

Monterey County
Business Resource Guide



2004 Edition

Monterey County Office of Economic Development
2354 Garden Road Monterey, CA 93940
(831) 755-5065, Fax (831) 643-1014
www.montereycountybusiness.net

County Organizational Structure

The Monterey County Board of Supervisors sets policy and establishes all ordinances governing the County. It serves as both the Legislative and Executive body of the County.

The Overall Economic Development Commission is responsible for advising the Board of Supervisors on economic development policy and programs. Their primary objective is to foster the retention of existing jobs and the creation of new jobs. The Commission consists of twenty-seven members appointed by the Board of Supervisors. Twelve of the twenty-seven represent the cities and are nominated for appointment by the cities' governing body. The Office of Economic Development provides staff support to the OEDC.

The Chief Assistant County Administrative Officer oversees the Environmental Resource Policy Division that coordinates the operations and activities of Environmental Health, Parks, Planning & Building Inspection, Public Works and the Water Resources Agency. The Division consists of the following offices:

- Capital Projects
- Economic Development
- Fort Ord Planning & Development
- Office of Emergency Services
- Redevelopment & Housing

The Office of Economic Development has four major areas of responsibility:

- Provide the staff and resources necessary to accomplish the OEDC goals
- Develop and implement economic development policy
- Develop and implement business retention, expansion and attraction programs
- Prepare and administer federal, state and local grants

County Staff

***Monterey County Administrative Office
230 Church Street Building 3, Salinas, CA 93901
(831) 755-5115***

***Monterey County Office of Economic Development
2354 Garden Road, Monterey, CA 93940
(831) 755-5065 fax (831) 643-1014
www.montereycountybusiness.net***

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Disclaimer: The information and links to various websites, including non-governmental sites, are provided for your convenience. Inclusion of links to other websites is not an endorsement of those sites by the County of Monterey.

The information at www.montereycountybusiness.net is updated annually; however, there may be omissions, or additional requirements not represented in the Monterey County Business Resource Guide or on www.montereycountybusiness.net. This is unintentional and does not exempt any individual or institution from complying with the laws and regulations of any city, the County of Monterey, State of California, federal government or any other regulatory agency or body.

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"Starting a Business" Quick Reference Guide

Disclaimer: This Checklist, adapted from the California Secretary of State's California Business Portal (www.ss.ca.gov/business), is provided to help you keep track of everything involved in starting your own business. Due to the various policy and legislative changes that occur frequently, some of these steps may not apply to your business. Additionally, there may be other steps that are required by your business that are not covered here. As always, legal counsel is strongly advised.

	Where to Go For More Information & Help
<ul style="list-style-type: none"> ▪ Write a business plan and marketing plan. ▪ Choose a business name. ▪ See if the business name is available for use as a domain name. ▪ Register the domain name even if you aren't ready to use it yet. ▪ Choose a location for the business. 	BRG Page #5 Internet Service Provider BRG Page #10 Local Real Estate agents or <u>OED</u> City or <u>County Planning</u> <u>Department</u>
<ul style="list-style-type: none"> ▪ Check zoning laws. 	BRG Page #12
<ul style="list-style-type: none"> ▪ File partnership, corporate or Limited Liability Company papers with the <u>Secretary of State's</u> office. 	BRG Page #15
<ul style="list-style-type: none"> ▪ File state tax forms with the <u>Franchise Tax Board</u>. 	BRG Page #12
<ul style="list-style-type: none"> ▪ Check <u>CalGOLD</u> and the <u>Department of Consumers Affairs</u> sites to get any required business licenses or permits. 	BRG Page #15
<ul style="list-style-type: none"> ▪ Contact the <u>Internal Revenue Service</u> for information on filing your federal tax schedules. 	BRG Page #15
<ul style="list-style-type: none"> ▪ Apply for a seller's permit with the State <u>Board of Equalization</u> if you are going to sell tangible personal property. Examples of tangible personal property include such items as furniture, giftware, toys, antiques, clothing, cars, staples, etc. 	BRG Page #15
<ul style="list-style-type: none"> ▪ Contact the State <u>Board of Equalization</u> to see if you are responsible for any fuel, alcohol, tobacco, or other special taxes and fees. 	
<ul style="list-style-type: none"> ▪ Apply for an employer identification number with the <u>Employment Development Department</u> (EDD) if you will have employees. 	BRG Page #17
<ul style="list-style-type: none"> ▪ Find out about <u>workers' compensation</u> if you will have employees. 	
<ul style="list-style-type: none"> ▪ Register or reserve <u>federal trademark/servicemark</u>. 	
<ul style="list-style-type: none"> ▪ Register <u>copyrights</u>. 	BRG Page #22
<ul style="list-style-type: none"> ▪ Apply for <u>patent</u> if you will be marketing an invention. 	
<ul style="list-style-type: none"> ▪ Order any required notices (advertisements you have to place) of your intent to do business in the community. 	BRG Page #12
<ul style="list-style-type: none"> ▪ Have business phone or extra residential phone lines installed. 	BRG Page #10

- Check into business insurance needs.
- Get adequate business insurance or a business rider to a homeowner's policy.
- Get tax information such as record keeping requirements, information on withholding taxes if you will have employees, information on hiring independent contractors, facts about estimating taxes, forms of organization, etc.
- Open a bank account for the business.
- Have business cards and stationery printed.
- Purchase equipment or supplies.
- Order inventory, signage and fixtures.
- Get an email address.
- Find a web hosting company.
- Get your Website set up.
- Have sales literature prepared.
- Call for information about Yellow Pages advertising.
- Place advertising in newspapers or other media if yours is the type of business that will benefit from paid advertising.
- Call everyone you know and let them know you are in business.

Current agent or
Yellow Pages

IRS Publications - #334,
#583, #3207 & #3698

EDD

Franchise Tax Board

Your Bank

Internet Service Provider
BRG Page #10

Yellow Pages

Business Counseling & Planning

One-On-One Resources

Contractors Development Center (CDC)

www.fora.org

(831) 883-3672 Fax: (831) 883-3675
100 12th St., Bldg. 2880, Marina, CA 93933

To further aid local communities and impacted businesses in the transition process, the Fort Ord Reuse Authority (FORA) has established a Contractors Development Center (CDC), to serve as a facility where local small, minority, women, and disabled veteran construction contractors have access to resources to increase their competitiveness in the construction markets on the former Fort Ord.

The CDC offers emerging contractors intense business training in a formal business setting. The training sessions offered at the Center focus on the knowledge and business acumen needed to make contracting businesses more productive and profitable. Specifically, these sessions enhance their ability to obtain contracts, and become efficient and effective managers of people, time, equipment, and materials. The training is comprised of two components: 1) Business skills development and 2) Computer skills development.

Small Business Development Centers

Small Business Development Centers (SBDC) provide counseling and training to small business owners. Counseling services are *free of charge*. A wide range of services are available, including:

- Management and technical assistance
- Training and advice on marketing
- Finances
- Bookkeeping
- International trade

The two local SBDCs are located at:

Cabrillo College

www.businessonline.org

(800) 464-6136

The Cabrillo College SBDC serves businesses located in North Monterey County and the Monterey Peninsula cities and unincorporated areas of Big Sur, Carmel Valley, Moss Landing, Pajaro and Prunedale.

Gavilan College

www.gavilansbdc.org

(800) 847-0373

The Gavilan College SBDC serves businesses located in Salinas and cities and communities in the unincorporated areas in South Monterey County. The SBDC's California-Mexico Trade Assistance Center provides awareness of the benefits and opportunities of conducting business in Mexico. The SBDC has also received a grant to establish an Applied Biotechnology Center to assist in the continued development of an educational collaborative specifically dedicated to biotechnology and bio-medical training and business development.

Service Corps of Retired Executives (SCORE)

www.score.org

SCORE chapters are locally chartered volunteer organizations that provide expert problem-solving assistance to small businesses. SCORE tries to match counselor experience with client needs. Workshops are held for start-up businesses. Appointments with SCORE volunteers are set up by calling the Monterey Peninsula Chamber of Commerce at (831) 648-5360. Other offices may be located by calling (800) 634-0245.

Manufacturing Extension Partnership

www.mep.nist.gov

Northern California Affiliate

www.manex.org

Phone (510) 249-1480 Fax (510) 249-1499

The Manufacturing Extension Partnership (MEP) is a nationwide network of not-for-profit centers in over 400 locations nationwide, whose sole purpose is to provide small and medium sized manufacturers with the help they need to succeed. The centers, serving all 50 States and Puerto Rico, are linked together through the Department of Commerce's National Institute of Standards and Technology. Centers are funded by federal, state, local and private resources to serve manufacturers. That makes it possible for even the smallest firms to tap into the expertise of knowledgeable manufacturing and business specialists all over the United States. These specialists are people who have had experience on manufacturing floors and in plant operations.

Each center works directly with area manufacturers to provide expertise and services tailored to their most critical needs, which range from process improvements and worker training to business practices and applications of information technology. Solutions are offered through a combination of direct assistance from center staff and outside consultants. Centers often help small firms overcome barriers in locating and obtaining private-sector resources.

On-Line Resources

California Small Business Portal

www.ss.ca.gov/business

The California Secretary of State has developed an excellent resource for starting a business. Through this site you can find a wide variety of information on business filings, the Uniform Commercial Code, perform business searches and find links to a wide range of business advocacy organizations, regulatory agencies and resources.

Small Business Administration

www.sba.gov/starting_business/startup/guide.html

The Small Business Administration (SBA) has produced a comprehensive small business guide intended to serve as a roadmap for starting a business. It includes numerous electronic links for additional information. Use this powerful interactive tool, with many supporting resources, to help you start a successful business.

San Joaquin Delta Community College

<http://sbdc.deltacollege.org/startup>
<http://sbdc.deltacollege.org/inbusiness>

The San Joaquin Delta Community College has produced two on-line books to help you start and manage your business.

Business Plan Centerwww.businessplans.org

The Business Plan Center offers a variety of resources for planning your business, writing business plans, and evaluating business strategies.

Entreworldwww.entreworld.orgwww.emkf.org

Entreworld is a resource for would be entrepreneurs sponsored by the Kauffman Foundation.

About.comwww.sbinformation.about.com<http://entrepreneurs.about.com>

About.com offers a comprehensive set of web links and reading material for business planning, management and entrepreneurship. This is an advertising supported website.

Nolo – Law for Allwww.nolo.com

Nolo provides free information and tools to help people learn about and handle their own legal matters. Nolo's website provides articles on almost any legal topic and links to other helpful websites. Nolo also publishes books, software and forms that are available for purchase online.

Business Financing

There are a wide range of options and resources for financing your business start-up and expansion needs. If you are unfamiliar with financing terms and options, you may want to refer to the Introduction to Business Financing at the end of this document. The following is a list of local financial resources and programs; it is not an exhaustive list of financing opportunities that may exist for your specific endeavor. Because many investors, especially venture capitalists, develop expertise in specific industries, it may be worth your time to do a little extra research to find the best fit for your business model.

Local Financing Resources

Small Business Revolving Loan Funds

The County of Monterey has two Small Business Revolving Loan Funds (RLF). These RLFs were started to support the development of businesses and jobs that support the County's Comprehensive Economic Development Strategy (CEDs). The programs can provide loans of between \$5,000 and \$250,000 and be used for equipment or land purchases and working capital. The basic requirements for both programs are one job created or retained per \$20,000 loaned and a minimum private investment of 2:1.

For more detailed information or to apply for these programs, please contact California Coastal Rural Development Corporation at (831) 424-1099 or www.calcoastal.org

Industrial Development Bonds

Industrial Development Bonds (IDBs) are tax exempt securities issued by a company to finance acquiring, constructing, expanding, renovating or equipping qualified industrial warehousing, R&D and energy-related facilities. Because the interest earned on IDBs is tax exempt they usually have a lower interest rate than conventional bank or private loans. Since IDBs receive favorable tax benefits, businesses interested in using them must demonstrate a significant public benefit. In Monterey County this usually translates to direct job creation.

For more detailed information on IDBs, please contact the Office of Economic Development at (831) 755-5065.

Central Coast Angel Network

www.ccangels.net

The Central Coast Angel Network is a local Angel Investor Network that links businesses to equity investors. In addition to its core function, CCAN also provides a wide range of business education and networking programs.

For more information on CCAN and its services, CCAN can be reached at (831) 471-1671.

State of California Debt Financing Programs

Recycling Market Development Zones

www.ciwmb.ca.gov/RMDZ/Loans

The Recycling Market Development Zone (RMDZ) loan program provides direct loans of up to \$2 million to businesses that use post-consumer or secondary waste materials to manufacture new products, or that undertake projects to reduce the waste resulting from the manufacture of a product.

For more information on RMDZ loans, please contact Mandy Rose at (831) 636-4110.

Capital Access Program (CalCAP)

<http://www.treasurer.ca.gov/cpcfca/calcap.htm>

(916) 654-5610

California Pollution Control Financing Authority

Attention: SBAF Program Manager

915 Capitol Mall, Room 466

Sacramento, CA 95814

CalCAP insures bank loans made to small businesses to assist them in growing their businesses. Loans can be used to finance the acquisition of land, construction or renovation of buildings, the purchase of equipment, other capital projects and working capital.

Small Business Administration Loan Programs

The SBA offers numerous loan programs to assist small businesses. It is important to note, however, that the SBA is primarily a guarantor of loans made by private and other institutions. To apply for one of the SBA programs, please contact California Coastal Rural Development Corporation, your bank or consult the list of [SBA participating lenders](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/plpca.txt) (<http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/plpca.txt>). Programs available include the following:

SBA 504 Loan Program

This program was developed to stimulate business growth and expansion. The SBA finances a maximum of 40% of a project (up to \$1,000,000), the private lender finances approximately 50% of the project via a separate loan to the small business, and the small business injects a minimum of 10% of the total project cost. The program also provides financing for the expansion of existing buildings and the acquisition of equipment.

