To sign up for weekly calendar updates, please visit [sba.gov/ca/sf](http://sba.gov/ca/sf). At the bottom of the page in the "Connect and Stay Informed" section click on the "Get Email Updates" button. Enter your email address and click submit.

Entrepreneur Center Classes

We host over 500 classes at our SBA Entrepreneur Center, located at 455 Market Street, Suite 600, San Francisco. Email SFOMail@SBA.gov with any questions.

Some recurring classes include:

1st Wednesday of Each Month

9:00 AM - 11:00 AM - Free and Low Cost Resources for Your Business
Representatives from SBA, the Lawyers Committee for Civil Rights, the San Francisco Public Library Small Business Center, SCORE, San Francisco SBDC, the Department of the Environment and a Women’s Business Center representative will discuss the resources available.

11:00 AM - 12:30 PM - Starting a Business in San Francisco
In this informative class you will hear directly from the San Francisco Office of Small Business on rules, regulations, and important considerations for starting a business in San Francisco. Learn how to register your business, file a fictitious business name, and obtain other permits and licenses. You will also receive information on city programs and resources, including small business loans, tax credits and incentives, and technical assistance providers.

1:00 PM - 3:00 PM - Financing Your Small Business
A panel of experts representing SBA, a microlender, an SBA Community Advantage lender, a bank or credit union, and an alternative lender, will discuss financing options, what lenders are looking for, credit requirements, and the importance of a relationship with a financial institution. Eligibility guidelines and loan application procedures will also be covered.

1st Thursday of Each Month

10:00 AM - 11:30 AM - HUBZone and WOSB Program Certifications
This workshop will explain eligibility requirements, application and certification of the HUBZone Program and the Women-Owned Small Business (WOSB) Program.

12:00 PM - 1:30 PM - SBA 8(a) Business Development (BD) Certification Program
This workshop is for small firms owned by socially and economically disadvantaged individuals interested in being certified for SBA’s 8(a) Business Development Program.

Registration is required for all classes: [http://SBATrainings.Eventbrite.com](http://SBATrainings.Eventbrite.com)
SBA Loan Information

SBA has several loan programs to meet different small business needs.

To be eligible for an SBA loan, the applicant business must:

- Be a small business under SBA’s size standards
- Be organized for profit
- Demonstrate a need for the desired credit
- Be an eligible type of business, and
- Be able to demonstrate repayment ability.

Additionally, lenders consider the applicant’s character and credit, management capability, collateral, and owner’s equity contribution.

### 7(a) Guaranty Loan Program

7(a) loans are made by participating lenders (banks, credit unions, and non-bank lenders) using their own capital. SBA provides the lender a guarantee, usually 75% of the loan amount, which enables the lenders to expand their small business lending. 7(a) loans can be used for most any business purpose and provide the borrower a longer loan term that facilitates loan repayment. Each person who owns 20% or more of the business must provide a personal guaranty of the loan, and must have satisfactory personal credit.

**Maximum Loan Amount:** $5,000,000  
**Interest Rates:** Generally not to exceed the Prime Rate + 2.75%, except under SBAExpress for loans of $50,000 or less.

**Use of Loan Proceeds:** working capital, inventory, equipment, improvements, purchase of commercial real estate, and under certain circumstances, refinancing of business debt and business acquisition.

**Fees:** A guaranty fee of 2.0% to 3.5% is charged to the borrower. The amount charged will depend on the guaranteed loan amount. This fee may be financed as part of the loan amount. **Note:** For 7(a) loans of up to $150,000 approved through 9/30/2016, the guaranty fee is waived!

**Terms:** Loan term varies according to the use of loan proceeds: up to 10 years for working capital, 10 years for fixed assets, 25 years for real estate acquisition.

