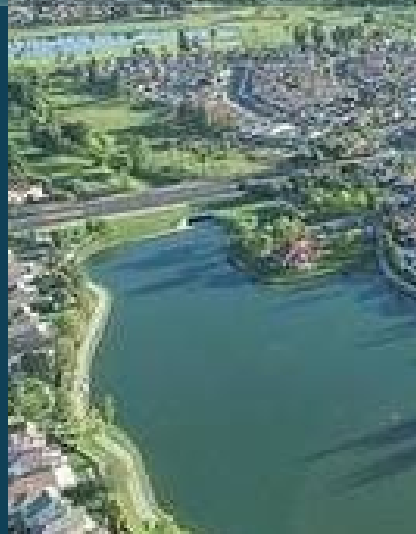




# ENTREPRENEURS, START-UPS, & SMALL BUSINESS **RESOURCE GUIDE**



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# Introduction

Entrepreneurs, start-ups and small businesses are important components of local economies. From job creation and employment to fostering the sense of place and community, the establishment and success of small businesses can be vital to economic development within municipalities. As such, it is a substantial role of local governments to support and encourage small business growth in the efforts to maintain the quality of life within the city.

The City of Meniffee understands both the importance of fulfilling this role, as well as the potential difficulty and uncertainty about the process to get a small business up and running. With these factors in mind, the City of Meniffee intends for this Business Resource Guide to assist in the endeavors of entrepreneurs, start-ups and aspiring small business owners. In it, you will find details on the specific processes here in the City, as well as resources that are available at the local, state, and federal levels.





Local, State, and Federal Resources

**City Of Menifee**  
menifeebusiness.com | cityofmenifee.us

- Economic Development**  
(951) 723-3712
- Community Development Department**  
(951) 723-3761
- Building and Safety**  
(951) 723-3762
- Engineering**  
(951) 723-3723
- Finance (Business License)**  
(951) 723-3786
- General Information**  
(951) 672-6777

**County of Riverside**  
countyofriverside.us

- County Recorder - Clerk Assessor**  
(951) 955-6200 | asrclkrec.com
- Health Permits**  
(951) 358-5172 | rivcoeh.org
- County Planning and Zoning**  
(951) 955-3200
- Economic Development Agency**  
(951) 955-8916
- Fictitious Business Name (DBA)**  
(951) 955-1000
- Weights and Measures**  
(951) 955-3000 | rivcoawm.org
- Workforce Development Center**  
(951) 955-3100 | rivcoworkforce.com



**State of California**  
ca.gov

- Alcoholic Beverage Board**  
(951) 782-4400 | abc.ca.gov
- Department of Motor Vehicles**  
1-800-777-0133 | dmv.ca.gov
- California Department of Tax and Tax Fee Administration**  
1-800-400-7115 | cdtfa.ca.gov
- Employment Tax Division**  
(909) 708-8899 | edd.ca.gov
- Bureau of Auto Repair**  
(951) 782-4250 | bar.ca.gov
- Franchise Tax Board**  
1-800-852-5711 | ftb.ca.gov
- Community Care Licensing (Board and Care)**  
(951) 782-4207 | cclid.ca.gov
- Governors Office of Economic Development**  
(877) 345-GOED (4633) | business.ca.gov
- Contractors State Board License Board**  
1-800-321-2752 | csib.ca.gov
- Secretary of State - Corporation Filing Department**  
(213) 897-3062 | sos.ca.gov

**United States**  
usa.gov

- Internal Revenue Service**  
(909) 388-8108 | irs.gov
- Small Business Administration**  
(714) 550- 7420 | sba.gov
- United States Postal Service**  
(951) 679-7886 | usps.com



## Getting Started

### How to Start a Small Business

**Know what it will take, in more than just financial terms before launching your small business venture.**

Starting and managing a business takes motivation, desire, and talent. It also takes research and planning. Like a chess game, success in small business starts with decisive and correct opening moves. And, although initial mistakes are not fatal, it takes skills, discipline, and hard work to regain the advantage.