SBA 7a Program

This program is available for the purchase of land and improvements; the purchase of existing buildings and improvements; the construction of buildings; the purchase of machinery / equipment; working capital; the purchase of inventory; and business buy-outs. The maximum guarantee loan amount is \$1,000,000.

Micro-Loan Guarantee Program

This program is dedicated to promote small business growth by providing a means to offer small loans of \$35,000 or less to businesses that are unable to obtain financing simply by virtue of the amount of the loan requested. The focus of this program includes, but is not limited to women, minorities, disabled persons and enterprise zone businesses.

Export Working Capital Program

This is a program to help small businesses obtain working capital to complete their export sales. The program, which replaces SBA's Export Revolving Line of Credit, encourages lenders to "bank" small-business exporter deals by significantly reducing the risk associated with the deals. The EWCP can support single transactions or multiple export sales. Under the program, SBA guarantees 90% (up to \$750,000) of a private sector loan.

Non-Profit Organizations

There are a wide variety of community based non-profit organizations that can also help you with your financing requirements. The Office of Economic Development, your local bank or other community organization may be able to help you find one of these organizations.

California Coastal Rural Development Corporation

www.calcoastal.org

Salinas Office

(831) 424-1099 Fax: (831) 424-1094

221 Main Street, Suite 301

Salinas, CA 93901

Monterey Office

(831) 641-0722 Fax: (831) 641-0723

479 Pacific Street # 5A

Monterey, CA 93940

Cal Coastal is a California chartered Financial Development Corporation which provides loan capital and other financial services to businesses and farms located on the Central Coast. Cal Coastal has ten different loan programs that they manage, including the County's Small Business Revolving Loan Funds, and can work with you to structure a financing package to meet most business needs.

Count-Me-In

(212) 245.1245

240 Central Park South, Suite 7H

New York, NY 10019

www.count-me-in.org

Count-Me-In is an organization dedicated to providing loans to female-business entrepreneurs.

Choosing a Business Location

Location Assistance

Office of Economic Development

www.montereycountybusiness.net

Phone (831) 755-5065 Fax (831) 643-1014
230 Church St, Building 3, Salinas, CA 93901

The Monterey County Office of Economic Development can help you find the perfect location for your business. The OED can:

- Connect you with economic development professionals throughout the County
- Connect you with business financing programs and management consultants
- Provide local economic and marketing information
- Work on your behalf with the local real estate brokerage community
- Help you navigate the County permitting process
- Help qualify your commercial or industrial project in the unincorporated areas of the County for special handling if it will create at least 50 jobs. This designation requires County departments to provide priority permit processing for these types of projects.

Monterey County Department of Planning & Building Inspection

www.co.monterey.ca.us/pbi

(831) 883-7500 Fax (831) 384-3261
Marina Office
2620 1st Avenue, Marina 93933
(former Ft. Ord)

In most cases, every business needs to stop at Planning & Building Inspection (P&BI) to determine if the proposed business is an allowed activity in a given location. Business that will remodel an existing facility or construct a new facility will also need to go through the permit review and inspection process.

P&BI staff is generally the first point of contact with the environmental and land use permitting process and they will help make sure that your project is reviewed by the appropriate agencies. The Monterey County Planning & Building Inspection Department also is home to the County's One-Stop Permit Center. This service allows businesses to meet with representatives from all land use and environmental permitting agencies in one place.

Utility Services

Gas & Electric

Pacific Gas & Electric Company

www.pge.com/002_biz_svc/business_index.shtml
www.pge.com/003_save_energy/003b_bus/index.shtml

(800) 468-4743

Pacific Gas & Electric Company (PG&E) offers many energy-saving incentives to businesses in Monterey County.

- Rebate Programs: PG&E will pay up to 100 percent of the material costs of efficient equipment for commercial establishments.
- New Construction. Whatever the building project - from office to refrigeration warehouses - PG&E has an incentive program. (PG&E must be contacted before any purchases or installations take place.)
- Business Rates. There are many rates available, including several time-of-use rates that may provide substantial savings.
- Site Surveys. Free energy surveys for business to determine areas of potential energy reduction.

In addition to the programs listed above, PG&E offers education programs in architecture, lighting, heating/ventilation & air conditioning, and general building improvements. These programs are offered to help you make informed decisions on building design and improvements that could save you money on your power bill. The courses are free and offered at locations throughout Northern California. For more information on these programs please visit the PG&E website at www.pge.com/003_save_energy/003c_edu_train/pec/programs/index.shtml.

Internet Service Providers

MBAY.net

www.mbay.net

(831) 642-6100 (Monterey) or (831) 784-1300 (Salinas)

Monterey Bay Dot Com

www.montereybay.com

(866) 648-9310

Monterey Network Center

www.montereynet.net

(831) 657-1510

NetPipe Internet Services

www.netpipe.com

(800) 585-8642

Redshift

www.redshift.com

(888) 473-3744

Sunstar Media

www.ssmedia.com

(888) 657-4660

Telephone

MCI

http://business.mci.com/small_business/index.jsp

(800) 436-4444

SBC Communications

www.sbc.com

(800) 750-2355

Water

Alco Water Service

(831) 424-0441

Serves parts of the City of Salinas.

California American Water Company

www.calamwater.com/awpr/caaw/start/index.html

(888) 237-1333

Provides water service to most Monterey Peninsula addresses.

California Water Service

www.calwater.com/calwater/districts/salinas.htm

(831) 757-3644

Serves the cities of King, Salinas and the unincorporated areas of Bolsa Knolls, Las Lomas, Las Palmas, Oak Hills, Toro Park, and Vista Del Rio.

Marina Coast Water District

www.mcwd.org

(831) 384-6131

Serves the City of Marina and former Fort Ord.

Business Inspections, Licenses & Registration

CalGOLD

www.calgold.ca.gov

The CalGOLD database provides detailed information on the business permit, license and registration requirements from all levels of government. The information includes a description of the requirement, the name, address, and telephone number of the agency, and frequently even a direct link to that agency's Internet web pages. The information identified is specific to the type of business and its location in California.

Incorporation & Limited Liability Partnerships

Secretary of State

www.ss.ca.gov

Phone (916) 657-5448 Fax (916) 653-1315
1500 11th St. 3rd Floor
Sacramento, CA 95814

Corporate Filing & Services Division

Information about incorporating a businesses and registration of incorporation and Statement of Officer forms

Business Licenses

A note about Business Licenses

At this time, Monterey County does not require businesses in the unincorporated areas to have business license. However, all twelve cities in the County do require anyone conducting business in the city to have a business license, including businesses based elsewhere (e.g. a landscaper based in one city but serving clients in a different city would require business licenses from both cities). In order to determine the specific requirements, contact the city where you will do business.

Alcohol Beverage Control

www.abc.ca.gov

(831) 755-1990
1137 Westridge Parkway, Salinas, CA 93907

Businesses manufacturing or selling alcoholic beverages must obtain a license from the ABC.

Contractors State License Board

www.cslb.ca.gov

(800) 321-CSLB (2752)
100 Paseo de San Antonio, Suite 210, San Jose, CA 95113

The Contractors State License Board offers recorded list of information topics, including, licensing requirements, and ordering applications/forms

Department of Consumer Affairs

www.dca.ca.gov

(800) 952-5210 or (916) 445-1254

400 "R" St., Suite 1080, Sacramento, CA 95814

The Department of Consumer Affairs (DCA) through its affiliated boards grants licenses on certain businesses or professions such as automobile repair, dentists, pharmacists, and veterinary medicine. DCA also enforces consumer laws and provides information on a variety of consumer topics.

Department of Motor Vehicles

www.dmv.ca.gov

(800) 777-0133

Commercial License exam

1180 Canyon Del Ray, Seaside, 93955

DMV also has offices in King City and Salinas

The DMV registers commercial vehicles used by your business and issues commercial driver's licenses. The Seaside DMV office is the only one in Monterey County that offers the commercial drivers license test.

DSS – Community Care Licensing Division

<http://ccl.d.ca.gov>

The Department of Social Services is responsible for licensing and oversight of day and residential care businesses

Public Utilities Commission

www.cpuc.ca.gov

(800) 649-7570

505 Van Ness Avenue, San Francisco, CA 94102-3298

The PUC regulates limousines, for-hire carriers and household goods movers engaged in intrastate commerce.

Operating Permits & Equipment Registration

Regardless of where in Monterey County, you may need to contact one or more of the following County and/or State Departments (depending on the type of business or trade you are engaged in):

Agricultural Commissioner

www.co.monterey.ca.us/ag

(831) 759-7325 Fax: (831) 422-5003

1428 Abbott Street, Salinas, CA 93901

Who must contact the Agricultural Commissioner?

- Any business that uses commercial weights and measures devices
- Any business involved in pesticide sales, storage or application
- Organic farmers may also contact the Agricultural Commissioner to participate in the Monterey County Certified Organic Program.

Environmental Health www.co.monterey.ca.us/health/EnvironmentalHealth/index.htm
(831) 755-4505 Fax (831) 755-4880
1270 Natividad Road, Salinas, CA 93906

The Monterey County Health Department's Division of Environmental Health is charged with preventing environmental hazards from occurring and to protect the public and resources from environmental hazards when they occur. Your business could be subject to regulation by the Division of Environmental Health if it involves:

- Food service
- The use, storage and disposal of hazardous materials
- Underground storage tanks

The Division of Environmental Health also reviews all development proposals for water and sewage feasibility, contamination impacts and noise impacts.

Monterey Bay Unified Air Pollution Control District www.mbuapcd.org
(831) 647-9411
24580 Silver Cloud Court, Monterey, CA 93940

The MBUAPCD is responsible for air monitoring, permitting, enforcement, long-range air quality planning, regulatory development, education and public information activities related to air pollution. The following activities require a permit from the MBUAPCD:

- Abrasive Blasting
- Boilers
- Coffee Roasting
- Contaminated Soil Remediation
- Cooling Towers
- Dry Cleaning
- Dust Collection / Baghouse, Cyclone
- Various types of engines
- Fiberglass Fabrication
- Fumigation Chamber
- Gasoline Storage and Dispensing
- Laboratory Fume Hoods
- Surface Coating – Painting/Spray Booths
- Wastewater Treatment Plants

Department of Toxic Substance Control www.dtsc.ca.gov
(510) 540-2122 Fax: (510) 540-3738
700 Heinz Avenue Suite 200, Berkeley, CA 94710-2721

The Department of Toxic Substance Control issues permits for and provides information on hazardous substances.

Business Taxes

Local Agencies

Assessor's Office, Business Property Division

www.co.monterey/assessor/Busprop.htm

(831) 755-5035

240 Church Street, West Wing 2nd Floor, Salinas, CA 93901

All businesses must file Business Property Statements by January 1st each year. The statement must include all equipment, fixtures, supplies and leasehold improvements held for business use.

State Agencies

Striking Gold in California – What You Need to Know about Taxes and Your Small Business

www.taxes.ca.gov/strikinggoldbus.html

Striking Gold in California is an educational tool for small business owners that provides basic tax information from the Internal Revenue Service and the three California tax agencies, all in one place. It includes a resource guide, a booklet and a video.

Every year in California, thousands of new small businesses start up. Unfortunately, thousands also go out of business each year. Understanding your tax obligations can help you be successful. The IRS and California's tax agencies are working together to help you understand what those obligations are. Striking Gold in California describes each agency's role and directs you to the appropriate resources within those agencies.

Board of Equalization

www.boe.ca.gov

Sellers Permit/Resale Number

(831) 443-3003

111 East Navajo Drive, Suite 100, Salinas, CA 93906

The Board of Equalization issues sales and use tax permits (reseller numbers & permits) to all wholesalers and retailers that sell or lease tangible personal property. BOE also handles diesel fuel, cigarette and hazardous waste taxes.

Employment Development Department

(800) 870-4750

Fax (831) 755-3246

Salinas

730 La Guardia Street, Salinas, CA 93905

Seaside

1760-D2 Fremont Blvd., Seaside, CA 93955

www.edd.ca.gov

The California Employment Development Department (EDD) offers a wide variety of services to millions of Californians under the Job Service, Unemployment Insurance, Disability Insurance, Workforce Investment, and Labor Market Information programs. EDD also handles the audit and collection of payroll taxes and maintains employment records for more than 17 million

California workers. EDD can help you:

- Develop your worker's skills
- Find qualified workers
- Qualify for certain tax credits
- Find labor market information on competitive wage/benefits and information on employment statistics
- Provide information on payroll tax requirements
- Provide information on unemployment insurance and how business can minimize the cost of UI

Franchise Tax Board

(831) 443-3003

111 East Navajo Dr, Suite 100, Salinas CA 93906

www.ftb.ca.gov

The Franchise Tax Board is the department that collects state personal income taxes and bank and corporation taxes for the State of California. In addition to providing information on tax requirements, the FTB website offers useful links for starting a business, managing a business and closing down a business.

Federal Agencies

Internal Revenue Service

www.irs.ustreas.gov

The Internal Revenue Service is responsible for:

- Assigning Federal Tax Identification Numbers
- Collecting a variety of taxes including; business & employee income, and social security

The IRS has prepared a number of publications to help small businesses:

- Publication 334 – Tax Guide for Small Businesses
- Publication 509 – Tax Calendar
- Publication 552 – Record-keeping for Individuals and a list of Tax Publications
- Publication 583 – Taxpayers Starting a Business
- Publication 3207 – Small Business Resource Guide (CD-ROM)
- Publication 3698 – Small Business & Self-Employed Taxpayer Education & Communication

Small Business and Self-Employed Taxpayer Education Office

(408) 817-6836

The IRS established the Small Business/Self-Employed (SB/SE) Division to educate and inform small businesses of their tax obligations, develop educational products and services, and help them understand and comply with applicable laws, and to protect the public interest by applying the tax law with integrity and fairness to all.

