form and reference documents, contact the IRS at (800) 829-1040.

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.

Seller's Resale Permit

www.boe.ca.gov

San Diego

1350 Front Street, Suite 5047
San Diego, CA 92101
(619) 525-4526

North San Diego

334 Via Vera Cruz, Suite 107
San Marcos, CA 92078
(760) 510-5850

Imperial County

1550 W. Main Street
El Centro, CA 92243
(760) 352-3431

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 your 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 P&L. 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 individual return on your earnings from the corporation based on the W-2 received from your employer.

FEDERAL PAYROLL TAX

Federal Withholding Tax: Any business who employs a person other than the owner must register with the IRS and acquire an Employer Identification Number (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.

Federal Insurance Contribution Act (FICA): Any business owner who employs one person other than himself must pay the current rate

6.20 percent on employees' 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.

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 2005 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.

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, etc. - 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.

Employment Taxes:

Employment Development Department (EDD)
(888) 745-3886
www.edd.ca.gov

State Income Tax:

California Franchise Tax Board
(800) 852-5711
www.ftb.ca.gov

Federal Income Tax & Withholding:

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

Social Security Administration

(800) 772-1213
www.ssa.gov

Retirement Plans

www.selectretirementplan.org

Employee Insurance

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

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.

Office of Business Liaison

(800) 357-2099
(800) 870-3676 Forms
www.uscis.gov

Worker's Compensation Insurance

Required for all businesses with employees. Contact an insurance agent or state fund at www.dir.ca.gov or one of the following:

Department of Industrial Relations Worker's Compensation Division

7575 Metropolitan Drive, Suite 202
San Diego, CA 92108
(619) 767-2083
www.dir.ca.gov

CA Insurance Fund Information

(Worker's Compensation)
(858) 552-7000

CA Department of Insurance

Consumer Hotline
(800) 927-HELP

Workplace Program

American with Disabilities (ADA): For assistance or clarification with the ADA, call (800) 669-3362 or visit them at: www.ada.gov.

Other Considerations

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. Other information can be obtained from the Equal Employment Opportunity Commission at (800) 669-4000 or visit www.eeoc.gov.

Alcoholic Beverage Control San Diego

1350 Front Street, Room 5056
San Diego, CA 92101
(619) 525-4064
www.abc.ca.gov
sdg.direct@abc.ca.gov

North San Diego

334 Via Vera Cruz, Suite 204
San Marcos, CA 92078
(760) 471-4237
www.abc.ca.gov
smc.direct@abc.ca.gov

Imperial County

42-700 Bob Hope Drive, Suite 317
Rancho Mirage, CA 92270
(760) 568-0990
www.abc.ca.gov
rhm.direct@abc.ca.gov

Permit Assistance

Permit Assistance: www.calgold.ca.gov. Detailed information on the business permit, license and registration requirements from all levels of government.

Product Labeling Federal Trade Commission

10877 Wilshire Boulevard, Suite 700
Los Angeles, CA 90024
(877) 382-4357

Contractor's License

5280 Carroll Canyon Road, Suite 250
San Diego, CA 92121
(800) 321-2752
www.cslb.ca.gov

County Environmental Health Service (Food Handling) San Diego County

1255 Imperial Avenue, 3rd Floor
San Diego, CA
(619) 338-2222
www.co.san-diego.ca.us
Other locations throughout the county –
Check web site above

Imperial County

760-482-4203
www.co.imperial.ca.us

Enterprise Zones

California Association of Enterprise Zones

550 Bercut Drive, Suite G
Sacramento, CA 95814
(877) 930-CAEZ
(877) 930-2230
lwammack@ci.porterville.ca.us

Department of Weights and Measures San Diego County

5555 Overland Avenue, Suite 3101
San Diego, CA 92123
(858) 694-2739

North County Office

1645 Capalina Road, Suite 600
San Marcos, CA 92069-1256
(760) 752-4700

Imperial County

(760) 482-4314
www.co.imperial.ca.us

Environmental Permits

Air Pollution Control San Diego County

9150 Chesapeake Drive
San Diego, CA 92123
(858) 650-4700 Permits
(858) 650-4706 Sm. Bus. Assistance
www.co.san-diego.ca.us

Imperial County

150 S. Ninth Street
El Centro, CA 92243
(760) 482-4606
www.co.imperial.ca.us

Employment Development Department Services (EDD)

The Employment Development Department is ready to help your company prepare for the challenging demands of today's business world. The EDD can:

- Assist you with your labor market information and planning needs.
- Provide you with a variety of employment services to meet your staffing requirements.
- Offer employment tax guidance to help your business succeed.
- Help you understand your disability insurance options.