To increase your chance for success, take the time up front to explore and evaluate your business goals. Then use this information to build a comprehensive and well-thought-out business plan that will help you reach these goals.

The process of developing a business plan will help you think through some important issues that you may not have considered yet. Your plan will become a valuable tool as you set out to raise money for your business. It should also provide milestones to gauge your success.\*

Before starting out, list your reasons for wanting to go into business. Some of the most common reasons for starting a business are:

- You want to be your own boss.
- You want financial independence.
- You want to fully use your skills and knowledge.

Next, determine what business is right for you. Ask yourself these questions:

- What do I like to do with my time?
- What technical skills have I learned or developed?
- What do others say I am good at?
- How much time do I have to run a successful business?
- Do I have any hobbies or interests that are marketable?

Then identify the niche your business will fill. Conduct the necessary research to answer these questions:

- Is my idea practical and will it fill a need?
- What is my competition?
- What is my business advantage over existing firms?
- Can I deliver a better quality service?
- Can I create a demand for my business?

The final step before developing your plans is the pre-business checklist. You should answer these questions:

- What business am I interested in starting?
- What services or products will I sell?
- Where will I be located?
- What skills and experience do I bring to the business?
- What will be my legal structure?
- What will I name my business?
- What equipment or supplies will I need?
- What financing will I need?
- What are my resources?
- How will I compensate myself?

Your answers will help you create a focused, well-researched business plan that should detail how the business will be operated, managed, and capitalized.

### Choose your Business Structure

The business structure you choose will have legal and tax implications. Learn about the different types of business structures and find the best suited for your business.

#### Sole Proprietorship

A sole proprietorship is the simplest and most common structure chosen to start a business. It is an unincorporated business owned and run by one individual with no distinction between the business and you, the owner. You are entitled to all profits, and are responsible for all your business's debts, losses, and liabilities.

#### Limited Liability Company

A limited liability company (LLC) is a hybrid type of legal structure that provides the limited liability features of a corporation and the tax efficiencies and operational flexibility of a partnership. The "owners" of an LLC are referred to as "members". Depending on the state, the members can consist of a single individual (one owner), two or more individuals, or corporations or other LLCs. Unlike shareholders in a corporation, LLCs are not taxed as a separate business entity. Instead, all profits and losses are "passed through" the business to each member of the LLC. LLC members report profits and losses on their personal federal tax returns, just like the owners of a partnership would.

\*Reprinted from "Small Business Resource," a guide published for the Santa Ana Region, U.S. Small Business Association.



## Corporation (C Corporation)

A corporation (sometimes referred to as a C corporation) is an independent legal entity owned by shareholders. This means that the corporation itself, not the shareholders that own it, is held legally liable for the actions and debt the business incurs. Corporations are more complex than other business structures because they tend to have costly administrative fees and complex tax and legal requirements. Because of these issues, corporations are generally suggested for established, larger companies with multiple employees.

## S Corporation

An S corporation (sometimes referred to as an S Corp) is a special type of corporation created through an IRS tax election. An eligible domestic corporation can avoid double taxation (once to the corporation and again to the shareholders) by electing to be treated as an S corporation. An S Corp is a corporation with the Subchapter S designation from the IRS. To be considered an S Corp, you must first charter a business as a corporation in the state where it is headquartered. According to the IRS, S corps are “considered by law to be a unique entity, separated and apart from those who own it.” This limits the financial liability for which you (the owner/ shareholder) are responsible. Nevertheless, liability protection is limited – S corps do not necessarily shield up from all litigation such as an employee’s tort actions as a result of a workplace incident. What makes an S Corp different from a traditional corporation is that the profits and losses can pass through to your personal tax return. Consequently, the business is not taxed itself. Only the shareholders are taxed. There is an important caveat, however: any shareholder who works for the company must pay him or herself “reasonable compensation.” Basically, the shareholder must be paid fair market value, or the IRS might reclassify any additional corporate earnings as wages.”

