

# Table of Contents and Timestamps

## 1. Office of the Small Business Advocate (CalOSBA) Resources

- [CalOSBA Overview and Grants](#)

*Bob Adams, Business Engagement Specialist*  
04:10



## • [OutSmart Disaster Program](#)

*Shruti Narain, Resiliency Training Coordinator*  
11:40

## 2. Permits and Licensing Services

- [Services through the Governor's Office of Business and Economic Development \(GO-BIZ\)](#)

*Manjeet McCarthy, Senior Permit Specialist*  
18:30



## 3. Technical Assistance Centers

- [El Pájaro Community Development Corporation](#)

*Cesario Ruiz, Kitchen Incubator Program Manager*  
27:36



- [Shasta Cascade Small Business Development Center](#)

*Quintin Gaddy, Center Director*  
36:40



## 4. Small Business Administration (SBA) Disaster Relief

- [Office of Disaster Recovery and Resilience](#)

*Louise Porter, Public Information Officer*  
45:25



U.S. Small Business Administration

## 5. Financing Small Businesses

- [Small Business Finance Center through I-Bank](#)

*Megan Hodopp, Small Business Finance Center Manager*  
52:35



IBank

California Infrastructure and Economic Development Bank

- [California Capital Access Programs](#)

*Alison French-Tubo, Outreach and Legislation Manager*  
1:02:05



## 6. Tax Services, Tax Advocacy, and Small Business Liaison

- [Services through the California Department of Tax and Fee Administration \(CDTFA\)](#)

*Lance Christiansen, Public Information Officer*  
1:13:05



CDTFA

CALIFORNIA DEPARTMENT OF TAX AND FEE ADMINISTRATION

## 7. Certification and Records

- [Certification for emergency procurement contracts](#)

*Matt Zweir, Business Outreach Manager*  
1:25:20



- [Business Programs and BizFile](#)

*Siray Stevens, Analyst, Business Programs Division*  
1:38:58

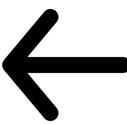


# Business Assistance for Economic Developers

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Please place your questions in the chat.





# Office of the Small Business Advocate

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Central Valley Local  
Engagement Specialist  
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[bob.adams@gobiz.ca.gov](mailto:bob.adams@gobiz.ca.gov)

@CaliforniaOSBA  
[Email: business.ca.gov/zendesk](http://business.ca.gov/zendesk)



# CalOSBA Mission & Objectives

## Objectives:

- Drive economic mobility and wealth -building through entrepreneurship
- Connect small business owners to resources they need to start, manage, and scale
- Advance resiliency through disaster preparedness and resiliency initiatives
- Curate, a support network to help entrepreneurs access capital and new markets





# Startup

Navigating a Range of Resources to  
Empower Your Small Business  
Launch in California



Startup business plans

Access financing (i.e., loans and grants)

Enter new markets

Strengthen operations and build resiliency

With over 30 languages available

Small Business Centers - California Office of the Small Business Advocate (CalOSBA)

## Central Valley Network Partners

- American Indian Chamber Education Fund PTAC
- California SBDC Network
- Indian Dispute Resolution Services, Inc.
- Monterey Bay PTAC
- Mosaic Center Turlock
- Fresno Metro Black Chamber Foundation
- Fresno Area Hispanic Foundation
- Fresno State Central Valley Women's Entrepreneur Center
- Monterey Bay PTAC



# Startup Resources

**Business Quick  
Start Guides**

**Research Your  
Market and  
Create a  
Business Plan**

**Know the  
Difference  
Between  
Franchising and  
Buying a  
Business**

**Choose a  
Business  
Structure and  
Register Your  
Business**

**Choose a  
Business Name**

**Small Business  
Start-Up  
Financing**

<https://calosba.ca.gov/business-learning-center/start-up/>



# Startup Resources (Cont.)

Select Your Location

Set up Taxes

Get Permits and License

Find Business Insurance

Create Your Digital Footprint – Get Digital CA!

<https://calosba.ca.gov/business-learning-center/start-up/>



# Manage

Access State Resources to Help You  
Manage a Small Business in  
California

# Managing Resources

**Compliance:  
Regulation, Permits,  
and Licenses**

**How to Get a Patent in  
California**

**Workforce  
Development**

**Train and Manage  
Employees**

**Statewide Resources  
on  
Preparedness &  
Resiliency**

**Sell or Close Your  
Business**



# Scale

Resources to Help Take Your  
Business to the Next Level

# Resources to Scale Your Business

**E-Commerce to Grow  
Your Online Presence**

**Funding: Grants,  
Incentives, and  
Financing**

**California  
International Trade**

**Relocate or Expand  
Your Business**

**Procurement and  
Supply Chain**

**Innovation  
Accelerate California**



# Financing

The Entrepreneurial Fuel That  
Powers Small Business

# Funding Programs

Review information about small business grants and loans.

<https://calosba.ca.gov/funding-grants-incentives/funding-programs/>

# Financing Opportunities

View financing opportunities available by industry, type of business, and more.

Agriculture



Business Expansion/Facility Improvements



Green Business/Clean Tech



Exporting/Importing



Start-Up or Small Business Support



<https://calosba.ca.gov/funding-grants-incentives/financing-opportunities/>



Incentives by Industry



Incentives by Type



Incentives by Business Operations



Tax Incentive Programs

# State Loan Programs

State loan programs are available to small businesses looking to start or grow their business, or businesses who have been impacted by COVID-19 health and safety restrictions and natural disasters. These state loan programs include: The California Rebuilding Fund, Loan Guarantee Program, Disaster Relief Loan Guarantee Financing, and California Capital Access Program.

As part of the Governor's long-standing commitment to supporting small businesses access affordable capital, especially during COVID-19, new state loan programs were established to help keep small businesses afloat and mitigate barriers to capital.

## Affordable State Loan Programs for Small Businesses impacted by COVID-19

1. The California Rebuilding Fund
2. Loan Guarantee Program
3. Disaster Relief Loan Guarantee Program
4. California Capital Access Program (CalCAP)

<https://calosba.ca.gov/funding-grants-incentives/state-loan-programs/>

# Find a Lender

The California Office of the Small Business Advocate (CalOSBA) is committed to ensuring ALL small businesses can access the resources they need to grow and scale. We recognize that many small business owners face barriers in capital access in their efforts to expand their businesses. Find tools and State Resources below.

## Financial Development Corporations (FDCs)

Financial Development Corporations (FDCs) partner with the IBank Small Business Finance Center (SBFC) to provide loan guarantees and direct loans to small businesses throughout California. Small business owners that face barriers in capital access can receive support from FDCs to access funding opportunities and stimulate business growth.

[Find an FDC](#)

## Community Development Financial Institutions (CDFIs)

Community Development Financial Institutions (CDFIs) provide assistance to underserved communities that face low-income and low-wealth barriers to affordable lending. These private institutions are available across California.

[Find a CDFI](#)

<https://calosba.ca.gov/funding-grants-incentives/find-a-lender/>

# Federal & State Funding Portals



## California Grants Portal

The California Grants Portal is a one destination to find all grants and loans offered on a competitive or first-come basis by nearly 60 California State Agencies. Search by funding category, applicant type, or timeframe.

[FIND CALIFORNIA GRANTS](#)

## Federal Grant Portal

Grants.gov is the primary source and application platform for federal grant opportunities.

[FIND FEDERAL GRANTS](#)

# Additional Resources

- California Secretary of State: <https://www.sos.ca.gov/business-programs/bizfile>
- California Franchise Tax Board: <https://www.ftb.ca.gov/>
- California Department of General Services: <https://www.dgs.ca.gov/>
- California Department of Industrial Relations: <https://www.dir.ca.gov/>
- California Department of Insurance: <https://www.insurance.ca.gov/>
- California Department of Transportation: <https://dot.ca.gov/>
- California Manufacturing Technology Consulting: <https://www.cmtc.com/>
- Small Business Development Centers: <https://www.californiasbdc.org/find-your-sbdc/>
- Accelerate California iHub Locations: [iHub2 - California Office of the Small Business Advocate \(CalOSBA\)](#)
- California Business Investment Guide: [California Business Investment Guide 2023](#)
- California Apex Accelerators (PTAC): <https://www.aptac-us.org/find-a-ptac/>
- California Women's Business Centers: <https://californiawbc.org/>
- Small Business Administration: <https://www.sba.gov/> (Federal)
- Additional Assistance: DGS State Advocate List: [Find-a-SB DVBE-Advocate](#)
- CalGold Permit Tool: <https://www.calgold.ca.gov/>





# THANK YOU

Find Us Online & Subscribe to updates at: [calosba.ca.gov/newsletter-signup/](http://calosba.ca.gov/newsletter-signup/)



@CaliforniaOSBA



@CaliforniaOSBA



[business.ca.gov/zendesk](http://business.ca.gov/zendesk)





# Office of the Small Business Advocate

Outsmart Disaster Strike Team  
[outsmartdisaster@gobiz.ca.gov](mailto:outsmartdisaster@gobiz.ca.gov)

@CaliforniaOSBA  
Email: [business.ca.gov/zendesk](mailto:business.ca.gov/zendesk)



OUTSMART  
DISASTER



## What is Resiliency?

The capacity to withstand or recover quickly from difficulties.

A resilient business has a strategy for recovering from an economic stress or interruption, a plan for the inevitable unexpected.



## OUTSMART DISASTER

Outsmart Disaster is a business continuity training program for businesses, business associations and economic development teams to help you get ready for business interruptions:

- Do you have an evacuation plan for your employees? Is your business site as safe as it can be?
- Do you have enough insurance?
- Would you have access to all your important business data and records in case of a power outage?
- How much capital could you access if something happened?

[Outsmartdisaster.calosba.ca.gov](http://Outsmartdisaster.calosba.ca.gov)

# What is the Program Objective?

- To help business -owners plan ahead and be proactive about reducing disaster risks
- To improve communication about disaster relief programs
- To build community capacity to respond to and recover from disasters



**OUTSMART  
DISASTER**

# Taking the Resiliency Challenge

## 1. Prepare and Anticipate

Document your business functions and identify impacts of disruption.

## 2. Support Key Stakeholders

Recognize key relationships with suppliers, vendors, partners; train and care for employees.

## 3. Secure and Protect

Strengthen facilities and safeguard data and vital documents.

## 4. Adapt and Recover

Understand your insurance and finances and document your contingency options.

## 5. Rinse and Repeat

Establish a process to continually re-assess risk at regular, predetermined intervals and trigger points.

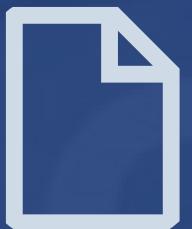


**OUTSMART  
DISASTER**

# Resiliency Resources Toolkit



Dependency  
Mapping



Hazard and  
Vulnerability  
Assessment  
Worksheet



Vital Records  
Classification  
Checklist



Process  
Recovery Form



Insurance  
Coverage  
Discussion form



Severe Weather:  
Emergency  
Preparedness and  
Response Planning



Business Continuity  
Plan Template



Stay Open for  
Business



Emergency  
Response Plan



**OUTSMART  
DISASTER**

## Evacuation Plan

Evacuation may be required if there is a fire in the building or other hazard. The evacuation team will direct the evacuation of the building and account for all employees outside at a safe location.

Employees will be warned to evacuate the building using the following system:	
Employees should assemble at the following location for accounting by the evacuation team:	

(Post a map showing the location(s) in a conspicuous location for all employees to see.)

Person who will bring the employee roster and visitor log to the evacuation assembly area to account for all evacuees. The evacuation team leader will be informed if anyone is missing or injured.	
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Evacuation Team	Name / Location
Evacuation Team Leader	
Floor Wardens (one for each floor)	
Searchers (one per floor)	
Stairwell and Elevator Monitors	
Aides for Persons with Disabilities	
Assembly Area Monitors (account for evacuees at the assembly area and inform incident commander if anyone is missing or injured)	

# Emergency Response Plan

This is a 10-page document to help you make sure you have everything covered and all in one place



**OUTSMART  
DISASTER**



# Economic Development and Resiliency Playbook

Designed to help public -sector leaders think through issues of economic development and resiliency in a proactive way.