Employer Requirements & Resources

Registering as an Employer

Employment Development Department

(800) 870-4750

Fax (831) 755-3246

Salinas

730 La Guardia Street

Salinas, CA 93905-3354

Seaside

1760-D2 Fremont Blvd.

Seaside, CA 93955

www.edd.ca.gov

The California Employment Development Department (EDD) offers a wide variety of services to millions of Californians under the Job Service, Unemployment Insurance, Disability Insurance, Workforce Investment, and Labor Market Information programs. EDD also handles the audit and collection of payroll taxes and maintains employment records for more than 17 million California workers.

Internal Revenue Service

www.irs.ustreas.gov

Finding the Right Employees

There are a variety of resources in the community available to help the business owner find and hire employees with the right skills and upgrade their existing workforce's skills.

Monterey County One-Stop Career Centers

www.co.monterey.ca.us/onestop

Salinas Center

(831) 755-5429

730 La Guardia Street

Salinas, CA 93905-3354

Seaside Center

(831) 899-8236

1760-D2 Fremont Blvd.

Seaside, CA 93955

The [Monterey County One Stop Career Centers](http://www.co.monterey.ca.us/onestop) provide numerous services to employers to help them maximize their businesses. Employers can utilize the centers to access the following services:

- Employee recruitment and screening
- Posting job openings on local, state and national websites
- Receiving and forwarding applicant resumes
- Prescreening and referral of qualified job seekers
- Tax credit information
- Labor market information
- Labor law compliance information
- Additional resources on issues that affect employers

Intensive employer services may also be provided, including job profiling, individual recruitment plans, group and individual counseling, skill assessment and occupational profiling, and employer seminars.

Business services staff in the One-Stop Centers also provide on-site information and assistance to employers that are downsizing and to their affected employees.

Educational Resources

Local community colleges, universities and vocational training programs are an excellent resource for finding employees with the most up to date skill sets. Most schools also maintain job listing services for their students and graduates that can be useful for employers looking for employees with specific skills. A comprehensive training director that lists local educational programs can be found under the Business Resources section of the [Office of Economic Development](#)'s website.

Department of Industrial Relations, Division of Apprenticeship Standards

www.dir.ca.gov

(408) 277-1273 Fax (408) 277-9612
100 Paseo de San Antonio, Room 125, San Jose, CA 95113

Division of Apprenticeship Standards monitors California apprenticeship law and standards, apprenticeship training, and programs to ensure high standards for on-the-job training.

Public Vocational Training Programs

Mission Trails Regional Occupation Program

www.missiontrailsrop.org/ROP

(831) 753-4209

ROP provides year-round day and evening, full and part-time technical courses at a variety of locations and times. By taking an ROP course, high school students have the opportunity to learn a job skill along with their regular high school studies

Monterey County Adult Education

www.missiontrailsrop.org/AdultSchool/index.html

(831) 753-4209

Monterey County Adult Education offers a variety of vocational programs that prepare people for careers in fields as diverse as auto mechanics, office administration, and health care.

Community Colleges

Hartnell and Monterey Community colleges provide vocational training and courses to prepare students for transfer to four-year universities.

Hartnell College

(831) 755-6960

www.hartnell.cc.ca.us

Monterey Peninsula College

(831) 646-4039

www.mpc.edu

Public Colleges & Universities

California State University, Monterey Bay

www.csumb.edu

(831) 582-3518

This four-year CSU campus provides programs in the sciences (marine, atmospheric, and environmental); visual and performing arts and related humanities; languages, cultures, and international studies; education; business; studies of human behavior, information, and communication, within broad curricular areas; and professional study.

Moss Landing Marine Lab (CSU)

(831) 755-8650

www.mlml.calstate.edu

The California State University campus dedicated to oceanography. Students are drawn from seven CSUs in Northern California: San Jose, San Francisco, Hayward, Stanislaus, Sacramento, Fresno, and Monterey Bay.

Private Colleges, Universities and Vocational Schools

Central Coast College

(831) 424-6767

www.cccdus.com

Central Coast College is a private career college that trains people for careers in accounting, office administration, medical assisting, medical front office and computer & network support.

Chapman University

(831) 373-0945

www.chapman.edu

Chapman University offers a comprehensive selection of associate, undergraduate and graduate programs, certificate and teacher credential programs.

Golden Gate University

(831) 373-4176

www.ggu.edu

Golden Gate University offers programs in Business, Law, Information Technology, Taxation and other professional programs such as Psychology; Healthcare, Public and Arts Administration; and International Relations. Programs are career focused, contemporary, and practical and based on real marketplace needs.

Heald Business College

(831) 757-1700

www.heald.edu

Heald Business College is a regionally accredited, nonprofit institution that provides career-focused education and hands-on training in business and technology. Heald offers 6-9 month certification training, 12-month diplomas and 18-month associate degrees.

Monterey College of Law

(831) 373-3301

www.montereylaw.edu

Monterey College of Law is an accredited law school offering a four year program of instruction leading to a Doctor of Jurisprudence degree.

Monterey Institute of International Studies

(831) 647-3514

www.miis.edu

MIIS offers educational programs to prepare students for international careers in business management and international trade or environmental policy. Language teaching & language program administration; translation & interpretation. Most MIIS students are required to prepare

a “real world” case study which provides a unique opportunity for businesses to work with faculty and students to have international business plans developed at a reduced cost.

Upgrading your Employees Skills

If you need to upgrade your employees’ skills to remain competitive you might want to contact the Employment Training Panel.

Employment Training Panel
(650) 655-6930

www.etp.ca.gov

The Employment Training Panel is a California State agency created in 1982 as a cooperative business-labor program to retrain workers. ETP was designed to fund training that meets the needs of employers for skilled workers and the need of workers for good, long-term jobs. This employer-supported training is used to improve the economic climate by training new workers and retraining workers in danger of being laid off as a result of technological advancements in the workplace, and because of foreign and domestic competition.

Insurance & Workmen's Compensation
Department of Industrial Relations

www.dir.ca.gov

Division of Occupational Safety and Health

(510) 794-2521 Fax (510) 794-3889
39141 Civic Center Drive, Suite 310, Fremont, CA 94538

Workplace accidents and injuries must be reported to DOSH.

DOSH Consultation Services include workplace health and safety surveys and reviewing accident and injury prevention programs. For information on these services, contact Cal/OSHA at (800) 963-9424.

Division of Worker's Compensation

(831) 443-3058
1880 N. Main St. Suite 100, Salinas, CA 93906

The Division of Workers Compensation's mission is to minimize the adverse impact of work-related injuries on California employees and employers. The division provides a number of services including information on filing for worker's compensation claims and employer requirements.

Health Insurance Plan of California

www.pacadvantage.org

(877) 735-5742

Through PacAdvantage, small businesses (2-50 employees) can get affordable coverage by buying health care together as one big group. This gives small employers real purchasing power. PacAdvantage consists of more than a dozen health plans and offers PPOs, HMOs, out-of-state coverage, and a cross-border Mexico plan. This makes it easy for you and your employees to choose the health plan that's best for them.

State Compensation Insurance Fund

www.scif.com

(415) 974-8000 Fax (415) 974-8092
303 2nd St. Suite 600, San Francisco, CA 94107

The State Compensation Insurance Fund arranges workmen's compensation insurance for employers and provides services that help employers control losses due to workmen's compensation claims.

Other Resources for Employers

Department of Industrial Relations - Division of Labor Standards Enforcement

www.dir.ca.gov

(831) 443-3041
1870 N. Main, Suite 150, Salinas, CA 93906

The Division of Labor Standards Enforcement adjudicates wage claims, investigates discrimination and public work complaints, and enforces Labor Code statutes and Industrial Welfare Commission orders.

Commute Alternatives

www.commutealternatives.info/home.html

(831) 422-7665

Commute Alternatives assists individuals who live or work in Monterey County and are seeking a suitable alternative transportation method. Additionally, it helps organizations develop and implement alternative commute programs for their employees and establish successful incentive programs that encourage the use of sustainable transportation modes. The best thing about Commute Alternatives is that the services are absolutely FREE.

Establishing & Protecting Corporate Identity and Products

Business Names

County Recorder/County Clerk

www.co.monterey.ca.us/Recorder

(831) 755-5041 Fax (831) 755-5064

Monterey County Court House, Salinas CA - 240 Church Street, West Wing, Third Floor, Room 305

The Monterey County Recorder/County Clerk accepts and indexes Fictitious Business Name statements; and files notary bond certificates, powers of attorney, surety bonds, inventory statements, certain environmental documents. If your business will operate under any name other than the surnames of the principals or the name listed in the articles of incorporation, you will need to file a Fictitious Business Name Statement.

Secretary of State

www.ss.ca.gov

1500 11th St. 3rd Floor, Sacramento, CA 95814

- Corporate Filing & Services Division
(916) 657-5448 Fax (916) 653-1315
The Corporate Filing & Services division offers information about incorporating a business and handles registration of incorporation and Statement of Officer forms.
- Limited Partnership Division
(916) 653-3365 Fax (916) 653-0138
The Limited Partnership Division handles filing of limited partnerships.

Copyrights, Patents & Trademarks

Secretary of State

www.ss.ca.gov

1500 11th St. 3rd Floor, Sacramento, CA 95814

- Trademark Division
Phone (916) 653-4984 Fax (916) 653-0138
The Trademark Division handles filing of trademarks.

U.S. Copyright Office

www.lcweb.loc.gov/copyright

Information on copyrights, copyright applications, and legislation impacting copyrights.

U.S. Patent & Trademark Office

www.uspto.gov

The U.S. Patent and Trademark Office provides patent and trademark protection to inventors and businesses for their inventions and corporate and product identification. Through preservation, classification and dissemination of patent information, the USPTO encourages innovation and the scientific and technical advancement of American industry.

Developing New Markets

Doing Business with Government

Monterey County

The County of Monterey maintains an extensive list of vendors for a wide range of products and services. When the County requires the products or services, vendors on the list are notified and invited to submit proposals and/or their qualifications. If you would like to be added to the list, please contact the Monterey County General Services Department, Contracts Purchasing Division at (831) 755-4990 and request a New Vendor Registration Packet.

State of California

Department of General Services:

California State Contracts Register

www.cscr.dgs.ca.gov/cscr

The California State Contracts Register (CSCR) is your one-stop information source for state contracting opportunities. The CSCR connects business to government, providing an easy-to-use, on-line publication which lists services and construction contracts over \$5,000 and commodity contracts over \$25,000.

Certified Small Business Program

www.pd.dgs.ca.gov/smbus/sbcert.htm

As a certified small business, you:

- Qualify for a 5% bid preference on applicable state contracts.
- Are eligible for benefits under the Prompt Payment Act including higher interest penalties for late, undisputed invoice payments (except for construction firms which are addressed under Public Contract Code 10261.5).
- Are listed in the state's Internet Certified Firm Listing giving your firm more visibility and expanded business networking opportunities.

To be eligible for small business certification, your business:

- Must be independently owned and operated;
- Cannot be dominant in its field of operation;
- Must have its principal office located in California;
- Must have its owners (or officers in the case of a corporation) domiciled in California; and
- Together with its affiliates, be either:
 - A business with 100 or fewer employees, and an average annual gross receipts of \$10 million or less over the previous three tax years, or
 - A manufacturer with 100 or fewer employees.

Disabled Veteran Business Enterprise Program

www.pd.dgs.ca.gov/dvbe/default.htm

The state established a 3% DVBE Participation Goal to ensure a portion of the state's overall annual contract dollars are awarded to DVBEs. As a certified DVBE you are eligible for the state's 3% DVBE Participation Program and DVBE certification status strengthens business networking opportunities via the state's Internet Certified Firm Inquiry Services' certified DVBE query and listing.

To be eligible for certification, your business:

- Must be at least 51% owned by one or more disabled veterans;
- Your daily business operations must be managed and controlled by one or more disabled veterans (the disabled veteran(s) who manages and controls the business is not required to be the disabled veteran business owner(s)); and
- Your home office must be located in the U.S. (the home office cannot be a branch or subsidiary of a foreign corporation, foreign firm, or other foreign based business).

For certification purposes, a "disabled veteran" is:

- A veteran of the U.S. military, naval, or air service;
- Has a service-connected disability of at least 10% or more; and
- Must be a California resident.

Most state departments maintain some contractor registry that businesses can sign up with to receive notices of bid solicitations and related procurement information. If you are interested in selling to a state department and meet the SB/DVBE guidelines above, check the various state websites to find out how to register as an interested vendor.

United States

Central Contractor Registration

www.ccr.gov

The Central Contractor Registration (CCR) is the primary vendor registration database for the Department of Defense and most federal agencies. Current and potential vendors must be registered in the CCR database to be eligible for contract awards and payments by these agencies. CCR also facilitates electronic payments by providing the vendor entered and maintained data found in the CCR to authorize federal agencies to carry out electronic funds transfer (EFT).

FedBizOpps.gov

<http://fedbizopps.gov>

FedBizOpps.gov is the single government point-of-entry (GPE) for Federal government procurement opportunities over \$25,000. Government buyers are able to publicize their business opportunities by posting information directly to FedBizOpps via the Internet. Through one portal - FedBizOpps (FBO) - commercial vendors seeking Federal markets for their products and services can search, monitor and retrieve opportunities solicited by the entire Federal contracting community.