## Partnership

A partnership is a single business where two or more people share ownership. Each partner contributes to all aspect of the business, including money, property, labor, or skill. In return, each partner shares in the profits and losses of the business. Because partnerships entail more than one person in the decision-making process, it is important to discuss a wide variety of issues up front and develop a legal partnership agreement. This agreement should document how future business decisions will be made, including how the partners will divide profits, resolve disputes, change ownership (bring in new partners or buy out current partners) and how to dissolve the partnership. Although partnership agreements are not legally required, they are strongly recommended and it is considered extremely risky to operate without one.

## Writing a Business Plan

A business plan is a crucial component in starting a small business. This roadmap to success will generally look 3-5 years ahead, outlining how the company intends to take in and generate revenues.

The business plan might appear to be an unnecessary step, but it is important for two reasons:

1. Writing a business plan will help you to organize and focus your thoughts, as you will essentially be mapping out our plan of attack. If you require additional, outside investment, then the business plan will likely be one of the first things the potential investor will want to review.
2. The business plan will provide an effective assessment tool for the business owner. As you sculpt your plan, you will actually be simultaneously reaffirming the viability of your ideas. Additionally, as your business expands, the plan will assist in keeping you on track in accordance with your initial thought process.

## Introduction

- Give a detailed description of the business and its goals.
- Discuss the ownership of the business and the legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages and disadvantages you and your business have over your competitors.

## Marketing

- Discuss the products / services offered.
- Identify the customer demand for your product / services.
- Identify your market, its size, and locations.
- Explain how your product / service will be advertised and marketed.
- Explain the pricing strategy.

## Financial Management

- Explain your source and the amount of initial equity capital.
- Develop a monthly operation budget for the first year.
- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, balance sheet 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 with alternative approaches to any problem that may develop.

Writing a Business Plan cont.

Operations

- Explain how the business will be managed on day-to-day basis.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for equipment necessary to produce your products and services.
- Account for the equipment necessary to produce your products and services.
- Account for production and delivery of products and services.

Concluding Statement

- Summarize your business goals and objective, and express your commitment to the success of your business.



Permitting & Regulatory Agencies

This section provides information for regulatory agencies that will be helpful both in getting your business started as well as remaining in compliance with local, state, and federal regulations. Resources listed here can help determine which permits your business will require, how to obtain those permits, and how to operate legally under them.

City of Meniffee (951) 672-6777

Economic Development

(951) 723-3712

Building Safety

(951) 723-3762

Planning Permits (Zoning, Signage, Special Events)

(951) 723-3761

Code Enforcement

(951) 723-3734

Engineering (Grading, Projects & Encroachment Permits)

(951) 723-3723

Fire

(951) 246-6215

Finance (Business License)

(951) 723-3786

City of Riverside Regulatory Departments

Environmental Health Permits [rivcoeh.org](http://rivcoeh.org)

Food / Pools / Hazardous Materials - (951) 358-5172

Land Use / Solid Waste / Water - (951) 955-8980

Environmental Health Permits may be required for anything from food facilities to underground storage of hazardous waste.

Assessor / County Clerk / Recorder / Fictitious Business Name

(951) 486-7000 | [countyofriverside.us](http://countyofriverside.us)

If business will be conducted in any name other than your legal name, a Fictitious Business Name Statement must be filed at the Riverside County Assessor- Clerk- Recorder's Office.

Transportation and Land Management Agency (TLMA)

(951) 955-4608 | [rctlma.org](http://rctlma.org)

Riverside County TLMA issues permits related to Building and Safety, Environmental, Flood Control, Fire, Planning, and Transportation, Refer to the Environmental Programs Divisions for information specific to the several habitat protection areas for species such as Santa Ana Sucker, California Red-legged Frog, Stephens Kangaroo Rat, and others in Western Riverside County.



