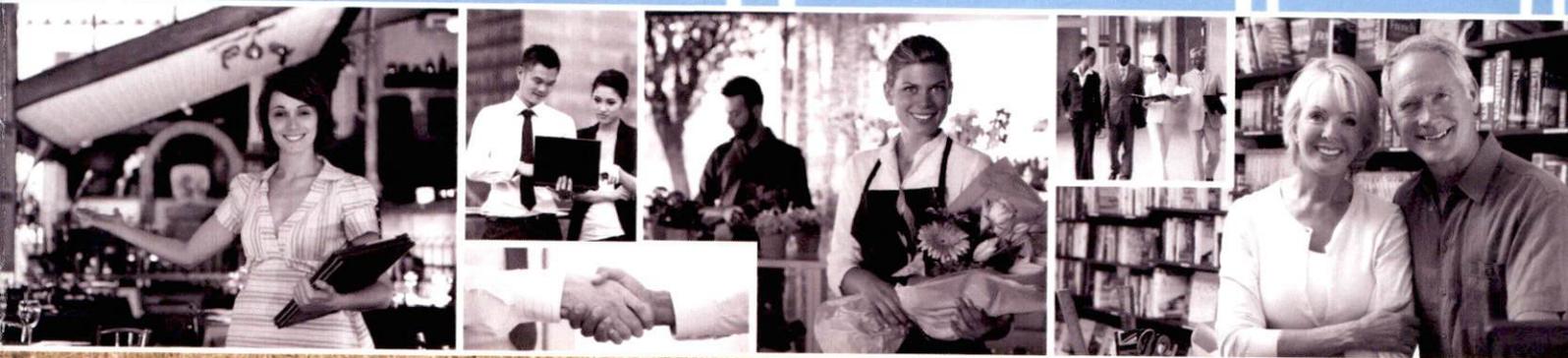


BUSINESS RESOURCE GUIDE



SOLANO COLLEGE

SMALL BUSINESS DEVELOPMENT CENTER

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IS ENTREPRENEURSHIP FOR YOU?



Although there is no way to eliminate all the risks associated with starting a small business, you can improve your chances of success with sound planning and preparation. A good starting place is to evaluate your strengths and weaknesses as a small business owner and manager.

Carefully consider each of the following questions.

HOW WELL DO YOU GET ALONG WITH DIFFERENT PERSONALITIES?

It will be up to you to develop projects, organize your time and follow through on details. To be a self-starter, you must take the initiative to make things happen in your company.

How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants or consultants.

HOW GOOD ARE YOU AT MAKING DECISIONS?

Small business owners are required to make decisions quickly, often under pressure, and without the assistance from others.

DO YOU HAVE THE PHYSICAL AND EMOTIONAL STAMINA TO RUN A BUSINESS?

Business ownership can be challenging, fun and exciting. But it's also a lot of work. Can you face twelve hours workdays six or seven days a week?

HOW WELL DO YOU PLAN AND ORGANIZE?

Research indicates that many business failures could have avoided through better planning. Good organization of: finances, inventory, schedules and production; can help avoid many pitfalls.

IS YOUR DRIVE STRONG ENOUGH TO MAINTAIN YOUR MOTIVATION?

Running a business can wear you down. Some business owners feel burned-out by having to carry all the responsibility on their shoulders. Strong motivation to make the business succeed will help you survive slowdowns as well as periods of burn-out.

HOW WILL THE BUSINESS AFFECT MY FAMILY?

The first few years of business start-up can be hard on family life. The strain of an unsupportive spouse may be hard to balance against the demands of starting a business. There may also be financial difficulties, until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

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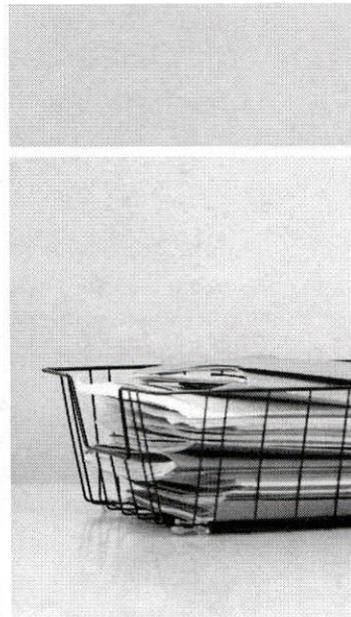
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TEN CHALLENGES FOR MANAGING A

SMALL BUSINESS

1. INSUFFICIENT PROFESSIONAL AND PERSONAL SKILLS
2. NO BUSINESS PLAN
3. INADEQUATE FINANCING



4. INCOMPLETE RECORDS
5. NO MARKETING STRATEGY
6. INAPPROPRIATE LOCATION
7. NOT IMPLEMENTING GOOD MANAGEMENT
8. HIRING THE WRONG PEOPLE