- Advise you on employment training services available to your company.

Through their Internet home page, you have direct access to information on each of their programs and services, as well as to labor market information publications and the most widely used employment tax forms. You can also find the nearest location in the state government section of the telephone directory under "Employment Development Department."

For more information, visit their website at www.edd.ca.gov.

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. For information contact:

**CA Department of Industrial Relations
Cal/OSHA – Occupational Safety**

7575 Metropolitan Drive, Suite 204
San Diego, CA 92108
(619) 767-2060

www.dir.ca.gov/occupational_safety.html

Hazardous Substance Compliance

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance. If you need information about air, water, land uses, solid waste and hazardous materials call or write:

**San Diego County
Hazardous Materials Division**

P.O. Box 129261
San Diego, CA 92112-9261
(619) 338-2222 or (800) 253-9933
www.sdcounty.ca.gov/deh

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.

Bar Coding

GS1 US™ (not a government agency) provides a unique company number that is used to create bar codes (including U.P.C.'s) 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

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
(703) 308-4357
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:

State of California

1500 11th Street, 2nd Floor
Sacramento, CA 95814
(916) 653-4984
www.ss.ca.gov

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

City Business License Offices:

Brawley

400 Main Street
Brawley, CA 92227
(760) 344-9111
www.cityofbrawley.com

Calexico

608 Heber Avenue
Calexico, CA 92231
(760) 768-2110
www.calexico.ca.gov

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125 N. Park Avenue
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www.calipatria.com

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1200 Carlsbad Village Drive
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www.ci.carlsbad.ca.us

Chula Vista

276 Fourth Avenue
Chula Vista, CA 91910
(619) 691-5051
www.ci.chula-vista.ca.us

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1825 Strand Way
Coronado, CA 92108
(619) 522-7320
www.coronado.ca.us

