



HERITAGE ■ VISION ■ OPPORTUNITY

BUSINESS RESOURCE GUIDE

BRENTWOOD CITY COUNCIL
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PUBLISHED BY THE CITY OF BRENTWOOD'S ECONOMIC DEVELOPMENT DIVISION
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(925) 516-5106

FINANCIAL RESOURCES

SMALL BUSINESS ADMINISTRATION LOAN PROGRAMS—WWW.SBA.GOV

BASIC 7(A) LOAN PROGRAM

7(a) loans are the most basic and most used type loan of SBA's business loan programs. Its name comes from section 7(a) of the Small Business Act, which authorizes the Agency to provide business loans to American small businesses.

All 7(a) loans are provided by lenders who are called participants because they participate with SBA in the 7(a) program. Not all lenders choose to participate, but most American banks do. There are also some non-bank lenders who participate with SBA in the 7(a) program which expands the availability of lenders making loans under SBA guidelines.

Some of the financial institutions in Brentwood that offer this loan program are:

- ◆ Bank of Agriculture - (925) 634-2111
- ◆ Bank of the West - (925) 634-2161
- ◆ Tri Counties Bank - (925) 634-5500
- ◆ Wells Fargo - (925) 513-6000
- ◆ Citibank - (925) 516-3100
- ◆ First Bank - (925) 240-0144

PATRIOT EXPRESS LOAN PROGRAM

The new Patriot Express loan is offered by SBA's network of participating lenders nationwide and features our fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of up to 85 percent for loans of \$150,000 or less and up to 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area.

Some of the financial institutions in Brentwood that offer this loan program are:

- ◆ Bank of the West - (925) 634-2161
- ◆ Tri Counties Bank - (925) 634-5500
- ◆ Wells Fargo - (925) 513-6000
- ◆ Citibank - (925) 516-3100
- ◆ First Bank - (925) 240-0144

FINANCIAL RESOURCES

SMALL BUSINESS ADMINISTRATION LOAN PROGRAMS—WWW.SBA.GOV

504 LOAN PROGRAM/CERTIFIED DEVELOPMENT CORPORATION

The CDC/504 loan program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A Certified Development Company is a nonprofit corporation set up to contribute to the economic development of its community. CDCs work with the SBA and private-sector lenders to provide financing to small businesses.

Typically, a 504 project includes a loan secured with a senior lien from a private-sector lender covering up to 50 percent of the project cost, a loan secured with a junior lien from the CDC (backed by a 100 percent SBA-guaranteed debenture) covering up to 40 percent of the cost, and a contribution of at least 10 percent equity from the small business being helped.

CDCs Operating in the Brentwood market:

Bay Area Development Company
1801 Oakland Boulevard
Suite 100
Walnut Creek, CA 94596
(925) 926-1020 phone
(888) 504-0504 toll free
(925) 926-1021 fax
www.baydevco.com

FINANCIAL RESOURCES

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

The primary purpose of the Community Development Block Grant (CDBG) program is the development of viable urban communities by providing decent housing, a suitable living environment and expanded economic opportunities, principally for persons of very low- and low-income. The solicitation of CDBG applications is to assist the County in carrying out eligible activities that meet the needs of very low- and low-income persons in the Urban County.

The CDBG program, sponsored by the U.S. Department of Housing and Urban Development (HUD) is a primary source of funds for the County's community development and housing programs. As an eligible Urban County, as defined by HUD, Contra Costa County receives funds annually to carry out CDBG eligible activities. The County directs these funds to housing, economic development, infrastructure improvements, public facilities, and public service projects designed to meet the needs of very low- and low-income persons.

CDBG SMALL BUSINESS/MICROENTERPRISE LOAN PROGRAM

Contra Costa County's Small Business/Microenterprise Loan Program helps owner-operated small businesses that need financial assistance. The program focuses on start-up businesses and expansion of existing businesses in the Urban County with 5 or fewer employees (including the owner).

CONTRA COSTA COUNTY ECONOMIC DEVELOPMENT ASSISTANCE FUND

Contra Costa County's CDBG Economic Development Assistance Program helps small businesses to create and retain jobs for low and moderate income individuals by obtaining financing for business investments. The Program focuses on businesses with less than 50 employees which are located, or are planning to locate, within the Urban County.