9. POOR CUSTOMER SERVICES

10. UNWILLINGNESS TO ASK FOR HELP



CHECKLIST FOR STARTING

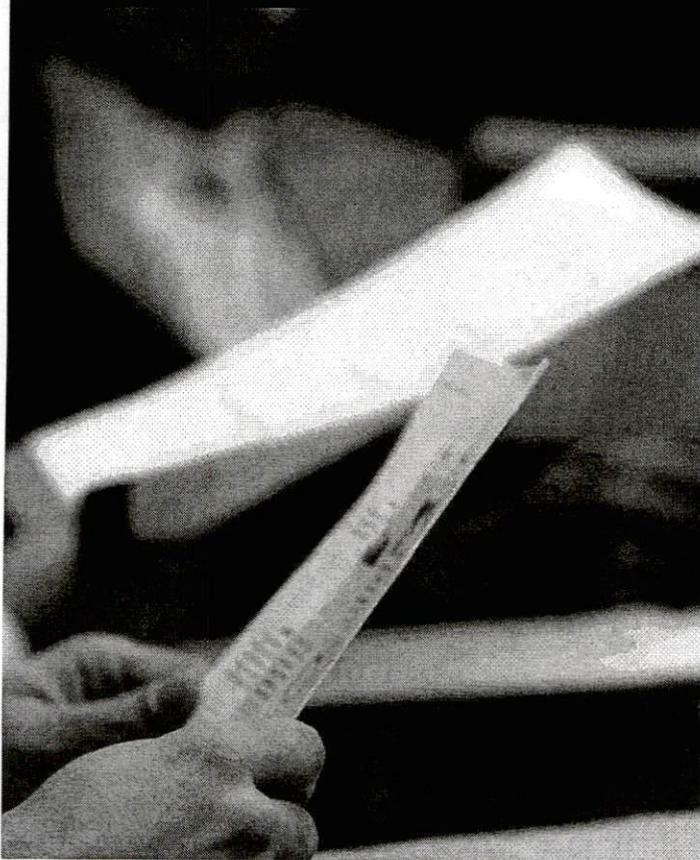
A SMALL BUSINESS



- Choose a business
- Resource your business idea.
- Write a business plan and marketing plan
 - What will you sell?
 - What will it cost to produce, advertise, sell and deliver?
 - What local, state and federal laws affect your business?
 - Can you make a profit and how long will it take?
- Choose a business name determine if it's Fictitious or check if the name is available for use as a domain name
- Register the domain name for future use.
- Choose a location for the business and check zoning laws.
- If applicable, file Partnerships, Corporate or Limited Liability Company papers with the Security State's Office.
- File state tax forms with the Franchise Tax Board.
- Check CalGOLD and state of California Department of Consumer Affair sites to get any required business licenses or permits.
- Contact the Internal Revenue Service for information on filing your federal tax schedules
- Apply for a seller's permit with the State of California Board of Equalization if you are going to sell tangible personal property such as furniture, giftware, toys, antiques, clothing, cars, staples, etc.
- Contact the State of California Board of Equalization to see if you are responsible for any fuel, alcohol, tobacco or other special taxes and feels.
- Apply for employer ID numbers with the State of California Employment Development Department (EDD) and Internal Revenue Service (IRS) if you will have employees.
- Find out about workers' compensation if you will have employees.
- If applicable, register or reserve federal trademark or service mark.
- If applicable, register copyrights.
- Apply for patent if you will be marketing an invention.
- Order any required notices (advertisements) of how you wish do business in the community.
- Have a business phone or extra residential phone lines installed.
- Check into business insurance needs.

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CONTINUED

- Have business cards and stationery printed.
- Purchase equipment or supplies, inventory, signage and fixtures.
- Get an email address, find a web hosting company and get your website set up.
- Have sales literature prepared and call for information about Yellow Pages advertising
- Purchase equipment or supplies, inventory, signage and fixtures
- Get an email address, find a web hosting company and get your website set up.
- Have sales literature prepared and call for information about Yellow Pages advertising.
- Place advertising in newspapers or other media if yours is the type of business that will benefit from paid advertising.
- Call everyone you know and let them know you are in business.

DISCLAIMER: This checklist is provided as an aid to help you start your business. Due to various policy and legislative changes that occur frequently, some of these steps may not apply to your business. Additionally, there may be other steps that are required by your business that are not covered here. Legal counsel is strongly advised.

NXLEVEL TRAINING

Take your business to the next level.



Make a Difference *in only*
10 Weeks

- *Comprehensive Business Program*
- *Beneficial to Existing Companies*
- *Assess Your Business*
- *Develop an Action Plan*
- *Improve and Grow Your Business*



Small Business
Development Center
At Solano College

360 Campus Lane, Suite 102
Fairfield, CA 94534
Tel - 707.864.3382
Fax - 707.864.8025
Website - solanosbdc.org

MARKET RESEARCH

Who are my potential customers?

A solid understanding of your current or potential customers is essential. Use this information to direct your marketing efforts towards population segments most likely to buy your products or use your services.

Who are my competitors?

Finding what your competition is up to is crucial. Identify your main competitors and research their business operations, weaknesses, strengths, pricing strategies, etc. Who are their customers? What is their sales volume? Use this information to assess your company's position in relation to your competitors.

What is the state of my industry?

An in-depth analysis of the industry in which your business operates is an essential part of marketing research. What is the size of the market for my product or service? Is this market shrinking or expanding? What future trends are likely to affect my industry?

Consult Census Data

(www.census.gov/www.labormarketinfo.edd.ca.gov) Federal Census Bureau statistics are extremely useful for viewing regional demographic information. In addition, the State of California and your local Chamber of Commerce or Economic Development Department has details on population trends, payroll statistics, etc. Use this information in determining the size of your market.

Talk to customers and suppliers

Identify your core customers group to determine who will be buying your products or services. Conduct an informal survey to assess interests, a suitable price, suggestions for improvements or what products or services they currently use and why. Also talk to suppliers and sales reps who know what other companies are up to and can help you get an idea of industry trends.

Connect with Other Business Owners

www.google.com
www.about.com
www.dogpile.com

The Internet contains numerous industry-specific news-groups, chat rooms, and forums comprised of business owners who share their experience and are ready to answer your questions.

Social Media

More recently, social media have become a low-cost marketing resource for small businesses. Through social media sites such as Facebook, Twitter, Youtube, and Flickr (just to name a few) businesses can increase awareness and reach out to customers about sales and promotions, mission statements, or information on new products and services. Though plenty of time can often be invested in social media sites here are a few tips to maximize the value of your content.

TIPS FOR SOCIAL MEDIA MARKETING

- **Find the Right "Social Media Network"**
Since there are so many social media sites available, understanding your target market's demographics and social media site preference is key in carefully choosing the right site.
- **Create Quality Content**
Utilize the social media site of your choice and provide links, videos, and photos to interact with your customers about the present and future of your business.
- **Pay Attention to Your Visitors**
Providing information about your business is crucial, however listening to your customers is just as important. Build your reputation by looking for feedback and make an effort in follow up with your customers.

Putting It Together

The key to market research is gathering useful information: information that is timely and reliable. Remember that marketing is a dynamic process. To be effective, market research must be an ongoing process. Armed with current information about your market, competition and industry, you will be in a good position to develop your marketing plan; a strategy that outlines how, when and at what cost, you will reach out to your customer base.

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BUSINESS PLAN

A **business plan** is your guide to your business. It assists you in analyzing the feasibility of a new business and the expansion of an existing business. It also defines your customers and competitors and points out your strengths and weaknesses. It details your plans for the future. Your business plan should be concise, factual and easy to read.

The finished product should have a separate paragraph (or list) with headings for each aspect of your plan.

Once you have created your business plan, update it periodically to reflect the changes and new directions in which you wish your business to grow.