Office of Small & Disadvantaged Business Utilization

The Office of Small and Disadvantaged Business Utilization (OSDBU) was created as part of the Small Business Act, as amended by Public Laws 95-507 and 100-507. Every Federal agency is required to have an OSDBU, which, by statute, reports directly to the head of the agency. The primary responsibility of the OSDBU is to ensure that small businesses, small disadvantaged businesses and women-owned businesses are treated fairly and that they have an opportunity to compete and be selected for a fair amount of the agency's contract dollars.

Agriculture (USDA)

www.usda.gov/da/smallbus

Commerce

www.osec.doc.gov/osdbu

Defense

www.acq.osd.mil/sadbu

Education

(202) 708-9820

Energy

<http://smallbusiness.doe.gov>

Health & Human Services

www.hhs.gov/osdbu

Homeland Security

www.dhs.gov/dhspublic

Housing & Urban Development

www.hud.gov/offices/osdbu/index.cfm

Interior

www.doi.gov/osdbu

Justice

www.usdoj.gov/jmd/osdbu

Labor

www.dol.gov/osbp/welcome.html

State

www.state.gov/m/a/sdbu

Transportation

<http://osdbuweb.dot.gov>

www.dot.gov/ost/m60/busopven.htm

Treasury

www.treas.gov/offices/management/dcfo/osdbu

Veterans Affairs

www.va.gov/OSDBU

Market Research (Statistical Resources)

Association of Monterey Bay Area Governments

www.ambag.org

The Association of Monterey Bay Area Governments (AMBAG) was organized for the permanent establishment of a forum for planning, discussion and study of regional problems of mutual interest and concern to the counties and cities in Monterey, San Benito, and Santa Cruz Counties; and for the development of studies, plans, policy and action recommendations. In this capacity, AMBAG has prepared a wide range of planning documents/studies, economic reports. AMBAG also serves as the official census repository for the Central Coast.

California Department of Finance

www.dof.ca.gov

The Demographic Research Unit of the California Department of Finance is designated as the single official source of demographic data for State planning and budgeting.

Employment Development Department

www.calmis.ca.gov

The Labor Market Information Division of EDD prepares a variety of statistical reports on the labor force, employment/unemployment, occupational guides and wage and benefit information.

US Department of Commerce Bureau of the Census

www.census.gov
<http://factfinder.census.gov/servlet/BasicFactsServlet>

The Bureau of the Census is responsible for compiling a variety of statistical data on demographic trends in the United States. The American Factfinder website is the online repository for Census 2000 data tables.

Bureau of Economic Analysis

www.bea.gov

The Bureau of Economic Analysis (BEA) provides the most comprehensive statistical picture available of the U.S. economy.

Economics & Statistics Administration

www.esa.doc.gov

The Economics and Statistics Administration (ESA) produces, analyzes and disseminates some of the nation's most important economic and demographic data.

US Department of Labor - Bureau of Labor Statistics

www.bls.gov

The Bureau of Labor Statistics is the principal fact-finding agency for the Federal Government in the broad field of labor economics and statistics. BLS provides information on:

- Business Cost Indexes
- Demographics
- Inflation & Consumer Spending
- Occupational Information
- Productivity
- Wages, Earnings & Benefits

Export & Import Opportunities

Export.Gov

www.Export.gov

Export.gov is the portal to all export-related assistance and market information offered by the federal government. Whether you're looking for trade leads, free export counseling, or help with the export process, Export.gov is your first step in growing your international sales.

Through this portal businesses interested in exporting or importing goods and services can find information on:

- Overseas market research
- Partners & Trade Leads
- Pricing, Quotes and Negotiating the best deal
- Shipping & Documentation Requirements
- How to finance overseas transactions
- How to participate in trade shows and events
- Export counseling and advocacy services
- Help resolving trade problems

Export/import programs administered by a wide range of federal departments, agencies and bureaus including the following may be accessed through this portal:

[U.S. International Trade Administration](http://www.ita.doc.gov)

(www.ita.doc.gov)

[Department of Commerce](http://www.doc.gov)

(www.doc.gov)

[U.S. Commercial Service](http://www.export.gov/comm_svc)

(www.export.gov.comm_svc)

[Department of Energy](http://www.energy.gov)

(www.energy.gov)

[Export-Import Bank](http://www.exim.gov)

(www.exim.gov)

[Foreign Agricultural Service / USDA](http://www.fas.usda.gov)

(www.fas.usda.gov)

[Agency for International Development](http://www.usaid.gov)

(www.usaid.gov)

[Overseas Private Investment Corporation](http://www.opic.gov)

(www.opic.gov)

[Small Business Administration](http://www.sba.gov)

(www.sba.gov)

[Department of State](http://www.state.gov)

(www.state.gov)

[Trade & Development Agency](http://www.tda.gov)

(www.tda.gov)

[Department of Transportation](http://www.dot.gov)

(www.dot.gov)

[Department of the Treasury](http://www.treasury.gov)

(www.treasury.gov)

[United States Trade Representative](http://www.ustr.gov)

(www.ustr.gov)

The information found at Export.gov may also be obtained by contacting the Export Assistance Center in Monterey at:

411 Pacific Street, Suite 316A, Monterey, CA 93940
(831) 641-9850 Fax: (831) 641-9849

Center for International Trade Development

www.gavilansbdc.org

Gavilan College International Trade Assistance Center
(800) 847-0373 Fax: (408) 847-0393
7436 Monterey Street. Gilroy, CA 95020

The nature of the Centers for International Trade Development, (**CITD**), is to improve California businesses in regards to the international market. Community colleges' have developed courses in international business, identified local business' interested in international trade, distributed leads on international trade to local business', via the World Trade Center Association system, and provided technical support to companies. Centers assist small enterprises in boosting sales beyond their regions and across borders by providing:

- One-on-one training
- Technical support through export / import workshops and seminars
- Referral and resource services
- International databases
- Specialized training

TradePort

www.tradeport.org

TradePort is the premier online resource for comprehensive information and links to global trade assistance centers throughout California. The TradePort mission is to provide a gateway for California's businesses to connect with importers, exporters and trading partners throughout the world. TradePort also provides additional resources for online learning, collaboration and Web conferencing to assist California businesses and their partners with their global trade initiatives. TradePort also serves a repository of free information and resources for businesses that seek to conduct international trade to and from California.

Business Advocacy

State of California

Dept. of General Services - Disabled Veteran Business Enterprise Program

www.pd.dgs.ca.gov/dvbe/default.htm

The state established a 3% DVBE Participation Goal to ensure a portion of the state's overall annual contract dollars are awarded to DVBEs. As a certified DVBE you are eligible for the state's 3% DVBE Participation Program and DVBE certification status strengthens business networking opportunities via the state's Internet Certified Firm Inquiry Services' certified DVBE query and listing.

To be eligible for certification, your business:

- Must be at least 51% owned by one or more disabled veterans;
- Your daily business operations must be managed and controlled by one or more disabled veterans (the disabled veteran(s) who manages and controls the business is not required to be the disabled veteran business owner(s)); and
- Your home office must be located in the U.S. (the home office cannot be a branch or subsidiary of a foreign corporation, foreign firm, or other foreign based business).

For certification purposes, a "disabled veteran" is:

- A veteran of the U.S. military, naval, or air service;
- Has a service-connected disability of at least 10% or more; and
- Must be a California resident.

Most state departments maintain some contractor registry that businesses can sign up with to receive notices of bid solicitations and related procurement information. If you are interested in selling to a state department and meet the SB/DVBE guidelines above, check the various state websites to find out how to register as an interested vendor.

Governor's Advocate for Small Business

www.smallbusiness.ca.gov

The Governor's Advocate for Small Business (ASB) empowers California's small businesses to compete more effectively and more fully participate in the state's economic vitality. The Governor's Advocate reviews regulations and legislation to determine the anticipated impact on small businesses and informs small businesses about opportunities provided by state agencies.

In recent years, the state has accomplished several major milestones in support of small business:

- In fiscal year 2001-02, state contracts to small businesses amounted to \$2 billion, 31% of all state contracting.
- Over 2,000 loan guarantees have been issued in the past three years amounting to \$200 million in small business loans.
- The Small Business Reform Task Force, chaired by the Director of the ASB, was established to enlist small business input concerning regulatory reform.

United States

Dept. of Commerce

Minority Business Development Agency

www.mbda.gov

The Minority Business Development Agency (MBDA) promotes growth and competitiveness of the nation's minority-owned businesses.

Business Associations & Networking Opportunities

Chambers of Commerce

Community involvement gives a business person the opportunity to network with other leaders in the community and gain exposure for their business. Most importantly, volunteering helps build strong communities and beautiful neighborhoods, improve education and reduce crime.

One of the most common ways to become involved in the Community is to join a local convention and visitor's bureau, chamber of commerce or business association. Local organizations promote the community by working to attract new businesses, and by advocating government policies that make it easier for businesses to serve their customers. Many organizations offer members-only marketing and promotional opportunities. Contact the Chamber of Commerce, Business Association or Convention Bureau in your area by phone, fax or internet.

Big Sur Chamber of Commerce
www.bigsurcalifornia.org
(831) 667-2100 Fax (831) 667-3100
PO Box 87
Big Sur, CA 93920

Carmel Business Association
www.carmelcalifornia.org
(831) 624-2522 Fax (831) 624-1329
San Carlos, between 5th & 6th
Carmel-by-the-Sea, CA 93921

Carmel Valley Chamber of Commerce
www.carmelvalleychamber.com/
(831) 659-4000 Fax: (831) 659-8415
13 West Carmel Valley Road
Carmel Valley, CA 93924

Gonzales Chamber of Commerce
(831) 675-9019 Fax (831) 675-2644
147 4th Street
Gonzales, CA 93926

Greenfield Chamber of Commerce
(831) 674-3222 Fax (831) 674-5397
PO Box 333
Greenfield, CA 93927

Hispanic Chamber of Commerce
(831) 757-1251 Fax (831) 757-1607
5 East Gabilan
Salinas, CA 93901

King City Chamber of Commerce
(831) 385-3814 Fax (831) 386-9462
203 Broadway St
King City, CA 93930-2830

Marina Chamber of Commerce
www.marinachamber.com
(831) 384-9155 Fax (831) 883-9077
211 Hillcrest - Wagner Hall
Marina, CA 93933-0425

Monterey Peninsula Chamber of Commerce
www.mpcc.com
(831) 648-5360 Fax (831) 649-3502
380 Alvarado Street
Monterey, CA 93940

Moss Landing Chamber of Commerce
www.monterey-bay.net/ml
(831) 633-4501
P.O. Box 41
Moss Landing, CA 95039

North Monterey Chamber of Commerce
(831) 633-2465 Fax (831) 633-0485
11272 Merritt St.
Castroville, CA 95012-3422

Pacific Grove Chamber of Commerce
www.pacificgrove.org
(831) 373-3304 Fax (831) 373-3317
584 Central Avenue
Pacific Grove, CA 93950

Pajaro Valley Chamber of Commerce
www.pajarovalleychamber.com
(831) 724-3900 Fax (831) 728-5300
444 Main Street
Watsonville, CA 95076

Seaside Sand City Chamber of Commerce
www.seaside-sandcity.com
(831) 394-6501 Fax (831) 394-1977
505 Broadway Avenue
Seaside, CA 93955

Salinas Valley Chamber of Commerce
www.salinaschamber.com
(831) 424-7611 Fax (831) 424-8639
119 E. Alisal Street
Salinas, CA 93901

Soledad-Mission Chamber of Commerce
www.southmontereycounty.org
(831) 678-2278 Fax (831) 678-2696
P.O. Box 335
Soledad, CA 93960

Business & Industry Associations

In addition to the local associations listed below, many professions also have national, state, regional and county level associations. These associations can be very useful resources for people starting their own business. Some of the service you may find offered by these professional associations include:

- Business development assistance
- Continuing education programs
- Insurance pools
- Legislation monitoring & lobbying services
- Networking opportunities

Grower Shipper Association of Central California
(831) 422-8844 Fax (831) 422-0868
512 Pajaro Street Salinas, California 93901

www.gsva.org

The Grower/Shipper Association is dedicated to promoting and supporting the Central Coast agricultural industry and is committed to providing a wide variety of quality services to its member companies in the counties of Monterey, Santa Cruz, San Benito, and Santa Clara.

Monterey County Convention & Visitors Bureau
(831) 648-5358 Fax (831) 648-5373
PO Box 1770, Monterey, CA 93942-1770

www.montereyinfo.org

The Monterey County Convention & Visitors Bureau is a non-profit organization serving the tourism industry in Monterey County by developing new markets and maintaining the County's tourism market share.

Monterey County Hospitality Association
(831) 626-8636 Fax (831) 626-4269

www.mcha.net

The purpose of the Monterey County Hospitality Association is to actively foster, protect and represent the interests of the members of the association by providing advocacy and representation on government issues; providing educational resources; and ensuring that the economic benefits of hospitality are made known to the community through active community and business relations efforts.

Monterey County Vintners & Growers Association
(831) 375-9400 Fax (831) 375-1116
P.O. Box 1793, Monterey, CA 93942-1793

www.montereywines.org

The Monterey County Vintners & Growers Association (MCVGA) brings together the talents and resources of members, partners and our community in order to promote and support our leadership in the art, the science and the business of wine.

Other Organizations

Common Ground
(831) 373-1169 Fax (831) 373-1172
24571 Silver Cloud Court, Suite 102, Monterey, CA. 93940

www.cgmontereycounty.org

Common Ground Monterey County is a non-profit group dedicated to the responsible stewardship of all the resources in Monterey County including agricultural land, water, open space and those elements necessary to ensure housing opportunities and a thriving economy.

