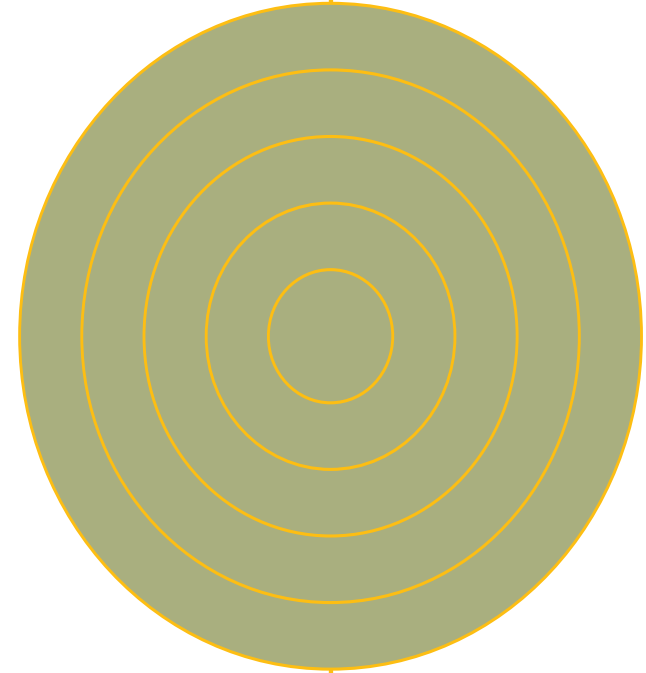




S M A L L

B U S I N E S S



R E S O U R C E

G U I D E

S A N T A C L A R I T A

# Small Business Resource Guide

Produced by the City of Santa Clarita in conjunction with the Santa Clarita Valley Chamber of Commerce  
YEAR OF THE SMALL BUSINESS TASK FORCE

This Small Business Resource Guide was produced through a collaborative effort between the City of Santa Clarita, the Santa Clarita Valley Chamber of Commerce and the Chamber's "Year of the Small Business Committee".

This guide encompasses a collection of resources intended to serve as a source of information for new and existing business in the Santa Clarita Valley. The guide has information regarding contacts for start up and expansion of business, as well as resources for funding, training, licensing and foreign trade.

The goal of this document is to provide residents with a where-to-go guide on starting a new business in Santa Clarita. However, we are proud to say the finished product has ended up serving an even broader base as it includes resources that can assist virtually every business within the community. Please be aware that just as information, places and contacts are ever changing this document will have to be also. We welcome your feedback and suggestions and will do our very best to incorporate your suggestions in periodic updates of this document.

If you have any questions and/or suggestions regarding this document, or would like to request additional copies, please call Stacy Miller of the City of Santa Clarita Economic Development Division at (661) 255-4347.

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# Training and Technical Assistance



## **BUILDING INDUSTRY ASSOCIATION (BIA)**

24005 Ventura Blvd.

Calabasas, CA 91302-1447

818-591-2001

The Building Industry Association (BIA) is a non-profit private trade association for the building trade. Annual membership for builders is \$750.00 and \$730.00 for associates. Call their office for additional information.

## **CALIFORNIA DEPARTMENT OF GENERAL SERVICES**

### **State Contracts**

Office of Small & Minority Business (OSMB)

1531 'I' Street, 2<sup>nd</sup> Floor

Sacramento, CA 95814-2016

916-323-5478

[www.dgs.ca.gov/osmb](http://www.dgs.ca.gov/osmb)

OSMB's primary responsibility is communication and access to state contracting information. The OSMB certifies eligible small business enterprise for the state's 5-percent bid preference and eligible disabled veteran business enterprise for the state's 3-percent participation goal program. They offer a variety of business and community workshops to assist businesses through the process.

## **CALIFORNIA MANUFACTURING TECHNOLOGY CENTER (CMTC)**

13430 Hawthorne Blvd.

Hawthorne, CA 90250

[www.cmtc.com](http://www.cmtc.com)

800-300-CMTC

The CMTC is a public/private partnership established to promote the competitiveness of the state's smaller manufacturers (those with less than 500 employees). A nonprofit organization, CMTC provides manufacturing companies with consulting engineers that provide services in the areas of process improvements, business planning, business start-ups/growth, operational certification, plant modernization, product design, computer systems and workforce development.

## **CALIFORNIA OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION (Cal/OSHA)**

Administration 3550 West 6<sup>th</sup> Street, #309

Los Angeles, CA 90020

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

213-736-2187

213-736-4911

The purpose of Cal/OSHA is to access, monitor and enforce compliance of health and safety regulations in the workplace.

The Cal/OSHA Consultation Service offers a variety of services to California employers at no charge. Services are available upon request of the employer and may include on-site evaluation of safety and health hazards in the workplace, providing training for employees and managers, publications, loan of visual materials and other information related to occupational safety and health.

## **COLLEGE OF THE CANYONS**

### **Customized Training**

Employee Training Institute

661-259-7800 x3874

Customized training classes are available from the Employee Training Institute at COC. Programs are designed based on the employer's requirements. Classes can be delivered at the employer's worksite, on the COC campus, or at a convenient location within the community. Management, professional and technical classes are available.

## **COLLEGE OF THE CANYONS**

### **Manufacturing Assistance/Training**

Center for Applied Competitive Technologies

661-259-3874

Technical assistance, customized workforce training, and access to new technology is available to small-to-midsize manufacturers through the COC Center for Applied Competitive Technologies (CACT). One of only 12 CACT Centers in the state of California, the College of the Canyons CACT can provide customized on-site training in manufacturing skills, management and professional skills, personal computer application, CAD/CAM software and other topics.

## **EMPLOYMENT DEVELOPMENT DEPARTMENT (EDD)**

21515 Soledad Canyon Road

Suite #121

Santa Clarita, CA 91350-2928

[www.cahwnet.gov](http://www.cahwnet.gov)

661-255-8546

213-580-3001

The EDD can assist you in obtaining a State Employer Identification Number. They also operate the state unemployment and disability insurance programs and provide job training and job listing services.

In addition, the State EDD provides current information on labor force trends, with reference to economic, labor force and occupational data based upon ongoing employer surveys. EDD equips academic institutions with current occupational data and indicates how occupations change over time.

## **INTERNATIONAL COUNCIL OF SHOPPING CENTERS (ICSC)**

665 5<sup>th</sup> Avenue

New York, NY 10022

[www.icsc.org](http://www.icsc.org)

212-421-8181

ICSC is a global trade association for the shopping center industry. It's 38,000 members in the U.S., Canada and more than 70 other countries include shopping center owners, developers, managers, marketing specialists, investors, lenders, retailers and other professionals as well as academics and public officials. ICSC offers a variety of training and statistical information, most of which can be accessed via their web-site.