Del Mar

1050 Camino Del Mar
Del Mar, CA 92014
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www.delmar.ca.us

El Cajon

200 E. Main Street
El Cajon, CA 92020
(619) 441-1716
www.ci.el-cajon.ca.us

El Centro

1275 Main Street
El Centro, CA 92243
(760) 337-4540
www.cityofelcentro.org

Encinitas

505 S. Vulcan Avenue
Encinitas, CA 92024-3633
(760) 633-2606
www.ci.encinitas.ca.us

Escondido

201 N. Broadway
Escondido, CA 92025
(760) 839-4659
www.ci.escondido.ca.us

Holtville

121 W. 5th Street
Holtville, CA 92250
(760) 356-4574
www.holtville.ca.gov

Imperial

420 Imperial Avenue
Imperial, CA 92251
(760) 355-4371
www.imperial.ca.gov

Imperial Beach

825 Imperial Beach Boulevard
Imperial Beach, CA 91932
(619) 628-1365
www.cityofib.com

La Mesa

8130 Allison Avenue
La Mesa, CA 91941
(619) 667-1118
www.cityoflamesa.com

Lemon Grove

3232 Main Street
Lemon Grove, CA 91945
(619) 825-3800
www.ci.lemon-grove.ca.us

National City

1243 National City Boulevard
National City, CA 91950
(619) 336-4330
www.ci.national-city.ca.us

Oceanside

300 N. Coast Highway
Oceanside, CA 92054
(760) 435-3878
www.ci.oceanside.ca.us

Poway

13325 Civic Center Drive
Poway, CA 92064
(858) 748-6600
www.ci.poway.ca.us

San Diego

1200 Third Avenue, 1st Floor
San Diego, CA 92101
(619) 615-1500
www.sandiego.gov

San Marcos

1 Civic Center Drive
San Marcos, CA 92069
(760) 744-1050 ext. 3101
www.san-marcos.net

Santee

10601 Magnolia Avenue
Santee, CA 92071
(619) 258-4100 ext. 144
www.ci.santee.ca.us

Solana Beach

635 S. Highway 101
Solana Beach, CA 92075
(858) 720-2441
www.ci.solana-beach.ca.us

Vista

600 Eucalyptus Aveune
Vista, CA 92085-1988
(760) 726-1340
www.ci.vista.ca.us

Westmoreland

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Getting Approved

Knowing The Rules Before You Start The Loan Process



Many entrepreneurs lack the financial resources to start or expand a small business themselves so they need to 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 three 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.

The SBA does not offer grants to start or grow a business. The only grants SBA gives are for businesses providing technical assistance to other businesses.

If you are seeking a business loan you should familiarize yourself with these 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 is 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 micro lenders 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 largest of the agency's non-disaster financial assistance programs because of its loan size, 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 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. The reduced risk permits lenders to give small business owners access to the same kinds of reasonably priced, long-term financing available to large businesses by virtue of their size and economic clout.

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 then 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 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.

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 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: 20-25 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 rates 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 on 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, call provisions or processing fees allowed on any 7(a) loan. 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 will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral. However, SBA expects every loan to be fully secured. What these two policies mean is that every SBA loan is to be secured by the available assets (both business and personal) which have a recovery value equal to 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: www.sba.gov/size.

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, investing, 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 an SBA loan.

Use of Proceeds

The third eligibility factor is what the loan proceeds can and can not 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 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, along with SBA's anti-discrimination, and limits on lending to agricultural enterprises because there are other agencies of the federal government with programs to such businesses.

Additionally other factors include some of 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: www.sba.gov/financing

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 and 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, and it 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. You make monthly loan payments directly to the lender. As with any loan, you are responsible for repaying the full amount of the loan in a timely manner.

What the SBA Looks for:

- 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.
- Ability to repay the loan on time from the projected operating cash flow.

How Lenders Apply For a Guaranty

Once the lender (bank, credit union, savings & loan, or other private-sector lender) decides to apply for a guaranty it has several options on how to apply to SBA for a guaranty. It can use SBA Standard Processing procedures and have SBA conduct a second analysis of the application the lender already examined. This may be beneficial for lenders with limited experience in making SBA loans or for complex cases where the lender wants to make sure SBA agrees with its decisions. Alternatively, it can use the SBA Certified Lender Program procedures and have SBA perform a review of the work the lender did rather than a complete re-analysis. Another option available to selected lenders with staff dedicated to making SBA-guaranteed loans

SUCCESS STORY

The Dinner Studio

continued from page 7

preparation at an affordable price. And it is fun!

Katherine and Gloria strive to provide an environment where busy people can still prepare "home cooked" meals for their families in a homemade atmosphere, with fun, friends and a lot of help. The Dinner Studio's goal is to create a space in which someone can create the bulk of their household's monthly meals in a few hours, with as little stress and as much help as possible.

The Dinner Studio opened its first location in 2003 in Vista and then added a second location in Tierrasanta this June. The expansion was funded in part by SBA guaranteed loans through US Bank. The two locations enjoy a regular clientele of 800 families today, and with the planned addition of several new locations, have a goal of

expanding that number to 1,600 by the end of 2006.

Katherine and Gloria are clients of the Small Business Development Center – North San Diego County. In the beginning, they received help developing their marketing plan, consultation regarding the process of incorporating, and more. To find out more about the SBDC visit their website at www.sandiegosmallbiz.com. The SBDC is partially funded by the U.S. Small Business Administration.

The Dinner Studio locations are: 1850 Hacienda Drive, Suite 12, Vista, CA, 92081, (760) 726-7834 and 5950 Santo Road, Suite O, San Diego, CA, 92124, (858) 277-1977. Website: www.dinnerstudio.com

is the Preferred Lenders Program procedures where SBA has delegated the credit decision to the lender which means SBA will rely on the lender's expertise and not re-analyze the credit decisions involved in making the loan. This results in less overall processing time. Finally the lender may be able to choose Express Processing procedures which eliminate any up-front review by SBA and allows the lender to use many of its own forms and procedures. More on Express processing follows.