Permitting & Regulatory Agencies

State & Federal

Alcohol & Beverage Control

(951) 782-4400 | abc.ca.gov

Business that sell alcoholic beverages require an alcoholic beverage license issued by a local office of the Department of Alcoholic Beverage Control. All parties concerned, applicants for new licenses and transferors (present licensees), and transferee’s (applicants) should be present due to the type of information required to submit an application. Considerable detailed personal information is required, including fingerprints, from all individual applicants, managers, and managing officers of applicant corporations.

South Coast Air Quality Management District

(909) 396-2000 | aqmd.gov

Air quality permits are required for an equipment or process at a facility that may emit air pollutants.

Cal Gold

calgold.ca.gov

Cal Gold complies a network of permit assistance centers throughout the State, and exists to help businesses comply with environmental and other regulations.

Cal / OSHA California Department of Industrial Relations

1-844-522-6734 | dir.ca.gov

Cal/OSHA, a division of the California Department of Industrial Relations, works to protect workers and the public from safety hazards and provides consultative assistance to employers.

Environmental Training Center

(800) 537-2372 | ercweb.com

This center offers compliance counseling, regulations research, permitting assistance, financial information, referrals, and educational and pollution prevention opportunities.

Secretary of State

(916) 653-6814 | sos.ca.gov

The Office of the Secretary of State provides application and filing requirements for various legal fillings such as types of business entities, Notary certifications, trademarks, and others.

State & Federal cont.

California Department of Tax and Fee Administration

(800) 400-7115 | cdtfa.ca.gov

The permits, licenses, and other qualified fees are required by the State of California to conduct business within the State. Registration, application, filing, and other taxpayer’s rights and responsibilities information is provided at this office.

Weights and Measures Certification

(951) 955-3000 | rivcoawm.org

Business are required to notify the Riverside County office Weights and Measures if commercial weighing or measuring equipment is used in your business.

Internal Revenue Service

(800) 829-1040 | irs.gov

Business who have employees must apply for an Employer’s Identification Number (EIN) and report worker’s wages and deposit taxes deducted from workers’ wages.



## General Business Development Resources

### City & County

#### Meniffee Valley Chamber of Commerce

29737 New Hub Dr. STE 102, Meniffee, CA 92586



**Executive Director: Tony LoPiccolo** | ceo@meniffeevalleychamber.com | (951) 672- 1991

#### Small Business Development Center (SBDC)

**Karla Gonzalez** | (951) 672-1991 | kgonzalez@iesmallbusiness.com



This service is provided in part by the City of Meniffee Economic Development Department's B3 Program. Located at Meniffee Valley Chamber of Commerce every other Thursday from 8am-2pm, please call to schedule an appointment.

#### California Manufacturing Technology Center

1-310-263-3066 | cmtc.com



This non-profit consulting company helps small and medium- sized manufacturers become more profitable through the variety of programs geared at improving their competitiveness by reducing costs, boosting sales, and retaining employees. Services include lean enterprise services, quality management services, information technology services, strategic business services, and supply chain management services.

#### Inland Empire Center for Entrepreneurship (IECE)

College of Business and Public Administration

(909) 537-5000 | iece.csusb.edu



IECE provides educational and consulting services for entrepreneurs by offering specialized assistance programs that give advisory, mentoring, and consulting services, entrepreneurial training programs, and student internship resources. Business programs offered by IECE include: Inland Empire Women's Business Center (IEWBC), Family Business Partnership (FBP), and the Inland Empire Small Farm Initiative (IESFI).

#### Small Business Development Center (SBDC)

(951) 781-2345 | inlandempiresbdc.org



The SBDC offers business consulting, business workshops and seminars, a small business library/ computer lab, and additional specialized programs. SBDC Business Consultants work with your business in a confidential, one-on-one relationship. Consultants offer their guidance and expertise to help you build a better business. Consulting service are also available in Spanish.