## LOS ANGELES COUNTY DEPARTMENT OF CONSUMER AFFAIRS

23747 W. Valencia Blvd.  
Valencia, CA 91355

661-253-7328

The Department of Consumer Affairs provides consumer counseling and investigates and mediates consumer complaints. The services of the Department are available to all who live in LA County. Open Thursdays only 8:30-4:30pm.

Downtown Office  
500 W. Temple St.  
Los Angeles, CA

213-974-1252

## LOS ANGELES ECONOMIC DEVELOPMENT CORPORATION (LAEDC)

515 South Flower St., #3200  
Los Angeles, CA 90071

213-622-4300

[www.laedc.org](http://www.laedc.org)

LAEDC can provide businesses and the general public with census data for Los Angeles, Riverside, San Bernardino, Orange and Ventura Counties, as well as for each of the 88 incorporated cities within Los Angeles County. E-Edge is a weekly online update on the regional economy, and is available at no cost. For a subscription, e-mail LAEDC at [laedc-info@laedc.org](mailto:laedc-info@laedc.org).

## MINORITY BUSINESS DEVELOPMENT AGENCY (MBDA)

9660 Flair Drive, #455  
El Monte, CA 91731  
[www.mbda.doc.gov](http://www.mbda.doc.gov)

626-453-8636

The MBDA provides business management consulting services and assistance to minority business entrepreneurs through a network of Minority Business Development Centers (MBDC's). The MBDC provides the following services:

- Financial Management Assistance
- Loan Packaging Assistance
- Bonding Assistance
- Procurement Assistance
- SBA Loan Application Assistance
- Franchise Opportunities
- General Management Opportunities
- General Business Consulting
- Loan Pre-Qualification Assistance
- Business Planning
- Computer Management



## NATIONAL RETAIL FEDERATION (NRF)

325 7<sup>th</sup> Street NW, Suite 100  
Washington, DC 20004  
[www.nrf.com](http://www.nrf.com)

202-783-7971

NRF conducts programs and services in research, education, training, information technology, and government affairs for the retail industry. NRF's membership includes the leading department, specialty, independent, discount, and mass merchandise stores in the United States and 50 nations around the world. NRF represents more than 100 state, national and international trade organizations, which have members in most lines of retailing. NRF also includes in its membership key suppliers of goods and services to the retail industry.

## RECYCLING MARKET DEVELOPMENT ZONES (RMDZ)

The City Of Santa Clarita Economic Development Department

23920 Valencia Blvd., #260  
Santa Clarita, CA 91355-2196  
[www.smiller@santa-clarita.com](mailto:www.smiller@santa-clarita.com)

661-286-4166

The State of California has designated 40 areas, as Recycling Market Development Zones (RMDZ) one of which is the City of Santa Clarita. The purpose of these zones is to encourage the use of recycled feedstock in the manufacturing of products, reduce waste, and increase job opportunities.

RMDZ benefits include low interest loans, technical assistance, reduced utility costs and other assistance programs.

## SANTA CLARITA VALLEY CHAMBER OF COMMERCE

23920 Valencia Blvd., #100  
Santa Clarita, CA 91355-2175  
[www.scvonline.com](http://www.scvonline.com)

661-259-4787 ext. 10

The Santa Clarita Valley Chamber Of Commerce is a not for profit 501(c)(6) organization that has been promoting and supporting business in the valley for more than 70 years. With over 1250 members, and 29 active committees, the Chamber represents the interests of every facet of the business community, and works with government officials and the public to make the area business-friendly.

The Chamber has many resources for information, networking and publicity available to its members, including a monthly newspaper, chamber publicist, business directory, seminars and workshops, economic profiles, office assistance and member referral service just to name a few.

## SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

330 N. Brand Blvd., #190 800-634-0245  
Glendale, CA 91203-2304 818-552-3206  
[www.sbaonline.sba.gov/score](http://www.sbaonline.sba.gov/score)

SCORE is a nonprofit association sponsored by the U.S. Small Business Administration that provides counseling to help individuals start and operate successful small businesses.

SCORE volunteers are retired business owners, executives and managers who have been trained as counselors. They possess real-world experience and offer expert advice on both general business practices and industry-specific issues. Counseling sessions give entrepreneurs valuable information about everything from writing an effective business plan to cash flow management and developing a small business advisory board.

One-on-one counseling with a SCORE volunteer is always FREE. Call your local chapter for office hours and a schedule of monthly seminars.

Glendale Regional Office 818-552-3206  
Van Nuys 818-907-9922

## SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

### North Los Angeles County

4717 Van Nuys Blvd., #201  
Van Nuys, CA 91403-2100  
e-mail – [VNsbdc@aol.com](mailto:VNsbdc@aol.com) 818-907-9922  
[www.vedc.org/sbdc](http://www.vedc.org/sbdc)

The North LA SBDC is a partnership with the U.S. Small Business Administration and the California Trade and Commerce Agency. The SBDC provides management assistance to current and prospective small business owners. The SBDC is designed to deliver up-to-date counseling, training and technical assistance in all aspects of small business management.

SBDC services include assisting small businesses with financial, marketing, production, organization, engineering and technical problems and feasibility studies. Special SBDC programs and economic development activities include international trade assistance, procurement assistance, venture capital information, and rural development. The SBDC also provides on-site consulting in the Santa Clarita Valley at the SCV Chamber of Commerce 661-259-4787, and the People's Bank of California 661-252-1236.

## SOUTH COAST AIR QUALITY MANAGEMENT DISTRICT (AQMD)

21865 East Copley Drive  
Diamond Bar, CA 91765-4182 800-CUT-SMOG  
[www.aqmd.gov](http://www.aqmd.gov)

AQMD is a regional government agency that seeks to achieve and maintain healthful air quality through a comprehensive program of research, regulation, enforcement, and communication. Certain AQMD departments are devoted solely to serving specific business needs.

- Economic Development and Business Retention Office - 909-396-2660
- Small Business Assistance - 800-388-2121
- Public Advisor's Office - 909-396-3235
- Technology Advancement Office - 909-396-3300

## SOUTHERN CALIFORNIA ASSOCIATION OF GOVERNMENTS (SCAG)

818 W. Seventh Street, 12<sup>th</sup> Floor  
Los Angeles, CA 90017 213-236-1800  
[www.scag.ca.gov](http://www.scag.ca.gov)

SCAG is a Council of Governments and a regional planning agency representing six counties and more than 188 cities in the Southern California region. SCAG can provide demographic information including Census Tract outline maps, employment data, and land use data.