SBAExpress

SBAExpress is available for loans up to \$350,000. The program authorizes SBA preferred 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 \$50,000 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.

CommunityExpress Pilot Loan Program

The CommunityExpress Pilot Loan Program provides streamlined business financing and management and technical assistance to targeted small business. It is a joint initiative between the SBA and the National Community Reinvestment Coalition.

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.

Special Purpose 7(a) Loan Programs

The 7(a) program is the most flexible of all lending programs of the SBA. 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 governed, for the most part, by the same rules, regulations, fees, interest rates, etc. as the regular

7(a) loan guaranty. Your lender 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. 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.

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 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 five 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/oit/finance

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 \$1.6 million with a 90 percent guaranty. The maximum amount 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 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 program 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 \$2,000,000. 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 0.25 percent on the loan amount that is guar-

anteed by them. The borrower negotiates the interest rate and all other fees with the lender. The co-guarantee offers flexible terms, low fees and a quick processing time.

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 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 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 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.

For additional information, visit: www.sba.gov/oit/export or contact:

Patrick Tunison

Chief International Lending Officer

U.S. Small Business Administration

Office of International Trade

409 Third Street, S.W., 8th Floor

Washington, DC 20416

(202) 205-6426 • Patrick.Tunison@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. Department of Agriculture to make credit available to businesses in eligible communities to create or retain jobs. Business applicants must be able to demonstrate that the loan or loan guaranty will be used to create or preserve at least one job for every \$35,000 in loans over a 24-month period.

Energy and Pollution Control Loan programs

Two other adaptations of the 7(a) programs resulted in the Energy Loan program for business that make, install and service energy savings devices and the Pollution Control Loan Program for business that want to install or operate a pollution control facility. See www.sba.gov for more details.

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)

www.sba.gov/financing

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. Virtually all types of for-profit small businesses are eligible for this 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; 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 54 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. A listing of CDCs in your area may be found at www.sba.gov/financing, then highlight the hyperlink “CDC/504 Program.”
- 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.

Businesses that receive 504 loans are:

- Small — net worth under \$7 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.

Advantage CDC

Regina Peterson
(562) 983-7450
regina@advantagecdc.org

CA Statewide CDC

Barbara Vohryzek
(626) 240-4628
bv@cscdc.org

CDC Small Business Finance

Kurt Chilcott
(619) 291-3594
kchilcott@cdcloans.com
Susan Lamping – Micro Loans
(619) 243-8639
slamping@cdcloans.com
www.cdcloans.com

Southland EDC

Maria Mata
(858) 824-0054 ext. 221
mmata@southlandedc.com

Microloan Program

www.sba.gov/financing/sbapartner/microloan.html

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. 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, contact:

CDC Small Business Finance

Micro Loans
(800) 611-5170
sbamicro@cdcloans.com
www.cdcloans.com

Other Microloan Programs

The SBA does not administer the programs listed here. The information provided does not constitute or imply an endorsement by SBA or the United States Government of the product, process, or service, or its producer or provider. The views and opinions expressed by the following references do not necessarily state or reflect those of the SBA or the United States Government.

Cities often have microloan programs for businesses. Contact your city's Economic Development Department or Redevelopment Department for information.

ACCION San Diego

ACCION offers a microloan program for small businesses, making loans of \$300 to \$35,000. Loans are made to small firms that do not qualify for regular commercial financing because they have not been in business long enough, lack collateral or financial records or have poor credit history. Loans are usually made within two weeks of applica-

tion and have interest rates varying from 10 to 16 percent depending on the loan amount and credit history. Administrative fees range from \$50 to \$100 and the length of payback is 9 to 24 months. For more information contact (800) 967-4429 or visit: www.accionsandiego.com

CHARO Community Development Corporation

CHARO Business and Financial Center offers fully integrated multifaceted solutions to new business owners, entrepreneurs, corporations and the community. They link small and mid-size businesses and consumers to financial institutions, provide access to commercial, equity, mortgage, capital, and other financial products. Microloans are available up to \$15,000 for existing businesses and up to \$5,000 for start-ups.