Cultural Council for Monterey County
(831) 622-9060 Fax (831) 622-9061
P.O. Box 7495, Carmel, CA. 93921

www.culturalmonterey.org

The Cultural Council for Monterey County (CCMC) promotes and supports education, appreciation and excellence in the arts in Monterey County. CCMC fosters cultural awareness and understanding, helping to provide an array of aesthetic and educational experiences for adults and children.

Monterey Bay International Trade Association
(831) 373-2437 Fax (831) 373-8918
725 Front St., Ste. 104, Santa Cruz, CA 95060

www.mbita.org

The Monterey Bay International Trade Association (MBITA) is a non-profit organization comprised of businesses in the Tri-County Area. MBITA encourages international business and assists companies in finding export markets for products and services in foreign countries.

Monterey County Business Council
(831) 883-9443 Fax (831) 883-9320
PO Box 2746, Monterey, CA 93942-2746

www.mcbbc.biz

The Monterey County Business Council is a county wide organization of over 40 concerned Monterey County businesses. Founded in 1995, the non-profit Business Council seeks to promote the concept of private-public partnerships by bringing business experience and techniques to the public arena.

The Business Council works to implement its vision of a dynamic economy rooted in environmental quality, community cohesion, and individual opportunity by concentrating on economic vitality, transportation, education, and water issues.

Monterey County Film Commission
(831) 646-0910 Fax (831) 655-9244
801 Lighthouse Ave, #104, Monterey, CA 93940

www.filmmonterey.org

The Monterey County Film Commission is a non-profit organization that promotes Monterey County as a filmmaking destination

Comprehensive Listing of Agencies

Elected Officials

Monterey County Board of Supervisors

www.co.monterey.ca.us

Fernando Armenta, District #1 (Salinas Area)

60 West Market St #110, Salinas, CA 93901

(831) 755-5011

Fax (831) 755-5876

Email: district1@co.monterey.ca.us

Louis Calcagno, District #2 (North County)

10681 McDougall St, P.O. Box 787, Castroville, CA 95012

(831) 755-5022

Fax (831) 755-5431

Email: district2@co.monterey.ca.us

W.B. Lindley, District #3 (South County)

522-C Broadway, P.O. Box 946, King City, CA 93930

(831) 385-8333

Fax (831) 385-8327

Email: district3@co.monterey.ca.us

Edith Johnsen, District #4 (Del Rey Oaks, Marina, Salinas, Sand City & Seaside)

2616 1st Avenue, Marina, CA 93933

(831) 883-7570

Fax (831) 384-1839

Email: district4@co.monterey.ca.us

Dave Potter, District #5 (Monterey Peninsula, Big Sur, Carmel Valley, Pebble Beach)

1200 Aquajito, Ste. 1, Monterey, CA 93940

(831) 647-7755

Fax (831) 647-7695

Email: district5@co.monterey.ca.us

State of California

Arnold Schwarzenegger, Governor

State Capitol, Sacramento, CA 95814

(916) 445-2841

Fax (916) 445-4633

Email: governor@ca.gov

Jeff Denham, State Senator, R-12th District

Email: senator.denham@sen.ca.gov

Capitol Office

State Capitol, Room 3066

Sacramento, CA 95814

(916) 445-1392

Salinas District Office

369 Main Street, #208

Salinas, CA 93901

(831) 769-8040

Bruce McPherson, State Senator, R-15th District

Email: senator.mcpherson@sen.ca.gov

Capitol Office

State Capital, Room 4081

Sacramento, CA 95814

(916) 445-5843

Salinas District Office

25 San Juan Grade Road, #150

Salinas, CA 93906

(831) 443-3402

John Laird, Assemblyman, D-27th District

Email: Assemblymember.Laird@assembly.ca.gov

Capitol Office

State Capitol, P.O. Box 942849

Sacramento, CA 94249-0027

(916) 319-2027 Fax (916) 319-2127

Monterey/Santa Clara County District Office

99 Pacific Street, Suite 555D

Monterey, Ca 93940

(831) 649-2832 Fax (831) 649-2935

Simon Salinas, Assemblyman, D-28th District

Email: Assemblymember.Salinas@assembly.ca.gov

Capitol Office

State Capitol, P.O. Box 942849,

Sacramento, CA 94249-0028

(916) 319-2028 Fax (916) 319-2128

Salinas District Office

100 West Alisal St., Suite 134

Salinas, CA 93901

(831) 759-8676 Fax (831) 759-2961

Federal Representatives

Barbara Boxer, U.S. Senator

<http://boxer.senate.gov/home.html>

1700 Montgomery Street, Suite 240, San Francisco, CA 94111

(415) 403-0100 Fax: (415) 956-6701

Small Business Resource Guide: <http://boxer.senate.gov/sb/index.html>

Dianne Feinstein, U.S. Senator

www.feinstein.senate.gov

One Post Street, Suite 2450, San Francisco, CA 94104

(415) 393-0707 TTY/TDD: (415) 249-4785

Sam Farr, U.S. Representative

www.house.gov/farr

100 W. Alisal Street, Salinas, CA 93901

(831) 424-2229 Fax: (831) 424-7099

Monterey County

Agricultural Commissioner

www.co.monterey.ca.us/ag

(831) 759-7325 Fax: (831) 422-5003
1428 Abbott Street, Salinas, CA 93901

The Monterey County Agricultural Commissioner is responsible for:

- Certifying commercial weights and measures devices
- Enforcing state pesticide regulations, including registration and licensing
- Monterey County Certified Organic Program

County Recorder/County Clerk

www.co.monterey.ca.us/Recorder

(831) 755-5041 Fax (831) 755-5064
240 Church Street, West Wing, Third Floor, Room 305, Salinas CA

The Monterey County Recorder/County Clerk accepts and indexes Fictitious Business Name Statements; and files notary bond certificates, powers of attorney, surety bonds, inventory statements, certain environmental documents. If your business will operate under any name other than the surnames of the principals or the name listed in the articles of incorporation, you will need to file a Fictitious Business Name Statement.

Environmental Health

www.co.monterey.ca.us/health/EnvironmentalHealth/index.htm

(831) 755-4505 Fax (831) 755-4880
1270 Natividad Road, Salinas, CA 93906

The Monterey County Health Department's Division of Environmental Health is charged with preventing environmental hazards from occurring and to protect the public and resources from environmental hazards when they occur. Your business could be subject to regulation by the Division of Environmental Health if it involves:

- Food service
- The use, storage and disposal of hazardous materials
- Underground storage tanks

The Division of Environmental Health also reviews all development proposals for water and sewage feasibility, contamination impacts and noise impacts.

Office of Economic Development

www.montereycountybusiness.net

(831) 755-5065 Fax (831) 643-1014
230 Church Street, Salinas, CA 93901

The Monterey County Office of Economic Development is responsible for promoting business development throughout the County. The OED can provide information on:

- Demographic and economic data
- Financing sources
- Permit requirements
- Site location
- Technical assistance

One Stop Career Centers

www.onestopmonterey.org

Salinas
(800) 870-4750 Fax (831) 755-3246
730 La Guardia Street
Salinas, CA 93905-3354

Seaside
(831) 899-8236
1760-D2 Fremont Blvd.
Seaside, CA 93955

The One Stop Career Center is a collaborative effort of the California Employment Development Department, Monterey County Office for Employment & Training, Department of Social Services, and Workforce Investment Board. The One Stop Center can help link employers with:

- Labor market information
- Qualified employees
- Services offered by EDD

Planning & Building Inspection

www.co.monterey.ca.us/pbi

(831) 883-7500 Fax (831) 384-3261
Marina Office
2620 1st Avenue @ 2nd Street, Marina (former Ft. Ord)

Provides information on zoning regulations, land use policies, development guidelines, reviews building plans, issues building permits and performs inspections to determine compliance with permits and building regulations.

In most cases, every business needs to stop at Planning & Building Inspection to determine if the proposed business is an allowed activity in a given location. Business that will remodel an existing facility or construct a new facility will also need to go through the permit review and inspection process.

Public Works

(831) 755-4800 Fax (831) 755-4958

www.co.monterey.ca.us/publicworks

The Public Works Department for Monterey County is responsible for traffic planning, engineering and operations, road and bridge engineering, construction and maintenance of County roads and bridges, and other related activities such as issuance of Encroachment Permits. The Public Works Department also reviews development proposals for traffic impacts and required mitigation measures.

Regional Agencies

Association of Monterey Bay Area Governments

www.ambag.org

(831) 883-3750

AMBAG was organized for the permanent establishment of a forum for planning, discussion and study of regional problems of mutual interest and concern to the counties and cities in Monterey, San Benito and Santa Cruz Counties; and for the development of studies, plans, policy and action recommendations. AMBAG is also the local Census Clearinghouse and source of demographic information.

Central Coast Regional Water Quality Control Board www.swrcb.ca.gov/rwqcb3
(805) 549-3147
895 Aerovista Place, Suite 101, San Luis Obispo, CA 93401

The Central Coast Regional Water Quality Control Board is responsible for developing local regulations to comply with state and federal water quality standards. The Water Quality Control Board also issues a variety of permits to safeguard water quality. Most of the time, regional water quality control board review of development projects will be coordinated by the local planning agency processing the development application.

Commute Alternatives www.commutealternatives.info/home.html
831) 422-POOL (7665)

Commute Alternatives assists individuals who live or work in Monterey County and are seeking a suitable alternative transportation method. Additionally, we help organizations develop and implement alternative commute programs for their employees and establish successful incentive programs that encourage the use of sustainable transportation modes. The best thing about Commute Alternatives is that our services are absolutely FREE.

Monterey Bay Unified Air Pollution Control District www.mbuapcd.org
(831) 647-9411
24580 Silver Cloud Court, Monterey, CA 93940

The MBUAPCD is responsible for air monitoring, permitting, enforcement, long-range air quality planning, regulatory development, education and public information activities related to air pollution. The following activities require a permit from the MBUAPCD:

- Abrasive Blasting
- Boilers
- Coffee Roasting
- Contaminated Soil Remediation
- Cooling Towers
- Dry Cleaning
- Dust Collection/Baghouse,Cyclone
- Various types of engines
- Fiberglass Fabrication
- Fumigation Chamber
- Gasoline Storage and Dispensing
- Laboratory Fume Hoods
- Surface Coating – Painting/Spray Booths
- Wastewater Treatment Plants

Monterey Peninsula Water Management District
www.mpwmd.dst.ca.us

Water Permit & Conservation Office - (831) 658-5601 Fax: (831) 644-9558
Administrative Offices - (831) 658-5600 Fax: (831) 644-9560
5 Harris Court, Building G, Monterey, CA 93940

The Monterey Peninsula Water Management District (MPWMD) is mandated by state statute to provide integrated management of all water resources for the Monterey Peninsula. In performing this management responsibility, the District has an obligation to ensure that the quantity of water use does not harm public trust resources, and that all water use is reasonable and beneficial. The MPWMD performs the following functions that relate to business startup and expansion:

- Metering program for all non Cal-Am wells
- Water connection permits
- Allocation of water to jurisdictions

- Water conservation ordinances and inspections
- Sales of reclaimed water
- Approving new water distribution systems and expansions

Pajaro Valley Water Management Agency

www.pvwma.dst.ca.us

(831) 722-9292 Fax (831) 722.3139

36 Brennan Street, Watsonville, CA 95076

The Pajaro Valley Water Management Agency (PVWMA) is responsible for managing water resources in north Monterey County.

State of California

Alcohol Beverage Control

www.abc.ca.gov

(831) 755-1990

1137 Westridge Parkway, Salinas, CA 93907

Businesses manufacturing or selling alcoholic beverages must obtain a license from the ABC.

Board of Equalization

www.boe.ca.gov

Sellers Permit/Resale Number

(831) 443-3003

111 East Navajo Drive, Suite 100, Salinas, CA 93906

Issues sales and use tax permits (reseller numbers & permits). BOE also handles diesel fuel, cigarette and hazardous waste taxes.

Customer Service Center

(800) 400-7115

Provides recorded information on how to obtain forms, regulations, publications, sales and use tax permits, determining tax rates, etc.

California Environmental Protection Agency

www.calepa.ca.gov

(916) 445-3846

1001 I Street

P.O. Box 2815, Sacramento, CA 98512-2815

CALEPA's mission is to restore, protect and enhance the environment, to ensure public health, environmental quality and economic vitality. It does this through various boards and departments.

Contractors State License Board

www.cslb.ca.gov

(800) 321-CSLB (2752)

100 Paseo de San Antonio, Suite 210, San Jose, CA 95113

The Contractors State License Board offers recorded list of information topics, including, licensing requirements, and ordering applications / forms

Department of Consumer Affairs

www.dca.ca.gov

(800) 952-5210 or (916) 445-1254

400 "R" St., Suite 1080, Sacramento, CA 95814

DCA, through its affiliated boards, grants licenses on certain businesses or professions such as automobile repair, dentists, pharmacists, and veterinary medicine. DCA also enforces consumer laws and provides information on a variety of consumer topics.

Department of General Services

www.pd.dgs.ca.gov/smbus/sbcert.htm

Office of Small Business Certification & Resources

(916) 322-5060

1531 I Street, Sacramento, CA 95814

This office issues the "small business certification" necessary to obtain a bidding preference in state contracts. Once a small business certification letter is issued, the business also receives a prompt payment rubber stamp that alerts state agencies that this business is a certified small business and is entitled to prompt payment under state laws. If payment is not received by the certified small business within 30 days of receipt of the invoice, the business is entitled to a late payment penalty from the state agency involved. OSBC&R provides training and assistance to small businesses applying for certification and will assist a small business in the state procurement process. OSBC&R also maintains the State Contracts Register which lists all state contracts available for bidding. The majority of information is available from the website.