## U.S. POSTAL SERVICE

U.S. Postal Service 800-725-2161  
[www.usps.gov](http://www.usps.gov)

There are a number of ways to reduce your mailing costs by utilizing programs provided by the U.S. Postal Service. You may use the business reply program or the bulk mail program. Following are local post offices:

<b>Santa Clarita – Main Branch</b> 24355 Creekside Road	254-1684
<b>Canyon Country</b> 18336 Soledad Canyon Road	252-3403
<b>Castaic</b> 31519 Castaic Road	257-0252
<b>Newhall</b> 23640-B Lyons Avenue	286-1477
<b>Saugus</b> 26541-B Golden Valley Road	251-7288



## Valencia Industrial Association (VIA)

P.O. Box 55592

Valencia, CA 91385

661-294-8088

The Valencia Industrial Association (VIA) is a non-profit organization comprised of approximately 300 local businesses and representing nearly 20,000 employees located within the Valencia Industrial and Commerce Centers. VIA works as a liaison with local, state and federal agencies to keeps its members current on transportation, legislative, environmental and emergency preparedness issues that impact their businesses. In conjunction with College of the Canyons, VIA has developed the Valencia Learning Center that provides training classes designed to assist in transforming companies into "High Performance Workplaces" as we move into the 21<sup>st</sup> century. VIA also offers networking opportunities at their monthly luncheons and frequent mixers as well as telecommunications information, wage, salary and benefit survey information, and a bi-monthly newsletter to advise members on upcoming issues, events and pertinent topics.





# Permits and Licensing





**ALCOHOLIC BEVERAGE CONTROL DEPARTMENT  
(ABC)**

**Alcoholic Beverage Licensing**

6150 Van Nuys Blvd., #220

Van Nuys, CA 91401

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

818-901-5017

ABC regulates the manufacture, sale, purchase, possession and transportation of alcoholic beverages within the State of California, and subject to certain laws of the United States, regulates the importation and exportation of alcoholic beverages into and from the State.

ABC also provides education and training for retail licensees, their employees and applicants through L.E.A.D. - Licensee Education on Alcohol and Drugs, a free program that provides practical information on serving alcoholic beverages safely, responsibly, and legally, and preventing illicit drug activity at the licensed establishment.

Alcoholic beverage license applications are accepted Monday through Friday between the hours of 8:00am-11:00am and 1:00pm-3:00pm and take between 45 and 90 days to be processed, depending on whether you apply for an original or transfer application.

**CALIFORNIA STATE BOARD OF EQUALIZATION**

**Sales and Use Tax Registration**

15350 Sherman Way, #250

Van Nuys, CA 91401

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

800-400-7115

818-904-2300

If you will be engaged in selling a product, whether resale or wholesale, you will need a Seller's Permit. The Seller's Permit grants you the rights to collect sales tax on retail sales and buy merchandise wholesale without paying taxes - as long as you resell it. If the item is for your personal use, you must pay "use tax." Along with the Seller's Permit, the Board of Equalization provides information packets for a wide variety of business types.

Also offered is a wide variety of educational and information classes including basic sales and use tax classes to help you understand how to apply sales and use tax law in your business. You can also learn how tax applies to your transactions, how to maintain books, and how to file tax returns.

The office is open Monday-Friday 8-5pm.

**CALIFORNIA TRADE AND COMMERCE AGENCY**

**Office of Permit Assistance (OPA)**

801 K Street, #1700

Sacramento, CA 95814

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

916-322-4245

OPA is the only agency of its type mandated to act in a non-regulatory role to directly assist economic development in California. OPA can assist businesses in identifying responsible agencies regarding obtaining required permits for planned business projects. Land use issues such as zoning and entitlements, environmental impacts to land, air and water, and regulatory thresholds to land, air and water all influence which laws pertain to a specific project.

**OPA advocates:**

- Streamlining state and local environmental permitting
- Compliance with state and federal laws and regulations
- Maintaining high environmental standards

**CALIFORNIA WORKER'S COMPENSATION  
INSURANCE**

700 Wilshire Blvd., #400

Los Angeles, CA 90036

[www.scif.com](http://www.scif.com)

213-965-2100

The law requires worker's Compensation Insurance. Even if you only have one part-time employee, you must insure that person for any work related injury or illness.

The amount of the insurance premium is determined by your business classification, the size of your payroll, the particular risk characteristics of your workplace, and your company's safety record. Coverage may be obtained through the State Compensation Insurance Fund or through a private firm.

**CITY OF SANTA CLARITA**

**Planning and Building Services**

23920 Valencia Blvd., #302

Santa Clarita, CA 91355-2196

[www.santa-clarita.com](http://www.santa-clarita.com)

661-255-4330

Contact the City's Planning and Building Services Department to make sure that the type of business you wish to conduct is permissible at the location you have chosen. Your business category and business address must meet zoning requirements and restrictions.



### Business Signage

The City of Santa Clarita has begun working with the Santa Clarita Valley Chamber of Commerce and local businesses to implement a City-wide Sign Ordinance for Santa Clarita. Effective November 1999, existing signage within city limits will be required to conform to the city ordinance. For further information please contact Conal McNamara at 661-255-4330 or e-mail him at [cmcnamara@santa-clarita.com](mailto:cmcnamara@santa-clarita.com).

### CONTRACTORS STATE LICENSING BOARD

P.O. Box 26000 800-321-2752  
Sacramento, CA 95826 916-255-3900  
[www.cslb.ca.gov](http://www.cslb.ca.gov)

The Contractors State Licensing Board office provides information on application and examination requirements, contractor license status, complaint information, and law and regulation updates for the construction industry.

### INTERNAL REVENUE SERVICE (IRS)

#### Employer Identification Number

Internal Revenue Service 800-829-1040  
[www.irs.ustreas.gov](http://www.irs.ustreas.gov)

You will need to obtain a Federal Employer Identification Number (EIN) regardless of the number of employees you have on staff. You must also have this identification number, even without employees if you file "excise, employment, information, or alcohol, tobacco, or firearm returns." This number will be used on all Federal forms to identify your business. You may pick up Form SS-4 from any local walk-in IRS office or download the data from the Internet.

*The IRS also offers a "business person's kit," seminars for new business, additional information and required forms.*

### LOS ANGELES COUNTY BUSINESS LICENSING

222 North Grand Avenue, #490  
Los Angeles, CA 90012 213-974-0093

All City and County applications for business licenses and peddler / solicitor permits are handled through this office.

**Valencia Business License Office** Monday & Wednesday  
23757 W. Valencia Blvd. 8:00am – 4:30pm  
Santa Clarita, CA 91355-2196  
661-253-7342

**Lancaster Business License Office** Tuesday, Thursday & Friday  
335-A East Ave., K-6 8:00am – 4:30pm  
Lancaster, CA 93533  
661-723-4492

### LOS ANGELES COUNTY HEALTH SERVICES DEPARTMENT

#### Food Services Permits

23822 Valencia Blvd., # 106  
Santa Clarita, CA 91355 661-254-9560  
[www.dhs.co.la.ca.us](http://www.dhs.co.la.ca.us)

If your business is involved in serving or selling food or beverages, you must contact the county health department for a Health Permit.