SAMPLE BUSINESS PLAN OUTLINE

- I. Summary
 - A. Business Description
 - i. Name
 - ii. Location and Plan Description
 - iii. Product/Service
 - iv. Market and Competition
 - v. Management Experience and/or Expertise
 - B. Business goals
 - C. Summary of Financial Needs and Application of Funds
 - D. Earnings projections
- II. Market Analysis
 - A. Description of Target Market
 - B. Industry Trends
 - C. Target Market
 - D. Competition
- III. Products or Services
 - A. Description of product line or service
 - B. Proprietary position
 - C. Comparison with Competitors' Products or Services
- IV. Marketing Strategy
 - A. Overall Strategy
 - B. Pricing Policy
 - C. Method of Selling, Distribution and Servicing Products or Services
- V. Management Plan
 - A. Form of Business Organization
 - B. Boards of Directors/Advisors Composition
 - C. Officers, Organization Chart and Responsibilities
 - D. Resume of Key Personnel
 - E. Staffing Plan and Number of Employees
 - F. Facilities Plan/Planned Capital Improvements
 - G. Operating Plan/Schedule of Upcoming Work for Two Years
- VI. Financial Data
 - A. Financial Statement (Previous Three-Five Years)
 - B. Two-Year (or Five-Year) Financial Projections
 - i. Income Statement (Profit/Loss Statements)
 - ii. Balance Sheet
 - iii. Cash Flow
 - iv. Capital expenditures
 - C. Explanation of projections
 - D. Key business ratios
 - E. Explanation of use and effect of new funds (loans, etc.)



CALIFORNIA
SBDC

Northern CA Regional Network

Small Business
Development Center
At Solano College

start.grow.thrive.

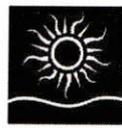
SOLANO COLLEGE

SMALL BUSINESS DEVELOPMENT CENTER

Providing Solano County with:

- Business Start-Up Kit
- Small Business Classes
- Business Workshops
- Entrepreneurial Training
- Monthly Business Clinic
- Free Business Counseling

360 Campus Lane
Suite 102
Fairfield, CA 94534
Tel - 707.864.3382
Fax - 707.864.8025
Website - solanosbdc.org



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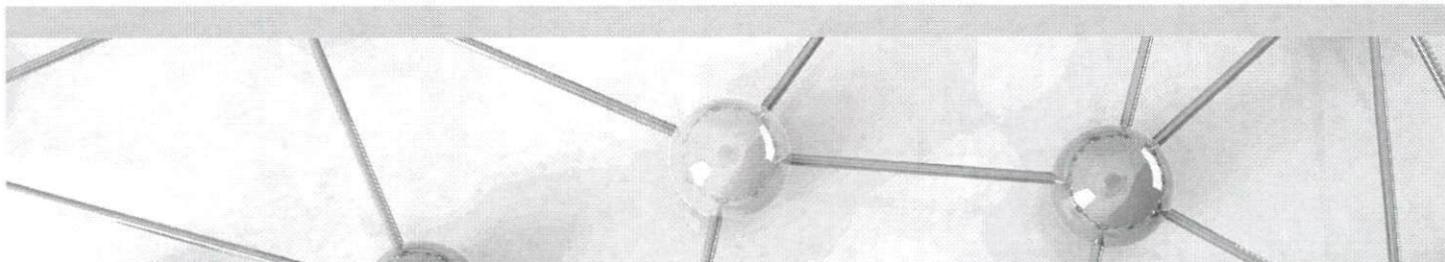
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YOU DON'T HAVE TO DO IT ALONE



Organizations which Provide Assistance

Starting or expanding a business can be an exciting, challenging, but yet, confusing undertaking. You may need information on where and how to start. Locally there are many resources in business planning, licenses and permits, defining your target customers, how to implement a successful marketing strategy as well as receiving start-up financing. In addition, if you're already in business, you may need help with growth activities involving expansion loans, hiring contractors/employees, marketing and selling to federal, state and local government agencies and using technology to improve your current business operations.

ADDITIONAL SMALL BUSINESS RESOURCES

Solano County

www.solanocounty.com

Small Business Network/Resource Library

www.smallbiz2.infopeople.org

Association of Bay Area Government

www.abag.ca.gov

CalGold California Home Page

www.calgold.ca.gov

Secretary of State California Business Portal

www.ss.ca.gov/business/resources.htm

California Department of Consumer Affairs

www.dca.ca.gov

U.S. Business Advisor

www.business.gov

Solano County Small Business Development Center is a non-profit organization combining the resources of federal, state and local government with those of the educational and business communities and private sector.

Primary goals are to focus on helping existing and new Solano County businesses thrive and thus retain existing jobs, create new employment (self-employment) and foster growth in both sales and profits.

Low-coast small business short courses are offered at Solano Community College campuses, affordable small business workshops are presented countywide, a comprehensive ten-week small business training course is offered twice a year and free confidential one-on-one counseling is available to qualified businesses.

Solano College Small Business Development Center

360 Campus Lane, Suite 102
Fairfield CA 94534
(707) 864-3382
Fax (707) 864-8025
www.solanosbdc.org

ADDITIONAL SMALL BUSINESS RESOURCES

U.S. Census Bureau

www.census.gov

Nolo Law for All

www.nolo.com

Service Corps of Retired Executives (SCORE)

SCORE East Bay Chapter 56
492 9th Street, Suite 350
Oakland CA 94607
(510) 273-6611
Fax (510) 273-6015
www.eastbayscore.com

Karlg Huag

SCORE part-time office hours
@ Fairfield-Suisun Chamber of Commerce
(707) 425-4625

SCORE part-time office hours
@ Vallejo Chamber of Commerce
(707) 644-5551

YOU DON'T HAVE TO DO IT ALONE

ORGANIZATIONS WHICH PROVIDE ASSISTANCE

Chambers of Commerce

Local Chambers of Commerce function as a trade association for member businesses and professionals. Included in their services to members, are business education and promotion, legislative advocacy, referrals, networking opportunities, community events and the primary source for community information.