- The playbook is divided into three sections: preparedness, response, and recovery.
- Each section provides guidance on how to develop and implement strategies to address the challenges of economic development and resiliency.





# THANK YOU

Find Us Online & Subscribe to updates at: [business.ca.gov/calosbasubscribe](http://business.ca.gov/calosbasubscribe)



@CaliforniaOSBA



@CaliforniaOSBA



[business.ca.gov/zendesk](http://business.ca.gov/zendesk)





# CALIFORNIA PERMITTING GUIDE

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March 2022

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GOVERNOR'S OFFICE OF  
BUSINESS & ECONOMIC  
DEVELOPMENT (GO-BIZ)

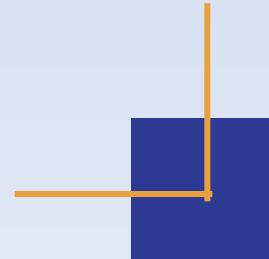
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GAVIN NEWSOM, GOVERNOR  
DEE DEE MYERS, DIRECTOR



## OVERVIEW

Through the Office of Permit Assistance (OPA), GO-Biz provides permit identification and regulatory compliance assistance for any size company. OPA offers pre-application meetings between businesses and the appropriate regulatory agencies at the state and local levels.



# WHAT IS GO-BIZ?

*California's single point of contact for economic development and job creation efforts.*

# UNITS OF GO-BIZ

- **Permit Assistance**
- **Business Investment Services (CalBIS)**
- **International Affairs & Trade**
- **Community and Local Equity Grants Unit**
- **Zero Emission Vehicles (ZEV)**
- **Office of The Small Business Advocates**
- **California Competes Tax Credit**
- **California Film Commission**

# PERMIT ASSISTANCE

- **Direct Assistance:**  
Call permit specialists  
North-(279)777-6305  
South-(213)-280-2899
- **Self-Service: CalGOLD**  
[www.calgold.ca.gov](http://www.calgold.ca.gov)



# DIRECT PERMIT ASSISTANCE

## INCREASE ACCOUNTABILITY, CONSISTENCY, AND TRANSPARENCY

### Services provided by Office of Permit Assistance

- Serve as a neutral third-party mediator
- Ensure applicants are meeting their obligations and that regulatory agencies are treating applicants fairly
- Convene meetings with government agencies
- Meet with business owners, consultants, and industry representatives to identify roadblocks presented by general state and local approval processes
- Convene confidential meetings with clients who are having difficulty obtaining state business and environmental permits and approvals.
- Respond to public inquiries as well as referrals from regulatory agencies and business representatives regarding the need to form and operate a specific business in relation to state and local permitting, licensing, and land use approvals.

# Additional Resources to INCREASE ACCOUNTABILITY, CONSISTENCY, AND TRANSPARENCY

- **SB 617** – regulations with impacts over \$50M are reviewed and commented upon by Permitting staff for their economic impact on businesses.
- **Permit streamlining and clearing of regulatory hurdles**
- **Streamlining Superstars** – recognizing agency partners that help ease the burden on businesses.
- **CalEPA Consolidated Permitting Program** – provides a single point of contact for multiple environmental permits

CalGold Home Page  www.calgold.ca.gov

CA.gov | GO-Biz

Governor's Office of Business and Economic Development **GO-Biz**

GO-BIZ HOME | CALGOLD HOME | FAQ | CONTACT US

# CalGold

The Gold Standard For Permit Assistance

This website assists you in finding appropriate permit information for your business. It also provides contact information for the various agencies that administer & issue these permits.

Select a City or County

Enter Business Type(s) [view all](#)

Interested in having a green business? [learn more about green businesses](#) 

**Search**

**Not sure of your business type?**  
Not finding your business type listed?  
Simply enter the words "General Business"

**About CalGOLD**  
► [Frequently Asked Questions](#)

**Find a Local Resource**  
 Our Mapping tool is a great way to find business

# Manjeet McCarthy Senior Permit Specialist Northern Region

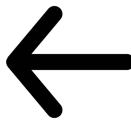
**Governor's Office of Business and  
Economic Development**

**Cell Phone-(279)777-6305**

**Email-**

**[manjeet.mccarthy@gobiz.ca.gov](mailto:manjeet.mccarthy@gobiz.ca.gov)**





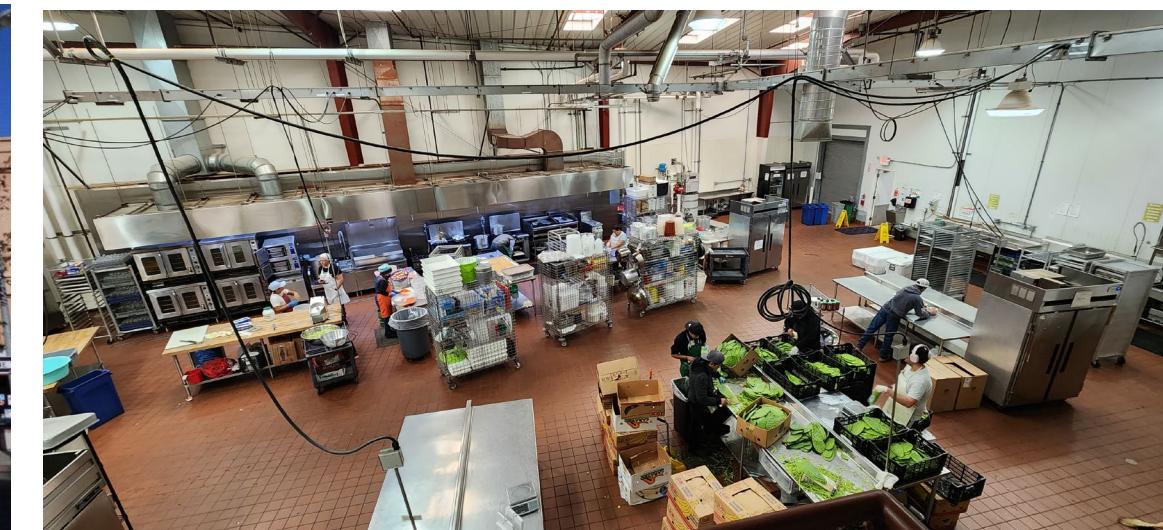
# Since 1979



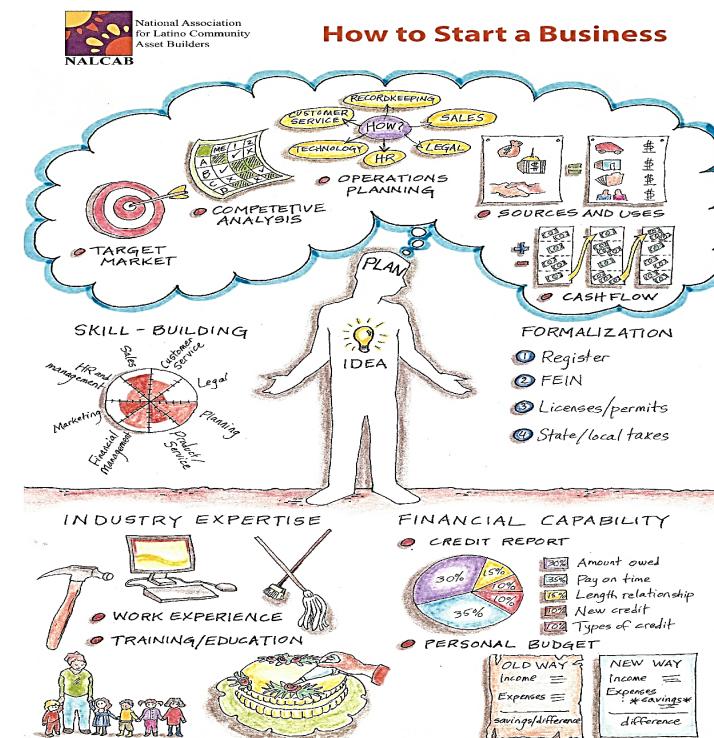
***Promoting Equal Access to Economic Opportunity Through Entrepreneurship***

## Our programs

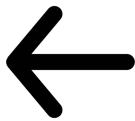
- Plaza Vigil.
- Kitchen Incubator Program.
- Microlending.
- Empresari@ Program.
- Future Co-Packing.
- Access To Markets



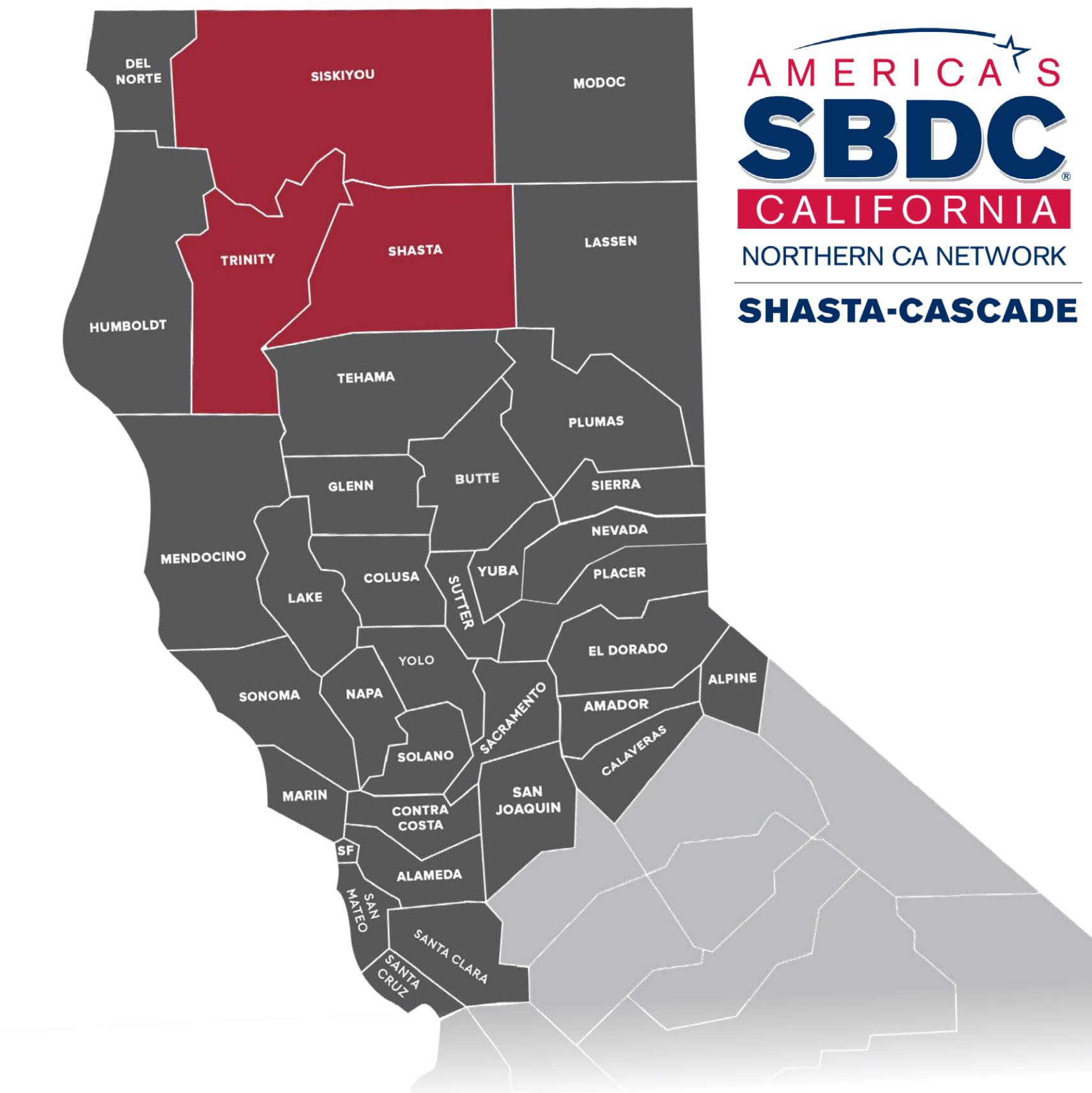
**Preparedness to respond in emergencies & Business Ecosystem Building**



Cesario Ruiz, El Pájaro CDC. Kitchen Incubator Program Manager



- Quintin Gaddy
  - Program Director- Business Development
  - [quintin@siskiyoucounty.org](mailto:quintin@siskiyoucounty.org)



POWERED BY



U.S. Small Business  
Administration





U.S. Small Business  
Administration

# DISASTER ASSISTANCE

**Businesses** ■ **Homeowners** ■ **Renters** ■ **Nonprofits**

# SBA Disaster Loan Limits

Types of Loans	Borrowers	Purpose	Max. Amount
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *
Home Loans	Homeowners	Repair or replace primary residence	\$200,000
Home Loans	Homeowners and renters	Repair or replace personal property	\$40,000
Mitigation	Businesses, private nonprofits and homeowners.	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to \$200,000.