### LOS ANGELES REGISTRAR - RECORDER/COUNTY CLERK'S OFFICE

County Clerk's Office in Norwalk  
12400 Imperial Highway, Room #1007  
Norwalk, CA 800-201-8999

#### Filing a Fictitious Business Name Statement

If you use a name other than your legal name to do business you must file a Fictitious Business Name Statement with the office of the County Clerk Registrar-Recorder. Fictitious Business Name registration must be renewed every five years as of August 1998, the fee for filing is \$10.00 for one business name with one or two people as registrants. Additional names and additional registrants are \$2.00 each. You may file locally through the local newspaper, the Signal. Call 661-259-1234 for additional information.

#### Publishing Your Fictitious Business Name ("doing business as") in the Local Newspaper

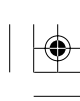
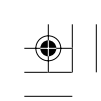
The law requires that you publish your intention to use a fictitious business name in your local newspaper. The notice must appear at least once a week for four consecutive weeks. The notice must appear in the newspaper within 30 days of filing with the county. Depending on the newspaper's policy, either you or the newspaper must send proof of publication to the County Clerk. Once completed the County Clerk will send you your completed certificate.

### STATE OF CALIFORNIA

#### State Trademark/Service Mark

300 S. Spring Street, #12513  
Los Angeles, CA 90013 213-897-3062  
[www.ss.ca.gov](http://www.ss.ca.gov)

You may obtain an application and instructions for registration of a state trademark or service mark from the State of California. California does not permit you to register a business name as a trade name. They will allow you to register a service mark for a distinctive mark or design. A service mark is the same as a trademark with the exception that it identifies a service and not a product. The service mark is registered for ten years and is renewable indefinitely.



## **U.S. DEPARTMENT OF COMMERCE**

### **Patent & Trademark Office**

Washington, DC 20231

703-308-4357

[www.uspto.gov](http://www.uspto.gov)

You may obtain an application and instructions for registration of a Federal trademark or service mark from this office. There are concerns regarding what you call your business. Names and words can be registered as trademarks or service marks. Federal marks apply only if you are selling goods or services across state lines. The trademarks/service marks are registered for ten years and are renewable indefinitely.

## **U.S. IMMIGRATION AND NATURALIZATION SERVICE**

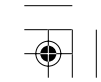
300 North Los Angeles St.

Los Angeles, CA 90012

800-870-3676

[www.ins.doj.gov](http://www.ins.doj.gov)

The INS requires that all hired staff complete Form I-9, Employment Eligibility Verification. Those completing the form must show specified document to confirm their eligibility to live and work in the U.S. (driver's license and Social Security Card). There is a recorded information line that reviews relevant topics of interest. The toll-free number is 800-755-0777.





# Finance and Funding





## CALIFORNIA CAPITAL

926 J Street, #1500  
Santa Monica, CA 95814

916-442-1729

California Capital is a state funded non-profit loan guarantor. They provide lines of credit and term loans for local small businesses. Term loans are up to \$25,000 for a maximum of seven years.

## CALIFORNIA FINANCING AUTHORITIES

### California Capital Access Program (CALCAP)

915 Capitol Mall, #470  
Sacramento, CA 95814  
[www.treasurer.ca.gov](http://www.treasurer.ca.gov)

916-653-3843

CALCAP encourages financial institutions to make loans to small businesses that fall just outside of most banks conventional underwriting standards. CALCAP is a form of loan portfolio insurance that contributes to a loan loss reserve for participating financial institutions. Both the borrower and the financial institution contribute to the loan loss reserve (4-7 percent of the loan amount). By participating in CALCAP lenders have available to them a proven, financing mechanism to meet the financial needs of California small businesses.

## CALIFORNIA OFFICE OF SMALL BUSINESS

### California Trade and Commerce Agency

801 K Street, #1700  
Sacramento, CA 95814  
[www.commerce.ca.gov/business/small](http://www.commerce.ca.gov/business/small)

916-324-5068

The California Office of Small Business offers a wide array of programs and services to small business owners and entrepreneurs starting, buying or expanding their operations in California.

### California Small Business Financial Development Corporations

The Office of Small Business administers five financial assistance programs. Their Loan Guarantee Program assists small businesses unable to qualify for bank loans. Guarantees are provided for loans up to \$350,000.

## CALIFORNIA STATEWIDE CERTIFIED DEVELOPMENT CORPORATION (CDC)

550 N. Brand Blvd., #700  
Glendale, CA 91203  
[www.californiastatewide.org](http://www.californiastatewide.org)

818-545-7661

California Statewide CDC provides up to 90 percent real estate financing for small businesses located in Los Angeles County and Ventura County. Existing and expanding businesses are eligible for loans. Start-ups are generally not eligible.

## COUNTY OF LOS ANGELES COMMUNITY DEVELOPMENT COMMISSION (LACDC)

### Community Development Block Grant (CDBG)

2 Coral Circle  
Monterey Park, CA 91755  
[www.lacdc.org](http://www.lacdc.org)

213-890-7001

The Community Development Commission administers the federally funded Community Development Block Grant (CDBG) program, designed to promote community improvements and public services for low and moderate-income residents in the unincorporated areas of Los Angeles County.

## OPERATION HOPE, INC. (OHI)

Operation HOPE, Inc.  
800 W. Sixth Street, #1200  
Los Angeles, CA 90017  
[www.operationhope.org](http://www.operationhope.org)

213-891-2900  
213-290-2410

### Operation HOPE Banking Center

Operation HOPE operates a Banking Center that provides a wide range of coordinated community lending and financial and counseling services. They offer hands-on education and on-site computer training for on-line banking services.

### Mobile Technical Assistance Program (MAP)

MAP functions as a loan production office for commercial and small business financing. MAP is an official Intermediary of the U.S. Small Business Administration for their Minority Pre-Qualification Program. The program is supported by over 25 bank partners of Operation HOPE, the SBA and the U.S. Economic Development Administration.

## SMALL BUSINESS ADMINISTRATION (SBA)

330 N. Brand Blvd., #190  
Glendale, CA 91203-2304  
[www.sbaonline.gov](http://www.sbaonline.gov)

818-552-3210

The SBA assists small businesses in obtaining Federal financial assistance and contracts. The SBA can help business owners acquire funding by guaranteeing loans through various local banks.

The SBA Business Information Center offers technical assistance with the latest in business technology. They can be reached at 213-251-7253.