MICRO BUSINESS LOANS

The MicroLoan Program provides very small loans to start-up, newly established, or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$35,000. The average loan size is about \$10,500. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

Community Development Department
2530 Arnold Drive, Suite 190
Martinez, CA 94553
Phone: (925) 335-7200
E-mail: bkain@cd.cccounty.us
<http://www.ccreach.org>

BUSINESS INCENTIVES

RESEARCH AND DEVELOPMENT TAX CREDIT (CALIFORNIA)

<http://www.ftb.ca.gov/businesses/credits/rd/overview.html>

Companies planning to take advantage of the Bay Area's superior resources for research and development, will be interested to know that California offers one of the most generous research and development tax credits in the nation. Designed to encourage companies to increase their basic research and development activities in California, the R&D tax credit allows companies to receive a credit of 15 percent for qualifying in-house research expenses and 24 percent for basic research payments to an outside company or university. Qualifying expenses include:

- Employee wages for researchers, supervisors, and support services;
- Supplies used in conducting the research; and
- Amounts paid to outside consultants for the right to use personal property for research.

CALIFORNIA ENERGY COMMISSION PIER PROGRAM

<http://www.energy.ca.gov/pier/>

The California Energy Commission's Public Interest Energy Research (PIER) Program supports energy research, development and demonstration (RD&D) projects that will help improve the quality of life in California by bringing environmentally safe, affordable and reliable energy services and products to the marketplace. The PIER Program annually awards up to \$62 million to conduct the most promising public interest energy research by partnering with RD&D organizations including individuals, businesses, utilities, and public or private research institutions. PIER brings new energy services and products to the marketplace and creates state-wide environmental and economic benefits. PIER funding efforts are focused on the following RD&D program areas:

- Buildings End-Use Energy Efficiency
- Energy Innovations Small Grant Program
- Energy-Related Environmental Research
- Energy Systems Integration
- Environmentally-Preferred Advanced Generation
- Industrial/Agricultural/Water End-Use Energy Efficiency
- Renewable Energy Technologies

RECYCLING MARKET DEVELOPMENT ZONES (RMDZS)

<http://www.ciwmb.ca.gov/RMDZ/>

The California Integrated Waste Management Board (CIWMB) the State agency responsible for managing California's waste stream, has created three Recycling Market Development Zones in the East Bay: Oakland/Berkeley, Contra Costa County, and Southern Alameda County (Union City and Fremont). Within these zones, manufacturers that process materials for remanufacture or manufacture products from recycled materials are eligible for benefits including:

- Loans at below market, fixed rates
- Streamlined permitting and siting
- Technical assistance
- Marketing assistance

Loans can be obtained up to \$2 million for as long as 15 years at 5% (current Wall Street Journal prime rate is 8.25%) to purchase owner occupied property, equipment, recycled materials, or other approved uses. In addition, the CIWMB and [StopWaste.org](http://www.stopwaste.org) provide technical assistance as well as grants and mini-grants for qualifying reuse projects.

BUSINESS INCENTIVES

INDUSTRIAL DEVELOPMENT BOND PROGRAM FOR EQUIPMENT AND FACILITIES

http://www.eastbayeda.org/business_resources_incentives/industrial_development_bond_financing_program.htm

The East Bay Economic Development Alliance offers a tax-exempt Industrial Development Bond program that may be applied to equipment as well as assisting in the company's expanding space needs. Aimed at small and mid-sized projects, this program provides low-cost, long-term financing for real estate and equipment projects that retain or create employment in Alameda or Contra Costa counties. The bond proceeds may be used for the financing of new capital projects including: land and building acquisition; construction; renovation; and new machinery and equipment.

IDB bond amounts usually start at around \$2 million up to a maximum of \$10 million for projects with total costs no larger than \$20 million. Repayment periods extend up to 40 years and interest rates are generally about 2% below prime. Although projects compete on a statewide basis, historically, the East Bay EDA has been one of the most successful issuers in the state – better than Los Angeles or San Diego.

FOREIGN-TRADE ZONE, SUBZONES

<http://www.pac-am.com/services-ftz.html>

The East Bay EDA can assist in securing space and services at the Oakland Foreign Trade Zone (FTZ) or in the creation of an FTZ for the purpose of deferring, reducing or eliminating the amount of duty paid for components manufactured overseas. The advantage of a Foreign-Trade Zone is that for purposes of tariff assessment, products are treated as if they are outside the continental United States. Among other benefits, this means no duty is paid for the foreign components of any finished products manufactured in the zone and shipped overseas. Duty is only assessed when products enter the United States from the FTZ, but at that time the company may elect to pay duty on each constituent foreign part or on the finished product, whichever is less.

