

Education

Start your business in 10 steps

SEE THE GUIDE AT [SBA.GOV](https://www.sba.gov)



U.S. Small Business Administration

Small Business Development Centers



The California Small Business Development Center (SBDC) Program is the leader in providing business owners and entrepreneurs with the tools and guidance needed to become successful.

Direct and personalized assistance is provided to entrepreneurs through professional consulting, supplemented by low-cost or free classes.

SBDC consultants are professionals with extensive experience in assisting business owners across a wide variety of different industries and are able and available to assist with all aspects of a business's management and growth.

These services are delivered throughout California via an extensive network of local Centers.

Alameda	ACSBDC.org
Contra Costa	ContraCostaSBDC.org
Del Norte	NorthCoastSBDC.org
Marin	MarinSBDC.org
Mendocino	MendoSBDC.org
Napa	NapaSonomaSBDC.org
San Francisco	SFSBDC.org
San Mateo	SanMateoSBDC.org
Santa Clara	SVSBDC.org
Santa Cruz	SantaCruzSBDC.org
Solano	SolanoSBDC.org
Sonoma	SonomaSBDC.org
Humboldt	NorthCoastSBDC.org
Hispanic Satellite	SBDCHC.org
Tech Futures Group	TechFuturesGroup.org

SCORE



SCORE is the nation's largest network of business mentors, with more than 10,000 volunteers in 300 chapters nationally. SCORE mentors help businesses get off the ground, grow, and achieve their goals through education and 1-on-1 counselling.

East Bay	EastBay.SCORE.org
North Bay	NorthCoast.SCORE.org
Central Coast	SantaCruz.SCORE.org
South Bay	SiliconValley.SCORE.org
San Francisco	SanFrancisco.SCORE.org

Women's Business Centers



Women's Business Centers (WBCs) represent a national network of over 100 educational centers throughout the United States and its territories, which exist assist women in starting and growing small businesses.

San Francisco	RenCenter.org
East Bay	AnewAmerica.org
Mendocino	WestCompany.org
South Bay	AnewAmerica.org

Veteran's Business Centers

The Veteran's Business Outreach Center (VBOC) provides services such as business training, counseling, mentoring, and referrals for veterans owning or considering starting a business. Services are offered to veterans at no cost.

[VBOCIX.org](https://www.vbo.org)

Procurement Technical Assistance Center

The Northern California Procurement Technical Assistance Center (PTAC) can help you sell to federal, state, local, or tribal government agencies. Services are provided at no cost.

[NorCalPTAC.org](https://www.norcalptac.org)

Start and grow your business

With the U.S. Small Business Administration



LOCAL SBA RESOURCES FOR SMALL BUSINESSES IN NORTHERN CALIFORNIA



Your local SBA office

San Francisco District Office
455 Market Street, Suite 600
San Francisco, CA 94105
(415) 744-6820
[sba.gov/ca/sf](https://www.sba.gov/ca/sf)

text "SBA" to GOV311 to
subscribe to our weekly
newsletter

Loans

Start or expand your business with loans guaranteed by the Small Business Administration



Lender Match helps you find lenders.

Answer a few questions about your business and within two days you will get matched and receive an email with the contact information of lenders who express interest in your business.

**APPLY ONLINE AT
SBA.GOV/LENDERMATCH**

Financing for general business purposes

The 7(a) loan is the SBA's largest financing program because it can be used for almost any business purpose, and it offers reasonable rates and terms. If you meet the eligibility requirements, you could use a 7(a) loan to purchase real estate, equipment, working capital or inventory. Loan proceeds may also be used to refinance business debt or purchase a small business

Max Loan Size: \$5 million
Max Interest Rates: Prime + 2.75%
Max Term length: 10 years for working capital or fixed assets, 25 years for real estate.

Financing for commercial real estate

If you have a project to purchase land or heavy equipment, or buy/renovate real estate for your business, ask about the 504 Certified Development Company Loan Program. It provides fixed-rate mortgage financing through a third party lender and a Certified Development Company.

Max Loan Size: Up to \$5 million and up to 40% of the project costs
Max Interest Rates: Varies according to term
Max Term length: 10 years for working capital or fixed assets, 25 years for real estate.
Down Payment: Required. Usually ~10%

Eligibility requirements

- Be a qualifying for-profit, small business
- Be able to demonstrate an ability repay the loan
- Be approved by an SBA lender

Your lender will provide you with a full and detailed list of eligibility requirements for your loan.