## APPLYING FOR AN SBA LOAN

### Important Information:

Due to government-wide policy changes and ongoing budgetary constraints, the SBA no longer makes direct loans. Please note that despite any information on cable television or elsewhere claiming that federal government grants or extra low interest loans are generally available for businesses, we know of no such grants or loans. Beware of false claims. For further information, please telephone SCORE at 818-552-3206.

Banks and non-bank lenders, partially guaranteed by the SBA make almost all SBA-involved business loans.

### All SBA Guaranteed loan applications require the applicant to submit:

- A business plan
- A detailed monthly projection covering the first year of operation
- Personal financial information of borrower(s)

The term of the length of a SBA loan is usually seven years or more. Interest rates are no more than 3/4 percent over the U.S. prime rate at time of loan disbursement. Most lenders require a minimum loan of \$100,000; some will be willing to loan as little as \$50,000; and a few make small loans of \$30,000 or less.

The SBA has numerous programs that can assist with capital acquisition for new businesses. The SBA's Minority and Women Pre-Qualification loan programs are of special note.

### Active SBA Programs: (explanation of program abbreviations):

- 7(a) Guaranty: Standard SBA Loan Guaranty Program
- LowDoc: Low Documentation Loan Program
- Capline: Capline Lines of Credit including Builders, Contract, Seasonal, and Asset-based
- 504: SBA 504 Loan Guaranty Program
- EWCLP: Export Working Capital Loan Program
- M/W Pre-Qual: Minority and Women's Pre-qualification Loan Programs
- CLP: SBA Certified Lender
- PLP: SBA CLP with Preferred Status (Independent Approval Authority for 7(a) Guaranty Loans)
- 7(m): MicroLoan

### Certified Lender and Preferred Lender Program (CLP/PLP)

The most active and expert lenders qualify for the SBA's streamlined lending programs. Under these programs, lenders are delegated partial or full authority to approve loans, which result in faster service from SBA.

## SBA LENDERS WITH BRANCHES IN SANTA CLARITA:

### American Pacific State Bank (PLP)

23238 Valencia Blvd., Santa Clarita, CA 91355 Tel. 805-254-5500  
15260 Ventura Blvd., # 1600, Sherman Oaks, CA 91403 Tel. 818-783-9943

### Bank of America (PLP)

19120 Soledad Canyon Road, Santa Clarita, CA 91351 Tel. 805-253-4621  
333 S. Beaudry Ave., #201, Los Angeles, CA 90017 Tel. 213-345-7274

### Citibank (PLP)

19100 W. Soledad Canyon Road, Santa Clarita, CA 91351  
12731 West Jefferson Blvd., F-11, Los Angeles, CA 90066 Tel. 310-302-4636

### Glendale Federal Bank (PLP)

23754 Valencia Blvd., Santa Clarita, CA 91355 Tel. 805-255-9594  
320 North Harbor Blvd, Fullerton, CA 92632 Tel. 714-525-8967

### People's Bank of California

26425 Sierra Highway, Santa Clarita, CA 91351 Tel. 805-252-1236  
5900 Wilshire Blvd, Los Angeles, CA 90036 Tel. 213-938-6300

### Wells Fargo Bank (PLP)

1-800-372-8242

### Certified Development Companies for SBA 504 Program:

California Statewide Certified Development Corporation  
550 North Brand Blvd., #700, Glendale, CA 91203  
Tel. 818-545-7661

The 504 Certified Development Companies (CDC) provides growing businesses with long-term, fixed-rate financing for major fixed assets. CDC's work with the SBA and private sector lenders to provide financing to small businesses.

Proceeds from 504 loans must be used for fixed asset projects such as purchasing land and improvement, including existing buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or modernizing, renovating or converting existing facilities; or purchasing long-term machinery and equipment. The 504 program cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing.

### 7(m) MicroLoan

The MicroLoan program provides short-term loans ranging from under \$100 to \$25,000 for small scale financing for purchases such as inventory, supplies, and working capital (but not to pay existing debt). Loans are made through over 100 SBA approved non-profit groups, which also provide the counseling and educational assistance needed for success.



# Foreign Trade





## CALIFORNIA CENTRAL COAST WORLD TRADE CENTER (CCCWTC)

300 Esplanade Drive, #2090  
Oxnard, CA 93030  
[www.worldtradecenter.org](http://www.worldtradecenter.org)

805-988-1406

As the premier international trade organization in the region, the California Central Coast World Trade Center Association is focused on increasing the economic vitality of the Central Coast by helping member companies be more effective in the international business arena.

CCCWTCA is a public/private non-profit partnership that offers the following local services:

### Trade Information Resources

The CCCWTCA trade library is open to members on a walk-in basis. CCCWTCA publishes GLOBAL LINK, a monthly newsletter containing up-to-date developments in world trade, trade leads, and a calendar of upcoming events.

### Educational Resources

The CCCWTCA sponsors over 40 educational events and programs each year ranging from round table luncheon discussions and intensive Essentials of Exporting workshops to a trade show/conference and an annual awards dinner held during the national observance of World Trade Week.

### Consulting Resources

As a Service Center for LATrade, the CCCWTCA provides export training, marketing support, financing assistance, and one-on-one counseling to export ready companies. The goal is to stimulate export actions involving new sales for novice exporters, as well as shipments to new markets for experienced exporters.

Through utilizing these services, participating in these programs, and networking with other members, CCCWTCA members can develop their international business plan, explore and identify a new market, or draft a distribution agreement.

## CALIFORNIA OFFICE OF EXPORT DEVELOPMENT

1 World Trade Center, #990  
Long Beach, CA 90831  
[www.commerce.ca.gov](http://www.commerce.ca.gov)

562-590-5965

The California Office of Export Development helps California businesses expand their exporting services. They offer the following services:

- International Trade Shows
- International Trade Missions
- Domestic Match-Making
- Overseas In-bound Buyer Events
- Trade Directories
- Environmental Partnership Programs
- Trade Leads and Market Information



## EXPORT MANAGERS ASSOCIATION OF CALIFORNIA (EMAC)

5700 Ralston Street, #310  
Ventura, CA 93003  
[www.esbdc@primenet.com](http://www.esbdc@primenet.com)

805-644-6191

In 1991, EMAC formed a partnership with the SBA and the State of California to host the Export SBDC; a public/private organization dedicated to helping exporters. This alliance enabled the Export SBDC to successfully conduct its mission and goal of increasing the regions export totals by providing direct export assistance at no cost to both seasoned and potential exporters.

