

SMALL BUSINESS RESOURCES

FOR NORTHERN CALIFORNIA



Your Small Business Resource



Financing your business: SBA's Guaranteed Loan Programs

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

- Be a small business under SBA's size standards
- Be a for-profit entity
- Demonstrate a need for the desired credit
- Be an eligible type of business, and
- Be able to demonstrate repayment ability.
- Be approved by a lender that participates in a SBA loan program

SBA 7(a) Guaranty Loan Program

7(a) loans are made by private lenders (banks, credit unions, and non-bank lenders) that participate in the program using their own funds. SBA provides the lender a guaranty, usually 75% of the loan amount. 7(a) loans can be used for most any business purpose and provide the borrower a longer loan term that facilitates loan repayment. Each person who owns 20% or more of the business must provide a personal guaranty of the loan, and must have satisfactory personal credit. When evaluating applications for approval, lenders often consider the applicant's character and credit, management capability, collateral, and the owner's equity contribution.

Maximum Loan Amount: \$5,000,000

Interest Rates: Generally not to exceed the Prime Rate + 2.75%, except under SBAExpress or for loans of \$50,000 or less.

Use of Loan Proceeds: working capital, inventory, equipment, improvements, purchase of commercial real estate, and under certain circumstances, refinancing of business debt and business acquisition.

Fees: A fee of 2.0% to 3.5% of the amount guaranteed is charged to the borrower. This fee may be financed as part of the loan amount. **Note: The guaranty fee is waived for 7(a) loans of up to \$150,000 until 9/30/2017!**

Terms: Loan term varies according to the use of loan proceeds: up to 10 years for working capital; 10 years for fixed assets; 25 years for real estate acquisition.



Community Advantage Loan Program

Community Advantage is a loan program designed to increase the number of SBA-guaranteed loans to small businesses located in under-served communities. As with 7(a) loans, Community Advantage loans are not directly funded by SBA, but are approved and funded by lenders that choose to participate in the program.

Maximum Loan Amount: \$250,000

Maximum Interest Rate: Prime + 6%

Use of Loan Funds, Terms, etc.: Same as 7(a)

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|---|--|
| Main Street Launch Oakland, CA | MainStreetLaunch.com (510) 763-4297 |
| Valley Economic Development Center Sherman Oaks, CA | VEDC.org (800) 304-1755 |
| Arcata Economic Development Corporation Arcata, CA | AEDC1.org (707) 798-6132 |
| CDC Small Business Finance Sacramento, CA | CDCLoans.com (510) 597-2059 |
| TMC Financing Oakland, CA | TMCFinancing.com (888) 989-8855 |

504 Certified Development Company Loans

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

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

504 Certified Development Companies

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| Arcata Economic Development Corporation AEDC1.org or (707) 798-6132 |
| Bay Area Development Co. BayDevCo.com or (925) 926-1020 |
| California Coastal Rural Dev Corp CalCoastal.org or (831) 424-1099 |
| California Statewide CDC CalStateWide.com or (800) 982-9192 |
| Capital Access Group CapitalAccess.com or (415) 217-7600 |
| CDC Small Business Finance CDCLoans.com or (510) 597-2059 |
| TMC Financing TMCFinancing.com or (888) 989-8855 |

SBA Microloan Program

Under this program, SBA makes funds available to non-profit community-based lenders (Microlending Intermediaries) who, in turn, make loans to eligible borrowers in amounts up to a maximum of \$50,000. Loans may be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. The interest rate is fixed, and currently averages 8%. Maximum loan term is 6 years, fully amortized (no balloon payment).