Department of Industrial Relations

All divisions listed below may be accessed through:

www.dir.ca.gov

Division of Apprenticeship Standards

(408) 277-1273

Fax (408) 277-9612

100 Paseo de San Antonio, Room 125, San Jose, CA 95113

The Division of Apprenticeship Standards monitors California apprenticeship law and standards, apprenticeship training, and programs to ensure high standards for on-the-job training.

Division of Labor Standards Enforcement

(831) 443-3041

1870 N. Main, Suite 150, Salinas, CA 93906

The Division of Labor Standards Enforcement adjudicates wage claims, investigates discrimination and public work complaints, and enforces Labor Code statutes and Industrial Welfare Commission orders.

Division of Occupational Safety and Health

(510) 794-2521

Fax (510) 794-3889

39141 Civic Center Drive, Suite 310, Fremont, CA 94538

The Division of Occupational Safety and Health is responsible for investigating all workplace accidents and injuries. Workplace accidents and injuries must be reported to DOSH at:

The DOSH also offers a consultation services that includes workplace health and safety surveys and reviewing accident and injury prevention programs. For information on these services, contact Cal/OSHA at (800) 963-9424

Division of Worker's Compensation
(831) 443-3058
1880 N. Main St. Suite 100, Salinas, CA 93906

The Division of Worker's Compensation's mission is to minimize the adverse impact of work-related injuries on California employees and employers. The division provides a number of services including information on filing for worker's compensation claims and employer requirements.

Department of Motor Vehicles

www.dmv.ca.gov

(800) 777-0133

1180 Canyon Del Ray, Seaside, 93955

DMV also has offices in King City and Salinas

DMV is responsible for registering commercial vehicles used by your business and issuing commercial drivers licenses. The Seaside DMV office is the only one in Monterey County that offers the Commercial License exam.

Department of Social Services

<http://celd.ca.gov>

Community Care Licensing Division

The Community Care Licensing Division is responsible for licensing and oversight of day and residential care businesses.

Department of Toxic Substance Control

www.dtsc.ca.gov

(510) 540-2122 Fax (510) 540-3738

700 Heinz Avenue Suite 200, Berkeley, CA 94710-2721

The Department of Toxic Substance Control issues permits for and provides information on hazardous substances.

Employment Development Department

www.edd.ca.gov

Phone (800) 870-4750 Fax (831) 755-3246

Salinas

730 La Guardia Street

Salinas, CA 93905-3354

Seaside

1760-D2 Fremont Blvd.

Seaside, CA 93955

The California Employment Development Department (EDD) offers a wide variety of services to millions of Californians under the Job Service, Unemployment Insurance, Disability Insurance, Workforce Investment, and Labor Market Information programs. EDD also handles the audit and collection of payroll taxes and maintains employment records for more than 17 million California workers. EDD can help you:

- Develop your worker's skills
- Find qualified workers
- Find labor market information on competitive wage/benefits and information on employment statistics

- Provide information on payroll tax requirements
- Provide information on unemployment insurance and how business can minimize the cost of UI
- Qualify for certain tax credits

Franchise Tax Board

www.ftb.ca.gov

(831) 443-3003

111 East Navajo Dr, Suite 100, Salinas CA 93906

The Franchise Tax Board is the department that collects state personal income taxes and bank and corporation taxes for the State of California. In addition to providing information on tax requirements, the FTB website offers useful links for starting a business, managing a business and closing down a business.

Health Insurance Plan of California

www.pacadvantage.org

(877) 735-5742

Through PacAdvantage, small businesses (2-50 employees) can get affordable coverage by buying health care together as one big group. This gives small employers real purchasing power. PacAdvantage consists of more than a dozen health plans and offers PPOs, HMOs, out-of-state coverage, and a cross-border Mexico plan. This makes it easy for you and your employees to choose the health plan that's best for them.

Public Utilities Commission

www.cpuc.ca.gov

San Francisco Headquarters Office

(415) 703-2782

505 Van Ness Avenue

San Francisco, CA 94102

Los Angeles Office

(213) 576-7000

320 West 4th Street, Suite 500

Los Angeles, CA 90013

The California Public Utilities Commission (CPUC) regulates privately owned telecommunications, electric, natural gas, water, railroad, rail transit, and passenger transportation companies. The CPUC is responsible for assuring California utility customers have safe, reliable utility service at reasonable rates, protecting utility customers from fraud, and promoting the health of California's economy.

In pursuing these goals, the CPUC establishes service standards and safety rules, and authorizes utility rate changes. It monitors the safety of utility and transportation operations, and oversees markets to inhibit anti-competitive activity. In its efforts to protect consumers, it prosecutes unlawful utility marketing and billing activities, governs business relationships between utilities and their affiliates, and resolves complaints by customers against utilities. It implements energy efficiency programs, low-income rates and telecommunications services for disabled customers. It oversees the merger and restructure of utility corporations, and enforces the California Environmental Quality Act for utility construction. The CPUC works with other state and federal agencies in promoting water quality, environmental protection and safety. It also intervenes in federal proceedings on issues that affect California utility rates or services.

Secretary of State

www.ss.ca.gov

1500 11th St. 3rd Floor
Sacramento, CA 95814

- Corporate Filing & Services Division (916) 657-5448 Fax (916) 653-1315
The corporate Filing & Services Division provides information about incorporating a businesses and registration of incorporation and Statement of Officer forms.
- Limited Partnership Division (916) 653-3365 Fax (916) 653-0138
The Limited Partnership Division handles filing of limited partnerships.
- Trademark Division (916) 653-4984 Fax (916) 653-0138
The Trademark Division handles filing of trademarks.

State Compensation Insurance Fund

www.scif.com

(415) 974-8000 Fax (415) 974-8092
303 2nd St. Suite 600, San Francisco, CA 94107

Arranges workmen's compensation insurance for employers and provides services that help employers control losses due to workmen's compensation claims.

United States

Copyright Office

www.lcweb.loc.gov/copyright

The Copyright office provides information on copyrights, copyright applications, and legislation impacting copyrights

Customs Service

www.customs.gov

The Customs Services can provide information on importing and exporting rules and regulations. Copies of publications and forms necessary to import or export products can be found on this website.

Department of Commerce

www.dol.gov

The U.S. Department of Commerce provides a wide range of services that support business development and encourage international trade. The key agencies within the DoC are:

Bureau of the Census

www.census.gov

<http://factfinder.census.gov/servlet/BasicFactsServlet>

The Bureau of the Census is responsible for compiling a variety of statistical data on demographic trends in the United States. The American Factfinder website is the online repository for Census 2000 data tables.

Bureau of Economic Analysis

www.bea.gov

The Bureau of Economic Analysis (BEA) provides the most comprehensive statistical picture available of the U.S. economy.

Bureau of Industry & Security

www.bis.doc.gov

The Bureau of Industry and Security (BIS) is at the cutting edge of many challenging and important issues involving national security and high technology. A principal challenge for the

bureau is helping stop proliferation of weapons of mass destruction, while furthering the growth of U.S. exports.

Economics & Statistics Administration

www.esa.doc.gov

The Economics and Statistics Administration (ESA) produces, analyzes and disseminates some of the nation's most important economic and demographic data.

International Trade Administration

www.ita.doc.gov

The International Trade Administration (ITA) is the lead unit for trade in the Department of Commerce. It promotes U.S. exports of manufactured goods, nonagricultural commodities and services.

Minority Business Development Agency

www.mbda.gov

The Minority Business Development Agency (MBDA) promotes growth and competitiveness of the nation's minority-owned businesses.

National Institute of Standards and Technology

www.nist.gov

The National Institute of Standards and Technology (NIST), part of the Technology Administration, promotes U.S. economic growth by working with industry to develop and apply technology, measurements and standards.

U.S. Patent & Trademark Office

www.uspto.gov

Patent and Trademark Office provides patent and trademark protection to inventors and businesses for their inventions and corporate and product identification. Through preservation, classification and dissemination of patent information, PTO encourages innovation and the scientific and technical advancement of American industry.

Department of Labor (DOL)

www.dol.gov

The Department of Labor fosters and promotes the welfare of the job seekers, wage earners, and retirees of the United States by improving their working conditions, advancing their opportunities for profitable employment, protecting their retirement and health care benefits, helping employers find workers, strengthening free collective bargaining, and tracking changes in employment, prices, and other national economic measurements. In carrying out this mission, the Department administers a variety of Federal labor laws including those that guarantee workers' rights to safe and healthful working conditions; a minimum hourly wage and overtime pay; freedom from employment discrimination; unemployment insurance; and other income support.

Most DoL Bureaus and agencies offer some form of compliance assistance to help you comply with all applicable federal laws. Additional information on these programs can be found through the Bureau or agencies website. Principal Bureaus and agencies within the DoL include:

Bureau of Labor Statistics

www.bls.gov

The Bureau of Labor Statistics is the principal fact-finding agency for the Federal Government in the broad field of labor economics and statistics. BLS provides information on:

- Business Cost Indexes
- Inflation & Consumer Spending
- Occupational Information
- Productivity
- Wages, Earnings & Benefits

Employee Benefits Security Administration

www.dol.gov/ebsa

The Employee Benefits Security Administration protects the integrity of pensions, health plans, and other employee benefits for more than 150 million people. EBSA's mission is to:

- Assist workers in getting the information they need to protect their benefit rights
- Assist plan officials to understand the requirements of the relevant statutes in order to meet their legal responsibilities
- Develop policies and laws that encourage the growth of employment-based benefits
- Deter and correct violations of the relevant statutes

Employment Standards Administration

www.dol.gov/esa

The mission of ESA is to enhance the welfare and protect the rights of American workers. As an enforcement and benefit delivery Agency, ESA is composed of four major programs:

- Office of Federal Contract Compliance Programs
- Office of Labor-Management Standards
- Office of Workers' Compensation Programs
- Wage and Hour Division

Employment and Training Administration – Business Resource Group

www.doleta.gov/business

The state and local workforce systems are key providers of workforce services through the local One-Stop Career Centers. Large, multi-state employers with hiring needs across the country experience varying challenges connecting to these One-Stop Career Centers.

Internal Revenue Service

www.irs.ustreas.gov

The Internal Revenue Service is responsible for:

- Assigning Federal Tax Identification Numbers
- Collecting a variety of taxes including; business & employee income, and social security

The IRS has prepared a number of publications to help small businesses:

Publication 334 – Tax Guide for Small Businesses

Publication 509 – Tax Calendar

Publication 552 – Record-keeping for Individuals and a list of Tax Publications

Publication 583 – Taxpayers Starting a Business

Publication 3207 – Small Business Resource Guide (CD-ROM)

Publication 3698 – Small Business & Self-Employed Taxpayer Education & Communication

Small Business and Self-Employed Taxpayer Education Office

(408) 817-6836

The IRS established the Small Business / Self-Employed (SB/SE) Division to educate and inform small businesses of their tax obligations, develops educational products and services, and helps them understand and comply with applicable laws, and to protect the public interest by applying the tax law with integrity and fairness to all.

Small Business Administration (SBA)

www.sba.gov

The SBA assists seasoned, new and potential small-business owners through business-loan guaranties, surety-bond guaranties, federal-government procurement opportunities, management and technical assistance, technical innovation and research support, and other programs designed to help small businesses thrive and prosper.

Most SBA programs can be access through local financial institutions, the Service Corps of Retired Executives (SCORE) or the Small Business Development Centers.

Fresno District Office
(800) 359-1833

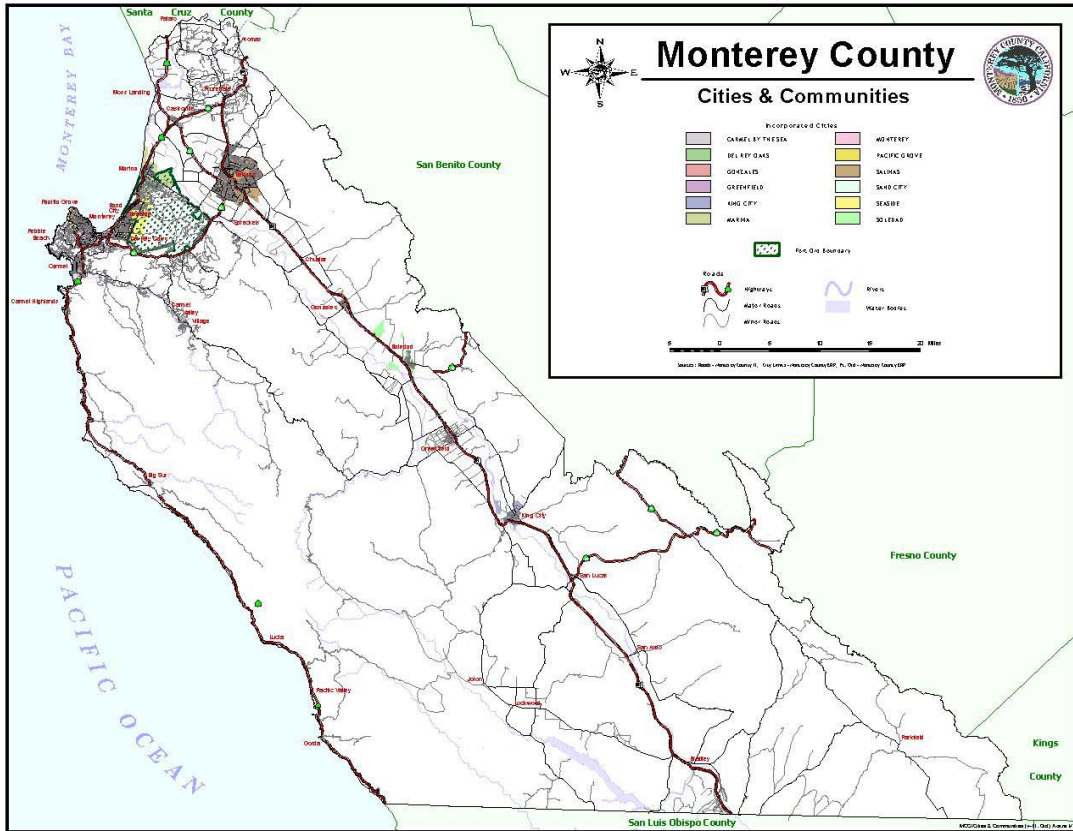
www.sba.gov/regions/states/ca/fresno

2719 North Air Fresno Drive, Suite 200, Fresno, CA 93727-1547

This is the regional office that serves fifteen central California counties, including Monterey.