## EXPORT SMALL BUSINESS DEVELOPMENT CENTER (Export SBDC)

222 N. Sepulveda Blvd., #1690  
El Segundo, CA 90245  
[info@exportsbdc.org](mailto:info@exportsbdc.org)

800-371-1110  
310-606-0166

Headquartered in El Segundo, the Export Small Business Development Center provides seminars to assist wholesalers and manufacturers find foreign buyers. They provide seminars and training on export services. They also have research databases available to business owners.

## OFFICE OF FOREIGN INVESTMENT (OFI)

801 K Street, #1936  
Sacramento, CA 95814  
[ofi@commerce.ca.gov](mailto:ofi@commerce.ca.gov)

916-322-3518

OFI provides experienced and timely professional advisory services and economic information to support corporate location, planning and decision making by foreign corporations operating in California. OFI is an organization designed to meet the corporate location needs of international business. The office coordinated with a team of economic development organizations, state and local government agencies, private developers, chambers of commerce, port authorities, utility companies and industrial real estate brokers.

## Port of Hueneme

Oxnard Harbor District  
P.O. Box 608, 333 Ponomo Street  
Port Hueneme, CA 93044-0608  
[www.portofhueneme.org](http://www.portofhueneme.org)

805-488-3677

The Port of Hueneme is the only deep-water harbor between Los Angeles and the San Francisco Bay area and is the U.S. Port of Entry for California's Central Coast region. It serves international businesses and ocean carriers from both the Pacific Rim and Europe. The Port of Hueneme ranks among the top seaports in California for general cargo throughput. The niche markets that Hueneme serves include: the import and export of automobiles, fresh fruit, fresh produce, and forest products.



# College of the Canyons Resources





## COLLEGE OF THE CANYONS (COC)

### Resources for Small Businesses

26455 N. Rockwell Canyon Rd.

Valencia, CA 91355

[www.coc.cc.ca.us](http://www.coc.cc.ca.us)

805-259-7800

College of the Canyons is a two-year fully accredited public community college offering associate degrees, occupational certificate programs, career training and 34 majors transferable to four-year colleges and universities.

The College offers a variety of business courses available either as a student or as non-credit community services classes. These courses provide in depth training for specific business subject areas.

Books, periodicals and videos are available for checkout from the library with a Skill-Net Card – check with the local public library. Borrowing privileges are also included when you join the COC Library Associates. Both individual and corporate memberships are available.

The COC Library is open to the public Monday through Thursday, 8:00am – 8:00pm and Friday and Saturday 8:00am – 4:00pm.

### VIDEO RECORDING TITLES – College of the Canyons Library

#### Management Skills

- Bringing Out the Leader In You
- How to Deal With Difficult People
- Work Worth Doing - Using Problem-Solving Strategies
- Upgrading, Retraining and Changing Jobs
- Following and Giving Directions

#### People: The Office's Most Valuable Asset

- Motivating Others
- Evaluating Performance
- Participating In Groups
- Working Together

#### Marketing

- Presenting Your Point Of View
- Promotional Mix Strategy

#### Project Management

- How Will You Manage
- Time Management: Keeping the Monkey Off Your Back
- Making and Responding To Requests
- Gathering and Using Information In The Workplace

#### Communication

- Mechanics of Communication
- Improving The Quality of Communication
- Communicating With Supervisors

- Communicating With Clients and Customers
- Communicating With Co-Workers
- Communicating To Solve Interpersonal Conflict
- Communicating In The Workplace
- School to Work: Communication Connections For The Real World

#### Industry Specific

- Real Estate Office Supervision
- Inside The Hotel Business
- Tech Prep Careers of The Future, Finding Your Future

### SELECTED BOOK TITLES - College of the Canyons Library

#### Business Start-Up

- Anatomy of A Business Plan: Out Of Your Mind And Into The Marketplace
- Buying and Selling A Small Business
- Careers for Self-Starters And Other Entrepreneurial Types
- Entrepreneur Magazine's Small Business Encyclopedia
- Honest Business: A Superior Strategy for Starting And Managing Your Own Business
- How to Set Up Your Own Small Business
- How to Write A Business Plan
- Starting and Managing A Small Service Business
- The Small Business Handbook: A Comprehensive Guide to Starting and Running Your Own Business

#### Legalities

- Law For the Small Business Owner
- Legal Handbook for Small Business

#### Marketing for Growth

- One-Stop Marketing

#### Internet

- Growing Your Business Online: Small-Business Strategies For Working The World Wide Web

#### Government

- California Small Business Guide To Government Services

#### Taxes

- Small Time Operator: How To Start Your Own Small Business, Keep Your Books, Pay Your Taxes & Stay Out Of Trouble
- The McGraw-Hill Small Business Tax Advisor



## Credit Classes and Degree Programs College of the Canyons

COC Admissions

805-259-7800 x3280

A wide variety of credit bearing classes are offered in business and professional topics. A full curriculum in business is offered including classes in accounting, bookkeeping, business administration, business management, economics, hospitality, hotel/restaurant management, computer information management, and marketing. Short-term classes are also available in many topics including software application for business information management.

### Customized Training

Employee Training Institute

805-259-7800 x3874

Customized training classes are available from the Employee Training Institute at COC. Programs are designed based on the employer's requirements. Classes can be delivered at the employer's work-site, on the COC campus, or at a convenient location within the community. Management, professional and technical classes are available.

### Facilities

Community Services

805-259-7800 x3304

Use of COC facilities including classrooms, meeting rooms and athletic facilities is available through the Community Services Department.

### Internships

Cooperative Work Experience

805-259-7800 x3245

Student internships with employers are coordinated through the Cooperative Work Experience Program (CWEE). Students welcome the opportunity to work in local businesses in order to expand their skills within their field of study. Students earn college credit through this program, with employers working with the college to measure student progress toward agreed upon work objectives.

### Job Placement/Career Services

Career Services Office

805-259-7800 x3286

Employers can list open positions and recruit applicants through the Career Services Department on campus. Job Fairs are held twice a year and are open to the community with well over 5,000 job seekers in attendance.

### Manufacturing Assistance/Training

Center for Applied Competitive Technologies

805-259-3874

Technical assistance, customized workforce training, and access to new technology is available to small-to-midsize manufacturers through the COC Center for Applied Competitive Technologies (CACT). One of only 12 CACT Centers in the state of California, the College of the Canyons CACT can provide customized on-site training in manufacturing skills, management and professional skills, personal computer application, CAD/CAM software and other topics.



# Valencia Library Resources





## VALENCIA LIBRARY

23743 Valencia Blvd.

Santa Clarita, CA 91355-2196

805-259-8942

The Valencia Library is open Monday through Thursday, 10:00am to 9:00pm, Fridays, 10:00am to 6:00pm, Saturdays, 10:00am to 5:00pm and Sundays 1:00pm to 5:00pm. You may acquire a library card with a valid license showing your current local address. The library also issues Skill-Net cards that allow users to check out materials from other libraries including the College of the Canyons.