CHARO Community Development Corporation

4301 E. Valley Boulevard
Los Angeles, CA 90032
(323) 269-0751
www.charocorp.com

Small Business Investment Company Program

www.sba.gov/inv

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.

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 for construction, service, and supply contracts up

to \$2 million, on behalf of small businesses. The SBA also 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. 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. Each program targets a different segment of the contracting community, and both are necessary to reach all small business clientele.

For more information on the Surety Bond Program, please visit:

www.sba.gov/osg/program.html

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, Construction, up to 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%; over \$700,000 = 3.5%; 3.75% on guar. portion over \$1 million. Ongoing fee of 0.545%.	Must be for profit & meet SBA size standards; show good character, credit, management, and ability to repay. Must be an eligible type of business.
SBA Express Lender approves loan, no additional 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)
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)	Existing business See 7(a)
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 w/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
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.
Non-7(a) Loans							
Microloans Loans through nonprofit lending organizations: technical assistance 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)
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 est. when debenture backing loan is sold. Declining prepayment penalty for 1/2 of term.	0.5% upfront fee to SBA on both the debenture amount and the first mortgage amount. Ongoing guaranty fee that currently (FY 2006) is 0.192% of principal O/S. Ongoing fee % does not change during term.	For profit businesses that do not exceed \$7 million in tangible net worth and do not have average net income over \$2.5 M for past 2 years.

BUSINESS PREPARATION

Knowing The Way

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 on the SBA's web site at: www.sba.gov

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 Training Network provides interactive, easily accessible courses on topics most in demand by small business clients.

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

www.sba.gov/training.

Choose an SBA Lender from Your Neighborhood!



Neighborhood National Bank is the only certified Community Development Financial Institution (CDFI) in Southern California. This means we are uniquely chartered to meet the needs of small, growing businesses in the underserved communities of San Diego, especially those owned by minorities and women. When you borrow from Neighborhood National Bank, both your business and your neighborhood benefit because we only work in your neighborhoods.

- SBA Preferred Lender
- SBA Express Loans
- Local Loan Approval
- Competitive Rates
- Loans for all types of businesses

For fast, personal service, call our SBA Specialists.

National City Office:
1717 Sweetwater Rd.
National City, CA 91950
(619) 789-4400

Patty Staples
(619) 789-4418

San Diego Office:
3511 National Ave.
San Diego, CA 92113
(619) 239-3360

Paul Polowski
(619) 393-4320

Casa de Oro Office:
9774 Campo Rd.
Spring Valley, CA 91977
(619) 462-1253

Rebecca Humphries
(619) 462-1253, ext. 1503



www.mynnb.com

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.

BUSINESS MATCHMAKING INITIATIVE

The SBA and Hewlett-Packard's HP Small Business Foundation and SCORE, Counselors to America's Small Businesses, have joined together to offer a highly successful Business Matchmaking initiative that includes an innovative, nationwide, 24-7 "online Business Matchmaking" and counseling component.

Business Matchmaking – a public-private sector contracting initiative -- offers a forum for small businesses to meet face-to-face with purchasing representatives from federal, state, and local government agencies along with some of the country's largest corporations to discuss potential contracting opportunities. Business Matchmaking empowers small businesses (through training and one-to-one counseling) to grow and succeed.

These events are conducted in key cities across the country and bring together approximately 5,000 small business owners with hundreds of public and private sector buyers. In addition to the buyer-seller meetings, these events generate substantial numbers of appointments with counselors from SBA personnel and its resource partners – SCORE, and Small Business Development Centers.

For additional information, please visit: www.BusinessMatchmaking.com.

THE PRIME CONTRACTS PROGRAM

Through the Prime Contracts Program, the SBA helps to increase small business' share of government 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 marketing their products and services to these large contractors.

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:

www.sba.gov/size/indexableofsize.html.

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.

For additional information, please visit:

www.sba.gov/size/

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, validates, 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 NAICS 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: www.dsbs.sba.gov/dsbs/dsp_dsbs.cfm or select the "Dynamic Small Business Search" link at the CCR Web site: 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 will tell you all the data you will need 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/.