Benicia Chamber of Commerce

601 1st Street Suite 101
Benicia, CA 94510
(707) 745-2120
Fax (707) 745-2275
www.beniciachamber.com

Dixon Chamber of Commerce

220 North Jefferson Street
Dixon, CA 95620
(707) 678-2650
Fax (707) 678-3654
www.dixonchamber.org

Fairfield-Suisun Chamber of Commerce

1111 Webster Street
Fairfield, CA 94533
(707) 425-4625
Fax (707) 425-0826
www.ffsc-chamber.com

Vacaville Chamber of Commerce

300 Main Street
Vacaville, CA 95688
(707) 448-6424
Fax (707) 448-0424
www.vacavillechamber.com



Vallejo Chamber of Commerce

427 York Street
Vallejo, CA 94590
(707) 664-5551
Fax (707) 644-5590
www.vallejochamber.com

Rio Vista Chamber of Commerce

6 N. Front Street
Rio Vista, CA 94571
(707) 374-2700
Fax (707) 374-2424
www.riovista.org

Hispanic Chamber of Commerce

www.solanohispanicchambers.com

Fil-Am Chamber of Commerce

www.solanofilamchambers.com
(707) 556-5800

Solano County Black Chamber of Commerce

836B Southhampton Road, Suite 351
Benicia, CA 94510
(707) 421-5721

Federal Government

U.S. Small Business Administration (SBA)

Small Business Answer Desk
(800) 827-5722
Automated small business
information available by phone.
Low-cost small business publications

Internal Revenues Service

Small Business Tax Workshops
(510) 637-1928
www.irs.gov/business/small
Free income tax workshops for new
business owners and free employ-
ment tax workshops for new
employers.

Small Business Franchise

(877) 594-8363
www.smallbusinessfranchise.com

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Dixon Chamber of Commerce

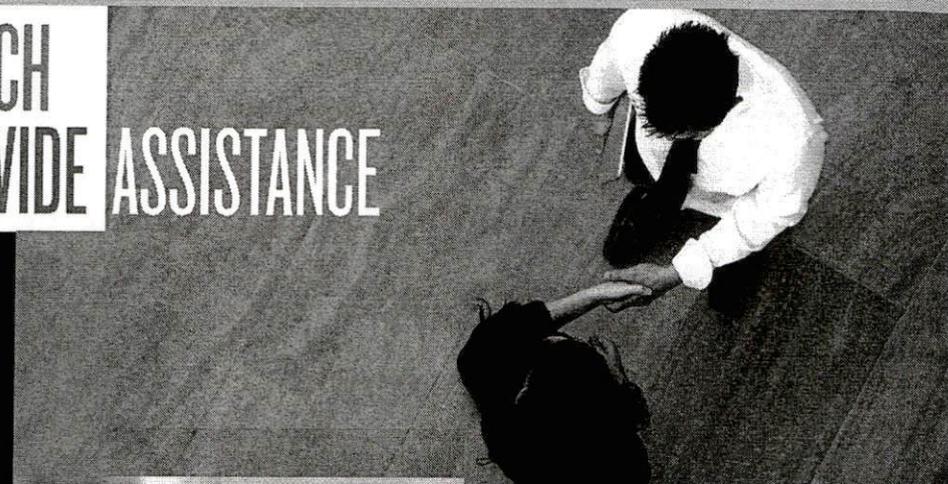
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Fax (707) 425-0826
www.ffsc-chamber.com

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300 Main Street
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(707) 448-6424
Fax (707) 448-0424
www.vacavillechamber.com



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(707) 664-5551
Fax (707) 644-5590
www.vallejochamber.com

Rio Vista Chamber of Commerce

6 N. Front Street
Rio Vista, CA 94571
(707) 374-2700
Fax (707) 374-2424
www.riovista.org

Hispanic Chamber of Commerce www.solanohispanicchambers.com

Fil-Am Chamber of Commerce
www.solanofilamchambers.com
(707) 556-5800

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Benicia, CA 94510
(707) 421-5721

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Low-cost small business publications

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www.irs.gov/business/small
Free income tax workshops for new
business owners and free employ-
ment tax workshops for new
employers.

Small Business Franchise

(877) 594-8363
www.smallbusinessfranchise.com

YOU DON'T HAVE TO DO IT ALONE

Other Sources of Business Information

The Solano Economic Development Corporation focuses on the needs of development prospects, local businesses and assist companies to relocate in Solano County using up-to-date information to support community economic development.

360 Campus Lane, Suite 102
Fairfield CA 94534
Contact (707) 864- 1855
Fax (707) 864-6621
www.solanoedc.org

The **Business Service Division** of the Workforce Investment Board of Solano County (the "WIB") offers many free services to businesses, large or small. Employee recruitment services include Regional Job Listings and Applicant Matching. Employers may access the WIB for Wage & Labor Market information, and information on Employee Training and Employee Retention. An "On-the-Job Training" program is available, allowing employers to obtain wage reimbursement during a qualified employee's training period. The WIB also provides assistance to businesses facing a closure or layoff.

Workforce Investment Board of Solano County

320 Campus Lane
Fairfield CA 94534
(707) 863-3534
Employer Services Hotline
www.solanowib.org

The **Solano Employment Connection** provides no-cost services to employers through partnership of 27 agencies. Employers have access to a large pool of applicants through the **Career Centers** in Fairfield and Vallejo.

Job Listings are posted in the Career Centers, and through an Internet based applicant-matching database. Offices and meeting rooms are available for interviewing and training.

Solano Employment Connection

320 Campus Lane-N. County Office
Fairfield, CA 94534
(707) 862-3500
www.solanoemployment.com

The **Employment Development Department** is your direct link to job placement and referrals, unemployment insurance, disability insurance, employment and training, labor market information, payroll taxes, and more!

Employment Development Department

320 Campus Lane
Fairfield, CA 94534
(707) 863-3570- Job Services
www.edd.ca.gov

SCORE, the **Service Corps of Retired Executives**, is a non-profit association which produces free business counseling by men and women who have had successful business careers as a company executives or owners of their own businesses. These volunteers are willing to share their knowledge and experience at no charge to people wanting to start their own business.

East Bay Chapter 506

492 9th Street, Suite 350
Oakland, CA 94607
(510) 273-6611/ Fax (510) 273-6015
www.eastbayscore.org

Solano Community College provides classes and workshops in all facets of business information.