### City & County

#### Inland Empire Economic Partnership (IEEP)

(951) 944-2201 | ieeep.com



IEEP is a private, non-profit regional economic development membership organization for the Inland Empire. The core mission is the expansion and relocation of businesses to the Inland Empire. The on-going mission is achieved through five key initiatives: Business Council, Quality of Life, Transportation, Education and Workforce Development, and Public Policy.

#### Inland Empire Minority Business Development Center (IEMBDC)

(951) 781-2345 | inlandempiresbdc.org

IEMBDC serves as an economic catalyst, providing quality technical assistance, training and loan packaging services to high growth minority business owners.

#### Service Corps of Retired Executives (SCORE)

(800) 634-0245 | score.org



The program matches volunteer retired executives with small businesses that need expert advice at no cost.

#### Mt. San Jacinto Community College (MSJC)

Entrepreneurship: Start-Up and Business Owner Management

(951) 487-3711 | msjc.edu



The MSJC is a community college located in Meniffee, is offering an online training that provides excellent foundation not just for business- start up business owner, but also owners and managers. You will grow in your understanding of financial and accounting terms, improve communication skills, and explore the basis of running in accordance with legal requirements. This online certificate program is offered in partnership with major colleges, universities, and other accredited education providers.



City & County cont.

**Riverside Community College (RCC) Corporate Connection**

Business Solutions Center  
(951) 222-8000 | rcc.edu

Business Solutions Center of RCCD offers local businesses customized solutions in the development and delivery of training programs to enhance employee productivity. Additionally, specialized business development programs include the California/ Mexico Trade Assistance Center, Corporate Contract Training, International Business Development, Technology Training, and other workshops designed to increase business potential. The Procurement Assistance Center teaches small, minority, women- owned, and other businesses to sell various goods and services to government agencies, prime contractors, and other purchases.



State & Federal

**American Technology Alliances (AmTech)**

(650) 569-3838 | gsaadvantage.gov

AmTech is dedicated to research, education, and the formation of partnerships between government laboratories and the private sector. AmTech offers a suite of services and guidance on best practices and hands- on facilitation that drive business results.

**Best Manufacturing Practices (BMP) Program**

(301) 405-9990 | bmpcoe.org

The BMP Center of Excellence was established by the Office of Naval Research to help identify the best practices used in the areas of design, testing, production, facilities, logistics, and management.

**CalRecycle-Recycling Market Development Zone (RMDZ)**

(800) 732-9253 | calrecycle.ca.gov



The innovative program provides incentives to manufactures who produce products using recycled materials and helps secure low-interest loans, or assist in site and permitting issues that may affect recycling- based businesses to stimulate statewide market development for recycled materials.

**California Governor’s Office of Economic Development**

(877) 345-4633 | business.ca.gov

California’s business portal containing information helpful to new, expanding, or relocating businesses.

**Federal Laboratory Consortium for Technology Transfer (FLC)**

(856) 667-2727 | federallabs.org



With more than 600 federal laboratories and centers, departments, and agencies participating as members, the FLC provides the point of entry to federal laboratory expertise and technology. The consortium has the ability to put a potential partner in contact with a federal laboratory that can provide expertise and capability in a specific area of interest.

**Small Business Administration**

(800) 827-5722 | sba.gov



The U.S. Small Business Administration (SBA) is an independent agency of the federal government designed to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. The SBA helps Americans Start, build, and grow businesses.

**U.S Postal Service (USPS)**

(951) 679-7886 | usps.com



USPS has an extensive business services division designed to help businesses perform their shipping and mailing functions cost efficiently, and eco-friendly.

## International Trade & Export Resources

Participation in the global economy is an important goal of small businesses. As such, this section lists resources available at the various levels of government to assist in preparing and building your small business for international trade. These local, state, and federal references provide networking, technical assistance, and export opportunities at their respective levels.

### Center for International Trade Development (CITD)

(951) 571-6443 | [iecitd.org](http://iecitd.org)

The center helps local firms compete in the global marketplace by providing export counseling and seminars. CITD provides international trade assistance and resources. Service include: trade leads, one-on-one business counseling international trade library, foreign market data, technical assistance, and trade seminars.