### BUSINESS REFERENCE COLLECTION – Valencia Library

#### Advertising/Media Information

- Standard Directory of Advertising Agencies
- Standard Rates & Data Service - TV & Cable
- Standard Rates & Data Service - Newspapers
- Standard Rates & Data Service - Direct Marketing
- Standard Rates & Data Service - Radio

#### Company Directories

- Million Dollar Directory
- Ward's Business Directory of U.S. Public & Private Companies
- Standard & Poor's Register of Corporate Records
- Standard & Poor's Register of Directors and Executives
- Southern California Business Directory
- America's Corporate Families

#### Company Histories

- Hoover Handbook of American Business
- Hoover Handbook of World Business
- Hoover Handbook of Emerging Companies
- Hoover Handbook of Top Southern California Companies
- International Directory of Company Histories

#### Export/Import Information

- American Export Register
- Exporters Encyclopedia
- Directory of U.S. Importers
- Directory of U.S. Exporters
- Washington Almanac of International Trade and Business
- Hoover's Masterlist of Major European Companies
- European Companies

#### Franchise Information

- Sourcebook of Franchise Opportunities
- Directory of Franchise Opportunities
- Franchise Opportunities Handbook

#### Industry Outlook Information

- U.S. Industry Profiles
- Standard & Poor's Industry Surveys

#### Manufacturing Information

- Thomas Register - Products and Services
- Thomas Register - Food Industry
- California Manufacturers Directory
- American Manufacturers Directory
- Directory of Foreign Manufacturers in the U.S.
- MacRae's Blue Book - Directory of U.S. Manufacturers

### BUSINESS PERIODICALS – Valencia Library

#### Bonds Information

- Moody's Bond Record

#### Employment Information

- National Business Employment Weekly
- Workforce

#### General Business Titles

- Forbes
- Fortune
- Inc.
- Money
- Smart Money
- Business Week
- Economist
- Financial World
- Nation's Business

#### Mutual Funds Information

- Morningstar Mutual Funds
- Wisenberger Investment Service
- Standard & Poor's Mutual Funds Profiles
- Investor's Business Daily

#### Small Business Information

- Entrepreneur Magazine
- Income Opportunities
- Daily Commerce
- Franchise Handbook

#### Stock Information

- Value Line Investment Survey
- Standard and Poor's Stock Guide
- Kiplinger's Personal Finance Magazine
- Wall St. Journal
- Barrons
- Investor's Business Daily

## SELECTED BIBLIOGRAPHY OF BUSINESS RESOURCES –

### Valencia Library

#### Business Start-Up

658.4012

**Complete Book of Business Plans: Simple Steps to Writing a Powerful Business Plan**

Covello, Joseph A & Hazelgren, Brian J.

Naperville, IL: Sourcebooks, Inc., 1994

658.15224

**How to Write a Business Plan**

McKeever, Mike

Berkeley, CA: Nolo Press, 1997

658.22.1

**Small-Time Operator: How to Start Your Own Small Business, Keep Your Books, Pay Your Taxes, and Stay Out of Trouble!**

Kamoroff, Bernard B.

Laytonville & Willits, CA: Bell Springs Publishing, 1997

658.111

**Steps to Small Business Start-Up**

Pinson, Linda

Dover, New Hampshire: Upstart Publishing Company

658.022

**The Small Business Survival Kit: 134 Troubleshooting Tips for Success**

Ventura, John

Chicago: Dearborn Financial Pubs.

#### Communication

651.75

**Prentice Hall Small Business Model Letter Book**

Cross, Wilbur

Englewood Cliffs, NJ: Prentice Hall, 1992

651.75

**Random House Book of Contemporary Business Letters**

New York: Random House, 1989

#### Finances

658.1141

**McGraw-Hill Guide to Starting Your Own Business: A Step-By-Step Blueprint for the First-Time Entrepreneur**

Harper, Steven C.

New York: McGraw-Hill, 1991

#### Internet

004.67

**Guerilla Web Strategies**

Gelormine, Vince

Scottsdale: Coriolis Group, 1996

658.8

**How to Make a Fortune on the Information Superhighway: Everyone's Guerilla Guide to Marketing on the Internet and Other Online Services**

Carter, Laurence A.

New York: Harper Collins, 1994

#### Legalities

346.730652

**Complete Book of Small Business Legal Forms**

Sitarz, Daniel

Carbondale, IL: Nova Publishing Company, 1991

346.7940

**How to Form Your Own California Corporation**

Mancuso, Anthony

Berkeley, CA: Nolo Press, 1998

346.730652

**Legal Guide for Starting and Running a Small Business, Volume 1**

Steingold, Fred S.

Berkeley, CA: Nolo Press, 1997

346.730652

**Legal Guide for Starting and Running a Small Business, Volume 2, Legal Forms**

Steingold, Fred S.

Berkeley, CA: Nolo Press, 1997

#### Managing People

658.314

**1001 Ways to Reward Employees**

Nelson, Bob

New York: Workman Publishing, 1994

#### Marketing

658

**The Portable MBA Desk Reference**

Argenti, Paul

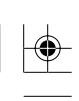
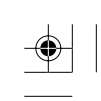
New York, John Wiley & Sons, 1990 edition

658.8

**Target Marketing**

Pinson, Linda

Chicago: Upstart Publishing Company, 1996



### **Office Environment**

**658.041**

**The Virtual Office Survival Handbook**

Bredin, Alice

New York: John Wiley & Sons, 1996

### **Women-Owned Businesses**

**658.041**

**101 Best Home-Based Businesses for Women**

Huff, Priscilla

Rocklin: Prima Publishing, 1995

**338.04**

**Enterprising Women: Lessons from 100 of the Greatest Entrepreneurs of Our Day**

Silver, A. David

New York: American Management Association, 1994

**658.041**

**Inc. Your Dreams: For Every Woman Who Has Ever Considered Business Ownership**

Maddox, Rebecca

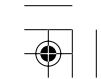
New York: Viking Penguin Publishers, 1995

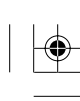
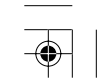
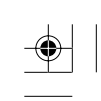
**658.1**

**Smart Woman's Guide to Starting a Business**

Montgomery, Vickie

Hawthorne, NJ: Career Press, 1994





# **Selected Books & Web Sites**





## SELECTED BOOKS BY SUBJECT

The following titles may be found in area bookstores:

### Communication

**Telecom Made Easy: Money-Saving Profit-Building Solutions for Home Businesses, Telecommuters and Small Organizations.**

Langhoff, June. Newport, RI: Aegis Publishing Group, 1995.

