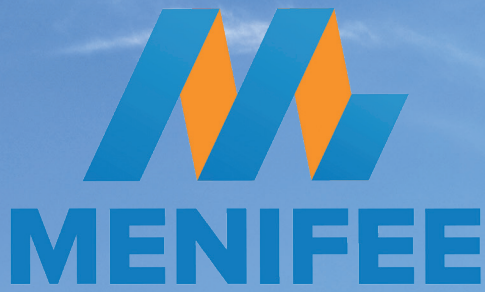


MADE IN MENIFEE



ENTREPRENEUR, START-UP, & SMALL BUSINESS
RESOURCE GUIDE



29844 HAUN RD. • MENIFEE, CA
MENIFEEBUSINESS.COM • (951) 672-6777



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A PUBLICATION OF



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All information in this publication has been compiled carefully to ensure accuracy at the time of publication. However, it is subject to change. The City of Meniffee does not guarantee accuracy of all information furnished and is not responsible for errors or omissions.



INTRODUCTION

Entrepreneurs, start-ups, and small businesses play a critical role in the vitality of local economies. From generating employment opportunities to enhancing community character and fostering a strong sense of place, the growth and success of small businesses are essential components of economic development within communities. Recognizing this, it is a key responsibility of local governments to support and promote small-business development as a means of sustaining and enhancing the quality of life in their communities.

In this guide, the City of Meniffee acknowledges both the significance of this role and the challenges that prospective business owners may face when navigating the complexities of starting and operating a business. In response, the city has developed this Business Resource Guide to support entrepreneurs, start-ups, and small-business owners by providing clear, accessible information and guidance.



LOCAL, STATE, AND FEDERAL RESOURCES

City Of Menifee • menifeebusiness.com • cityofmenifee.us

Economic Development

(951) 672-6777

Community Development Department Building and Safety

(951) 723-3782

Engineering

(951) 723-3719

Finance (Business License)

(951) 723-3786

General Information

(951) 672-6777

County of Riverside • rivco.org

County Recorder - Clerk Assessor

(951) 486-7000

rivcoarc.org

Health Permits

(888) 722-4234

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

(833) 391-0507

rivcoworkforce.com

State of California • ca.gov

Alcoholic Beverage Board

(951) 782-4400

abc.ca.gov

Department of Motor Vehicles

(800) 777-0133

dmv.ca.gov

California Department of Tax and Tax Fee Administration

(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

(800) 852-5711

ftb.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

Community Care Licensing (Board and Care)

(951) 782-4207

cclcd.ca.gov

Governor's Office of Economic Development

(877) 345-GOED (4633)

business.ca.gov

Contractors State License Board

(800) 321-2752

cslb.ca.gov

Secretary of State - Corporation Filing Department

(213) 897-3062

sos.ca.gov



GETTING STARTED

How to Start a Small Business

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 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' 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.

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 who 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.

GETTING STARTED

[CONTINUED]



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 (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 aspects 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 three to five 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 your 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.



WRITING A BUSINESS PLAN

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 and 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.

Operations

- Explain how the business will be managed on a day-to-day basis.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- 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 objectives, 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 Menifee

(951) 672-6777

Economic Development

(951) 723-3739

Building Inspections

(951) 246-6213

Planning Permits

(Zoning, Signage, Special Events)

(951) 723-3761

Code Enforcement

(951) 246-6214

Enginee-ring

(Grading, Projects & Encroachment Permits)

(951) 723-3723

Fire Inspections

(951) 246-6215

Finance (Business License)

(951) 723-3786





ENVIRONMENTAL HEALTH PERMITS • RIVCOEH.ORG

Food/ Pools/ Hazardous Material

(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

rivco.org

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

Riverside County TLMA issues permits related to Building and Safety, Environmental, Flood Control, Fire, Planning, and Transportation. Refer to the Environmental Programs Division 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 [CONTINUED]

Alcohol & Beverage Control

(951) 782-4400
abc.ca.gov

Businesses 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 transferees (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 any equipment or process at a facility that may emit air pollutants.

Cal Gold

calgold.ca.gov

Cal Gold consists of 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

(884) 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 filings such as types of business entities, notary certifications, trademarks, and others.



PERMITTING & REGULATORY AGENCIES

California Department of Tax and Fee Administration (800) 400-7115 cdtfa.ca.gov

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

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

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

Businesses who have employees must apply for an Employer's Identification Number



ZONING REGULATIONS

✓ LOCATION IDENTIFICATION

- Identify the zones where your business can operate by viewing our [zoning map](#) or visiting page 13
- Contact Menifee's economic development team for location assistance.
- Our ombudsman assistance can ensure your business is compatible with zoning, assist in finding on- and off-market locations, and direct you to the proper department during the process.