**\*The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).**

# The Disaster Loan Process

## Three Steps to SBA Disaster Assistance Loans



### 1: Apply



Begin by first registering with FEMA at [disasterassistance.gov](http://disasterassistance.gov) or by calling **(800) 621-FEMA (3362)**.

Then apply at [disasterloanassistance.sba.gov](http://disasterloanassistance.sba.gov), in person at any local disaster center, or by calling our Customer Service Center at (800) 659-2955 to request an application by mail. If you are deaf, hard of hearing, or have a speech disability, please dial **7-1-1** to access telecommunications relay services.

There is no need to wait for insurance claims to settle or to receive FEMA grants or contractor estimates before applying. You are under no obligation to accept the loan if approved.

Registration with FEMA is recommended but not required for business applicants. Businesses located in the contiguous counties listed in the declaration cannot register with FEMA.

# The Disaster Loan Process

## Three Steps to SBA Disaster Assistance Loans



### 2: Application Processed



Application packages and required documents (including credit and income information) will be reviewed for completeness. Eligible applications are sent to SBA's loss verification team and property inspections may be necessary to decide the total physical damage.

A loan officer takes over your case to work with you to receive any additional information, review insurance or other recoveries, and recommend a loan amount.

We strive to make loan determinations within 2–3 weeks after receiving complete application packages.

# The Disaster Loan Process

## Three Steps to SBA Disaster Assistance Loans



### 3: Loan Closure & Disbursement



Loan closing documents are prepared for your signature. After receipt of the signed documents, an initial disbursement, up to the following amounts, will be made within 5 business days: up to \$25,000 for physical damage; up to \$25,000 for economic injury (working capital), which can be in addition to the physical damage disbursement for eligible businesses.

A case manager will work with you to answer questions and help you meet all loan conditions. The case manager schedules the disbursement of any remaining loan amount.

Loan may be increased up to 20% after closing due to changing circumstances, such as unexpected repair costs or if you receive additional insurance proceeds for the same purposes.

# Apply Online at the SBA Disaster Loan Assistance Portal

<https://disasterloan.sba.gov/ela>



FAQs Help Contact Us Register Login

Loan Information Search Declarations Apply Online

## Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters



SBA.gov

3-Step Loan Process

FEMA Disaster Assistance

# SBA Office of Disaster Recovery and Resilience

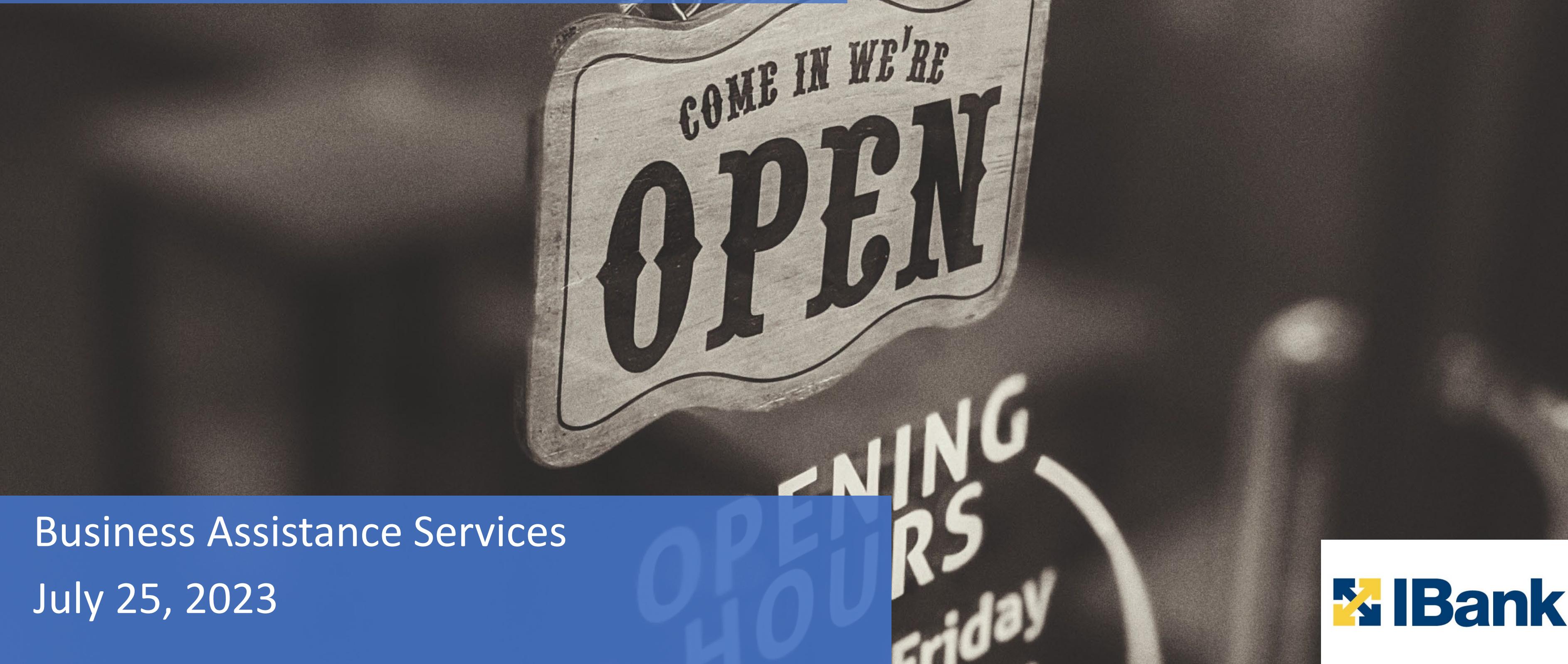
For More Information about SBA disaster assistance programs, go to:  
[www.sba.gov/disaster](http://www.sba.gov/disaster)

Contact SBA's  
Customer Service Center at:  
1-800-659-2955 / 1-800-877-8339 (TTY)

Or by email at:  
[disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)



# California Infrastructure and Economic Development Bank (IBank)



Business Assistance Services

July 25, 2023





## About Us

IBank is the State's only general-purpose financing authority. IBank provides financial assistance to support infrastructure and economic development.

Created in 1994

Finance Public Infrastructure

Finance Private Development

Issue Tax Exempt and Taxable Bonds

AAA Credit Rating

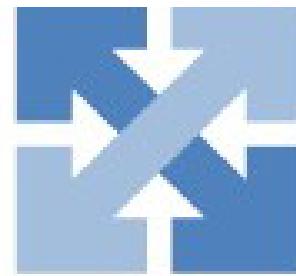
Leverage State and Federal Funds

Green/Climate Focused Financing

Create Jobs and a Strong Economy

Improve the Quality of Life for Californians

SBFC Joined IBank in 2013



# Small Business Finance Center

CALIFORNIA INFRASTRUCTURE AND  
ECONOMIC DEVELOPMENT BANK

The Small Business Finance Center supports small businesses throughout California with various programs, including:

- Small Business Loan Guarantee Program
- Disaster Relief Loan Guarantee Program
- COVID-19 Microloan Guarantee Program
- Farm Loan Program
- Jump Start Program

Created in 1968 as SBLGP

Started With Seed Money to Reduce Unemployment

Help Provide Access to Capital

Programs Mitigate Risk in Small Business Lending





# What is a loan guarantee?

IBank leverages loan guarantees against a trust fund to cover guarantee payments on defaulted loans

Up to an 80% guarantee on a lender issued loan

If borrower defaults, lender can be repaid up to 80% of outstanding principal

Lender can also be paid 90 days of accrued and unpaid interest

Lender must follow default procedures in order to receive a guarantee payment

Historically, the default rate of the SBLGP is under 1%

# Small Business Loan Guarantee Program Requirements:

*Small Businesses in California with 1-750 employees*

Maximum Loan Amount: \$20 million

Maximum Guarantee Amount: \$5 million or 80%

Eligible Use of Proceeds: start-up costs, construction, inventory, working capital, business expansion, agriculture, lines of credit and more

Ineligible: passive real estate, cannabis

# Disaster Relief Loan Guarantee Program Requirements:

*Small Businesses in California with 1-750 employees*

Maximum Loan Amount: \$1.25 million

Maximum Guarantee Amount: \$1 million or 95%

Eligible Use of Proceeds: to cure physical or economic injury as a result of a disaster

Must be a declared disaster or state of emergency

# U.S. Treasury's State Small Business Credit Initiative (SSBCI):

Created to strengthen state programs that support financing of small businesses.

Current Programs: IBank's Small Business Loan Guarantee Program, IBank's Venture Capital Program, CPCFA's CalCAP for Small Business and CPCFA's CalCAP Collateral Support Program

Approximately \$1.2 billion allocation to California over the course of three tranches. \$390 million will be allocated to the Small Business Loan Guarantee Program

# Financial Development Corporations:



**California Capital Financial  
Development Corporation**

Sacramento, Stockton, Yuba City

Voice: 916-442-1729



**California Coastal Rural  
Development Corporation**

Salinas, Santa Maria, Santa Barbara

Voice: 831-424-1099



**California Southern Small  
Business Development  
Corporation**

San Diego

Voice: 619-232-7771



**Small Business Development  
Corporation of Orange County**

Santa Ana, Redlands

Voice: 714-571-1900



**Nor-Cal Financial Development  
Corporation**

Oakland

Voice: 510-698-2080



**Pacific Coast Regional Small  
Business Development  
Corporation**

Los Angeles, Compton

Voice: 213-739-2999



**Valley Small Business  
Development Corporation**

Fresno, Hanford, mobile office

covers Central San Joaquin Valley

Voice: 559-438-9680

# Becoming an SBFC Participating Lender:

Eligible Financial Institutions: Federal or State-chartered Bank; Savings Association; Certified Community Development Financial Institutions (CDFI); Credit Union; Farm Credit System Insurance Corporation (FCSIC)

One page certification form – found on IBank website

Federal and State Chartered Banks/Credit Unions must have a minimum Bauer rating of 3 stars

Submit certification to participate to the FDC of choice and begin working with them upon approval

# SBLGP Enrollment Process:

## Step 1

- Lender submits Credit Memo to FDC
- FDC submits CAR to IBank via the Application Portal (includes Lender Credit Memo and FDC Write-Up, as well as any required back-up documentation)
- IBank provides a conditional approval on the CAR

## Step 2

- FDC obtains approval from FDC Loan Committee and FDC Board of Directors
- FDC provides Lender with CAR Approval, as well as Commitment Letter, Loan Guarantee and Loan Default Procedures
- Lender makes the Loan to the Borrower

## Step 3

- Lender submits the Promissory Note, Disbursement Authorization and executed Guarantee Documents to the FDC
- The FDC submits FAR to IBank via the Application Portal (includes Promissory Note, Disbursement Authorization, executed Guarantee Documents, Loan Committee Minutes, Board of Directors Minutes, and any applicable certifications for SSBCI supported loans or a lease agreement)
- IBank provides a final approval on the FAR

# Thank You

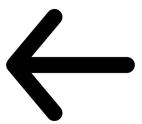


Megan Hodapp

[Megan.Hodapp@ibank.ca.gov](mailto:Megan.Hodapp@ibank.ca.gov)

[www.ibank.ca.gov](http://www.ibank.ca.gov)





# California Pollution Control Financing Authority (CPCFA)

*CPCFA administers programs which incentivize capital investment in specific economic activities reflecting state and federal policy goals, including loans to small businesses and bond issuances for private projects providing a public benefit. Our name references our original bond issuances which addressed industrial air and water pollution.*