### 504 Certified Development Companies

The 504 loan program is solely for the purpose of financing the acquisition or construction of commercial real estate that will be occupied by the small business borrower, or acquisition of other long-term fixed assets such as heavy equipment. Certified Development Companies (CDCs) are non-profit organizations approved by SBA to facilitate the 504 loan program. The 504 CDC loan is 100%-guaranteed by SBA, but may not exceed 40% of the total project financing. A minimum 10% borrower injection is required, and the remainder of the project financing is provided by another loan made by a bank, and not guaranteed by SBA.

**Owning a business is challenging.**

**To apply for 504 financing, the business should contact a local Certified Development Company.**

<table>
<thead>
<tr>
<th>504 Certified Development Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arcata Economic Development Corp.</td>
</tr>
<tr>
<td>AEDC1.org</td>
</tr>
<tr>
<td>(707) 822-4616</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Bay Area Development Co.</td>
</tr>
<tr>
<td>BayDeveco.com</td>
</tr>
<tr>
<td>(925) 926-1020</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>California Coastal Rural Dev Corp</td>
</tr>
<tr>
<td>CalCoastal.org</td>
</tr>
<tr>
<td>(831) 424-1099</td>
</tr>
<tr>
<td></td>
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<tr>
<td>California Statewide CDC</td>
</tr>
<tr>
<td>CaliforniaStatewide.org</td>
</tr>
<tr>
<td>(530) 756-9310</td>
</tr>
<tr>
<td></td>
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<tr>
<td>Capital Access Group</td>
</tr>
<tr>
<td>CapitalAccess.com</td>
</tr>
<tr>
<td>(415) 217-7600</td>
</tr>
<tr>
<td></td>
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<tr>
<td>CDC Small Business Finance</td>
</tr>
<tr>
<td>CDCLoans.com</td>
</tr>
<tr>
<td>(916) 473-0204</td>
</tr>
<tr>
<td></td>
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<tr>
<td>TMC Financing</td>
</tr>
<tr>
<td>TMCFinancing.com</td>
</tr>
<tr>
<td>(415) 989-8855</td>
</tr>
</tbody>
</table>

### SBA Microloan Program

Under this program, SBA makes funds available to non-profit community-based lenders (Microlending Intermediaries) who, in turn, make loans to eligible borrowers in amounts up to a maximum of $50,000. Loans may be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. The interest rate is fixed, and currently averages 7.5%. Maximum loan term is 6 years, fully amortized (no balloon payment).

### SBA Microlending Intermediaries

<table>
<thead>
<tr>
<th>Arcata Economic Development Corp.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counties: Del Norte, Humboldt, Lake, Mendocino, Shasta, St. Mary’s, Trinity</td>
</tr>
<tr>
<td>(707) 822-4616</td>
</tr>
<tr>
<td>AEDC1.org</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CDC Small Business Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counties: Alameda, San Francisco, San Mateo, Santa Clara</td>
</tr>
<tr>
<td>(916) 473-0204</td>
</tr>
<tr>
<td>CDCLoans.com</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>California Coastal Rural Dev. Corp.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counties: Monterey, San Benito, San Luis Obispo, Santa Barbara, Santa Clara, Santa Cruz, Ventura</td>
</tr>
<tr>
<td>(831) 424-1099</td>
</tr>
<tr>
<td>CalCoastal.org</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>OBDC Small Business Finance (Loans &gt;$25K)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counties: Oakland, San Francisco &amp; Veterans</td>
</tr>
<tr>
<td>(510) 830-3280</td>
</tr>
<tr>
<td>OBDC.com</td>
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<thead>
<tr>
<th>Opportunity Fund</th>
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<tbody>
<tr>
<td>Counties: Alameda, Contra Costa, Marin, Monterey, Napa, San Francisco, San Joaquin, San Mateo, Santa Cruz, Santa Clara, Solano, Sonoma</td>
</tr>
<tr>
<td>(866) 299-8173</td>
</tr>
<tr>
<td>OpportunityFund.org</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Southeast Asian Community Center</th>
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<tbody>
<tr>
<td>(415) 885-2743</td>
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<tr>
<td>or</td>
</tr>
<tr>
<td>(510) 261-8399</td>
</tr>
<tr>
<td>SEACC USA.org</td>
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</tbody>
</table>

<table>
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<tr>
<th>Working Solutions</th>
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</thead>
<tbody>
<tr>
<td>Counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, Sonoma</td>
</tr>
<tr>
<td>(415) 655-5473</td>
</tr>
<tr>
<td>TMCWorkingSolutions.org</td>
</tr>
</tbody>
</table>

For more information on any SBA loan programs and lenders visit SBA.gov. (2/10/16)
All SBA programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made, if requested at least two weeks in advance. Call (415) 744-6820.