✓ REGISTER YOUR BUSINESS, COMPLETE LEGAL PAPERWORK, AND GET INSURED

- If you are going to be utilizing Fictitious Business Name or DBA (Doing Business As), you will need to register with the Riverside County Clerk's Office. [Riverside County Clerk Recorder](#)
- If you are considering becoming a corporation, a limited liability company (LLC) or a partnership, you must file with the Secretary of State's Office. [Limited Liability Companies \(LLC\) - California:: California Secretary of State](#)
- Contact an insurance agent to find out what type of insurance your business will require. This includes workers' compensation (if having employees) and liability insurance.

✓ PERMITS, PERMITS, PERMITS!

- Depending on the type of business, different permits are required. Please visit the State of California's Office of the Small Business Advocate website for more information.
- If your business is selling or leasing tangible property, you will need a seller's permit from the State Board of Equalization. [Obtaining a Seller's Permit](#)
- If you will be preparing and/or selling food of any kind, you will need a health permit from the Riverside County Department of Environmental Health. [Riverside County Department of Environmental Health](#)
- If you will be selling alcoholic beverages, a license from the California Alcoholic Beverage Control board (ABC) is required. [Apply for a New License](#)
- A conditional use permit from the city planning commission may be required.

✓ APPLY FOR A CITY OF MENIFEE BUSINESS LICENSE

- Contact the business licensing team or fill out the application [online](#).

✓ CONTACT THE FRANCHISE TAX BOARD

- If you will be having employees, you will need to obtain Form 540 [Forms and Publications | FTB.ca.gov](#) for estimating your state withholding tax.

✓ CONTINUE LEARNING AND SEEKING ASSISTANCE TO ENSURE SUCCESS!

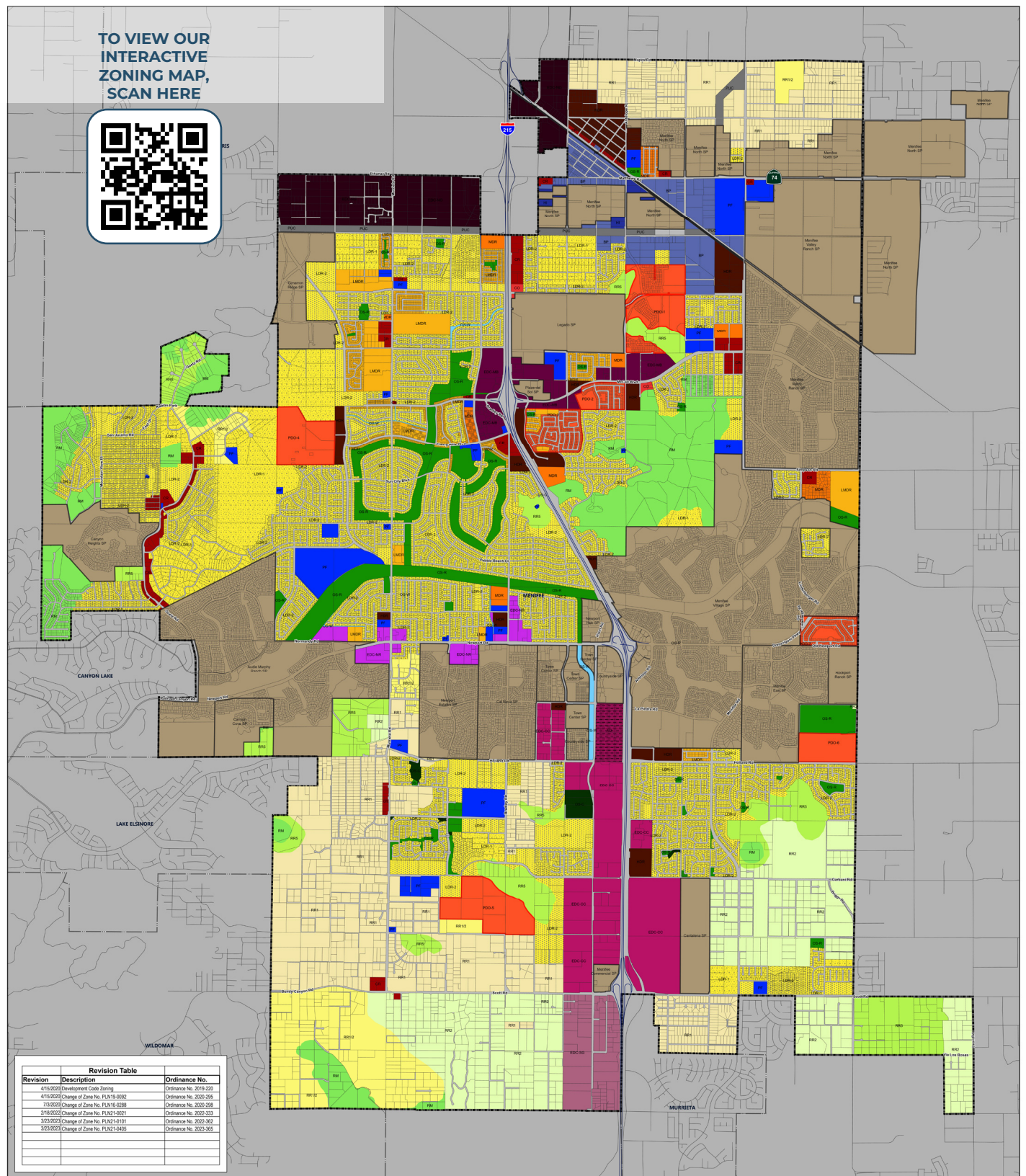
- Connect with Menifee's business community by joining the [Menifee Valley Chamber of Commerce](#).
- Check out the Small Business Development Center's trainings calendar and keep up to date on business trends. [Events Archive - OCIE SBDC](#)