SBA Microlending Intermediaries

| | |
|--|--|
| Arcata Economic Development Corporation Counties Served: Del Norte, Humboldt, Lake, Mendocino, Shasta, Siskiyou, Trinity | AEDC1.org (707) 798-6132 |
| CDC Small Business Finance Counties Served: Alameda, San Francisco, San Mateo, Santa Clara | CDCLoans.com (510) 597-2059 |
| California Coastal Rural Development Corporation Counties Served: Monterey, San Benito, San Luis Obispo, Santa Barbara, Santa Clara, Santa Cruz, Ventura | CalCoastal.org (831) 424-1099 |
| Main Street Launch Areas Served: City of Oakland, City of San Francisco & Veterans | MainStreetLaunch.com (510) 763-4297 |
| Opportunity Fund Counties Served: Alameda, Contra Costa, Marin, Monterey, Napa, San Francisco, San Joaquin, San Mateo, Santa Cruz, Santa Clara, Solano, Sonoma | OpportunityFund.org (408) 297-0204 |
| Southeast Asian Community Center Counties Served: Alameda, Contra Costa, Marin, Merced, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Solano, Sonoma | SEACCUSA.org (415) 885-2743 |
| Working Solutions Counties Served: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, Sonoma | WorkingSolutions.org (415) 780-1217 |



www.sba.gov/tools/linc

Don't know where to start? LINC is an online referral tool built by SBA to connect small business borrowers with participating SBA Lenders. Prospective borrowers complete a short online questionnaire that is forwarded to participating SBA Lenders within your county. If lenders are interested, they contact you. SBA Lenders participate in SBA's Microloan, Community Advantage, 504, and 7(a) Loan Programs.

For more information on any SBA loan programs and lenders visit SBA.gov. (3/20/17)



SBA Federal Contracting Resources

Top 50 SBA Participating 7(a) Lenders* in the San Francisco District

| | Lenders | Loans | Dollars |
|----|---------------------------------|-------|---------------|
| 1 | Wells Fargo | 558 | \$141,289,100 |
| 2 | US Bank | 153 | \$47,073,300 |
| 3 | JP Morgan Chase | 134 | \$47,384,400 |
| 4 | Main Street Launch | 59 | \$8,106,800 |
| 5 | Comerica Bank | 50 | \$7,153,200 |
| 6 | Live Oak Bank | 45 | \$58,304,000 |
| 7 | Heritage Bank | 40 | \$21,077,300 |
| 8 | Bank of the West | 36 | \$23,878,200 |
| 9 | First Home Bank | 35 | \$8,345,000 |
| 10 | Celtic Bank | 30 | \$15,195,700 |
| 11 | Pinnacle Bank | 29 | \$32,466,900 |
| 12 | Santa Cruz County Bank | 29 | \$16,832,300 |
| 13 | East West Bank | 22 | \$19,742,500 |
| 14 | Plumas Bank | 22 | \$11,238,900 |
| 15 | Bank of San Francisco | 19 | \$8,502,700 |
| 16 | Seacoast Commerce Bank | 18 | \$13,365,300 |
| 17 | Hana Financial | 17 | \$10,513,500 |
| 18 | Redwood Credit Union | 17 | \$4,419,000 |
| 19 | Citibank | 17 | \$797,000 |
| 20 | Stearns Bank | 16 | \$2,800,100 |
| 21 | First Community Bank | 15 | \$22,514,000 |
| 22 | Redwood Capital | 14 | \$2,927,800 |
| 23 | Golden Pacific Bank | 13 | \$8,376,000 |
| 24 | Exchange Bank | 13 | \$5,751,900 |
| 25 | Compass Bank | 13 | \$805,000 |
| 26 | Hanmi Bank | 12 | \$6,157,000 |
| 27 | Newtek Small Business Finance | 12 | \$3,780,000 |
| 28 | Open Bank | 11 | \$10,496,000 |
| 29 | Bank of America | 11 | \$1,250,000 |
| 30 | Keypoint Credit Union | 10 | \$7,841,600 |
| 31 | Bridge Bank | 9 | \$12,528,100 |
| 32 | Community Reinvestment Fund USA | 9 | \$3,776,000 |
| 33 | Boston Private Bank | 9 | \$1,500,000 |
| 34 | CDC Small Business Finance | 9 | \$911,600 |
| 35 | San Francisco Fire Credit Union | 9 | \$760,000 |
| 36 | Community Bank of the Bay | 8 | \$7,598,200 |
| 37 | Redding Bank of Commerce | 8 | \$3,446,900 |
| 38 | City National Bank | 8 | \$1,810,000 |
| 39 | Plaza Bank | 7 | \$8,206,100 |
| 40 | Independence Bank | 7 | \$1,050,000 |
| 41 | Ridgestone Bank | 6 | \$11,152,000 |
| 42 | California Bank of Commerce | 6 | \$8,771,000 |
| 43 | Technology Credit Union | 6 | \$7,150,000 |
| 44 | Yadkin Bank | 6 | \$4,836,900 |
| 45 | GBC International Bank | 6 | \$4,215,000 |
| 46 | Tri Countries Bank | 6 | \$2,451,800 |
| 47 | Five Star Bank | 6 | \$1,040,000 |
| 48 | Banc of California | 5 | \$7,718,600 |
| 49 | Pacific Enterprise Bank | 5 | \$5,175,500 |
| 50 | Monterey Bank | 5 | \$3,815,000 |