Professional Organizations

Benicia Business & Professional Women

Jenny Davis (707) 648-1200

Fairfield MainStreet Association

Margaret Manzo (707) 422-0103

Vacaville Downtown Business Association

Bob Vollmer (707) 451-2100

Central Core Restoration Corporation

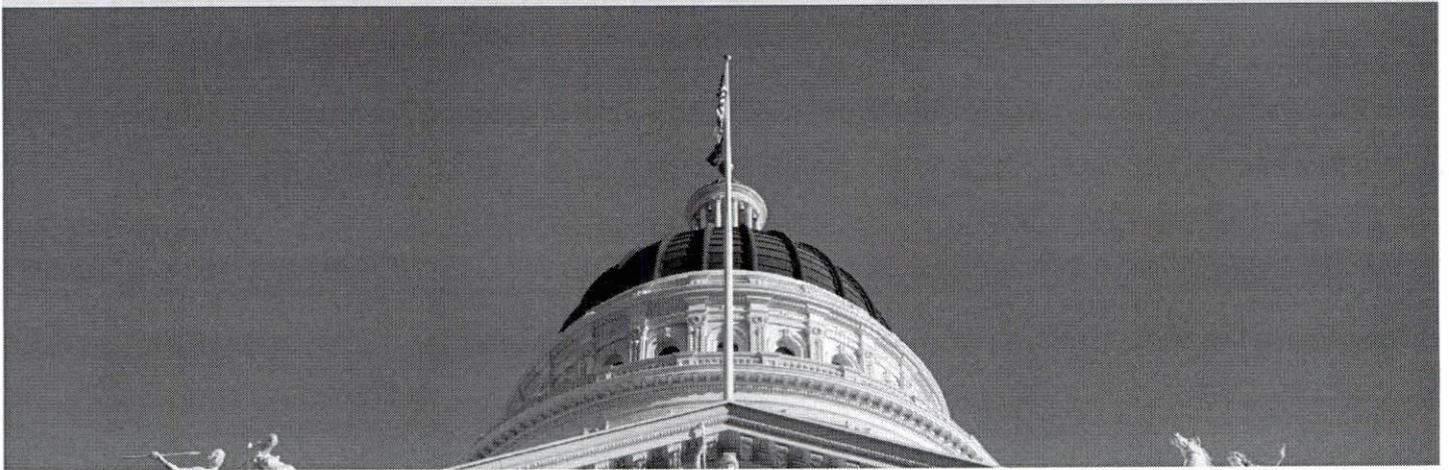
(CCRC) - Vallejo (707) 557-6762

Better Business Bureau

Research or file business reliability information on a specific business listed with the BBB. Not all businesses are automatically on file with the BBB. Businesses are primarily on file due to membership with the BBB or a complaint filed by a third party.

1000 Broadway, Suite 625
Oakland, Ca 94607
(866) 411-2221
www.bbbgoldengate.org

SELLING TO GOVERNMENT AGENCIES



Selling goods and services to local, state, and federal government agencies can be lucrative, challenging, and even an interesting experience. However, to get started in government contracting, you do have to learn the basics. In addition to the workshop training and one-on-one consulting provided by the Solano College Small Business Development Center, there are a variety of online resources. Following are procurement resources and points of contact for local, state and federal assistance. Following are procurement resources and points of contact for Local, State, and Federal

Contact for Local, State, and Federal Assistance.

City of Dixon

City Clerk
(707) 678-7000

City of Rio Vista

Community Development
(707) 374-2205
Public Works
(707) 374-6747

City of Suisun City

Public Works Department
(707) 421-7340

City of Fairfield

Visit "www.ci.fairfield.ca.us"
Click "New Businesses"
Then "Doing Business"
With Travis AFB

City of Vacaville

Visit "www.cityofvacaville.com"
Click "For Business"
Click "Selling to the City"

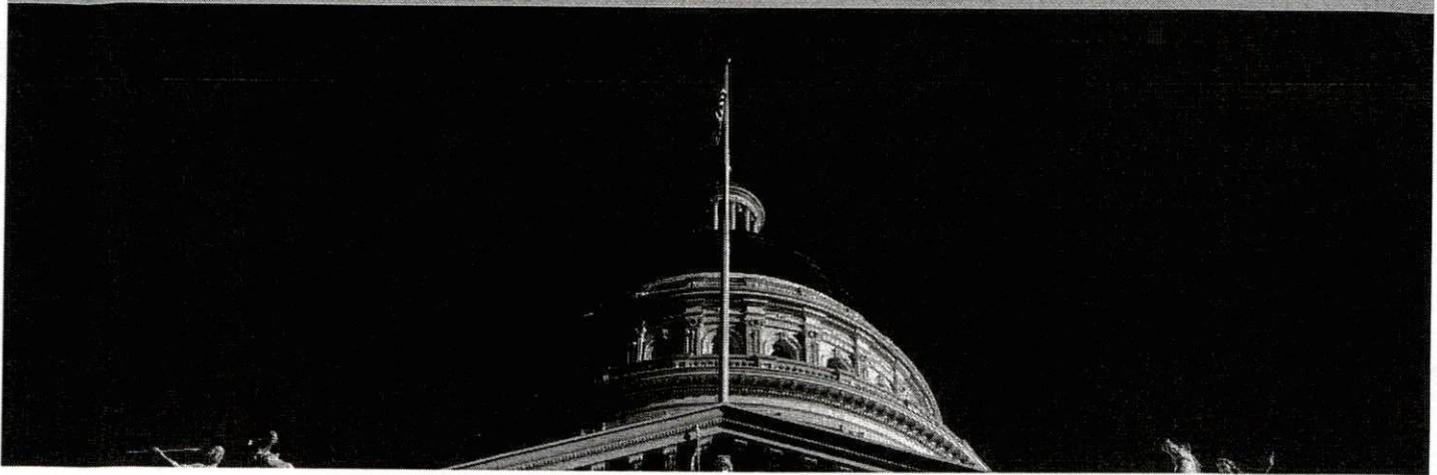
City of Vallejo

Visit "www.ci.vallejo.ca.us"
Click "Bids/Solicitations"

Solano County

Visit "www.solanocounty.com"
Click "General Services"
(Department Tab)
Click "Vendor Information"
(Services Tab)

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LEGAL STRUCTURE

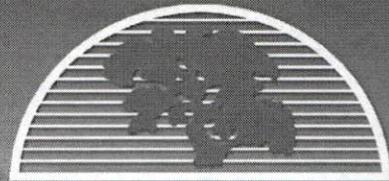


After deciding to establish a business, you must choose the type of legal structure your business will have. There are many subtleties involved in deciding which legal structure your business should take. If you are considering a partnership or corporation, the advice of an attorney could help you in your decision making.

We encourage you to utilize our legal structure chart displayed in the following two pages. This will help you determine which legal structure is right for you.