Community Advantage Loans

Community Advantage loans are community-based financing focused on funding women, veterans, low-income borrowers, minority entrepreneurs and businesses starting up or in the first few years of operation

Max Loan Size: \$250,000
Max Interest Rates: Prime + 6%
Max Term length: 10 years for equipment and working capital

Microloans

SBA Microloans are the most accessible types of SBA loans. they're a great option for aspiring and underserved entrepreneurs. These shorter term loans are issued by non-profits who also offer free business consulting.

Max Loan Size: \$50,000
Max Interest Rates: 6.5-13%, average is ~8%
Max Term length: 6 years

Local mission-based lenders

Community Advantage ● Commercial Real Estate (504) ●
 SBA Microloans ● 7(a) Program ●

Note: These lenders often serve only specific California counties.

● ● ● Arcata Economic Development Co.	AEDC1.org
● ● Bay Area Development Company	BayDevCo.com
● ● California Coastal	CalCoastal.org
● California Statewide	CalStateWide.com
● Capital Access Group	CapitalAccess.com
● ● ● CDC Small Business Finance	CDCLoans.com
● ● TMC Financing	TMCFinancing.org
● ● Main Street Launch	MainStreetLaunch.org
● South East Asian Community Center	SEACCUSA.org
● Working Solutions	WorkingSolutions.org
● Mission Economic Dev. Agency	Medasf.org
● California Farmlink	CaliforniaFarmLink.org

Local Lending activity

TOP 40 LENDERS

Represents financing across all SBA loan programs in Northern Coastal California over the last year

Lender	#	Median Loan size (1,000)
Wells Fargo Bank	168	\$25
Mortgage Capital Dev Co.	104	\$786
US Bank	102	\$40
JP Morgan Chase	75	\$100
Bay Area Dev. Co.	53	\$668
Bank of the West	52	\$350
Capital Access Group	51	\$859
Main Street Launch	37	\$150
First Home Bank	36	\$245
CDC Small Business Fin.	35	\$250
Exchange Bank	31	\$475
Live Oak Bank	31	\$1,000
Celtic Bank	30	\$150
Comerica Bank	27	\$140
Heritage Bank	27	\$470
Redwood Credit Union	26	\$233
Pinnacle Bank	25	\$799
East West Bank	21	\$170
Stearns Bank	20	\$282
United Business Bank	20	\$560
Independence Bank	19	\$125
Plumas Bank	19	\$535
Harvest Small Business	18	\$838
Santa Cruz County Bank	17	\$250
Bank of Hope	14	\$150
Centerstone SBA lending	14	\$527
Fremont Bank	14	\$1,042
California Bank of Comm.	13	\$403
Umpqua Bank	13	\$716
Lendistry	12	\$172
Bank of San Francisco	11	\$1,000
Hanmi Bank	11	\$105
United Midwest Savings	11	\$150
First Bank	10	\$388
Spirit of Texas	10	\$337
Five Star Bank	9	\$350
Newtek Small Business	9	\$250
Redwood Capital	9	\$200
Seacoast Commerce	9	\$994
Bank of America	8	\$225



Contracting guide

Government contracts are a tremendous financial opportunity for small businesses.

The U.S. government is the largest customer in the world. It buys all types of goods and it's required by law to consider buying from small businesses. The SBA helps federal agencies award a certain amount of contract dollars to small businesses. It also offers counseling and consulting help to contractors.

Evaluate your business to see if it has what it takes to win a contract at sba.gov/contracting



Contracting assistance programs

To help provide a level playing field for small businesses, the government limits competition for some contracts. Those contracts are called "set-asides," and they help small businesses compete for and win federal contracts.

Some set-asides are open to any small business, but some are open only to businesses who participate in SBA contracting assistance programs. Visit certify.sba.gov to learn more



Disaster assistance

The SBA offers disaster assistance in the form of low-interest loans to businesses, renters, and homeowners located in regions affected by declared disasters if your insurance, and funding from the Federal Emergency Management Agency, doesn't fully cover the disaster assistance you need. sba.gov/disaster



Investment capital

Find an investor for your business through a Small Business Investment Company. The SBA doesn't invest directly into small businesses, but it does provide funding to qualified investment companies. Those SBICs then use their funds, along with SBA-guaranteed funding, to invest in small businesses. See a list of licensed investment companies at sba.gov



Grants

The SBA doesn't give grants to start or expand most businesses. However, some limited grants are available for exporting, as well as for research and development of products that can solve a federal agency's needs.



Surety Bonds

Surety bonds help small businesses win contracts by providing the customer with a guarantee that the work will be completed. Many public and private contracts require surety bonds and SBA Authorized Agents can help!