*Top San Francisco District Office lenders ordered by number of loans for FY16, for a full list of lenders, visit: SBA.gov/CA/SF



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

Small Business Contracting Certifications

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

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

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

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

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

Doing Business with the Federal Government

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

1. Become familiar with the SBA Government Contracting Online Resources and attend some of the SBA San Francisco District Office workshops on contracting and procurement.

SBA.gov/contracting
SBATrainings.Eventbrite.com

2. Reach out to an SBA Procurement advisor for free one-on-one counselling

Aptac-us.org

3. Obtain a free DUNS Number, and register in the System for Award Management (SAM)

fedgov.dnb.com/webform
SAM.gov

4. Look up and identify your product or service

NAICS.com

5. Identify current federal procurement opportunities and subcontracting opportunities

FBO.gov
web.SBA.gov/subnet

6. Familiarize yourself with the government’s contracting regulations

Acquisition.gov

7. Investigate Federal Supply Schedule (FSS) contracts

FSS.GSA.gov

8. Determine if your firm qualifies for one of SBA’s Contracting Programs

8(a) Business development Program — SBA.gov/8abd
 Historically Underutilized Business Zones — SBA.gov/hubzone



SBA Resource Partners are here to help you succeed: Business Plans, 1-on-1 Mentoring, Counseling, Training and More

SCORE

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

| Bay Area SCORE Chapters | |
|---|--|
| East Bay SCORE 492 - 9th Street, #350 Oakland, CA 94607 | EastBay.SCORE.org (510) 273-6611 |
| North Coast SCORE 777 Sonoma Ave., Suite 115 B Santa Rosa, CA 95404 | NorthCoast.SCORE.org (707) 571-8342 |
| Santa Cruz SCORE | SantaCruz.SCORE.org (831) 621-3735 |
| Silicon Valley SCORE 234 E. Gish Rd., Suite 100 San Jose, CA 95112 | SiliconValley.SCORE.org (408) 453-6237 |
| San Francisco SCORE 455 Market Street, Suite 600 San Francisco, CA 94105 | SanFrancisco.SCORE.org (415) 744-6827 |

Women's Business Centers

The Women's Business Center program is a national network providing educational resources, mentoring, networking opportunities, and workshops to help women start and grow successful small businesses.

| Women's Business Centers | |
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| AnewAmerica Fruitvale 1470 Fruitvale Avenue, Suite 5 Oakland, CA 94601 | AnewAmerica.org (510) 532-5240 |
| AnewAmerica San Jose 210 N. 4th Street, Suite 205 San Jose, CA 95112 | AnewAmerica.org (408) 326-2669 |
| Renaissance Entrepreneurship Center 275 Fifth Street San Francisco, CA 94103 | RenCenter.org (415) 541-8580 |
| West Company 760 B Stewart Street Fort Bragg, CA 95437 | WestCompany.org Coast: (707) 964-7571 |
| Mendocino Inland Office 631 S. Orchard Ukiah, CA 95482 | Inland: (707) 467-5931 |

Veterans' Business Outreach Center

The Veteran's Business Outreach Center provides entrepreneurial development services such as business training, counseling and mentoring, and referrals for eligible veterans owning or considering starting a small business. Services are offered to veterans at no cost.