# California Capital Access Programs: CalCAP

CalCAP benefits small businesses by incentivizing financial institutions to make loans to small businesses

The incentives are tools to help financial institutions manage risk

The risk management tools are also known as credit enhancements

CalCAP offers two types of credit enhancements

- Loan loss reserve (LLR)
- Collateral support (cash pledge)

# CalCAP: Severely Affected Communities

Additional incentive for loans made to small business borrowers in severely affected communities

Includes areas designated as an emergency or disaster area by the Governor

The business receiving the loan must be directly impacted by the emergency or disaster

# CalCAP Programs



Nearly All  
Small  
Business  
Loans Are  
Eligible

- Cash Pledge: [CalCAP Collateral Support](#)
  - 1-750 employees
  - Enrolls loans from \$50k to \$20M
- Loan Loss Reserve: [CalCAP for Small Business](#)
  - 1-500 employees
  - Enrolls loans up to \$5M

# CalCAP Programs



Specific  
Loan  
Purposes

- Loan Loss Reserve: [CalCAP ADA Accessibility Improvements](#)
  - 1-30 full-time equivalent employees
- Loan Loss Reserve: [CalCAP Seismic Safety](#)
  - Small business OR residential real estate

# How Do Small Businesses Access CalCAP?

Find out California has credit enhancement programs for small businesses

Find out CalOSBA links small businesses with business services providers for free and low-cost services

Connect with a business services provider to get ready to access capital

Financial institution underwrites the loan application and determines what credit enhancement program (if any) to enroll the loan in

Use their “loan-ready” documents and knowledge to apply to a financial institution

Learn what program(s) are a possible fit and view the list(s) of participating financial institutions

When CalCAP is selected, the financial institution 1) continues the underwriting process and 2) starts CalCAP enrollment

Financial institution and small business borrower each pay their portion of program contribution

Once loan eligibility is verified, CalCAP makes its program contribution and the loan is enrolled in CalCAP

### CalCAP Collateral Support

## CalCAP Provides Cash Support to Financial Institutions When They Make Loans to Small Businesses

### Cash Pledge

CalCAP Collateral Support (CS) pledges cash to participating financial institutions (PFIs) to cover the collateral shortfalls of loans made to small business borrowers (SBBs) which meet the PFIs' underwriting standards except for having too little collateral.

**SSBCI 2.0 funds will allow CalCAP Collateral Support to provide cash support for more loans to SBBs enrolled by PFIs.**



Updated 10.10.22

### How It Works

SBB can use technical support from CalOSBA [calosba.ca.gov](http://calosba.ca.gov) and/or Small Business Development Centers [californiasbdc.org](http://californiasbdc.org), to compare options and prepare to apply for capital.

SBB applies to PFI; PFI applies its underwriting standards and determines the proposed loan is under-collateralized.

PFI submits CS request to CalCAP; if approved, PFI finalizes loan within 90 days and submits final loan information and closing fees to CalCAP within 15 business days of loan closing.

CalCAP funds the cash pledge in an account unique to the specific loan; cash pledge is available to PFI in the event of certain default conditions.

### Which Loans Qualify for Cash Support?

#### Loans for Many Business Needs

- Working capital including inventory purchase
- Capital projects including equipment purchase
- Start-up costs
- Land acquisition, construction or renovation of buildings
- Bridge loans

#### Most Business Sectors

Most North American Industry Classification System codes are eligible [census.gov/naics/](http://census.gov/naics/)

#### Loan Amount of \$50,000 to \$20,000,000 for "Green" or Manufacturing Businesses

Cash pledge up to 40% of the loan amount + 10% if located in SAC\*, maximum pledge of \$2,500,000 across all loans per SBB

- Loans to businesses furthering energy and water conservation, alternative energy and environmental protection OR defined as manufacturing

#### Loan Amount of \$50,000 to \$250,000

Cash pledge up to 40% of the loan amount + 10% if located in SAC\*, maximum pledge of \$500,000 across all loans per SBB

#### Loan Amount of \$250,001 to \$20,000,000

Cash pledge up to 30% of the loan amount + 7.5% if located in SAC\*, maximum pledge of \$500,000 across all loans per SBB

#### Primary Business is a California Business

Business activity funded by the loan must be created and retained in California

#### Employee Count is 1 to 750

and the business is classified as a small business by the U.S. Small Business Administration

\*SAC = Severely Affected Community, including areas with emergency or disaster declarations, or high unemployment rate.

Updated 10.4.22

# CalCAP Collateral Support (CalCAP CS)

<https://www.treasurer.ca.gov/cpcfa/calcap/collateral/brochure.pdf>

## ≡ CalCAP for Small Business

### CalCAP Provides Support to Financial Institutions When They Make Loans to Small Businesses

#### Loan Loss Reserve

CalCAP for Small Business (SB) makes matching contributions to loan loss reserve accounts for participating financial institutions (PFIs). This proven financing mechanism incentivizes PFIs to address the financing needs of California's small business borrowers (SBBs).

#### SSBCI 2.0 funds will allow CalCAP for Small Business to increase the matching contribution amount.



#### How It Works

SBB can use technical support from CalOSBA [calosba.ca.gov](http://calosba.ca.gov) and/or Small Business Development Centers [californiasbdc.org](http://californiasbdc.org), to compare options and prepare to apply for capital.

SBB applies to PFI; PFI applies its underwriting standards and decides to enroll the loan in CalCAP SB, PFI sets the contribution rate of 2 -3.5%.

PFI and SBB each pay the contribution rate to the loan loss reserve account; PFI submits an enrollment application to CalCAP within 15 days of loan issuance.

CalCAP matches PFI's contribution and adds the SAC amount if applicable; up to 100% reimbursement is available to PFI from the loan loss reserve account in the event of certain default conditions.

## Which Loans Qualify for CalCAP SB? ≡

#### Loans for Many Business Needs

- Working capital including inventory purchase
- Capital projects including equipment purchase
- Start-up costs
- Land acquisition, construction or renovation of buildings

#### Most Business Sectors

Most North American Industry Classification System codes are eligible [census.gov/naics/](http://census.gov/naics/)

#### Loan Amount up to \$5,000,000

- Up to \$2,500,000 of the \$5,000,000 loan may be enrolled in CalCAP SB
- A maximum of \$2,500,000 across all loans per SBB may enrolled within a three year period

#### Additional Contribution for High Unemployment and Other Severely Affected Communities

Loans to businesses located in Severely Affected Communities (SAC) including high unemployment areas and areas designated as emergency or disaster areas by the Governor

#### Primary Business is a California Business

Business activity funded by the loan must be created and retained in California

#### Employee Count is 1 to 500

and the business is classified as a small business by the U.S. Small Business Administration

# CalCAP for Small Business (CalCAP SB)

<https://www.treasurer.ca.gov/cpcfa/calcap/sb/brochure.pdf>

# Contacts

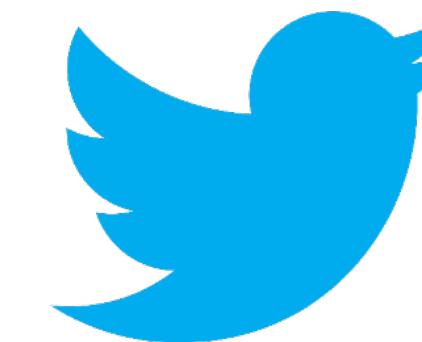


**cpcfaooutreach@treasurer.ca.gov**

# Follow us



[www.treasurer.ca.gov/cpcfa/signup](http://www.treasurer.ca.gov/cpcfa/signup)



@CalCPCFA



**CDTFA**  
CALIFORNIA DEPARTMENT OF  
TAX AND FEE ADMINISTRATION

# Special Workshop for Businesses Impacted by Disasters



# CDTFA Offers Relief for Businesses Impacted by Disasters

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The CDTFA offers tax relief to those in areas impacted by floods, fires, and other natural disasters based on county emergency proclamations issued by the Governor. Business owners and taxpayers may request extensions to file their returns and ask for relief from penalties and/or interest for some taxes and fees.

Even though your county may not be on the list, you may still request disaster relief if you were affected. For example, books and records may be stored in affected areas. Also, staff might be in those affected areas.



# Services Available Through Our Customer Service Center

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Our Customer Service Center can help you:

- Obtain your account number
- Change your address
- Close your account
- Reopen a business or location
- Add a new location to your account
- Get a copy of your Seller's Permit
- Recover Lost or Destroyed Books and Records

These services are also available at our local offices.



## To Obtain Any of the Afore-Mentioned Services...

---

- Contact the Customer Service Center by calling 1-800-400-7115 (CRS:711). Customer service representatives are available Monday through Friday from 7:30 a.m. to 5:00 p.m. (Pacific time), except state holidays.
- Visit one of our offices. Location addresses are available at [www.cdtfa.ca.gov/office-locations.htm](http://www.cdtfa.ca.gov/office-locations.htm).
- Log into your account using your username and password.



# CDTFA Offers Relief for Businesses Impacted by Disasters

CA.GOV California Department of Tax and Fee Administration

CDTFA Home Privacy Notice Resources Tutorials Online Chat

**Menu**

[Home](#)

**ALERT**

Credit card services may experience short delays in service on Saturday, July 15, from 9:00 p.m. to Sunday, July 16, at 3:00 a.m., Pacific time, due to scheduled maintenance. We apologize for any inconvenience.

Effective May 30, **CDTFA's bank account will change** from Union Bank to U.S. Bank. If you make payments directly from your financial institution to CDTFA, you will receive a letter from us providing you with the new banking information. In addition, our website will reflect the new banking information on May 30.

CDTFA is making it easier for those taxpayers and business owners affected by the recent CA storms to get tax relief. Visit our [State of Emergency Tax Relief page](#) for more information.

CDTFA is removing the use of **Limited Access Codes** to access CDTFA Online Services. Visit our [Limited Access Code Removal](#) page for scheduled removal dates and instructions on how to *Sign Up Now* for a username and password.

Online Services is available in Spanish. You can file your Sales and Use Tax Return, *Make a Payment*, *Prepayment*, and *Register* with the CDTFA entirely in Spanish. Additional programs will be offered in the future.

Use the buttons below to switch languages. Your selection will begin after leaving this page.

[English](#) [Español](#)

**Login**

Username

Password

[Login](#)

[Forgot Password?](#)

**Express Login**

Express Login Code is now called *Limited Access Code*. *Limited Access Code* allows you to file a return or make a payment without creating a username.

[File a Return](#)

[Make a Prepayment](#)

[Make a Payment](#)



# State of Emergency Tax or Fee Relief

For more information about emergency tax or fee relief, please visit our *State of Emergency Tax Relief* webpage at:

The screenshot shows the CDTFA website with a navigation bar at the top. The navigation bar includes the CDTFA logo, the text 'CALIFORNIA DEPARTMENT OF TAX AND FEE ADMINISTRATION', a search bar with the placeholder 'Search CDTFA', and four menu items: 'How Do I...', 'Tax Programs', 'Tax Resources', and 'Join Us'. Below the navigation bar, the main content area has a title 'State of Emergency Tax Relief'. The text explains that emergency tax or fee relief is available for taxpayers affected by disasters declared as state of emergencies. It mentions services like extension of tax return due dates, relief of penalty and interest, and replacement copies of records. It also notes that relief requests are available in various languages. A section titled 'Extension of Filing Deadline' provides details about the extension of filing deadlines for specific CDTFA programs, mentioning counties and the disruption of service from the United States Postal Service. Another section titled 'Relief Request of Interest and Penalties' provides information about relief from interest and penalties for people unable to file returns and pay taxes when due. The URL 'www.cdtfa.ca.gov/services/state-of-emergency-tax-relief' is visible at the bottom of the page.