### Inland Empire Export Assistance Center

U.S Department of Commerce

(909) 466-4134 | [ciedec.org](http://ciedec.org)



The center offers a full range of federal and local export programs under one roof. International trade specialists assist exporters in identifying and exploring new international markets through specialized, counseling, and seminar.

### U.S Department of Commerce - International Trade Administration

(877) 227-5511 | [export.gov](http://export.gov)

**export.gov** (ITA)

These federal website host many international trade resources, statistics, procedural requirements, and more. Export.gov offers ono-on-one assistance for international business.

### Inland Empire Small Business Development Center (IESBDC)

Inland Empire International Trade (IESBDC)

(951) 781-2345 | [iesmallbusiness.org](http://iesmallbusiness.org)



Managed by the IESBDC, the program is a cooperative effort through the expansion of exports from the Inland Empire region. IEIT assists firms in successfully entering emerging foreign markets. Service include: sales lead generation, marketing, financing, resources, logistics, and training.

### Foreign Trade Zones (FTZs)

March Joint Powers Authority / San Diego Trade Zone Program

(951) 656-7000 | [marchjpa.com](http://marchjpa.com)



March Joint Powers Authority is the grantee of the local Foreign Trade Zone in the Northern Gateway, and in the Southern Gateway grantee for San Diego Trade Zone Program. Any location in the Northern or Southern Gateway in Meniffee maybe sponsored as a "subzone" with either by March JPA (Northern Gateway), or the San Diego Trade Zone Program (Southern Gateway). If your company manufacturers, warehouses, processes or repackages products using imported goods or merchandise, you can realize substantial savings by designating or using a subzone or Foreign-Trade Zone site.

## High Technology Resources

In addition to resources for the necessities of starting and growing your small business, we would also like to provide resources to assist in enhancing your business operations. This section lists companies geared toward high technology resources for commercialization, finance, and network opportunities.

### SBA Small Business Technology Transfer Program (STTR) and Small Business Innovation Research Grants 9 (SBIR)

Business Solutions Center and Center for International Trade Development (CITD)

(800) 827-5722 | [sba.gov/sbir](http://sba.gov/sbir)

STTR expands funding opportunities in the federal innovation, research and development arena where technologies and products are transferred from the laboratory to the marketplace. SBIR allows small business to compete for federal research and development grant awards used to stimulate commercialization of successful technology. To be eligible, businesses must have a place of business located in the United States with 500 or fewer employees. You can contract federal agencies that participate in the SBIR programs. Each agency administers its own program, and established its own themes or priorities for project funding.

### SoCal TECH

(888)412-6831 | [socaltech.com](http://socaltech.com)

**socaltech**

SoCalTECH has been promoting the technology industry in Southern California since 1998, providing the most in depth, up-to-date, focused view of high tech in the Southern California area. The website provides breaking news coverage of Southern California tech companies, including venture funding, business news, and interviews with local technology entrepreneurs and industry luminaries. Also offered are directors of local high tech companies, venture capital and private equity firms, incubators, and service providers.

### U.S. Department of Commerce National Institute of Standards and Technology (NIST) – Advanced Technology Program (ATP)

(301) 975-6210 | [nist.gov](http://nist.gov)

The Advanced Technology Program (ATP) bridges the gap between the research lab and the marketplace, stimulating prosperity through innovation. As part of highly regarded National Institute of Standards and Technology, the ATP is changed the way industry approaches R&D, providing a mechanism for industry to extend its technological reach.



Financing Programs & Resources

California Communities  
(800) 531-7476 | cscda.org

California Statewide Communities Development Authority is a government agency established as a statewide Joint Powers Authority to provide local government and private industry access to low-cost, tax-exempt financing for projects that create jobs, help communities prosper, and improve the quality of life in California. Qualifying projects include, but are not limited to: manufacturing facilities, non-profit facilities, solid waste, and recycling facilities.