### Top 48 SBA Participating 7(a) Lenders* in the San Francisco District

<table>
<thead>
<tr>
<th>Lenders</th>
<th>Loans</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wells Fargo</td>
<td>472</td>
<td>(800) 495-8256</td>
</tr>
<tr>
<td>US Bank</td>
<td>202</td>
<td>(856) 530-9655</td>
</tr>
<tr>
<td>JP Morgan Chase</td>
<td>163</td>
<td>(888) 536-3722</td>
</tr>
<tr>
<td>OBDC Small Business Finance</td>
<td>56</td>
<td>(510) 763-4297</td>
</tr>
<tr>
<td>Celtic Bank</td>
<td>55</td>
<td>(877) 472-1941</td>
</tr>
<tr>
<td>Live Oak Bank</td>
<td>47</td>
<td>(877) 790-1678</td>
</tr>
<tr>
<td>Bank of the West</td>
<td>41</td>
<td>(886) 306-7254</td>
</tr>
<tr>
<td>Heritage Bank of Commerce</td>
<td>37</td>
<td>(408) 947-8800</td>
</tr>
<tr>
<td>East West Bank</td>
<td>33</td>
<td>(888) 895-5850</td>
</tr>
<tr>
<td>Exchange Bank</td>
<td>33</td>
<td>(707) 524-3000</td>
</tr>
<tr>
<td>Redwood CU</td>
<td>32</td>
<td>(800) 479-7928</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>26</td>
<td>(707) 636-9000</td>
</tr>
<tr>
<td>Santa Cruz County Bank</td>
<td>25</td>
<td>(831) 457-5000</td>
</tr>
<tr>
<td>Hana Small Business Lending</td>
<td>24</td>
<td>(888) 476-9788</td>
</tr>
<tr>
<td>Seacoast Commerce Bank</td>
<td>23</td>
<td>(619) 476-7776</td>
</tr>
<tr>
<td>Comerica Bank</td>
<td>21</td>
<td>(408) 556-5866</td>
</tr>
<tr>
<td>Plumas Bank</td>
<td>20</td>
<td>(530) 889-8616</td>
</tr>
<tr>
<td>City National Bank</td>
<td>20</td>
<td>(800) 722-5945</td>
</tr>
<tr>
<td>Wilshire Bank</td>
<td>19</td>
<td>(408) 942-4200</td>
</tr>
<tr>
<td>Pinnacle Bank</td>
<td>17</td>
<td>(408) 751-2163</td>
</tr>
<tr>
<td>Compass Bank</td>
<td>16</td>
<td>(888) 273-5636</td>
</tr>
<tr>
<td>Umpqua Bank</td>
<td>15</td>
<td>(707) 289-3120</td>
</tr>
<tr>
<td>Open Bank</td>
<td>14</td>
<td>(213) 892-1164</td>
</tr>
<tr>
<td>BBCN Bank</td>
<td>13</td>
<td>(888) 811-6272</td>
</tr>
<tr>
<td>Community Bank of the Bay</td>
<td>12</td>
<td>(408) 208-4900</td>
</tr>
<tr>
<td>Bank of San Francisco</td>
<td>12</td>
<td>(415) 744-6702</td>
</tr>
<tr>
<td>Bank of America</td>
<td>12</td>
<td>(800) 283-2055</td>
</tr>
<tr>
<td>Citibank</td>
<td>12</td>
<td>(415) 658-4465</td>
</tr>
<tr>
<td>Redwood Capital Bank</td>
<td>11</td>
<td>(707) 444-9800</td>
</tr>
<tr>
<td>Golden Pacific Bank</td>
<td>11</td>
<td>(800) 582-5003</td>
</tr>
<tr>
<td>Western Alliance Bank</td>
<td>10</td>
<td>(652) 389-3500</td>
</tr>
<tr>
<td>California Bank &amp; Trust</td>
<td>9</td>
<td>(916) 581-1121</td>
</tr>
<tr>
<td>Valley Economic Development Corp.</td>
<td>9</td>
<td>(800) 304-1755</td>
</tr>
<tr>
<td>GBC International Bank</td>
<td>8</td>
<td>(408) 200-8718</td>
</tr>
<tr>
<td>Community Reinvestment Small Business</td>
<td>7</td>
<td>(800) 475-3050</td>
</tr>
<tr>
<td>Trans-Pacific National Bank</td>
<td>7</td>
<td>(415) 543-3377</td>
</tr>
<tr>
<td>KeyPoint CU</td>
<td>7</td>
<td>(408) 731-4303</td>
</tr>
<tr>
<td>CDC Small Business Finance</td>
<td>7</td>
<td>(916) 473-2024</td>
</tr>
<tr>
<td>Stearns Bank</td>
<td>6</td>
<td>(877) 899-2265</td>
</tr>
<tr>
<td>Spirit of Texas Bank</td>
<td>6</td>
<td>(877) 366-1836</td>
</tr>
<tr>
<td>Santa Cruz Community CU</td>
<td>6</td>
<td>(831) 425-7708</td>
</tr>
<tr>
<td>Newtown Small Business Finance</td>
<td>5</td>
<td>(855) 204-3722</td>
</tr>
<tr>
<td>San Francisco Fire CU</td>
<td>5</td>
<td>(415) 674-4808</td>
</tr>
<tr>
<td>Royal Business Bank</td>
<td>4</td>
<td>(626) 307-7516</td>
</tr>
<tr>
<td>Pacific Enterprise Bank</td>
<td>4</td>
<td>(940) 623-7585</td>
</tr>
<tr>
<td>US Metro Bank</td>
<td>4</td>
<td>(800) 396-1015</td>
</tr>
<tr>
<td>First Home Bank</td>
<td>4</td>
<td>(727) 394-2265</td>
</tr>
<tr>
<td>Unity Bank</td>
<td>4</td>
<td>(800) 618-2265</td>
</tr>
</tbody>
</table>