[www.cdtfa.ca.gov/services/state-of-emergency-tax-relief](http://www.cdtfa.ca.gov/services/state-of-emergency-tax-relief)



# How to Request an Extension of Time to File

≡ **Menu** Settings Log Off

[Home](#) > [Sales and Use Tax](#)

**Account** **Account Alerts** **I Want To**

**FIRST LAST**  
111-XXXXXX  
[Sales and Use Tax](#)  
555-XXXXXX

**Account Alerts**

- ⚠ Pay outstanding balance: \$19,401.25
- ✉ 2 unread messages

**I Want To**

- File and/or View a Return
- Make a Payment or Prepayment
- View Prior Payments
- Account Maintenance
- Request a Filing Extension**
- More

**Periods** **Locations** **Names and Addresses** **Correspondence** **Logons** **Submissions**

**Periods** View Periods

30-Sep-2019	\$0.00
-------------	--------



# Online Requests for Payment Plans

☰ Menu      ⚙ Settings      🔒 Log Off

HomeAspx

👤 Logon

➤ FIRST LAST  
XXXXXX@yahoo.com  
+1 555-555-5555  
Last logged on 24-Jul-2018

Balance: \$0.00

FLAG Alerts

⚠ Pay outstanding balance: \$19,401.25  
1 4 unread messages

RED ARROW POINTING TO THE REQUEST A PAYMENT PLAN LINK

📋 I Want To

File and/or View a Return  
Manage Business Activity  
Request a Payment Plan  
Request to Change Your Legal Name  
Request Access to an Account  
Request Power of Attorney  
File a Return or Claim an Exemption for a Vehicle, Vessel, Aircraft, or Mobile Home

Accounts Submissions Correspondence Names and Addresses Logons

checkbox Accounts View Accounts

checkbox Sales and Use Tax \$0.00

555-XXXXXX  
FIRST LAST  
XXXX VIN SCULLY AVE  
LOS ANGELES CA 90090-1112



# How to Request Relief from Penalty and/or Interest

☰ Menu ⚙️ Settings 🔒 Log Off

Home > Sales and Use Tax

📝 Account 🚩 Account Alerts 📋 I Want To

<b>FIRST LAST</b> 111-XXXXXX Sales and Use Tax 555-XXXXXX	<b>⚠️ Pay outstanding balance: \$19,401.25</b> 2 unread messages	File and/or View a Return Make a Payment or Prepayment View Prior Payments Account Maintenance Request a Filing Extension More
--	---	---

📅 Periods Locations Names and Addresses Correspondence Logons Submissions

📅 Periods View Periods

30-Sep-2019	\$0.00
-------------	--------



# How to Request Relief from Penalty and/or Interest

≡ **Relief Request**

Welcome, BOB SMITH

Home > Sales and Use Tax > More > Relief Request

1. Select the type of relief request you would like to submit

**Select the type of relief request you would like to submit**

Relief from Penalty

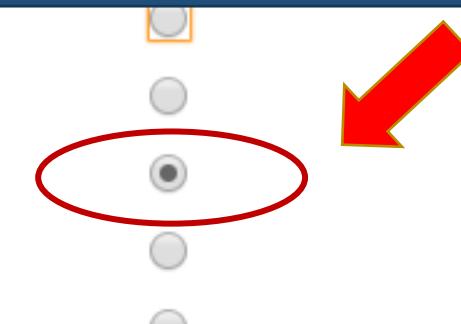
Relief from Interest due to an Unreasonable Error or Delay by CDTFA

**Relief from Penalty and Interest due to a Disaster**

Relief from Collection Cost Recovery Fee

Declaration of Timely Mailing

*Click on **Relief from Penalty and Interest due to a Disaster**.*





# How to Request Relief from Penalty and/or Interest

≡ More      Settings      Log Off

Home > Sales and Use Tax > More

More

[Submit a Claim for Refund](#)      Submit a claim for refund

[Submit a Relief Request](#)      Submit a request for relief of penalty, interest, and/or cost of collection recovery fee

[Request Innocent Spouse Relief](#)      Request Innocent Spouse Relief

[Request a Filing Extension](#)      Request an extension for time to file a return.

[Request Reinstatement](#)      Request Revocation Reinstatement

[Submit CDTFA 447/448](#)      Submit 447/448 forms related to a vehicle/mobile home sale delivered out of state

Click on *Submit a  
Relief Request*.



# Account in Collections

If your account is currently in collections, please contact your local CDTFA office to discuss your options.

A list of office locations can be found here:

**LEADERSHIP**

**Gavin Newsom**  
Governor

**Amy Tong**  
Secretary, Government Operations Agency

**Nicolas Maduros**  
Director, CDTFA

**QUICK LINKS**

[About CDTFA](#)  
[External Tax Resources](#)  
[Job Opportunities](#)  
[Information for Local Jurisdictions and Districts](#)

**SOCIAL MEDIA**

**STATE CAMPAIGNS**

[COVID-19 Updates](#)  
[Flex Alert](#)  
[Register to Vote](#)  
[Save Our Water](#)

**CONTACT US**

[1-800-400-7115](#)  
[California Relay Service \(CRS\): 711](#)  
[Email CDTFA](#)  
**Office Locations** (highlighted)  
[CDTFA Directory](#)

[Additional Contacts](#)

[www.cdtfa.ca.gov/office-locations.htm](http://www.cdtfa.ca.gov/office-locations.htm)



# How to Close Your Account

---

- If you have a username and password, you can close a business or location under the *Account Maintenance* link.
- You can also mail a [CDTFA-65, Notice of Closeout](#), and/or a [CDTFA-345-SP, Notice of Business Change Special Taxes and Fees Accounts](#) to us. Both forms are located on our website at [www.cdtfa.ca.gov/formspubs/forms.htm](http://www.cdtfa.ca.gov/formspubs/forms.htm).



# How to Close Your Account

## CDTFA-65 *Notice of Closeout*

Mail to:

Customer Service Center  
P.O. Box 942879  
Sacramento, CA 94279-0090

CDTFA-65 (FRONT) REV. 34 (1-20) STATE OF CALIFORNIA  
**NOTICE OF CLOSEOUT**  
CALIFORNIA DEPARTMENT OF TAX AND FEE ADMINISTRATION

INSTRUCTIONS: Please provide the following information to assist us in closing your account(s), releasing security, or issuing an escrow clearance. If you have a seller's permit, before completing this form, you should refer to a copy of the California Department of Tax and Fee Administration (CDTFA) publication 74, *Closing Out Your Account*. Publication 74 contains important information about closing out your permit. If you have any questions, please call our Customer Service Center at 1-800-400-7115 (CRS:711).

CDTFA Use Only  
CDTFA Use Only  
CDTFA Use Only

**SECTION I: ACCOUNT INFORMATION**

NAME	ACCOUNT NUMBER(S)	
CURRENT ADDRESS (street address)	DAYTIME TELEPHONE NUMBER (      )	
CITY	STATE	ZIP CODE

**SECTION II: CLOSEOUT INFORMATION (see back for instructions)**

1. Date business was closed \_\_\_\_\_
2. Did you make any purchases for your own use using your seller's permit? YES  NO   
If YES, did you pay tax on those purchases to:  a. your vendor  b. the CDTFA
3. If applicable, remaining inventory, purchases for resale, or purchases from out-of-state vendors without payment of tax were:  
 a. Sold and Reported on Final Return  b. Retained  c. Included in an Audit  d. Donated to \_\_\_\_\_  
 e. Sold for Resale (Purchaser's Account Number: \_\_\_\_\_)  f. Other \_\_\_\_\_
4. Do you have a prepaid Mobile Telephony Services (MTS) account? YES  NO   
a. Date you discontinued selling prepaid phone cards and/or services \_\_\_\_\_  
b. If you qualify as a small seller, date you want your account closed out \_\_\_\_\_
5. Your forwarding address and telephone number \_\_\_\_\_
6. Location of your books and records \_\_\_\_\_
7. Was the business sold? YES  NO   
a. Date the business was sold \_\_\_\_\_  
b. Total sales price \$ \_\_\_\_\_  
c. Name, address, and telephone number of the purchaser \_\_\_\_\_
8. Did you sell the fixtures and equipment (F&E)? YES  NO   
If no, proceed to line h.  
e. Selling price of F&E \$ \_\_\_\_\_
9. Did the sale of F&E occur at the place of business that was sold? YES  NO   
g. If not, provide address for the place of business where the sale took place \_\_\_\_\_

*Note:* If you sold your fixtures and equipment, even if you did not sell your business, you must include the selling price of these items on your final return under "Purchases Subject to Use Tax".

h. Escrow number \_\_\_\_\_  
i. Name, address, and telephone number of escrow company \_\_\_\_\_

**SECTION III: SIGNATURE**

SIGNATURE	PRINT NAME AND TITLE	DATE
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**CLEAR** **PRINT**



# How to Close Your Account

## CDTFA-345-SP *Notice of Business Change Special Taxes and Fee Accounts*

Mail to:

Customer Service Center  
P.O. Box 942879  
Sacramento, CA 94279-0090

CDTFA-345-SP REV. 9 (8-17)  
**NOTICE OF BUSINESS CHANGE**  
**SPECIAL TAXES AND FEES ACCOUNTS**

STATE OF CALIFORNIA  
CALIFORNIA DEPARTMENT OF  
TAX AND FEE ADMINISTRATION

Please complete the applicable sections of this form and mail to: California Department of Tax and Fee Administration, ATTN: Registration and Licensing, MIC:88, PO Box 942879, Sacramento, CA 94279-0088. Use additional sheets if necessary. **PLEASE COMPLETE SECTION IV.**

**SECTION I: BUSINESS SOLD/CLOSED**  
SPECIAL TAXES AND FEES ACCOUNT NUMBER      TITLE      DATE SOLD/CLOSED

**SECTION II: ADDRESS CHANGES**  
NEW BUSINESS LOCATION (street, city, state, zip code) (do not use a PO Box)      DATE MOVED  
ADDED NEW SUBLICATION (street, city, state, zip code)      OLD/CLOSED SUBLICATION (street, city, state, zip code)      ADDED/SOLD/CLOSED DATE  
DAYTIME PHONE NUMBER      FAX NUMBER  
NEW MAILING ADDRESS (street, city, state, zip code)

**SECTION III: OWNERSHIP/DBA CHANGES**  
NEW OWNER'S NAME      DAYTIME PHONE NUMBER  
HAS BUSINESS NAME (DBA) CHANGED?  
 Yes    No (If yes, new business name or DBA)  
CORPORATION NAME      CORPORATE ID NUMBER      STATE OF INCORPORATION  
 Check here if partner or LLC member added    Check here if partner or LLC member dropped  
NAME      DATE ADDED      NAME      DATE DROPPED

**SECTION IV: SIGNATURE**  
SIGNATURE (owner, corporate officer, member, partner)      TITLE      DATE  
PRINT NAME      BUSINESS EMAIL ADDRESS  
CURRENT MAILING ADDRESS (street, city, state, zip code)      CURRENT PHONE NUMBER  
( )

We recommend you retain proof of mailing this form. We will contact you if we need more information. If you have general questions, please contact our Customer Service Center at 1-800-400-7115 (TTY: 711). Customer service representatives are available weekdays from 8:00 a.m. to 5:00 p.m. (Pacific time), except state holidays. You may also visit our website at [www.cdtfa.ca.gov](http://www.cdtfa.ca.gov).

**ADDITIONAL INFORMATION**  
Please provide additional information for updating your account if:  

- You added or dropped more than one partner (or LLC member), provide additional names, dates, and phone numbers.
- You added or deleted more than one sublocation, provide the location address (street, city, state, zip) and the date added, sold, or closed.
- You closed your business, please provide your current daytime phone number and mailing address.
- Your changes apply to more than one Special Taxes and Fees Account, please enter the account number of the additional account(s) to be changed below.
- Each Special Taxes and Fees account(s) is owned by a different entity. Please file a separate CDTFA-345-SP for each entity.

**LIST ADDITIONAL SPECIAL TAXES AND FEES ACCOUNTS TO BE CHANGED**

**CLEAR** **PRINT**



# Other Important Facts and Responsibilities

Advise the CDTFA of ownership changes. This may affect your liability for future taxes.

Advise the CDTFA of changes in business, mailing, and email addresses.