Inland Empire Lender's Community  
Development Corporation (IELCDC)  
(951) 905-5700 | cdcloans.com

Providing commercial loans to small businesses, IE Lender's CDC targets commercial loans up to \$50,000 to minority and women- owned- businesses, and to companies in low to moderate-income areas. Lender's CDC can provide a Stand by- Letter of Credit (SLOC), which may be used to secure various types of transactions on behalf of the IELDC's borrower, including, SBA government guaranteed loans and lines of credit from your bank. In addition, the IELDC's Micro-Loan program is designed for companies that need a small loan for fixtures, equipment, inventory, or working capital.



Small Business Finance



Small Business Administrative (SBA)  
(714) 550-7420 | sba.gov

SBA programs promote small business formation and growth through loans to qualified applicants. Loans can fund the varied needs of small businesses when necessary financing is unavailable through normal lending channels. There are several types SBA loans designed to fill special business needs. The following programs descriptions are the most popular:



**SBA Low Documentation (Low/ Doc) Loan Program** focuses on the character, credit, and reliability of applicants. No predetermined percentage of equity will be required, nor is lack of collateral a determining factor. Low/ Doc reduces the paperwork involved in loan applications. The SBA uses a one-page application and relies on the strength of individual applicant's character and credit history. SBA guarantee is 90 percent for loans of \$150,000 or less.

**SBA 7(A) Loan Program** 7(A) financing is the most frequently used SBA loan program. Loans are made and disbursed by private lenders and guaranteed by SBA for any business purpose. Examples include: working capital, purchase of equipment and other assets, or purchase of buildings. A private lender makes loan and the SBA guarantees up to 75 percent for loans of up to \$2 million.

**SBA 504 Certified Development Company Loan Program** is intended to stimulate the growth and expansion of small businesses via services of an SBA licensed Certified Development Company (CDC). The role of the CDC is to assist businesses in obtaining long-term fixed asset financing in conjunction with private sector financing. The typical structure of 504 is a 50/40/10 split. 50% fixed rate bank loan 40% fixed rate CDC loan, and 10% down from the borrower.

**SBA Export Working Capital Program Eligibility (EWCP)** provides funds for the manufacture or purchase of goods or services for export purposes, or for the purpose of penetrating and developing foreign markets. The program guarantees repayment to a lender in the event an exporter defaults. By reducing a lender's risk, EWCP provides an incentive lenders to finance small business exporter's working capital needs. A private for the loan amount up to the \$1.5 million maximum guarantee amount.

**SBA CapLine Program (Revolving Line of Credit)** is intended to help eligible small businesses obtain a dependable commitment for credit that can meet their short-term financing needs over an established period of time. It is available to small businesses that are unable to obtain revolving lines of credit without guaranty supports, and can show the ability to comply with the servicing requirements of this program. It is intended to finance the cash of qualified small businesses by advancing funds against the value of their existing inventory and accounts receivable.



### Small Business Administrative (SBA) cont.

**SBA Pre-qualification Loan Program** helps eligible small businesses, women, and minorities access capital through the coordinated efforts of both the public and private sectors. The program uses local, private sectors. The program uses local, private sector organizations as intermediaries to assist in the loan process. Generally, the program is for loan request \$250,000 or less.

**SBA Small Business Technology Transfer Program (STTR)** expands funding opportunities in the federal innovation, research and development arena where technologies and products are transferred from the laboratory to the marketplace.

