



U.S. Small Business  
Administration

# 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**

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*text "SBA" to GOV311 to  
subscribe to our weekly  
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Pictured: Reem Asil of Reem's Bakery | Photo Credit: Jung Filiparrick  
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# Education

Start your business in 10 steps

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

## 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 no-cost professional one-on-one consultations and 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. There is a dedicated center in every county.

<b>Alameda</b>	<a href="https://www.acsbdc.org">ACSBDC.org</a>
<b>Contra Costa</b>	<a href="https://www.contracostasbdc.org">ContraCostaSBDC.org</a>
<b>Del Norte</b>	<a href="https://www.northcoastsbdc.org">NorthCoastSBDC.org</a>
<b>Marin</b>	<a href="https://www.marinsbdc.org">MarinSBDC.org</a>
<b>Mendocino</b>	<a href="https://www.mendosbdc.org">MendoSBDC.org</a>
<b>Napa</b>	<a href="https://www.napasonomasbdc.org">NapaSonomaSBDC.org</a>
<b>San Francisco</b>	<a href="https://www.sfsbdc.org">SFSBDC.org</a>
<b>San Mateo</b>	<a href="https://www.sanmateosbdc.org">SanMateoSBDC.org</a>
<b>Santa Clara</b>	<a href="https://www.svsbdc.org">SVSBDC.org</a>
<b>Santa Cruz</b>	<a href="https://www.santacruzsbdc.org">SantaCruzSBDC.org</a>
<b>Solano</b>	<a href="https://www.solanosbdc.org">SolanoSBDC.org</a>
<b>Sonoma</b>	<a href="https://www.sonomasbdc.org">SonomaSBDC.org</a>
<b>Humboldt</b>	<a href="https://www.northcoastsbdc.org">NorthCoastSBDC.org</a>
<b>Hispanic Satellite</b>	<a href="https://www.sbdchc.org">SBDCHC.org</a>
<b>Tech Futures Group</b>	<a href="https://www.techfuturesgroup.org">TechFuturesGroup.org</a>

## 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.

<b>East Bay</b>	<a href="https://www.eastbay.score.org">EastBay.SCORE.org</a>
<b>North Bay</b>	<a href="https://www.northcoast.score.org">NorthCoast.SCORE.org</a>
<b>Central Coast</b>	<a href="https://www.santacruz.score.org">SantaCruz.SCORE.org</a>
<b>South Bay</b>	<a href="https://www.siliconvalley.score.org">SiliconValley.SCORE.org</a>
<b>San Francisco</b>	<a href="https://www.sanfrancisco.score.org">SanFrancisco.SCORE.org</a>

## 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 assist women in starting and growing small businesses.

<b>San Francisco</b>	<a href="https://www.rencenter.org">RenCenter.org</a>
<b>East Bay</b>	<a href="https://www.anewamerica.org">AnewAmerica.org</a>
<b>Mendocino</b>	<a href="https://www.westcompany.org">WestCompany.org</a>
<b>South Bay</b>	<a href="https://www.anewamerica.org">AnewAmerica.org</a>

## 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.vboic.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)

# 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. 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

<b>Max Loan Size:</b>	\$5 million
<b>Max Interest Rates:</b>	Prime + 2.75%, average is ~6% may be fixed or variable.
<b>Max Term length:</b>	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 Program. This loan can cover up to 40% of the cost of the project and be combined with other financing options, such as a 7(a) loan.

<b>Max Loan Size:</b>	Up to \$5 million and up to 40% of the project costs
<b>Max Interest Rates:</b>	Fixed. Varies monthly and by term. Average ranges from ~3% - 6%
<b>Max Term length:</b>	10, 20, or 25 depending on loan use.
<b>Down Payment:</b>	Required. Usually 10%, may be 20%

## Eligibility requirements

- ✓ Be a qualifying for-profit, small business
- ✓ Be able to demonstrate an ability to 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

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

<b>Max Loan Size:</b>	\$250,000
<b>Max Interest Rates:</b>	Prime + 6%, average is ~8.25%
<b>Max Term length:</b>	10 years for equipment or working capital, 25 for real estate

### Microloans

SBA Microloans are the most accessible types of SBA loans.

They are a great option for aspiring and new entrepreneurs. These shorter term loans are issued by non-profits who also offer free business advising.

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

### Local non-profit 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 Dev. 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



# Contracts



## 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](https://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](https://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 impacted 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](https://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 companies then use their funds, along with SBA-guaranteed funding, to invest in small businesses. See a list of licensed investment companies at [sba.gov/sbic](https://sba.gov/sbic)



## 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. Visit [SBIR.gov](https://sbir.gov) to learn more



## 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!

## Local Lending Activity

### TOP 40 LENDERS

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

Lender	#	Median Loan Size (\$1,000's)
Wells Fargo Bank	267	\$15
US Bank	215	\$42
Mortgage Capital Dev Co.	211	\$794
JP Morgan Chase	126	\$120
Capital Access Group	124	\$658
Bay Area Dev. Co.	115	\$685
Main Street Launch	87	\$180
First Home Bank	86	\$202
Bank of the West	80	\$350
Redwood Credit Union	55	\$201
Working Solutions	54	\$10
Exchange Bank	53	\$392
Live Oak Bank	52	\$825
Comerica Bank	52	\$150
CDC Small Business Fin.	50	\$381
Stearns Bank	49	\$313
Santa Cruz County Bank	45	\$300
United Business Bank	42	\$734
Celtic Bank	40	\$369
Heritage Bank	38	\$406
SEACC	37	\$20
Fremont Bank	34	\$1,013
Bank of Hope	33	\$250
Independence Bank	33	\$125
Plumas Bank	32	\$535
Five Star Bank	31	\$190
California Bank of Com.	30	\$323
Pinnacle Bank	29	\$799
East West Bank	29	\$300
Arcata EDC	29	\$5
Harvest Finance	27	\$725
MUFG Union Bank	25	\$897
Umpqua Bank	24	\$716
Centerstone SBA lending	22	\$557
Summit State Bank	20	\$532
Newtek Small Bus.Finance	20	\$320
Bank of America	19	\$230
United Midwest Savings	19	\$150
Bank of San Francisco	18	\$1,025
Cadence Bank	17	\$335