Publication 73, *Your California Seller's Permit*

Publication 74, *Closing Out Your Seller's Permit*



# Taxpayers' Rights Advocate

1-888-324-2798

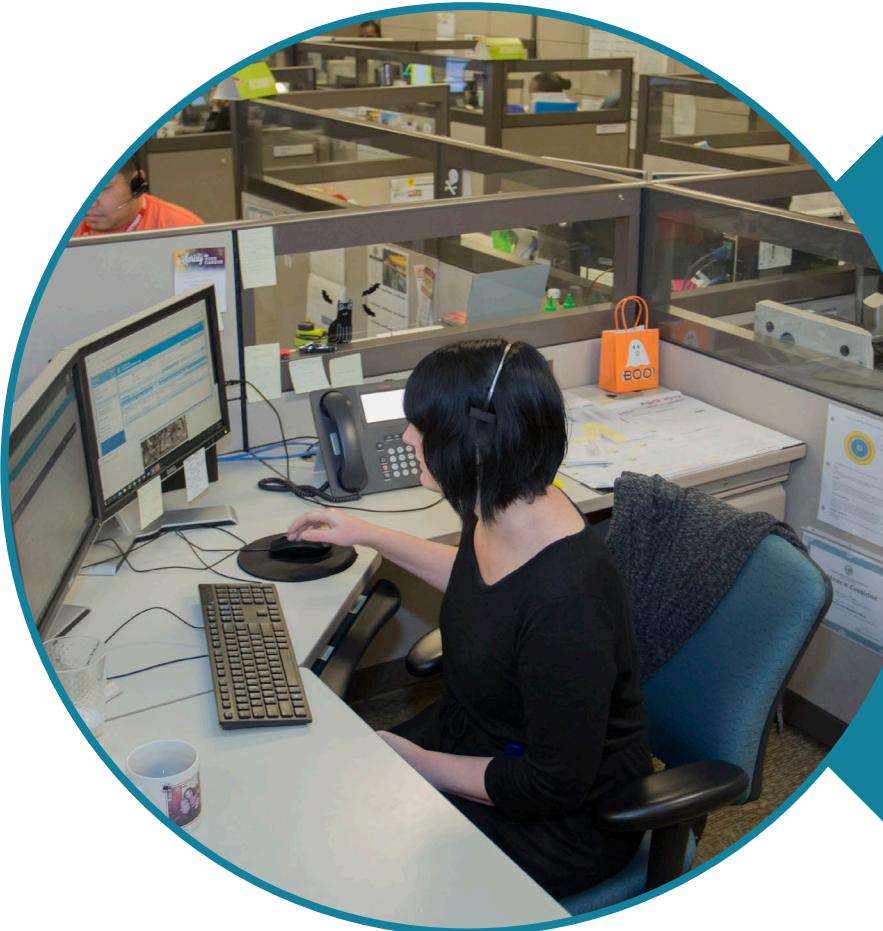
If you are unable to resolve any tax issues through normal channel with the CDTFA or if you would like more information regarding your rights, contact the Taxpayers' Rights Advocate Office at

[www.cdtfa.ca.gov/tra/](http://www.cdtfa.ca.gov/tra/)





# Customer Service Center



Customer service representatives can walk you through your tax return or the registration process, as well as answer your general tax questions.  
1-800-400-7115 (CRS:711)  
Monday – Friday from 7:30 a.m. to 5:00 p.m. (Pacific time), except state holidays.



**CDTFA**  
CALIFORNIA DEPARTMENT OF  
TAX AND FEE ADMINISTRATION

# Thank you



CALIFORNIA DEPARTMENT OF GENERAL SERVICES

**DGS**

Office of Small Business  
and Disabled Veteran  
Business Enterprise Services

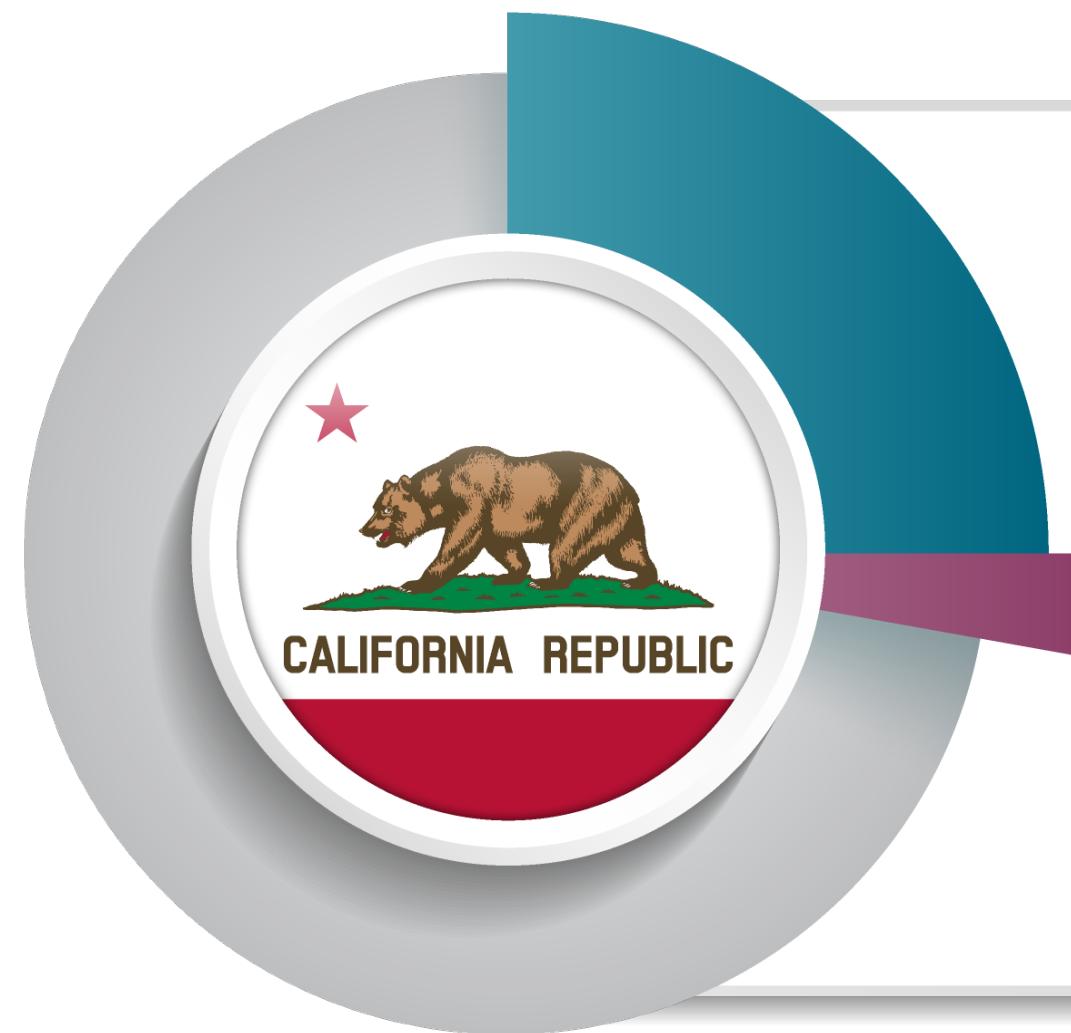
Instructor

**Matt Zweier**

*Business Outreach Manager  
Office of Small Business and DVBE Services  
California Department of General Services*

(279) 946-8225

[Matthew.Zweier@dgs.ca.gov](mailto:Matthew.Zweier@dgs.ca.gov)



## STATEWIDE PARTICIPATION GOAL

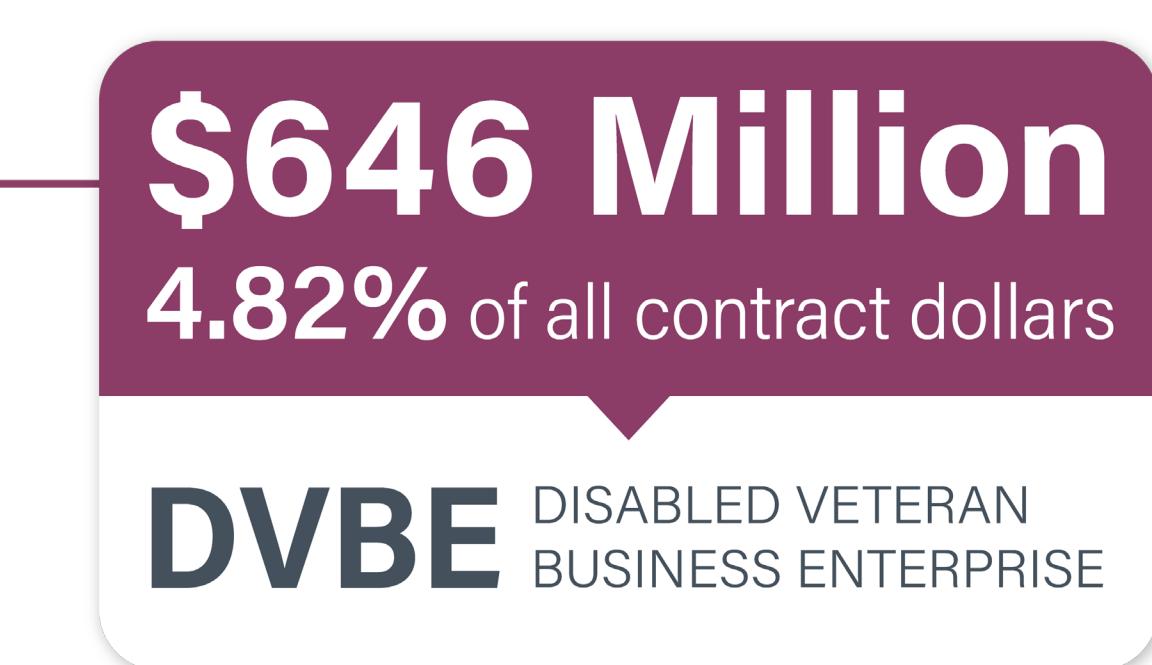
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**Small  
Business**

**(SB) 25%**

**Disabled Veteran  
Business Enterprise**

**(DVBE) 3%**



2021-22 Fiscal Year



# SB/DVBE Emergency Registry

- ◆ Separate from Cal eProcure
- ◆ List of state certified businesses
- ◆ Used by state department buyers
- ◆ Businesses must be ready for emergency contract work
- ◆ Predetermined categories of goods and services

# Emergency Registry Categories

- ❖ Base camp operations
- ❖ Debris removal
- ❖ Facilities maintenance/repair
- ❖ Fire protection
- ❖ Information technology
- ❖ Logistics/Transportation
- ❖ Medical
- ❖ Roadway maintenance
- ❖ Traffic control
- ❖ And more!



# SB/DVBE Emergency Registry

To register you will need:

- ❖ Certification number
- ❖ Emergency categories
- ❖ Description of products/services
- ❖ Business address
- ❖ Contact information – both primary and emergency (after hours)



# Small Business Eligibility Requirements

- ❖ Independently owned and operated
- ❖ Not dominant in field of operation
- ❖ Principal office located in California
- ❖ Owners (or officers for a corporation) domiciled in California
- ❖ 100 or fewer employees
- ❖ Gross Annual Receipts (GARs) less than \$16 million (with affiliates)  
❖ \*If a manufacturer, 100 or fewer employees and no GARs cap





# Small Business – Public Works Eligibility Requirements

Same as SB requirements except...

- ◆ 200 or fewer employees
- ◆ Gross Annual Receipts (GARs)  
less than \$37 million (with affiliates)

# SB and SB-PW

- ❖ Get one certification, not both
- ❖ Same benefits
- ❖ SB-PW is *only* for public works
- ❖ SB is for everything,  
*including* public works





# DVBE Eligibility Requirements

- ◆ At least 10% service disabled
- ◆ Be at least 51% owned by disabled veterans (100% for LLCs)
- ◆ Veteran owner(s) must reside in California
- ◆ Managed and operated by disabled veterans
- ◆ Headquarters in US

# Certification Benefits

- ❖ 5% bid preference for SBs
- ❖ Up to 5% incentive for DVBES
- ❖ Exclusive contract opportunities
- ❖ Prompt Payment
- ❖ Reciprocity Partners
- ❖ Working with prime contractors







Office of Small Business  
and Disabled Veteran  
Business Enterprise Services

Instructor  
**Matt Zweier**

*Business Outreach Manager  
Office of Small Business and DVBE Services  
California Department of General Services*

(279) 946-8225

[Matthew.Zweier@dgs.ca.gov](mailto:Matthew.Zweier@dgs.ca.gov)



**DR. SHIRLEY N. WEBER**  
CALIFORNIA SECRETARY OF STATE



**bizfile Online**  
CA SECRETARY OF STATE BUSINESS PROGRAMS DIVISION



# OVERVIEW

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The California Secretary of State offers many resources to start and maintain your business in the most efficient way possible.