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U.S. Small Business Administration

 CALIFORNIA
SBDC
Northern CA Regional Network

YOUNG
YEP
ENTREPRENEURS
PROJECT

 CALIFORNIA
ECONOMIC &
WORKFORCE
DEVELOPMENT
PROGRAM

IT'S FREE!

For more information visit
www.solanosbdc.org

LEGAL STRUCTURE

LEGAL STRUCTURE	ADVANTAGES
Sole Proprietorship	<ul style="list-style-type: none">• Most common and simplest form of organization• Few legal restrictions• One owner (or a married couple)• Owner receives all profits and is responsible for all financing and debt
Partnership	<ul style="list-style-type: none">• Two or more people acting as co-owners of a business• More skills and resources to work with• Easy to establish and requires no specific written agreement between the parties (but is recommended)• Each partner is personally liable
Limited Liability Partnership	<ul style="list-style-type: none">• No limit on the number of partners in a limited partnership, but there must be must one (1) general partner• Allows an investor to become a partner without assuming unlimited liability and having limited control over the business• Provides general partners with a shield from liability for obligations of the limited liability limited partnership
Corporations	<ul style="list-style-type: none">• It is an artificial legal entity that exists separately from its owners (It can enter contracts, pay taxes and be held liable for claims against it)• Investors are not liable for any claims against the corporation beyond the amount of their investment.• Board of directors, annual meetings and annual reporting are all required
Limited Liability Company	<ul style="list-style-type: none">• The newest form of business organization that combines the favorable aspects of the corporation and partnership.• Features the limited liability of a corporation yet it is taxed like a partnership.

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Corporations	<ul style="list-style-type: none">• It is an artificial legal entity that exists separately from its owners (It can enter contracts, pay taxes and be held liable for claims against it)• Investors are not liable for any claims against the corporation beyond the amount of their investment.• Board of directors, annual meetings and annual reporting are all required
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LEGAL STRUCTURE

DISADVANTAGES

FILING

- Owner is also liable for all claims against the business
- Business income is taxed as personal income

* Upon filing for business license, one can be listed as a sole proprietor.

- Business income is taxed as personal income
- Partnerships must file return information with the State Franchise Tax Board, as well as the IRS

* Upon filing for business license, one can be listed as a sole proprietor. However, it is important to establish a partner agreement between each party member.

- Required by law to register with the County Clerk's Office and file a certificate of embodied partnership with the secretary of state office in Sacramento
- Income is reported as personal income.
- The IRS has special income tax rules for limited partnerships.

Secretary of State Limited Partnership Division

1500 11th Street
Sacramento, CA 95814
(916) 653-3365

www.ss.ca.gov/cgi-bin/contacts.cgi

- Most complex form of business organization
- Decreased personal control
- Corporations are taxed twice: (1) Once as corporate income; (2) Once when dividends are distributed to stockholders.
- Articles of Incorporation must be filed with the Secretary of State

Secretary of State Corporate Filing Division

1500 11th Street
Sacramento, CA 95814
(916) 657-5448

www.ss.ca.gov/cgi-bin/contacts.cgi

- If the LLC is taxed as a partnership, business owners will lose some company-funded benefits.
- Because it is so new, laws regarding the LLC are still evolving and some issues regarding its operation remain unsettled

Secretary of State Limited Liability Companies

1500 11th Street
Sacramento, CA 95814
(916) 653-3795

www.ss.ca.gov/cgi-bin/contacts.cgi

FICTITIOUS BUSINESS NAME STATEMENT

File a Fictitious Business Name Statement only if the business name you have chosen is different from your own legal name. For example, if your legal name is John Jones and you have chose a name that includes your last name ("John Jone House Repair" or "Jones House Repair), then you do not need to file for a fictitious business name statement.

In general, if a business name does not have the last name of all owners differs from the incorporation document implies greater ownership, a fictitious name is involved. Adding words such as "and company," "son/daughter," or "associates" implies greater ownership and is treated like an assumed named. (You should first look up your proposed business name to be sure that no other business is using that name)

Your Fictitious Business Name Statement must be published in a newspaper of general circulation in the county where the principal place of business is located. The statement must be published once a week for four successive weeks and an Affidavit of Publication filed with the County Clerk within 30 days of publication. The forms are available from the County Clerk's office.

County Clerk-Solano County

675 Texas Street, Suite 1900
Fairfield, CA 94533
(707) 784-7510
\$33.00 (\$6.00 each additional name added to application)
www.solanocounty.com

Local Newspapers/Fees

Benicia Herald

820 First Street
Benicia CA 94510
(707) 745-0733
(707) 745-8583 Fax
benhera@pacbell.net
\$41.00

Vacaville Reporter

916 Cotting Lane
Vacaville CA 95688
(707) 448-6401
(707) 447-7405 Fax
www.thereporter.com
\$65.00

River News Herald

P.O. Box 786
Rio Vista CA 95571
(707) 374-6431
(707) 374 6322 Fax
rnh@citlink.net
\$40.00

Vallejo Times-Herald

P.O. Box 3188
440 Curtola Parkway
Vallejo CA 94590
(707) 644-1141
(707) 643-5217 Fax
www.timesheraldonline.com
\$65.00

Dixon Tribune

145 East A Street
Dixon CA 95620
(707) 678-5594
(707) 678-5404 Fax
Editor@dixontribune.com
\$35.00

RENEWING YOUR FICTITIOUS NAME

For those who have already filed a Fictitious Business Name Statement, one has 5 years from the initial filing until the name is no longer in effect. Here are requirements to in order to renew your Fictitious Business Name.

- *Submission in triplicate of the Fictitious Business Name*
- *Form Payment of filing fees*

It is not necessary to publish the renewal filing if:

- *The initial and renewal filing are identical*
- *If one has completed the renewal filing within 40 days of original expiration date.*

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Vacaville (707) 451-6980 • Vallejo (707) 558-1100



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LICENSES, PERMITS, AND REGULATIONS

Local Business License

In order to operate a business within any city located in Solano County, whether it is from a store, factory, office or your home, you must have a valid business license. The type of license depends on the nature of your business and is renewed every six months or annually. Contact the City Clerk's office if your business is located within city limits and the County Clerk for unincorporated areas.