**The Complete Book of Contemporary Business Letters.**

Ridgefield, CT: Round Lake Publishing Co., 1996

**The Executive's Guide to Meetings and Conferences.**

Jeffries, James, and Jefferson Bates. New York: McGraw Hill, 1989.

### Finances And Formulas

**Step-By-Step Bookkeeping: The Complete handbook for Small Business.**

Ragan, Robert C. New York: Sterling Publishing, 1992.

### Franchising

**Bond's Franchise Guide.** Moulton, Susan, editor. Annual. **Organizing Your Home Franchise Sales Compliance Guide.**

Simon, Neil. Reed Smith Shaw & McClay. 1994.

### General

**Diary of a Small Business Owner.**

Brattina, Anita F. AMACOM. 1995.

**Secrets to Small Business Success.**

Burnes, Kent J. SMART Resource Center. 1996.

**The Frugal Entrepreneur.**

Lonier, Terri. Portico Press. 1996.

### Image; The Face Your Business Shows The World

**Choices with Clout: How to Make Things Happen by Making the Right Decisions Every Day of Your Life.**

Cross, Wilbur. New York: Berkley, 1995.

**Encyclopedia Dictionary of Business Terms.**

Cross, Wilbur. Englewood Cliffs, NJ: Prentice Hall, Inc. 1995.

### Internet

**Building a Better Web Site.**

Morrison, Deborah. IDG Books. 1995.

**CyberPower for Business.**

Bock, Walter H. and Senne, Jeff. 1996.

**Guerrilla Marketing Online: The Entrepreneur's Guide to Earning Profits on the Internet.**

Levinson, Jay Conrad and Rubin, Carles. Houghton Mifflin Co. 1995.

### Legalities

**You Don't Always Need a Lawyer.**

Kubey, Craig. New York: Consumer Reports Books, 1991.

### Marketing For Growth

**Clicking.**

Popcorn, Faith and Marigold. Harper Collins. 1996.

**Growing Your Small Business Made Simple.**

Cross, Wilbur. New York: Doubleday, 1993.

**The Business Planning Guide.**

Bangs, David H., Jr. and Steve White. NH: Upstart Publishing Company, 1992.

**The Complete Guide to Regional Marketing.**

McKenna, Shawn. Homewood, IL: Richard D. Irwin, Inc., 1992.

### Office Systems

**How to Prepare a Personnel Policy Manual.**

Cox, William N. New York: Bullet Publishing, 1995.

**Taming the Paper Tiger: Organizing the Paper in Your Life.**

Hemphill, Barbara. Washington, DC: Kiplinger Books, 1992.

**People: The Office's Most Valuable Asset**

**Coaching for Improved Work Performance.**

Fournies, Ferdinand F. Liberty Hall Press. 1987.

**Human Relations in Small Business.**

Chapman, Elwood N. Crisp Publications, 1994.

**Managing Contingent Workers: How to Reap the Benefits and Reduce the Risks.**

Nollen, Stanley, and Helen Axel. New York: AMACOM Division, American Management Association, 1996.

**Managing Up, Managing Down.**

Allison, Mary Ann, and Eric Allison. New York: Cornerstone Library, 1984.

**People and Performance.**

Drucker, Peter, New York: Harper & Row, 1977.

### The Office Environment

**Organizing Your Home Office for Success.**

Kanarek, Lisa. New York: Plume Books, 1993.



## SELECTED BUSINESS INTERNET WEB SITES

### Associations and Organizations

**American Marketing Association**  
[www.ama.org](http://www.ama.org)

**Better Business Bureau**  
[www.bbb.org/cbbb](http://www.bbb.org/cbbb)

**Home Office Association of America**  
[www.hoaa.com](http://www.hoaa.com)

**National Business Association**  
[www.nationalbusiness.org](http://www.nationalbusiness.org)

**National Foundation-Women Business Owners**  
[www.nfwbo.org](http://www.nfwbo.org)

### Commerce

**EINet Galaxy**  
[www.einet.net/galaxy/Business-and-Commerce.html](http://www.einet.net/galaxy/Business-and-Commerce.html)

**Thomas Ho's Favorite Electronic Commerce**  
[www.engr.iupui.edu/~ho/interests/commenu.html](http://www.engr.iupui.edu/~ho/interests/commenu.html)

### Copyrights, Patents And Trademarks

**FAQ Patents**  
[www.nationalpatent.com](http://www.nationalpatent.com)

**Guide to Searching U.S. Patents**  
[www.patents.onidr.org/pto/classes.htm](http://www.patents.onidr.org/pto/classes.htm)

**Sunnyvale Center for Innovation, Invention & Ideas**  
[www.sci3.com](http://www.sci3.com)

**U.S. Patent & Trademark Office**  
[www.uspto.gov](http://www.uspto.gov)

### International Trade

**Center for International Trade Development**  
[www.west.net/%7ecitd](http://www.west.net/%7ecitd)

**Export Small Business Development Center**  
[www.exportsbdc.org](http://www.exportsbdc.org)

**International Franchise Association**  
[www.entremkt.com/ifa](http://www.entremkt.com/ifa)

**NAFTAnet**  
[www.nafta.net](http://www.nafta.net)



**SBA Office of International Trade**  
[www.sba.gov/oit](http://www.sba.gov/oit)

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

**Small Business Assistance  
The Business Resource Center**  
[www.kciLink.com/brc](http://www.kciLink.com/brc)

**Internal Revenue Service**  
[www.irs.ustreas.gov/prod/bushelp.html](http://www.irs.ustreas.gov/prod/bushelp.html)

**North L.A. County Small Business Development Center**  
[www.vedc.org/sbdc](http://www.vedc.org/sbdc)

**Occupational Safety and Health Administration**  
[www.osha.gov/oshprogs/smallbiz/html](http://www.osha.gov/oshprogs/smallbiz/html)

**Open Market's Commercial Sites Index**  
[www.directory.net/](http://www.directory.net/)

**SBA Online - U.S. Small Business Administration**  
[www.sbaonline.sba.gov](http://www.sbaonline.sba.gov)

**Working Solo Online**  
[www.workingsolo.com](http://www.workingsolo.com)

**Small Business Innovation Research (SBIR) &  
Small Business Technology Transfer (STTR)  
DoD SBIR & STTR Programs**  
[www.acq.osd.mil/sadbu/sbir/homepg.htm](http://www.acq.osd.mil/sadbu/sbir/homepg.htm)

**NASA's SBIR & STTR Programs**  
[www.sbir.nasa.gov](http://www.sbir.nasa.gov)

**SBA Office of Technology**  
[www.sba.gov/sbir](http://www.sba.gov/sbir)

While we have tried our very best to include all relevant resources and information, please understand that this document is by no means, all-inclusive for any one topic or subject.