✓ ZONING REQUIREMENTS

- View the zoning map below or [online](#) to determine where your business can thrive!
- The City of Menifee's economic team can assist you in determining zoning requirements or regulations prior to signing a lease or contract.
- If you will be operating in-home, you must follow the requirements for home occupation businesses in Menifee.
- View the Development Code Allowed Uses Table for more information.



TO VIEW OUR
INTERACTIVE
ZONING MAP,
SCAN HERE



Revision Table		
Revision	Description	Ordinance No.
4/15/2020	Development Code Zoning	Ordinance No. 2019-220
4/15/2020	Change of Zone No. PLN18-0092	Ordinance No. 2020-295
7/3/2020	Change of Zone No. PLN18-0288	Ordinance No. 2020-298
2/16/2022	Change of Zone No. PLN21-0021	Ordinance No. 2022-333
3/23/2023	Change of Zone No. PLN21-0101	Ordinance No. 2022-362
3/23/2023	Change of Zone No. PLN21-0405	Ordinance No. 2023-365

Zoning Designation

- Agriculture (AG)
- Rural Residential (RR)
- Rural Residential, 5-acre minimum (RR5)
- Rural Residential, 2-acre minimum (RR2)
- Rural Residential, 1-acre minimum (RR1)
- Rural Residential, 1/2-acre minimum (RR1/2)
- Low Density Residential-1 (LDR-1) (10,000 SF)
- Low Density Residential-2 (LDR-2) (7,200 SF)

- Low Medium Density Residential (LMDR)
- Medium Density Residential (MDR)
- Medium High Density Residential (MHDR)
- High Density Residential (HDR)
- Commercial Rural (CR)
- Commercial Office (CO)
- Heavy Industrial/Manufacturing (HI)
- Business Park/Light Industrial (BP)
- Economic Development Corridor-Northern Gateway (EDC-NG)

- Economic Development Corridor-McCall Boulevard (EDC-MB)
- Economic Development Corridor-Community Core (EDC-CC)
- Economic Development Corridor-Newport Road (EDC-NR)
- Economic Development Corridor-Southern Gateway (EDC-SG)
- Public Overlay (AO)
- Open Space Conservation (OS-C)
- Open Space Recreation (OS-R)
- Open Space Water (OS-W)
- Public/Quasi-Public Facilities (PF)

- Public Utility Corridor (PUC)
- Rail (RX)
- Audie Murphy Ranch SP
- Cal Nava SP
- Custalena SP
- Canyon Cove SP
- Canyon Heights SP
- Cimarron Ridge SP
- Countryside SP

- Legado SP
- Menifee Commercial SP
- Menifee East SP
- Menifee North SP
- Menifee Valley Ranch SP
- Menifee Village SP
- Newport Estates SP
- Newport Hub SP
- Plaza del Sol SP

- Rodgers Ranch SP
- Town Center SP
- Panned Development Overlay-1 (PDO-1)
- Panned Development Overlay-2 (PDO-2)
- Panned Development Overlay-3 (PDO-3)
- Panned Development Overlay-4 (PDO-4)
- Panned Development Overlay-5 (PDO-5)
- Panned Development Overlay-6 (PDO-6)
- Panned Development Overlay-7 (PDO-7)

City Boundary

- Freeways
- Parcels



ZONING MAP

Amended March 23, 2023

0 0.13 0.25 0.5 Miles



Document Path: Z:\Standard_Map\Planning\Zoning\Zoning.aprx

GENERAL BUSINESS DEVELOPMENT RESOURCES

CITY & COUNTY



Menifee Valley Chamber of Commerce

29737 New Hub Dr., Ste. 102, Menifee, CA 92586
Executive Director: Katie Luna
ceo@menifeevalleychamber.com
(951) 672-1991

California Manufacturing Technology Center

(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
ociesmallbusiness.org
karla.gonzalez@ociesbdc.org

The SBDC offers free 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 services are also available in Spanish.