Community Profiles

Monterey County consists of twelve cities and fourteen unincorporated areas. Five (5) supervisors govern the county and a Mayor and City Council govern each city



County of Monterey

www.co.monterey.ca.us

Administrative Offices
230 Church Street, Building 3, Salinas, CA 93901
755-5115 Fax (831) 755-5081

LOCATION

The County of Monterey is located on the Central Coast of California, 100 miles south of San Francisco and 350 miles north of Los Angeles. The major north/south highway is 101. Highway 1 is a scenic coastal highway.

GENERAL INFORMATION

Unincorporated Area Pop: 102,600
Total County Pop: 401,762 (1/2000)
Area size: 3,322 Square Miles
Median Household Income: \$17,622
Climate: The climate varies from a coastal climate to a warm inland valley climate.
Largest Employers: County of Monterey, Dole, and Tanimura & Antle
Unincorporated Communities Include:

Big Sur	Castroville	Pajaro	San Gerardo
Boronda	Chualar	Pebble Beach	San Lucas
Cachuaza	Las Lomas	Prunedale	Spreckels
Carmel Valley	Moss Landing	San Ardo	

GOVERNMENT

The Board of Supervisors are elected to represent the five Supervisorial Districts and are the legislative body for the County. The Board of Supervisors appoints members of the public to serve on a variety of advisory committees and commissions, including the Overall Economic Development and Planning Commissions. The County Administrative Officer is responsible for managing the day-to-day operations of the County.

ECONOMIC DEVELOPMENT

In March 2003, the County Board of Supervisors endorsed the cluster development approach to economic development and diversification in the County. The Office of Economic Development and the Monterey County Business Council are spearheading this effort. The first three clusters targeted for development are: agriculture and agricultural services; education and research; and, tourism. Additional clusters will be added to the list in the future.

In addition to a focused effort on developing these economic clusters, the County offers a number of other programs to help businesses throughout Monterey County, including:

- Office of Economic Development 755-5065
- Small Business Revolving Loan Fund 424-1099
- Special Handling for Housing & Commercial Projects 755-5025
- One Stop Permit Assistance Center 755-5025
- Workforce Investment Board 755-3247

The Monterey County Permit Assistance Center will provide you with assistance to successfully start your business. This multi-departmental facility provides information, appointment and walk-in services to developers, investors and contractors. Currently, the Center is open to the public two days per week. Service levels are being reviewed with the possibility of a future expansion of hours. Customer service improvements have included the preparation of informational brochures and ongoing dialogues with the Monterey Bay Chapter of the American Institute of Architects and the Salinas Valley and Monterey Peninsula Builders Exchanges.

HOMEOWNERSHIP ASSISTANCE

786-1350

29 Bishop Street
Pajaro, CA 95076

Down payment assistance in the form of a second mortgage with deferred interest and principal on amounts up to \$35,000. Loans are only available for home owners who live in the unincorporated areas of the county and whose income is below 80% of county median.

City of Carmel-by-the-Sea

www.carmelcalifornia.com

P.O. Box CC

Carmel-by-the-Sea, CA 93921

(831) 620-2000

Fax (831) 620-2004

LOCATION

Carmel-by-the-Sea is located along the Central California Coast on Route 1, 100 miles south of San Francisco; 355 miles north of Los Angeles and 26 miles north of Big Sur. Adjacent to Carmel-by-the-Sea are the unincorporated areas of Pebble Beach, Carmel Valley, and Carmel Highlands. The cities of Pacific Grove and Monterey are nearby.

GENERAL INFORMATION

Population: 4,081

Area Size: One Square Mile

Median Household Income: \$36,804

Climate: Moderate year round climate, temperature range

Largest Employer: City of Carmel-by-the-Sea

GOVERNMENT

Carmel-by-the-Sea was incorporated on October 31, 1916 as a General Law City. The City has a Council-City Administrator form of government. The people elect the Mayor and City Council and the Council appoints the City Administrator.

PERMIT / LICENSE / ZONING / LAND USE INFORMATION

Over one million visitors are drawn to Carmel each year to experience the beauty of the city's natural and built environment. To preserve this beauty and the city's village character, the city has developed a unique process to review business licenses and exterior design changes.

Retail items sold in a business are reviewed for their consistency with the store's classification. There are also numerical caps on some businesses such as souvenir shops and jewelry stores so that the City's diverse economic base will be preserved. Standards were also developed to determine where specific types of businesses must be located based on their impacts on the residential neighborhoods.

All design alterations in the commercial district are reviewed by the Planning Commission for site design, mass, bulk, scale, and design compatibility. Proposed designs are closely scrutinized against the city's design objectives. The design review process is conducted in a public forum and interested individuals are encouraged to participate in the process.

Zoning & Licenses: Community Planning/Building Department

620-2010

City of Del Rey Oaks

650 Canyon Del Rey Rd.
Del Rey Oaks, CA 93940
(831) 394-8511

Fax: (831) 394-6421

LOCATION

Del Rey Oaks is located on the Central California Coast, between the City of Seaside and Monterey, 100 miles south of San Francisco and 355 miles north of Los Angeles

GENERAL INFORMATION

Population: 1,650
Area Size: 672 acres
Median Household Income: \$43,269 (1990)
Climate: Coastal
Largest Employer: Ralph's Supermarket

GOVERNMENT

Del Rey Oaks has a Council-Manager form of government. The five-member City Council includes a directly elected Mayor.

PERMIT / LICENSE / ZONING INFORMATION

The City has begun an aggressive economic development program including proposed annexation of 160 acres of adjacent Fort Ord land for visitor serving uses and also has land available for similar or other retail uses close to transportation and services.

LAND USE

Planning and economic development are handled by the City Manager's office. Economic development is coordinated by the mayor's office.

ECONOMIC DEVELOPMENT ASSISTANCE

- One-Stop Permitting Assistance 394-8511
- Fast Track Permitting 394-8511
- Special Handling 394-8511
- Recycling Development Zone 394-8511

City of Gonzales

www.ci.gonzales.ca.us

147 Fourth Street

P. O. Box 647

Gonzales, CA 93926

(831) 675-5000

Fax (831) 675-2644

LOCATION

Gonzales is located in the heart of the Salinas Valley along Highway 101, 340 miles north of Los Angeles, 115 miles south of San Francisco, 70 miles south of San Jose, 16 miles south of Salinas, and 35 miles inland from Monterey Bay.

GENERAL INFORMATION

Population: 7,525 (1/2000)

Area Size: 600 acres

- 31.8% residential
- 23.5% streets, highways, railroad, utilities
- 21.3% industrial
- 13% public/semi- public
- 4.7% vacant
- 3% commercial
- 2.7% open space

Median Household Income: \$25,458

Climate: Moderate Climate Low 35° - High 75°

Largest Employer: Canadiagua Wine Company

GOVERNMENT

Gonzales is a General Law City with a Council-Manager form of government. The five-member City Council is elected at large, with the Mayor selected by the Council.

PERMIT / LICENSE / ZONING INFORMATION

Many uses are allowed in the commercial and industrial districts without a permit. Others may call for a Site Plan Permit (handled administratively) or a Conditional Use Permit (requiring a public hearing before the Planning Commission and City Council). Site Plan Permits normally take 30-45 days to process; Conditional Use Permits may take 45-90 days to process. Projects subject to environmental review may add additional time to the process. In certain circumstances, permit-processing time may be reduced. A City Business License is also required. Additional information on specific permit and zoning requirements can be obtained from the Planning Department.

GENERAL INFORMATION & CONTACTS

A City profile is available by contacting the City Manager's office at 675-5000. To reach the Building, Planning, and or Public Works Departments, please call 675-5000.

City of Greenfield

www.greenfield-ca.com

215 El Camino Real

P.O. Box 127

Greenfield, CA 93927

(831) 674-5591

Fax (831) 674-3149

LOCATION

Greenfield lies in the heart of the agriculturally rich Salinas Valley along U.S. Highway 101 and is centrally located 330 miles north of Los Angeles, 125 miles south of San Francisco, 95 miles south of San Jose and 60 miles north of Paso Robles.

GENERAL INFORMATION

Population: 12,583 (1/2000)

Area Size: 1.2 square miles

Median Household Income: \$28,500

Climate: Mediterranean climate, mild winters in the low 40's, summers are warm and dry, averaging 75

Largest Employer: Greenfield Union School District

GOVERNMENT

Greenfield is run by a City Manager form of government, with a five-member City Council.

PERMIT / LICENSE / ZONING INFORMATION Economic Development Response Team -

The city has joined with the Chamber of Commerce, developing an Economic Development Response Team. The response team, a "one-stop business development" group, aids potential businesses when inquiries are made regarding locating in Greenfield. The team's business, school and governmental representatives meet with the potential new business, focusing on providing a streamlined, efficient and successful business environment in the city. Team contact is the City Manager who can be reached at City Hall at 674-5591.

City of King

www.kingcity.com

212 South Vanderhurst Ave.

King City, CA 93930

(831) 385-3281

Fax (831) 385-6887

LOCATION

King City is located 150 miles south of San Francisco and 270 miles north of Los Angeles on U.S. Highway 101. The city is served by a 42 bed hospital, golf course, airport, rail and truck access and is home to several agricultural and food processing facilities. The elevation is 330 feet and the climate is mild with an average rainfall of 10 inches. The city is known for its family atmosphere and recreational opportunities.

GENERAL INFORMATION

Population: 11,094

Area Size: 2.5 square miles

Median Household Income: \$29,000

Largest Employers: Rio Farms/Gill Onion, Delicato Vineyards, Mee Memorial Hospital, Casey Printing, LA Hearne Co.

GOVERNMENT

City Council-Manager form of government, the mayor is elected from the five-member Council.

PERMIT / LICENSE / ZONING INFORMATION

For information on permits, licensing and zoning, please call the Director of Economic Development at 385-3281, extension 21.

City of Marina

www.ci.marina.ca.us

211 Hillcrest Avenue

Marina, CA 93933

(831) 884-1278 Fax (831) 384-9148

LOCATION

The City of Marina, incorporated in 1975, is located on the Central Coast of California on Monterey Bay on scenic Route 1, eight miles from the Monterey Peninsula, eight miles from Salinas, 108 miles south of San Francisco and 355 north of Los Angeles.

GENERAL INFORMATION

Population: 25,101 (1/2000)

Area Size: 9.5 Square Miles

Median Household Income: \$46,043

Largest Employers: Cal State University Monterey Bay
Monterey Peninsula Engineering
Monterey Peninsula Unified School District

Climate: A coastal climate with a temperature range of 57 - 75.

GOVERNMENT

Marina is a City Charter Home Rule form of government. The five (5) Council members are elected at large with one being Mayor. Daily operations are administered by a City Manager.

BUSINESS LICENSES / PERMITS & ZONING INFORMATION

- Business License: Finance Department (831) 884-1279
- Building Permits: Building Department (831) 884-1214
- Zoning & Land Use Information: Planning Department (831) 884-1220

BUSINESS ASSISTANCE PROGRAM

(831) 884-1281

Revolving Loan Fund (RLF) for small businesses, expansion tied to job creation. The Marina Small Business Incubator offers training and technical assistance to small businesses located in the incubator facility.

HOMEOWNERSHIP ASSISTANCE

(831) 884-1281

211 Hillcrest Ave,

Marina 93933

No Down payment, No Closing Cost, Low-Cost Financing loans for low and moderate income homebuyers.

City of Monterey

www.monterey.org

City Hall

Monterey, CA 93940

(831) 646-3935

Fax (831) 646-3702

LOCATION

Monterey is located on the Central California Coast, 110 miles south of San Francisco, 80 miles southwest of San Jose and 360 miles north of Los Angeles. This beautiful waterfront city is on the north side of the Monterey Peninsula, between the cities of Pacific Grove and Seaside.

GENERAL INFORMATION

Population: 29,674 (1/2000)

Area Size: 8.62 square miles

Median Household Income: \$34,727

Climate: Monterey enjoys a mild temperate climate, which is cool in the summer and warm in the fall. Average annual rainfall is 18.35".

Largest Employers: Community Hospital of the Monterey Peninsula, CTB McGraw-Hill

GOVERNMENT

Monterey is a Charter City, which operates under a Council Manager form of government. The five-member City Council is supportive of the city's continuing economic growth, and has played an active role in the revitalization of downtown Monterey.

PERMIT / LICENSE / ZONING INFORMATION

All prospective new businesses should check with Planning Division at 646-3885 to make sure that the zoning is appropriate for the proposed use. Some businesses must obtain a use permit approved by the Planning Commission. Signage must be reviewed and approved by the Architectural Review Committee for most projects. Business licenses are obtained from the Revenue Office in the Finance Department at City Hall.

GENERAL CITY INFORMATION

- Economic Development 646-3885
 - Economic and Demographic Information
 - Financing and Technical Assistance
 - Summary of Available Sites
- Community Development Department 646-3885
- Planning 646-3885
- Building Safety and Inspection 646-3890

HOMEOWNER ASSISTANCE 646-3995

646 Van Buren St, Monterey 93940 Fax 646-5616

Down payment assistance loans for low and moderate first-time homebuyers. Provides for loans of up to 15% of the purchase price (maximum purchase price is \$300,000) at 5% simple interest. All payments are deferred for 5 years. Must live or work in City of Monterey or be former 5-year resident.