City of Benicia

250 East L Street, Benicia CA 04510
(707) 746-4225/ Fax (707) 747-8115
www.ci.benicia.ca.us
Fee Varies by business type/billed annually

City of Dixon

600 East A Street, Dixon CA 95620
(707) 678-7000/ Fax (707) 678-0960
www.ci.dixon.ca.us
Fee varies by business type and is prorated/billed annually

City of Fairfield

1000 Webster Street, Fairfield CA 94533
(707) 428-7509/ Fax (707) 428-7597
www.ci.fairfield.ca.us
Fee varies by business type/gross receipts/billed annually

City of Rio Vista

1 Main Street, Rio Vista CA 94571
(707) 374-6451, ext. 239/ Fax (707) 374-5063
www.rio-vista-ca.com
Fee varies with # of employees & location/billed quarterly

City of Suisun City

701 Civic Center Blvd., Suisun City CA 94585
(707) 421-7328/ Fax (707) 421-7364
www.suisun.com
Fee varies by business type and annual gross receipts

City of Vacaville

650 Merchant Street, Vacaville CA 95688
(707) 449-5129/ Fax (707) 449-5147

City of Vallejo

555 Santa Clara Street, Vallejo CA 94590
(707) 648-4310 / Fax (707) 649-5407
www.ci.vallejo.ca.us
Fee varies by business type, # employees & gross receipts/ most billed annually

For unincorporated areas:

Solano County Resource Management

675 Texas Street, Suite 5500
Fairfield CA 94533
(707) 784-6775
www.solanocounty.com
\$327.00 initial fee/\$82 renewal fee/billed annually

State Business License

Some occupations such as accountants, cosmeticians, real estate agents, optometrists, contractors, etc. may require state licensing. Contact the State of California Department of Consumer Affairs or the Solano College SBDC to find out what licensing board governs your profession by calling (800) 952-5210 or visiting www.dca.

State of California, Bureau of Automotive Repair

(800) 952-5210/www.smogcheck.ca.gov/stdhome.asp
State licensing information for automotive repair services

State of California, Board of Barbering & Cosmetology

(800) 952-5210 / www.barvercosmo.ca.gov
State licensing information for hair and beauty salons

State of California, Contractors State License Board

(800) 321-2752/www.cslb.ca.gov
State licensing information for general/specialty contractors

State of California, Department of Consumer Affairs

1625 North Market Blvd., Suite N 112
Sacramento CA 95834
(800) 952-5210
www.dca.ca.gov

State of California, Community Care Licensing Division

www.cclcd.ca.gov
State licensing info. For child & elderly care facilities

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State licensing info. For child & elderly care facilities

LICENSES, PERMITS, AND REGULATIONS

Home Occupation Permit

If you intend to operate a business out of your home, your city planning Department will have to approve your business license application. You should inquire at the Planning Department before you apply for your license to make sure zoning regulation allows it.

Fees for Home Occupation Use Permits by city:

City of Benicia

(707) 746-4225

www.ci.benicia.ca.us

\$50.00 one-time fee

City of Dixon

(707) 678-7000

www.ci.dixon.ca.us

\$150.00 one-time fee

City of Fairfield

(707) 428-7509

www.ci.fairfield.ca.us

\$92.00 one-time fee

City of Rio Vista

(707) 374-6451 ext. 239

www.rio-vista-ca.com

Fee included in business license fee

City of Suisun

(707) 421-7328

www.suisun.com

Fee included in business license application fees

City of Vacaville

(707) 449-5140

www.ci.vacaville.ca.us

\$89.00 one-time fee

City of Vallejo

(707) 648-4310

www.ci.vallejo.ca.us

Fee included in business license application fees

For unincorporated areas:

Solano County Resource Management

(707) 784-6765

www.solanocounty.com

Fee included in business license application fees

Police Permit

Some businesses require police clearance and a permit. Among these are solicitors, massage therapists, massage parlors, taxi drivers, escort services and freelance photographers. Call the police department in your city (refer to page 40 for phone numbers)

Special Permits

Special permits are required for businesses such as second-hand dealers, taxi services, kennels and automobile wreckers. Contact the Solano County Tax Collector's office, (707) 784-7485 for further information.

Parking/Zoning

Your business must meet local zoning requirements and any construction must conform to local building codes. Usually building permits are required for new construction as well as building improvements. If you are seeking a ordinances to be sure that your choice is zoned for your particular business activity.

Cities of Suisun, Vacaville, Vallejo, Rio Vista, Dixon, Benicia:

To fulfill requirements for starting a new business in any of the above cities, you should confer with your local city-planning department (addresses and phone numbers can be found on page 40)



LICENSES, PERMITS, AND REGULATIONS

Food Permit

Solano County Environmental Health Department Food Program

The Food Program serves in the interest of public health and safety by assuring that all food is safe for people to eat. The Food Program uses the California Uniform Retail Food Facilities Law (CURFFL) and other state laws to enforce food safety and construction requirements in all retail food facilities such as restaurants, bars, grocery stores, certified farmers' markets, produce stands, hot lunch trucks and hot dog stands. These facilities are inspected at least two times each year for cleanliness and proper food preparation practices. Additional inspections may be made in response to consumer complaints.

Food Business Information

Starting or running a food business can be stressful and exciting. There is a lot of information to research and process. Use the following information to help you start a food business or to stay updated with current requirements.

- Risk Based Inspection Program
- Starting a Food Business
- How to Become a Certified Food Handler
- Certified Food Handler Training and Test Providers
- Mobile Food Facility Requirements Unpackaged Foods
- Mobile Food Facility Requirements: Prepackaged Foods, Whole Fish, Whole Aquatic Invertebrates, as well as Produce
- Special Event Organizer Guidelines and Application
- Temporary Food Booth
- Application and Guideline



Food Handling Guidelines

As with any method of food sale, care must be taken to safely handle food products to prevent sickness or injury to the public. Of particular concern is insuring that food is prepared and packaged under sanitary conditions and that perishable foods are maintained at proper temperatures. Two of the leading causes of food borne illness include perishable foods held at improper temperatures and food from unapproved sources.