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, contact:

**U.S. Small Business Administration
Office of Technology**

409 Third Street S.W., 8th Floor
Washington, DC 20416
(202) 205-6450

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.

For more information on the SBIR Program, please visit:

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

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).

SBA 504

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

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

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

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

Regina Grant Peterson
Advantage CDC
11 Golden Shore, Suite 630
Long Beach, CA 90802
800-638-0107
www.advantagecdc.org

Michael A. Owen
CDC Small Business Finance Corp.
2448 Historic Decatur Rd., Suite 200
San Diego, CA 92106
800-611-5170
www.cdclloans.com

James R. Davis
Southland Economic
Development Corp.
6363 Greenwich Dr., Suite 255
San Diego, CA 92122
888-504-0084
www.southlandedc.com

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

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

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 assis-



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.

tance 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 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 is added to an online registry of SDB-certified firms maintained in CCR/DSBS. Certified firms remain on the list for three years. Contracting Officers and prime contractors may search this registry for potential contractors. For additional information on SDB Certification and Eligibility, visit the SDB website at: www.sba.gov/sdb or contact: **U.S. Small Business Administration Office of Business Development**

409 Third Street S.W.
Washington, DC 20416
(202) 619-1850

Online 8(a)/SDB Application

The online 8(a)/SDB application makes it easier, faster and less expensive for 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.symplicity.com/applicants/guide>

8(a)/SDB E-Application Hotline Numbers:

The following hotline numbers have been established to address questions regarding the 8(a)/SDB E-Application:

SDB Related

E-Application Inquiries:

(800) 558-0884

8(a) Related E-Application Inquiries:

For the following locations, call:

(215) 580-2736:

Arkansas, Connecticut, Delaware, Iowa, Maine, Kansas, Louisiana, Maryland, Massachusetts, Missouri, Nebraska, New Hampshire, New Mexico, Oklahoma, Pennsylvania, Rhode Island, Texas, Vermont, Virginia, Washington, DC and West Virginia

For the following locations, call:

(415) 744-6784:

Alabama, Alaska, Arizona, California, Colorado, Florida, Georgia, Guam, Hawaii, Idaho, Indiana, Illinois, Kentucky, Minnesota, Michigan, Mississippi, Montana, Nevada, New Jersey, Nebraska, North Carolina, North Dakota, Ohio, Oregon, Puerto Rico, South Carolina, Samoa, South Dakota, Tennessee, Utah, Virgin Islands, Washington, Wisconsin, and Wyoming



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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.

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 include businesses which qualify as small under CFR 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

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DISASTER RECOVERY

Disaster Assistance

THE STRATEGIST **Knowing the Types of Assistance Available for Recovery**



The SBA's Disaster Assistance Program is the only federal program providing disaster 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 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

Loans are loans of up to \$1.5 million 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

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 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/disaster_recov/index.html

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 *amicus curiae*. 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/adv

REGULATORY FAIRNESS FOR SMALL BUSINESS

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 U.S. Small Business Administration's Office of the National Ombudsman.

The Ombudsman receives comments from small business owners, nonprofit organizations or 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 complete Federal Agency Comment Form.

You may do this by fax at (202) 481-5719, online at the Ombudsman's Web page: www.sba.gov/ombudsman, 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 SOURCES OF ASSISTANCE

Chambers of Commerce and Business Organizations

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

AFRICAN AMERICAN BUSINESS WOMEN OF VISION

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www.deesanford.com

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www.alpinechamber.com

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www.abasdg.org

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San Diego, CA 92121
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www.agcsd.org

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www.carlsbad.org

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www.chicanofederation.org/

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(619) 420-6603
www.chulavistachamber.org

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www.connect.org

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www.ptac-sandiego.org

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www.eastcountyledc.org

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www.fallbrookca.org

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NATIONAL ASSN. OF PROFESSIONAL ORGANIZERS - SAN DIEGO CHAPTER

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NATIONAL ASSOCIATION FOR THE SELF EMPLOYED

www.naseweb.com

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(800) 348-6258
bv@cscdc.org

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