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

San Francisco SBA Entrepreneur Center

The San Francisco SBA District Office hosts over 500 free or low cost workshops, trainings, and educational events each year in our downtown San Francisco Office. Trainings are conducted by SBA partners and volunteer professionals from the community.

| San Francisco SBA Entrepreneur Center |
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| 455 Market Street, Suite 600 San Francisco, CA 94105 SBATrainings.Eventbrite.com SFOMail@sba.gov |

NorCal Procurement Technical Assistance Center

The NorCal PTAC can help you sell your product or service to federal, state, local, and tribal government agencies, at no cost to you!

| PTAC |
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| NorCalPTAC.org 707-826-3919 |

Small Business Development Centers (SBDCs)

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

| Small Business Development Centers | | |
|---|---|---|
| Alameda County (by appointment only) | Alameda County SBDC 2101 Webster Street Oakland, CA 94612 | ACSBDC.org (510) 208-0410 |
| Contra Costa County | Contra Costa SBDC 300 Ellinwood Way Suite 300 Pleasant Hill, CA 94523 | ContraCostaSBDC.org (925) 602-6806 |
| Del Norte County | Eureka SBDC 520 E Street Eureka, CA Crescent City SBDC 225 H Street Crescent City, CA | NorthCoastSBDC.org Eureka: (707) 464-2168 Crescent City: (707) 464-2168 |
| Humboldt County | North Coast SBDC 520 E Street Eureka, CA 95501 | NorthCoastSBDC.org (707) 445-9720 |
| Marin County | Marin SBDC 79 Acacia Ave San Rafael, CA 94901 | MarinSBDC.org (415) 755-1100 |
| Mendocino County | Mendocino Coast Office 760 "B" Stewart Street Fort Bragg, CA 95437 | MendoSBDC.org Coast: (707) 964-7571 |
| Napa County | Napa SBDC Napa Valley College Bldg. 3300 Napa, CA 94559 | NapaSonomaSBDC.org (707) 256-7250 |
| San Francisco County | San Francisco SBDC City Hall, 1 Dr. Carlton B. Goodlett Place, Suite 110 San Francisco, CA 94102 | SFSBDC.org (415) 937-7232 |
| San Mateo County | San Mateo SBDC San Mateo Community College 1700 W. Hillsdale Blvd Bldg 10 San Mateo, CA 94402 | SanMateoSBDC.org (650) 574-6402 |
| Santa Clara County | Silicon Valley SBDC 1887 Monterey Road San Jose, CA 95112 | SVSBDC.org (408) 385-9800 |
| Santa Cruz County | Santa Cruz County SBDC 6500 Soquel Drive Aptos, CA 95003 | SantaCruzSBDC.org (831) 479-6136 |
| Solano County | Solano SBDC 4000 Suisun Valley Road Rm 168 Fairfield, CA 94534 | SolanoSBDC.org (707) 864-3382 |
| Sonoma County | Sonoma SBDC 141 Stony Circle Santa Rosa, CA 95401 | SonomaSBDC.org (707) 595-0060 |
| Hispanic Satellite | SBDC Hispanic Satellite 1887 Monterey Road San Jose, CA 95112 | SBDCHC.org (408) 385-9800 |
| Tech Futures Group | Serving Businesses in Technology | TechFuturesGroup.org (415) 494-7232 |



San Francisco SBA Entrepreneur Center

We host over 500 classes every year at our San Francisco SBA Entrepreneur Center, located in downtown San Francisco at 455 Market Street, Suite 600.



Some reoccurring classes include:

Financing Your Small Business

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

Federal and State Basic Payroll Tax Seminar

Learn basic Federal/State payroll tax preparation for a small business; including determining independent contractor versus employee, withholding taxes, deposits and completing the proper forms.

HUBZone and WOSB Program Certifications

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

Starting a Business in San Francisco

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

Business Law Basics

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

SBA 8(a) Business Development (BD) Certification Program

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

Registration and a list of all of our classes can be found at: www.SBATrainings.Eventbrite.com

For more information or for a complete copy of our *Small Business Start-Up Guide* visit sba.gov/ca/sf, email SFOMail@SBA.gov, or call (415)744-6820.



To sign up for weekly calendar updates, visit sba.gov/ca/sf.