U.S. quota restrictions do not apply to merchandise admitted to zones, although quotas will apply if and when the merchandise is subsequently entered into U.S. commerce. With the permission of the Foreign-Trade Zones Board, merchandise subject to quota may be substantially transformed to a non-quota article free of quota restrictions. Quota merchandise may also be stored in a FTZ until a quota opens.

FACILITY-RELATED PUBLIC INFRASTRUCTURE IMPROVEMENTS

<http://www.ibank.ca.gov>

The mission of the California Infrastructure and Economic Development Bank (I-Bank) is to finance public infrastructure that promotes economic growth, revitalizes communities and enhances the quality of life. The I-Bank's Infrastructure State Revolving Fund (ISRF) Program may be able to finance up to \$10 million in public roadway improvements to support qualified projects. The ISRF Program offers low interest loans to cities and other local municipal entities that can be extended for as long as 30 years at fixed rates near 3%.

BUSINESS NETWORKS AND LEADS

BRENTWOOD CHAMBER OF COMMERCE

240 Oak Street
Brentwood, CA 94513
Contact: Harry York, Executive Director
Phone: (925) 634-3344
Web: www.brentwoodchamber.com
E-mail: info@brentwoodchamber.com



Established in 1952, the Brentwood Chamber of Commerce is made up of a voluntary partnership of businesses and professionals, working together for the purpose of building a healthy economy and to enhance the quality of life in the Brentwood community. Brentwood Chamber members enjoy many opportunities each year for networking, education, and business development through the many programs and services it offers.



CONTRA COSTA COUNCIL

1355 Willow Way, Suite 253
Concord, CA 94520
Phone: (925) 246-1880
Fax: (925) 674-1654
Web: www.contracostacouncil.com

The mission of the Contra Costa Council is to provide advocacy on public policy issues affecting the economic vitality and quality of life in Contra Costa County. The Council's primary functions are advocacy on public policy issues; leadership for countywide economic prosperity; and education and networking opportunities for all Council members.

The Business Portal, sponsored by the Council, is a directory of business resources to help young businesses grow and become increasingly successful.
<http://contracostabiz.org/>

EAST BAY ECONOMIC DEVELOPMENT ALLIANCE

1221 Oak Street, Suite 555
Oakland, CA 94612
Phone: (510) 272-3885
Fax: (510) 272-5007
Web: www.eastbayeda.org
E-mail: info@eastbayeda.org



The East Bay Economic Development Alliance (East Bay EDA) is a public/private partnership serving the San Francisco East Bay (Alameda and Contra Costa Counties) whose mission is to establish the East Bay as a world-recognized location to grow businesses, attract capital and create quality jobs.

The organization was founded in 1990 by Alameda County, its 14 cities and special districts, as the Economic Development Advisory Board. The organization's name was changed in 1996 to the Economic Development Alliance for Business (EDAB) as Contra Costa County Cities and County asked to join the organization and in June 2006, the name was changed to the East Bay Economic Development Alliance, to better reflect the bi-county mission of the organization.

BUSINESS PLANNING AND RESOURCES



CONTRA COSTA SMALL BUSINESS DEVELOPMENT CENTER

2425 Bisso Lane, Suite 200

Concord, CA 94520

Contact: Beverly Hamile, Director

Phone: (925) 646-5377

Fax: (925) 646-5299

Web: www.contracostasbdc.com

E-mail: info@ContraCostaSBDC.com

Overview

The Small Business Development Center (SBDC) offers classes, consulting services and business planning resources for entrepreneurs and small business owners. The SBDC is focused on developing and implementing programs and services that support innovation, entrepreneurship, sustainability, growth and social impact.

Classes

SBDC offers entrepreneurs and business owners a way to learn and implement new strategies, skills and ideas across varied business disciplines. Taught by experienced instructors, including industry experts, their classes are tailored to fit entrepreneurs in any stage of the business development process. The SBDC partners with leading organizations to offer specialized classes and programs.