- Eureka Chatbot
- **bizfile** Online Portal
- Business Search, Filings, and Orders
- Search and Register Trademarks



# RESOURCES FOR NEW BUSINESSES

## 10 Easy Steps to Launch a Business

Thank you for your interest in registering a business with the California Secretary of State's office. The Secretary of State supports California businesses by registering business entities and processing millions of filings and records requests each year.

There are several key steps to launching a business in the state of California. These steps will vary according to the type of business you intend to start and the county and city in which the business will be located. Therefore, be sure to check specific rules and regulations within the county and city in which you want to conduct business, and any other agency's requirements regarding zoning, licens-

ing, employment, permits and taxes. For more information see #7, below - "Obtain Specialty Licenses and Permits." This document should be used as a general tool to help you broadly assess how to start a business in California, not as a direct step-by-step guideline. In order to maintain your business, there may be recurring reporting, fees, taxes and filings that the business must provide to state, local, and federal agencies.

A "Starting a New Business Checklist" is provided at the end of this brochure to help you start your new business.



### 1. Prepare & Plan

**Research:** For any business, preparation and planning are critical for success. You should conduct market research about potential competitors and to determine how much it will cost to start up and establish your business.

**Business Plan:** A business plan is the blueprint for your new venture. It maps out the course of your business from the market research and analysis stages through financing, marketing, implementation and beyond. A well thought-out business plan ensures that you have considered the issues necessary to be successful and have anticipated how to handle potential difficulties that may arise during the course of starting and operating your business.

You are not alone. The U.S. Small Business Administration (SBA, [sba.gov](http://sba.gov)) provides assistance for business planning at offices throughout the state and at 144 California resource partner offices. The SBA provides free access to a variety of information designed to help entrepreneurs start and operate their business. In addition, onsite free or low cost counseling is available, which is provided by the Service Corps of Retired Executives (SCORE, [score.org](http://score.org)).

**Seek Professional Advice:** You should consult private legal, financial and accounting professionals for specific advice related to your particular situation before starting your business.

[WWW.SOS.CA.GOV/BUSINESS-PROGRAMS/](http://WWW.SOS.CA.GOV/BUSINESS-PROGRAMS/)

Skip to Main Content | Skip to Footer

California Secretary of State Shirley N. Weber, Ph.D.

What can we help you with?

About Business Notary & Apostille Elections Campaign & Lobbying State Archives Registries News Events Contact

Home > Business Programs > Business Entities > Starting a Business

### Business Entities

- Online Services
- Form a Business
- File LLC Statement of Information
- File Corporation Statement of Information
- Business Search
- Publicly Traded Disclosure Search
- Current Processing Dates
- Service Options
- Name Reservations
- Forms, Samples & Fees

When starting a new business, there are many important decisions to make and many rules and procedures that must be addressed. While there is no single source for all filing requirements, the following steps have been developed to assist you starting your business.

#### Step 1

It is helpful to begin with a business plan. A business plan is a blueprint of every aspect of your business. Sales, Marketing, Advertising, Promotion and Location are just some of the categories to consider when creating a plan. Go to the [U.S. Small Business Administration](#) website to find a tutorial on how to create a business plan.

#### Step 2

If you would like help deciding on a location for your business, contact the [California Business Investment Services unit](#) or the [Governor's Office of Economic Development \(GO-Biz\)](#). The California Business Investment Services unit provides tailored site selection services for businesses, real-estate executives, and site selection consultants.

#### Step 3

Choose a business structure. A brief overview of the following types of legal business structures available in California can be found on our [Entity Types](#) website:

- [Corporation](#)
- [Limited Liability Company](#)
- [Limited Partnership](#)
- [General Partnership](#)

## Starting a New Business Checklist:

1. Prepare and Plan (do market research and create an outline of your business)
2. Secure Financing (if necessary)
3. Choose an Entity Type (e.g., LLC, Corporation, LP, LLP, GP, or Sole Proprietorship) and Business Name
4. Register Your Business with the Secretary of State (LLC, Corporation, LP, LLP or GP)
5. Register a Fictitious Business Name (if necessary)
6. Choose a location and check local zoning regulations
7. Obtain specialty licenses and permits (if necessary)
8. Employer Responsibilities (if necessary: EIN Number, workers' compensation, etc.)
9. Tax Information (FTB, CDTFA, EDD, IRS, BOE)
10. Ongoing Secretary of State Filing Requirements (Statements of Information)

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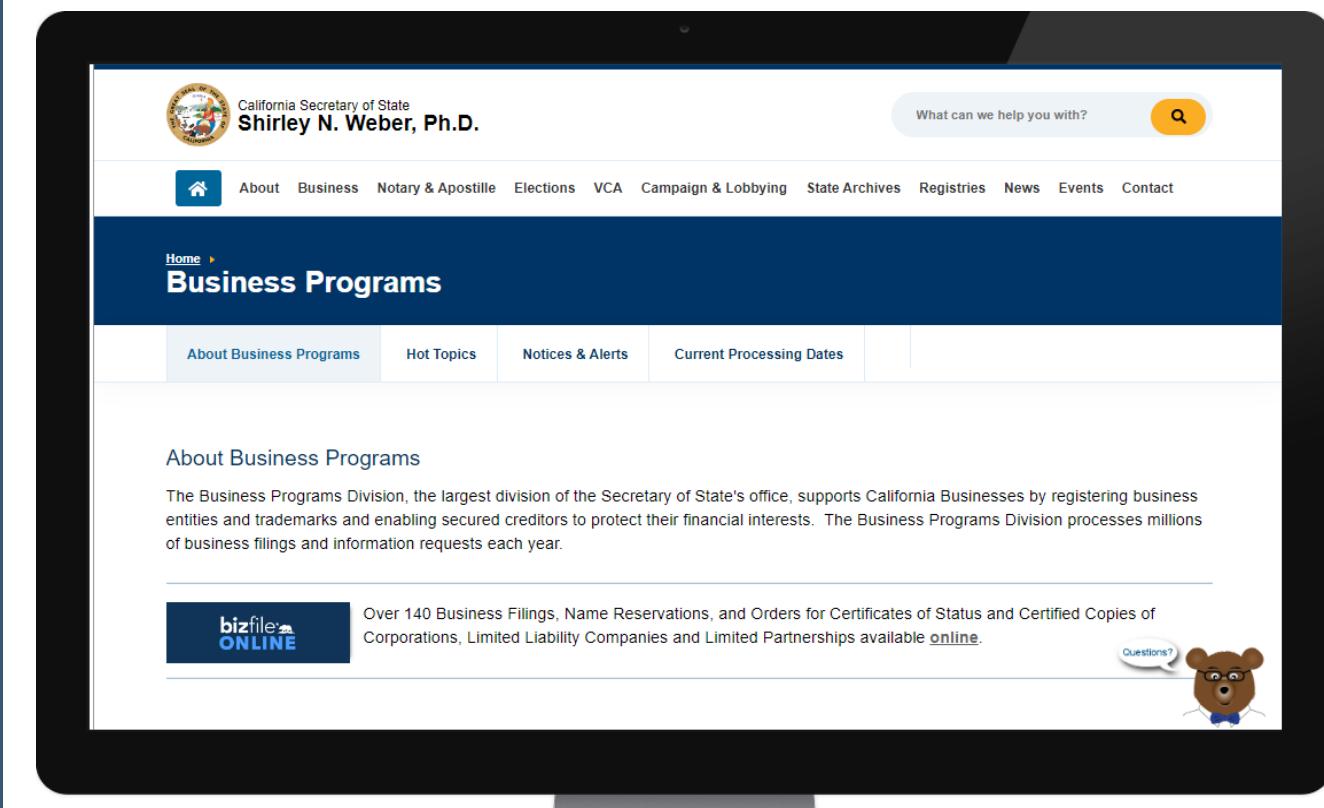
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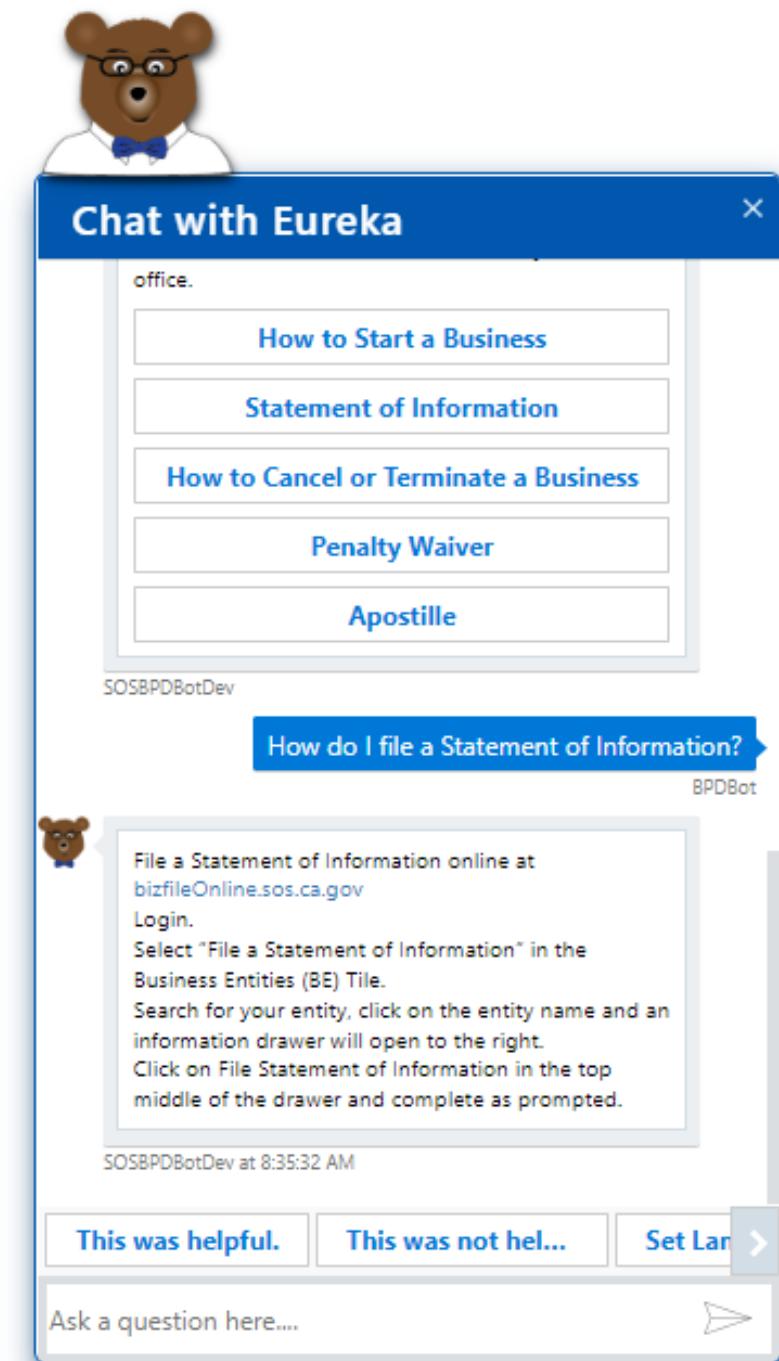
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Powered by Microsoft's artificial intelligence, Eureka knows the answers to frequently asked questions.

- 24/7 help available in English and Spanish
- 359,037 questions asked since implementation
- Provides direct links to **bizfile** Online portal
- Find Eureka the Bear in the lower right corner of Business Programs webpages



[bizfile.sos.ca.gov](http://bizfile.sos.ca.gov)



# ONLINE PORTAL

Virtually everything you need to file for your business is contained in our **bizfile** Online Portal.