City of Pacific Grove

www.ci.pacific-grove.ca.us

300 Forest Avenue
Pacific Grove, CA 93950
(831) 648-3100 Fax (831) 657-9863

LOCATION

Pacific Grove is located on the Central California Coast, 120 miles south of San Francisco, and 335 miles north of Los Angeles on the Monterey Peninsula, between the City of Monterey and Pebble Beach.

GENERAL INFORMATION

Population: 15,522 (1/2000)
Area Size: 2.86 square miles
Median Household Income: \$71,000
Climate: Average temperature 56.5°, Average annual rainfall 18.52".
Largest Employer: Pacific Grove Unified School District

Pacific Grove was founded in 1875 as a Methodist Church summer retreat. Today the economy of this residential community is based on tourism and local services. Beautiful Asilomar State Beach and Conference Grounds are located in Pacific Grove and the world renowned Monterey Bay Aquarium is located in Pacific Grove and Monterey.

GOVERNMENT

Pacific Grove has a Council-Manager form of government. The seven-member City Council consists of a mayor, who is directly elected for a two-year term, and six council members, who are elected at-large for a term of four years. The City Council appoints the City Manager who is the administrative head of the municipal government.

PERMIT / LICENSE / ZONING INFORMATION

Pacific Grove welcomes new businesses to the community. Before commencing, the city recommends that you contact their Community Development Department at 300 16th Street, 648-3190. The Department will provide business owners with a checklist and assist with other departments, agencies and permits.

The current Business License tax rate is one mill (0.001) for your estimated annual gross receipts (\$1.00 per \$1,000 of gross receipts), with a minimum annual tax of \$15.00 and a maximum annual tax of \$3,000.

Local and Regional Economic Profile Information:
Pacific Grove Chamber of Commerce 373-3304
Business License Information: Pacific Grove City Hall 648-3100
Permits, Planning, Building, Land Use and Zoning Information:
Community Development Department 648-3190

City of Salinas

200 Lincoln Avenue
Salinas, CA 93901
(831) 758-7201

Fax (831) 758-7368

www.ci.salinas.ca.us

LOCATION

Salinas is located 350 miles north of Los Angeles and 100 miles south of San Francisco on route 101, the major north-south highway in California.

GENERAL INFORMATION

Population: 151,060 (1/2000)
Area Size: 19.6 square miles
Median Household Income: \$39,779
Climate: Coastal, Moderate, 68° mean temperature
Largest Employers: Bud of California, Fresh Express, Mann Packing, and Household Credit

GOVERNMENT

The City of Salinas is a Charter City founded in 1872. The Salinas municipal government is organized under the Council/Manager form. The City Council is comprised of six representatives elected by district and a Mayor elected at-large.

PERMIT / LICENSE / ZONING INFORMATION

The City of Salinas is the business and commercial center of the Central Coast of California. The city permit requirements vary depending on the nature of the business and its location within a zoning district. Expanding or new businesses are encouraged to contact any of the city departments, or personnel identified below, to determine the appropriate permit processes and approvals. It is recommended that these contacts be made with the City well in advance and in the initial planning stages of expanding or moving a business.

ECONOMIC DEVELOPMENT

Economic Development Assistance and/or Land Use Departments:

- City Manager 758-7201
- Assistant City Manager 758-7201
- Community Development Director 758-7206
- Public Works Director 758-7241
- Salinas Chamber of Commerce 424-7611

HOMEOWNERSHIP ASSISTANCE 758-7334

200 Lincoln Ave, Salinas 93901

Down payment assistance provided for low income residents of City of Salinas. Homebuyer must be able to provide a minimum of 5% down payment and all closing costs. There are maximum purchase price and resale restrictions.

City of Sand City

www.sandcity.org

One Sylvan Park
Sand City, CA 93955
(831) 394-3054

Fax (831) 394-2472

LOCATION

Sand City is located on the central California coast, along the shores of the Monterey Bay, bounded by the cities of Monterey, Seaside, and the former Fort Ord Military facility. Sand City is located approximately 122 miles south of San Francisco.

GENERAL INFORMATION

Population: 261 (1/2000)
Area Size: 347 acres
Median Household Income: \$16,875
Climate: Moderate Coastal Climate
Largest Employer: Target Store

Sand City is an industrial and commercial center in the process of redevelopment to a more balanced, sustainable community. The city is currently developing retail centers, new residential dwellings and coastal visitor serving commercial projects.

GOVERNMENT

Sand City is a Charter City with a Council/Administrator form of government. The five-member City Council consists of a Mayor, Vice-Mayor and three council members.

PERMIT / LICENSE / ZONING INFORMATION

All new or expanding businesses must contact the Planning Department 394-6700 for Zoning Permit approval prior to operation. Business Licenses are issued after Planning Dept. approvals.

ECONOMIC DEVELOPMENT

Economic Development Assistance/Land Use Departments

- City Administrator's Office 394-3054
- Community Development 394-6700
- Administration 394-3054
- Police Department 394-1451
- Public Works 373-1333

BUSINESS ASSISTANCE PROGRAM

One Stop Permit Processing – Efficient new development processing where City Council also acts as Planning Commission

Business Friendly & Economic Development-oriented City Council

City of Seaside

440 Harcourt Avenue
P.O. Box 810
Seaside, CA 93955
(831) 899-6700

Fax (831) 899-6227

www.ci.seaside.ca.us

LOCATION

Seaside is perched next to the Pacific Ocean along the gently curving Monterey Bay, situated less than a mile from Monterey to the south, and Marina to the north. This wonderful ocean-side community has easy access to the entire Bay Area and all major industrial and tourist centers in California as well. Highway 1 runs right through the center of town, and Highway 218 connects Seaside to Route 68 and Highway 101.

GENERAL INFORMATION

Population: 31,696 (1/2000)
Area Size: 8.8 square miles
Median Household Income: \$28,655
Climate: Average minimum 47.6 Average maximum 65.4
Largest Employer: City of Seaside

GOVERNMENT

Seaside has a City Council/Manager form of government and a five member Council.

PERMIT / LICENSE / ZONING INFORMATION

All businesses operating in Seaside are required to obtain a business license. A building permit is required for any construction that physically changes or adds structures to the property. Check with the Planning Division of the Community Development Department to determine if the proposed use is permitted in your designated zoned area.

ECONOMIC DEVELOPMENT

Economic Development Assistance/Land Use Departments

- Fast Track Permitting/One-Stop 899-6737
- Special Handling 899-6737
- Planning Division 899-6737
- Redevelopment Agency 899-6728

HOMEOWNERSHIP ASSISTANCE

899-6737

440 Harcourt, Seaside 93955

Will loan up to \$30,000 for low-income residents buying a house for the first time. Loan carries a 3% simple interest and loan repayment is deferred. Loan is payable in full if title to house changes through death, sale or upon transfer of ownership, or if the house is no longer the owner's principal residence. Must be resident of Seaside or employed in the City for two years, and home purchased must be located in Seaside.

City of Soledad

www.cityofsoledad.com

248 Main Street
P.O. Box 156
Soledad, CA 93960
(831) 678-3963

Fax (831) 678-3965

LOCATION:

The City of Soledad is located in southern Monterey County approximately 330 miles north of Los Angeles, and 130 miles south of San Francisco in the center of the Salinas Valley. The City is also 25 miles south of Salinas and 20 miles north of King City.

GENERAL INFORMATION:

Population:	12,789 (1/2003) 11,412-prison population
Area Size:	3.9 square miles
Median Household Income:	\$42,602
Climate:	Coastal Mediterranean
Largest Employers:	CA Department of Corrections, Albros Custom Harvesting, Dole Fresh Vegetables, Urquidez Bros., Soledad Unified School District

GOVERNMENT:

The City is a General Law City incorporated in March 1921 with a City Council/City Manager form of government. The five member City Council is elected at-large. The Council elects the Mayor. Regular meetings are held on the 1st and 3rd Wednesday of the month at 6:30 PM. The Mayor appoints the City's five member Planning Commission with concurrence of the City Council. Daily operations are administered by the City Manager.

PERMIT / LICENSING AND ZONING INFORMATION:

The City routinely provides informational assistance to potential developers and businesses including information packets on the City's background, development process and permit requirements. The City permit requirements are depending on the nature of the development and/or business as well as its location within the zoning district.

LAND USE AND ECONOMIC DEVELOPMENT:

The City Manager, Economic Development Director and Community Development Director provide the contact points for new developers and development:

- | | |
|---------------------------------|---------------|
| ▪ City Manager | 678-3963 X148 |
| ▪ Economic Development Director | 678-3963 X110 |
| ▪ Planning Director | 678-3963 X114 |
| ▪ Chamber of Commerce | 678-2278 |

BUSINESS ASSISTANCE PROGRAMS

- Facade Program
- CDBG Business Revolving Loan Fund
- Redevelopment Agency Funds – case-by-case basis
- Off-site Improvement Fund

Introduction to Business Finance

The following primer on business financing is taken from the Small Business Administration's website. The SBA website is a valuable source of information to find reading lists and resources for developing and managing your business.

While poor management is cited most frequently as the reason [businesses fail](#), inadequate or ill-timed financing is a close second. Whether you're starting a business or expanding one, sufficient ready capital is essential. But it is not enough to simply have sufficient financing; knowledge and planning are required to manage it well. These qualities ensure that entrepreneurs avoid common mistakes like securing the wrong type of financing, miscalculating the amount required, or underestimating the cost of borrowing money. Before inquiring about financing, ask yourself the following:

- Do you need more capital or can you manage existing cash flow more effectively?
- How do you define your need? Do you need money to expand or as a cushion against risk?
- How urgent is your need? You can obtain the best terms when you anticipate your needs rather than looking for money under pressure.
- How great are your risks? All businesses carry risks, and the degree of risk will affect cost and available financing alternatives.
- In what state of development is the business? Needs are most critical during transitional stages.
- For what purposes will the capital be used? Any lender will require that capital be requested for very specific needs?
- What is the state of your industry? Depressed, stable, or growth conditions require different approaches to money needs and sources. Businesses that prosper while others are in decline will often receive better funding terms.
- Is your business seasonal or cyclical? Seasonal needs for financing are generally short term. Loans advanced for cyclical industries such as construction are designed to support business through depressed periods.
- How strong is your management team? Management is the most important element assessed by money sources.
- Perhaps most importantly, how does your need for financing mesh with your business plan? If you don't have a business plan, make writing one your first priority. All capital sources will want to see your plans for the start-up and growth of your business.

There are two types of financing: equity and debt financing. When looking for money, you must consider your company's debt-to-equity ratio - the relation between dollars you've borrowed and dollars you've invested in your business. The more money owners have invested in their business, the easier it is to attract financing.

If your firm has a high ratio of equity to debt, you should probably seek debt financing. However, if your company has a high proportion of debt to equity, experts advise that you should increase your ownership capital (equity investment) for additional funds. That way you won't be over-leveraged to the point of jeopardizing your company's survival.

Most small or growth-stage businesses use limited equity financing. As with debt financing, additional equity often comes from non-professional investors such as friends, relatives, employees, customers, or industry colleagues. However, the most common source of professional equity funding comes from venture capitalists. These are institutional risk takers and may be groups of wealthy individuals, government-assisted sources, or major financial institutions. Most specialize in one or a few closely related industries. The high-tech industry of California's Silicon Valley is a well-known example of capitalist investing.

Venture capitalists are often seen as deep-pocketed financial gurus looking for start-ups in which to invest their money, but they most often prefer three-to-five-year old companies with the potential to become major regional or national concerns and return higher-than-average profits to their shareholders. Venture capitalists may scrutinize thousands of potential investments annually, but only invest in a handful. The possibility of a public stock offering is critical to venture capitalists. Quality management, a competitive or innovative advantage, and industry growth are also major concerns.

Different venture capitalists have different approaches to management of the business in which they invest. They generally prefer to influence a business passively, but will react when a business does not perform as expected and may insist on changes in management or strategy. Relinquishing some of the decision-making and some of the potential for profits are the main disadvantages of equity financing.

You may contact these investors directly, although they typically make their investments through referrals. The SBA also licenses Small Business Investment Companies (SBICs) and Minority Enterprise Small Business Investment companies (MSBIs), which offer equity financing. Apple Computer, Federal Express and Nike Shoes received financing from SBICs at critical stages of their growth.

There are many sources for debt financing: banks, savings and loans, commercial finance companies, and the U.S. Small Business Administration (SBA) are the most common. State and local governments have developed many programs in recent years to encourage the growth of small businesses in recognition of their positive effects on the economy. Family members, friends, and former associates are all potential sources, especially when capital requirements are smaller.

Traditionally, banks have been the major source of small business funding. Their principal role has been as a short-term lender offering demand loans, seasonal lines of credit, and single-purpose loans for machinery and equipment. Banks generally have been reluctant to offer long-term loans to small firms. The SBA guaranteed lending program encourages banks and non-bank lenders to make long-term loans to small firms by reducing their risk and leveraging the funds they have available. The SBA's programs have been an integral part of the success stories of thousands of firms nationally.

In addition to equity considerations, lenders commonly require the borrower's personal guarantees in case of default. This ensures that the borrower has a sufficient personal interest at stake to give paramount attention to the business. For most borrowers this is a burden, but also a necessity.

The Workforce Investment Board of Monterey County, Robert Brower, Chair, provided funding for this Guide through a grant from the State of California Governor's 25% Workforce Investment Act Title I Rapid Response funds. For more information on Workforce Investment Board activities, please contact the Executive Director at (831) 759-6644.