Consulting

SBDC consultants have expertise in business planning, accessing capital, financial projections, marketing, technology management, contracting and business strategy. They are selected through an extensive interview and training process based on their knowledge and capability to assist with a wide array of business issues. Most of their consultants have MBAs or Ph.D.s and many have experience in running their own small business.

UNITED STATES SMALL BUSINESS ADMINISTRATION

San Francisco District Office

455 Market St., 6th Floor

San Francisco, CA 94105

Contact: Michael Elkin

Phone: (415) 744-8491

Web: www.sba.gov

E-mail: melkin@sba.gov



The U.S. Small Business Administration (SBA) is an independent federal agency established by Congress to assist, counsel, support and protects the interest of small business concerns and to assist them in their start-up and growth. In addition to the SBA's financial guarantee programs, these centers provide businesses with the tools for enhancing and growing their businesses.

For SBA Providers in Brentwood, please see our "Financial Resources" section of this Guide.

BUSINESS PLANNING AND RESOURCES

EAST BAY SCORE

492 9th Street, Suite 350

Oakland, CA 94607

Phone: (510) 273-6611

Fax: (510) 273-6015

Web: www.eastbayscore.org

E-mail: info@eastbayscore.org



SCORE “Counselors to America’s Small Business” is America’s premier source of free and confidential small business advice for entrepreneurs. SCORE is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide.



CONTRACOSTAMEANSBUSINESS.COM

E-mail: ccbiz@contracostasbdc.com

ContraCostaMeansBusiness.com is designed to be your one-stop source for business information, resources, services and expertise in Contra Costa County. Through this business portal, you can easily get connected to the BESTeam—the agencies and organizations that serve businesses in Contra Costa as well as to many useful and informative websites.



Contra Costa County Library

Bringing People and Ideas Together



BRENTWOOD BRANCH LIBRARY

751 Third Street

Brentwood, CA 94513

Phone: (925) 634-4101

Web: www.ccclib.org/locations/brentwood.html

Located in the eastern corner of Contra Costa County, the City of Brentwood has grown from its agricultural beginnings to a diverse, multicultural community of commuters. Built in 1979, the Brentwood Library is located in the City Park and serves a population of more than 40,000. The library collection includes materials in both Spanish and English. It also offers a wide variety of media, including DVDs, CDs and audio books, as well as a large print collection. The library offers a number of programs for all ages, including story times for babies and toddlers.

WORKFORCE AND EDUCATIONAL RESOURCES



LOS MEDANOS COLLEGE—BRENTWOOD CENTER

101 A Sand Creek Road
Brentwood, CA 94513
Phone: (925) 513-1625
Web: www.losmedanos.edu/brentwood

Los Medanos College expanded its presence and services to the far Eastern Contra Costa County by establishing the Brentwood Center in partnership with the City of Brentwood. The course offerings include general education requirements, transfer courses, computer science and business, child development and other occupational training.

CALIFORNIA EMPLOYERS ASSOCIATION

1451 River Park Drive, Suite 121
Sacramento, CA 95815
Contact: Scott Dear
Phone: (916) 921-1312
Web: www.employers.org



CAE offers employers one-stop, comprehensive information, consultation, services and training covering all aspects of human resource management and labor relations issues. CAE assists businesses in areas ranging from implementing proper hiring procedures, developing a comprehensive employee handbook, providing sexual harassment awareness. As well as training on representing an employer in union negotiations and how to handle governmental agencies in unemployment, and wage and discrimination claims.



CONTRA COSTA ECONOMIC PARTNERSHIP

1355 Willow Way, Suite 253
Concord, CA 94520
Contact: Linda Best, Executive Director
Phone: (925) 246-1880
Fax: (925) 674-1654
Web: www.cceconptr.org

The Contra Costa Economic Partnership is a coalition of business, government and education leaders dedicated to retaining and creating quality jobs for Contra Costa to maintain the county's quality of life.