### Small Business Innovation Research Grants (SBIR)

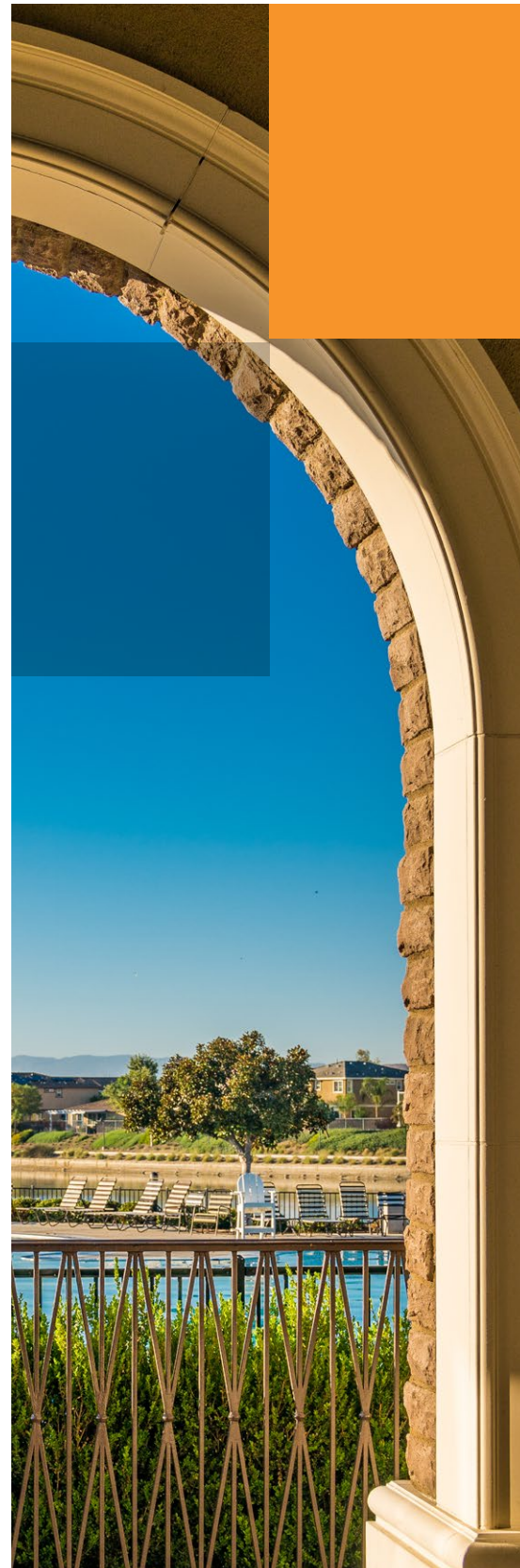
[epa.gov/sbir](http://epa.gov/sbir)

SBIR allows small businesses to compete for federal research and development grant awards used to stimulate commercialization of successful technology. To eligible, businesses must have a place of business located in the United State with 500 or fewer employees.

### Accion Small Business Loans

(866) 245-0783 | [us.accion.org](http://us.accion.org)

Accion Small Business Loans is a great company to get access to a quick loan. It's a diverse company ready to help many people to help start off their small business with providing business owners with loans. For small business owners who need money Accion, offers loans from \$300 to \$1,000,000. These loans can be used to purchase inventory, equipment, and other hard assets. Accion also provides training and education to help start off your business.

## Workforce & Training Resources

### Employment Development Department (EDD)

(800) 480-3287 | [edd.ca.gov](http://edd.ca.gov)

Programs available through EDD that can benefit small businesses are: local/ regional/ state labor market information, electronic database of job ready applications; seminars on current labor conditions, labor law, personnel issues, and employment tax payroll reporting requirements.



### Employment Training Panel (ETP)

(619) 881-1777 | [etp.ca.gov](http://etp.ca.gov)

The Employment Training Panel (ETP) contracts with employers, training agencies/ consortia, and Workforce Development Boards (WDB) to conduct various training programs. Riverside Community College Office of Economic Development's Business Solutions Center holds the local contract for training under this program.



### Riverside County Workforce Development Center (WDC)

(951) 955-3100 | [rivcoworkforce.com](http://rivcoworkforce.com)

The Riverside County one-stop Workforce Development Center assists businesses and individuals with a variety of employment and job training services. Conveniently located under one roof are invaluable service providers from the Riverside County Economic Development Agency, and State Employment Development Department.







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