GENERAL BUSINESS DEVELOPMENT RESOURCES

CITY & COUNTY

Inland Empire Economic Partnership (IEEP)

(951) 944-2201
ieep.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 ongoing 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

MSJC is a community college in Meniffee offering online training that provides an excellent foundation for start-up businesses, owners and managers. You will grow in your understanding of financial and accounting terms, improve communication skills, and explore the basis of operating in accordance with legal requirements.

Riverside Community College (RCC) Corporate Connection Business Solutions Center

(951) 222-8000
rcc.edu

The Business Solutions Center of RCC 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.



GENERAL BUSINESS DEVELOPMENT RESOURCES [CONTINUED]

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

This innovative program provides incentives to manufacturers who produce products using recycled materials and helps secure low-interest loans, as well as assists 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

The Governor's Office of Business and Economic Development, or GO-Biz, serves as the State of California's leader for job growth, economic development and business assistance efforts in the world's fourth-largest economy.

Federal Laboratory Consortium for Technology Transfer (FLC)

(856) 667-2727
federalabs.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.



GENERAL BUSINESS DEVELOPMENT RESOURCES

STATE & FEDERAL

Small Business Administration

(800) 827-5722

[sba.gov](https://www.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](https://www.usps.com)

The 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

The center helps local firms compete in the global marketplace by providing export counseling and seminars. CITD provides international trade assistance and resources.

Services 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

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 seminars.

U.S. Department of Commerce - International Trade Administration (ITA)
(877) 227-5511
export.gov

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

Inland Empire Small Business Development Center (IESBDC)

Inland Empire International Trade (IEIT)
(951) 781-2345
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. Services include: sales lead generation, marketing, financing, resources, logistics, and training.



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 (SBIR) Business Solutions Center and Center for International Trade Development (CITD)
(800) 827-5722
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 businesses to compete for federal research and development grant awards used to stimulate commercialization of successful technology. To be eligible for federal contracts, businesses must meet basic requirements such as being for-profit entities located in the United States, operating within the United States, or making a significant contribution to the U.S. economy. Additionally, businesses must have 500 or fewer employees, including affiliates. For more detailed information on eligibility requirements, businesses can refer to the SBA's eligibility checklist and other resources provided by the U.S. Small Business Administration.



SoCalTech
(888) 412-6831
socaltech.com

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

The Advanced Technology Program (ATP) bridges the gap between the research lab and the marketplace, stimulating prosperity through innovation. As part of the highly regarded National Institute of Standards and Technology, the ATP is changing 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

The 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 Standby Letter of Credit (SLOC), which may be used to secure various types of transactions on behalf of the IELCDC's borrower, including SBA government guaranteed loans and lines of credit from your bank. In addition, the IELCDC's Micro-Loan program is designed for companies that need a small loan for fixtures, equipment, inventory, or working capital.

Small Business Administration (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 of SBA loans designed to fill special business needs. The following program 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 the individual applicant's character and credit history. The SBA guarantee is 90 percent for loans of \$150,000 or less.



FINANCING PROGRAMS & RESOURCES

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 the SBA for any business purpose.

Examples include: working capital, purchase of equipment and other assets, or purchase of buildings. A private lender makes the 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)

helps small businesses finance export sales by providing working capital for producing goods, fulfilling orders, and expanding into foreign markets. Loans are available up to \$5 million with up to a 90% SBA guarantee, reducing lender risk. Export-related inventory and foreign receivables generally serve as collateral, and loans may be processed by SBA or approved lenders with delegated authority.

SBA CAPLines 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.

Need help deciding which funding is right for your business? Contact the Small Business Development Center.

(800) 616-7232



FINANCING PROGRAMS & RESOURCES [CONTINUED]



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 sector organizations as intermediaries to assist in the loan process. Generally, the program is for loan requests of \$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

SBIR allows small businesses 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 State with 500 or fewer employees.



WORKFORCE & TRAINING RESOURCES

Employment Development Department (EDD)

(800) 480-3287
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

The Employment Training Panel (ETP) contracts with employers, training agencies/consortia, and workforce development boards (WDB) to conduct various training programs. The 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

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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ECONDEV@CITYOFMENIFEE.US
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