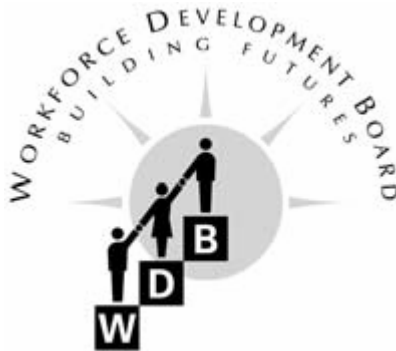
WORKFORCE AND EDUCATIONAL RESOURCES

EASTBAY WORKS—BRENTWOOD

281 Pine Street
Brentwood, CA 94513
Phone: (925) 634-2195
Fax: (925) 516-0762
Web: www.eastbayworks.com



EASTBAY Works is a network of 13 One-Stop Business and Career Centers located throughout Alameda and Contra Costa Counties in Northern California. These One-Stop Career Centers are available to the entire community — businesses, job seekers, youth, and the general public — at no charge. The One-Stop Centers offer universal access to core employment services, and referrals directly to jobs, training, education or other employment services. Businesses are able to access a variety of services specifically designed to increase their competitiveness and to grow their bottom line.



WORKFORCE DEVELOPMENT BOARD OF CONTRA COSTA COUNTY

2425 Bisso Lane, Suite 100
Concord, CA 94520
Contact: Tracey Brown-Carter, Business and
Economic Development Coordinator
Phone: (925) 646-5239
Fax: (925) 646-5517
Web: www.wdbccc.com
E-mail: tlbrown-carter@ehsd.cccounty.us

The Workforce Development Board of Contra Costa County (WDB) is a 37-member business-led public body responsible for coordinating workforce development policy in the county. The Contra Costa County Board of Supervisors appoints its members.

The WDB's mission is to promote a workforce development system responding to the needs of the business community, job seekers, workers and youth. The WDB helps develop a strong, vibrant economy and workforce by providing the tools that strengthen individuals, businesses and the community at large.

CITY OF BRENTWOOD INFORMATION

BUSINESS LICENSE

A business license is required if you plan to conduct business in the City of Brentwood, regardless of whether you maintain a physical location in the City. Renewals are annual and are based on your business' gross receipts. To obtain a business license, please download the application from the City's website—www.ci.brentwood.ca.us or visit the Community Development office at 104 Oak Street.

HOME OCCUPATION PERMIT

A Home Occupation Permit is required for a business when a commercial or other activity is conducted in a home, in the City of Brentwood by the resident, which the activity is clearly incidental and secondary to the use of the homes as a residence and which exhibits no external evidence of the activity and will not change the residential character of the dwelling. In other words, if you are conducting business in the City of Brentwood, live in the City of Brentwood and do not operate from a commercial/store front location in the City, you must obtain a Home Occupation Permit. The Home Occupation Permit application lists prohibited uses and prohibited activities and must be approved by the City of Brentwood's Community Development Department prior to issuance of the business tax certificate.

SELLERS PERMIT

If you sell tangible personal property, you are required to obtain a Seller's Permit from the State Board of Equalization (SBE) for the purpose of collecting and reporting sales tax to the State of California.

OTHER PERMITS AND INFORMATION

In addition to a business license, other approvals and city permits may be necessary to comply with the City's Municipal Code. Below lists some of the typical requirements. To ensure City compliance, please contact the Planning Division at (925) 516-5405.

- ◆ Any signs placed on the property are subject to the City's design review process. If a comprehensive sign program exists for your location, your business signs must conform to that program. Please contact the Planning Division for further information prior to installing any signs.
- ◆ All signs and other exterior improvements for downtown businesses must meet the design guidelines adopted for the Downtown Specific Plan. The Planning Division can provide you more details.
- ◆ Tenant improvements at your location may require building permits. For certain businesses, such as food establishments, the payment of additional sewer fees may also be required. Please contact the Building Division (925-516-5405) for further information.
- ◆ Food establishments require a permit from the County's Environmental Health Department (925) 646-5225.
- ◆ Certain types of uses require the installation of a special backflow prevention device at the water meter. Please contact the Water Division of the Public Works Department (925-516-6000) for information.
- ◆ Certain businesses (dry cleaners, auto body shops, gas stations, etc.) will require approval of an air quality permit prior to operation. Please contact the Bay Area Air Quality Management District at (415) 771-6000 for further information.

CITY OF BRENTWOOD INFORMATION

GENERAL BUSINESS ASSISTANCE:

Economic Development Division

118 Oak Street

Brentwood, CA 94513

Contact: Hazel Wetherford

Phone: (925) 516-5106

Fax: (925) 516-5407

Web: www.ci.brentwood.ca.us/department/cd/economic

E-mail: hwetherford@ci.brentwood.ca.us



Services:

- Demographic research
- Site selection assistance/zoning
- Entitlement assistance
- Resource for business retention and expansion programs