*Top San Francisco District Office lenders by number of loans for FY15, for a full list of lenders, visit: SBA.gov/CA/SF

### Small Business Certifications

The SBA works across all federal agencies to award at least 23 percent of all prime government contracting dollars to small businesses with specific statuto-

- 8(a) Business Development Program (Application) - www.sba.gov/8abd
- HUB Zone—Historically Underutilized Business Zone (Application) - www.sba.gov/hubzone
- WOSB—Women-Owned Small Business (Self-certified with documentation) - www.sba.gov/wosb
- SDVOSB—Service Disabled Veteran-Owned Small Business (Self-certified with documentation) - www.sba.gov/vets
- SDB—Small Disadvantaged Business (Self-certified)
- SB—Small Business (Self-certified)

California Unified Certification Program (CUCP) - The US Department of Transportation (DOT) Disadvantaged Business Enterprise (DBE) Program provides increased participation by disadvantaged businesses to over $20B of contracts annually. DBE certification is performed by the certifying agencies of the California Unified Certification Program - www.dot.ca.gov

California Public Utilities Commission—Certifies businesses that qualify as women-owned, minority-owned or both for statewide public utility procure-

- Women's Business Enterprise National Council (WBENC) is a third-party certifier of businesses owned, controlled and operated by women in the U.S. — www.wbenc.org

### Federal Procurement Contracts

Dealing with the Federal Government can seem like a formidable task at times. However, with a little patience, perseverance, and an understanding of your efforts will be rewarded in the long run. Following these steps will help.