120+ filings available online



Faster processing times than paper



Secure access control over your entity



Receive email reminders

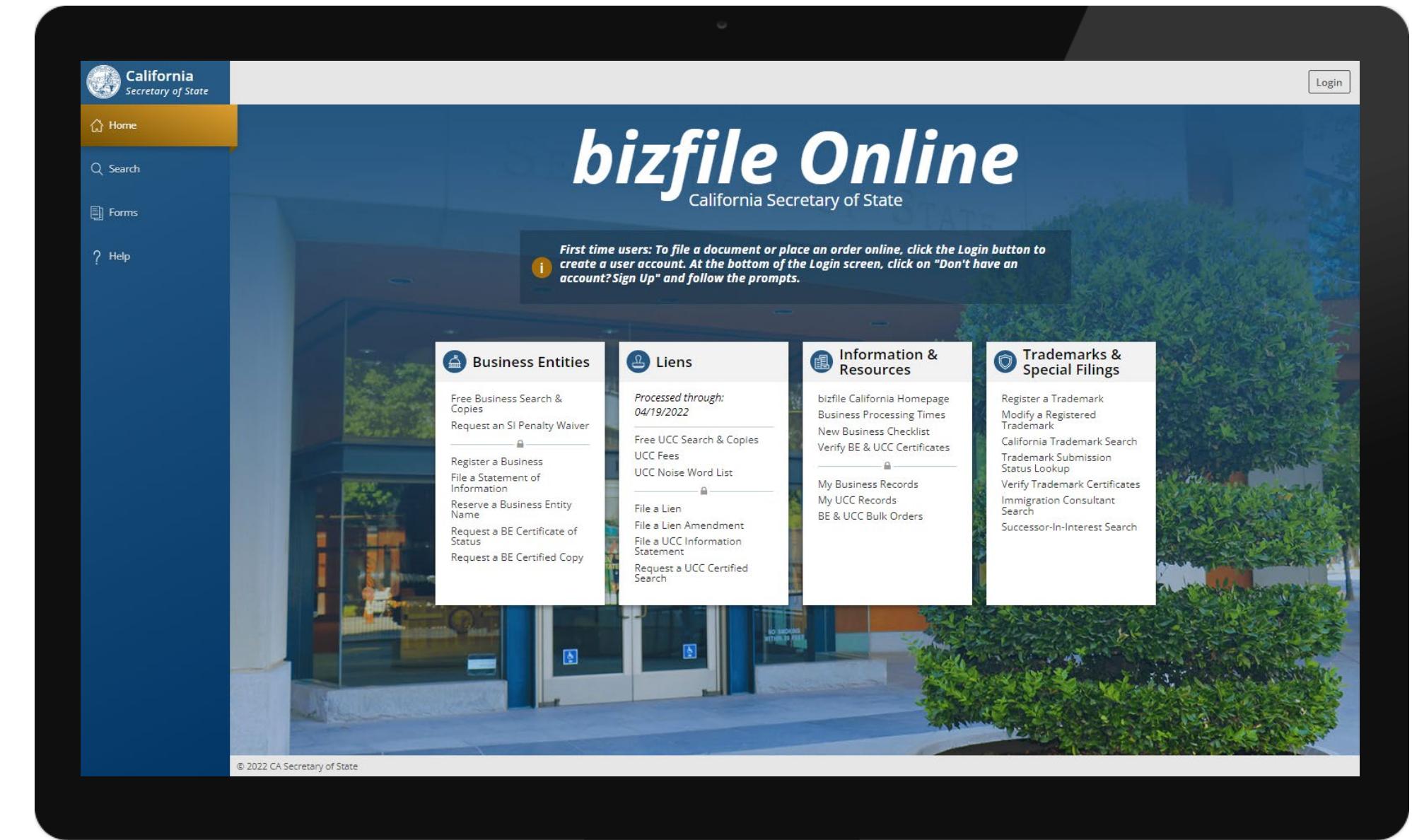


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# BUSINESS SEARCH

- Entity name availability search
- Reserve entity name for 60 days
- View entity details and filing history
- File Statement of Information

The screenshot shows the California Secretary of State's Business Search interface. The search term 'Two Lazy Cats' is entered in the search bar, and the results table shows one entry: TWO LAZY CATS LLC (202109910785), formed on 04/05/2021, active, a Limited Liability Company in California, with an agent named CARMEN CHENG. The results table has columns for Entity Information, Initial Filing Date, Status, Entity Type, Formed In, and Agent. The 'Entity Type' column shows 'Limited Liability Company - CA'. The 'Status' column shows 'Active'. The 'Formed In' column shows 'CALIFORNIA'. The 'Agent' column shows 'CARMEN CHENG'. The 'Initial Filing Date' column shows '04/05/2021'. The 'Entity Information' column shows 'TWO LAZY CATS LLC (202109910785)'. The 'Advanced' button is visible. The 'Results: 1' label is present. The 'Entity Details' section on the right shows the entity name 'TWO LAZY CATS LLC (202109910785)' and three buttons: 'File Amendment', 'File Statement of Information', and 'Request Certificate'. The 'File Amendment' button has a pencil icon, 'File Statement of Information' has a document icon, and 'Request Certificate' has a certificate icon. The 'Initial Filing Date' is 04/05/2021, 'Status' is Active, 'Standing - SOS' is Good, 'Standing - FTB' is Good, 'Standing - Agent' is Good, 'Standing - VCFCF' is Good, 'Formed In' is CALIFORNIA, 'Entity Type' is Limited Liability Company - CA, 'Principal Address' is 5405 ALTON PARKWAY, STE. 5A, #736, IRVINE, CA 92604, 'Mailing Address' is 5405 ALTON PARKWAY, STE. 5A, #736, IRVINE, CA 92604, 'Statement of Info Due Date' is 04/30/2023, and 'Agent' is Individual 5143123 CARMEN CHENG 10 WEST BAY STATE ST., #666 ALHAMBRA, CA 91802. A blue arrow points from the 'Business Search' text to the search bar, and another blue arrow points from the 'Entity Details' text to the entity information on the right.

California  
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Business UCC Login

Home

Search

Forms

Help

Advanced Search

*An Advanced search is required when searching for publicly traded disclosure information or a status other than active.*

*An Advanced search allows for searching by specific entity types (e.g., Nonprofit Mutual Benefit Corporation) or by entity groups (e.g., All Corporations) as well as searching by "begins with" specific search criteria.*

**Disclaimer:** Search results are limited to the 500 entities closest matching the entered search criteria. If your desired search result is not found within the 500 entities provided, please refine the search criteria using the Advanced search function for additional results/entities. The California Business Search is updated as documents are approved. The data provided is not a complete or certified record.

Although every attempt has been made to ensure that the information contained in the database is accurate, the Secretary of State's office is not responsible for any loss, consequence, or damage resulting directly or indirectly from reliance on the accuracy, reliability, or timeliness of the information that is provided. All such information is provided "as is." To order certified copies or certificates of status, (1) locate an entity using the search; (2) select Request Certificate in the right-hand detail drawer; and (3) complete your request online.

Two Lazy Cats Advanced

Results: 1

Entity Information	Initial Filing Date	Status	Entity Type	Formed In	Agent
TWO LAZY CATS LLC (202109910785)	04/05/2021	Active	Limited Liability Company - CA	CALIFORNIA	CARMEN CHENG

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Entity Details

TWO LAZY CATS LLC (202109910785)

File Amendment

File Statement of Information

Request Certificate

Initial Filing Date: 04/05/2021

Status: Active

Standing - SOS: Good

Standing - FTB: Good

Standing - Agent: Good

Standing - VCFCF: Good

Formed In: CALIFORNIA

Entity Type: Limited Liability Company - CA

Principal Address: 5405 ALTON PARKWAY, STE. 5A, #736, IRVINE, CA 92604

Mailing Address: 5405 ALTON PARKWAY, STE. 5A, #736, IRVINE, CA 92604

Statement of Info Due Date: 04/30/2023

Agent: Individual 5143123 CARMEN CHENG 10 WEST BAY STATE ST., #666 ALHAMBRA, CA 91802

View History

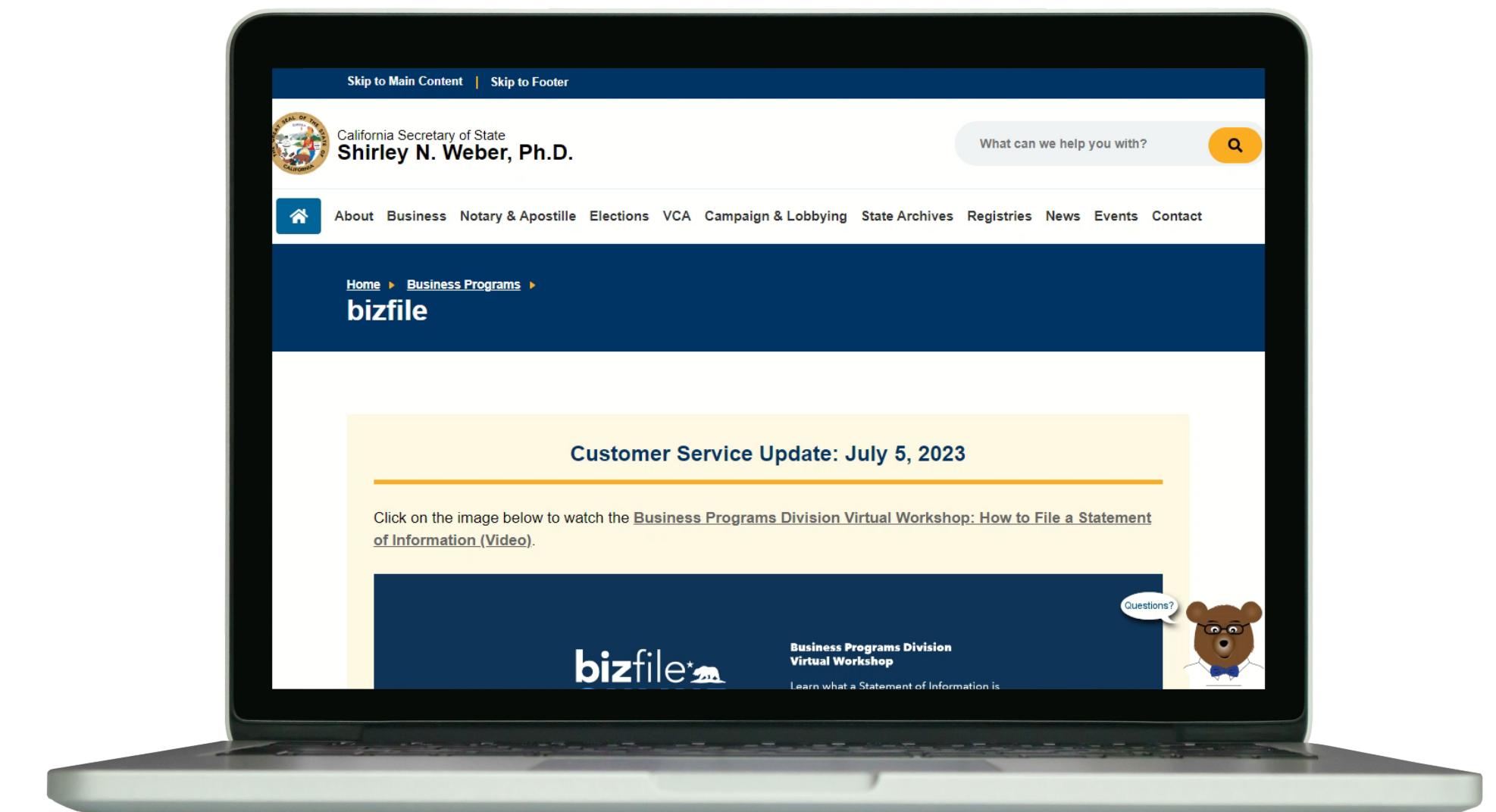
Request Access

Business Search

# bizfile RESOURCES

Find helpful resources for starting and managing your business on [bizfile.sos.ca.gov](http://bizfile.sos.ca.gov) including:

- Virtual Events
- Educational Library: “How To...” videos
- Filing Tips
- FAQ Section
- Customer Service Updates



# THANK YOU

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