1. Become familiar with the SBA/Government Contracting Internet Homepage - www.sba.gov/aboutsba/sbaprograms/gc
2. Determine if your firm qualifies for one of SBA’s Certification Programs.
   - www.sba.gov/8abd
   - www.sba.gov/hubzone
3. Obtain a DUNS Number, and register in the System for Award Management (SAM).
   - www.dib.com
   - www.sam.gov
4. Identify your product or service.
   - www.naics.com
5. Identify current federal procurement opportunities.
   - www.fbo.gov
   - www.disastercontractingassistance.gov
6. Familiarize yourself with the government’s contracting procedures.
   - www.acquisition.gov
   - www.acq.osd.mil/sppc
   - www.fss.gov
8. Seek additional assistance as needed in the federal marketplace.
   - www.disastercontractingassistance.gov
   - www.sba.gov/8abd
   - www.sba.gov/vets
   - www.sba.gov/contracts
9. Explores subcontracting opportunities.
   - www.sba.gov/GC/contractsandources-sbd.html
   - web.sba.gov/subnet

Like what you see here? Email SFMail@sba.gov for a complete Small Business Start-Up Guide.

Or call the San Francisco District Office at (415) 744-6820.
SBA Resource Partners are Here to Help

SCORE

SCORE, a small business counseling program sponsored by SBA, is composed of active and retired business executives who volunteer their time to counsel and advise small business owners on the many aspects of starting and managing their businesses. Confidential, one-on-one counseling is always free. SCORE also conducts free and low cost workshops on a variety of topics.

<table>
<thead>
<tr>
<th>Bay Area Score Chapters</th>
<th>East Bay Score</th>
<th>North Coast Score</th>
<th>Santa Cruz Score</th>
<th>Silicon Valley Score</th>
<th>San Francisco Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EastBayScore.org</td>
<td>NorthCoastScore.org</td>
<td>SantaCruzScore.org</td>
<td>SVScore.org</td>
<td>SFSCORE.org</td>
</tr>
<tr>
<td></td>
<td>(510) 273-6611</td>
<td>(707) 571-8342</td>
<td>(831) 621-3735</td>
<td>(408) 453-6237</td>
<td>(415) 744-6827</td>
</tr>
</tbody>
</table>

Women’s Business Centers (WBC)

SBA’s Women’s Business Center program is a national network providing educational resources to help women start and grow successful small businesses.

<table>
<thead>
<tr>
<th>Women’s Business Centers</th>
<th>AnewAmerica Community Corp</th>
<th>Renaissance Entrepreneurship Center</th>
<th>West Company</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1018 University Avenue, Suite 3A, Berkeley, CA 94704</td>
<td>275 Fifth Street, San Francisco, CA 94103</td>
<td>760 B Stewert Street, Fort Bragg, CA 95437</td>
</tr>
<tr>
<td></td>
<td>(510) 540-7785 AnewAmerica.org</td>
<td>(415) 541-8560 RmCenter.org</td>
<td>(707) 964-7571 WestCompany.org</td>
</tr>
</tbody>
</table>

Veterans’ Business Outreach Center (VBOC)

Whether you are a new veteran having elected to become self-employed, or have current or previous experience managing your own business, the VBOC team is here to support your growth needs.

<table>
<thead>
<tr>
<th>Veterans Business Outreach Center</th>
<th>Sacramento, CA vboce.org 916-527-8400 <a href="mailto:admin@vboce.org">admin@vboce.org</a></th>
</tr>
</thead>
</table>

Free and Low Cost SBA, SCORE & SBDC Training

Entrepreneur Center

NorCal Procurement Technical Assistance Center

PTAC helps businesses to more effectively compete in the government contracting marketplace.

<table>
<thead>
<tr>
<th>NorCal Procurement Technical Assistance Center</th>
<th>PTAC</th>
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<tbody>
<tr>
<td></td>
<td>707-826-3919 norcalptac.org</td>
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