- Food Receiving and Storage
- Holding Temperatures for Safe Food Handling
- Proper Ways to Thaw Foods
- Keep it Clean
- Package a Safe School Lunch
- Cooling Foods Properly
- Handwashing
- Cross Contamination
- Cook it Safely
- To Keep or to Toss
- Disease Protection
- Environmental Health Fee Schedule Food Sanitation
- Hazardous Foods
- Cleaning and Sanitizing Utencils and Equipment for Effective
- Guidelines for Final Cooking

LICENSES, PERMITS, AND REGULATIONS

Food Permit

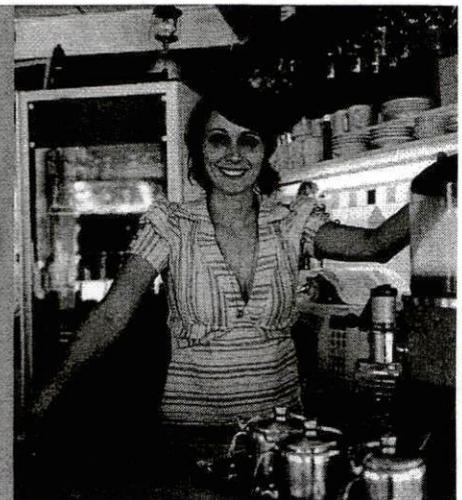
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TAXES

Did you know the IRS requires that every small business has a record keeping system? While the IRS doesn't specifically dictate the type of record keeping system that must be used, they do require detailed mileage and business meal information.

Keeping accurate records is essential for tax purposes as well as providing information to assess the health of your business. There are many ways to accomplish your record keeping: doing them yourself manually, purchasing an "off-the-shelf" accounting software or hiring a bookkeeping service. Service providers are often much less expensive than people think and also broaden availability to other services as well. Check the listings in your local phone book.

AS A SMALL BUSINESS OWNER, YOU WILL HAVE CERTAIN TAX OBLIGATIONS.

STATE

Seller's Permit

If you sell tangible property you must pay sales tax. You do not have to pay a tax on services. However, if you create a product as a result of the services you offer, you must pay sales tax. For example, graphic designers offers a service yet produce a product. If you are in doubt as to whether your business falls under these regulations, call and inquire:

State Board of Equalization

333 Sunset Avenue Suite 330
Suisun City, CA 94585-2003
(707) 428-2041/Fax (707) 428-2193
www.boe.ca.gov

Excise Tax and Environmental Fees

If you sell cigarettes, alcoholic beverages, energy, motor vehicle fuel or deal with hazardous substance you must pay a special tax. The local board of equalization can help direct you to the appropriate department—see address and phone number above

State Income Tax/Corporation Registration

To file individual state income tax, contact the Franchise Tax Board for forms. As a corporation, you must also register with the Franchise Tax Board.

Franchise Tax Board

(800) 852-5711
www.ftb.ca.gov/forms/index.html

FEDERAL

Internal Revenue Services (IRS)

(800) 829-4933
www.irs.gov/businesses/index.html

IRS Face-To-Face Help

4330 Watt Avenue
Sacramento, CA 95821
(916) 974-5225

1301 Clay Street
Oakland, CA 94612
(510) 637-2487

450 Golden Gate Avenue
San Francisco, Ca 94102
(415) 553-8990

Self Employment Tax

This federal tax is designed to provide you with social security coverage if you are self-employed. The self-employment tax is substituted for social security tax that is normally withheld from an employee's paycheck. For more information, contact the Internal Revenue Service at (800) 829-4933 or access their website listed above.

HAVE A TAX PROBLEM?

IRS Taxpayer Advocate Service

(877) 777-4778

Sacramento
(916) 975-6007

Oakland
(510) 637-2703

FINANCING



Sufficient capital is essential for starting, purchasing or buying a business. In fact, inadequate financing is one of the major causes of business failure. In order to avoid this pitfall, not only must you have enough money, but also the knowledge to manage it well.

When starting a business, it is good to have at least a 12 month financial cushion so you can handle all your expenses with no revenue from your business. This will allow you to minimize risk as your business becomes established. If you are seeking outside financing, a good business plan can help you get a loan. Be prepared to demonstrate the ability to repay and the capacity to manage funds effectively. Borrow prudently and don't over extend yourself. There are several sources to consider when looking for financing.

It is important that you explore all of your options.

EXPLORING YOUR OPTIONS

➤ PERSONAL SAVINGS

➤ FRIENDS AND RELATIVES

Often times, money is loaned at no interest, or with low interest, which can be beneficial when getting started.

➤ VENTURE CAPITAL FIRMS

These firms provide initial start-up and other needed financing for new companies in exchange for equity or part-ownership.

➤ GOVERNMENT AND COMMERCIAL LOANS

This is the most common source of funding.

Although borrowing from a commercial or alternative lender is a common source of funding, obtaining a loan isn't always easy. That is why it is important to understand which key factors a lender evaluates when reviewing your loan application.

Ability and Capacity to Repay Your Loan

Your request to borrow must be supported by your ability to repay your loan. Lenders want to see two sources of repayment- cash flow from the business, plus a secondary source such as collateral. In order to analyze cash flow, the lender will review your business's financial history. Generally, lenders feel most comfortable dealing with a business that has been in existence for a numbers of years because they have a financial track record. If the business has consistently made a profit, and that profit can cover the payment of additional debt, then it is likely that the loan will be approved.

However, if the business has been operating marginally, and now has a new opportunity to grow, or if your business is a start-up, then it is necessary to prepare a thorough loan package, with detailed explanations, addressing how the business will be able to repay the loan.

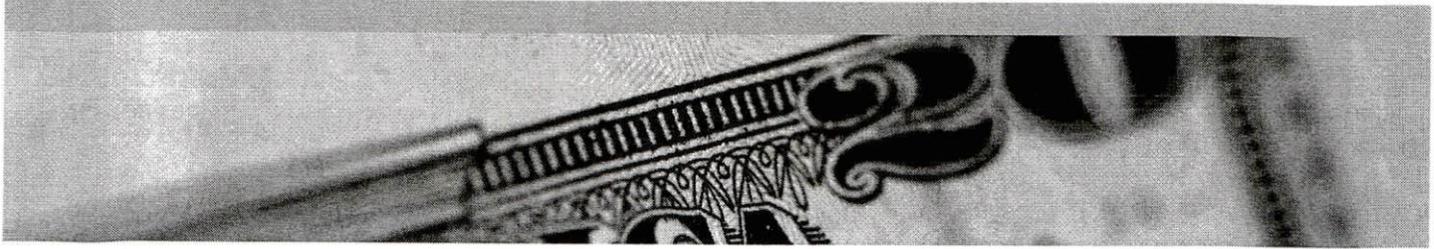
The 5 C's of Credit

Most lenders in the business to make money and consider the 5 "Cs" of credit when reviewing a loan request.

Capacity to repay is the most critical of the five factors. The prospective lender will want to know exactly how you intend to repay the loan. The lender will also consider the cash flow from the business, timing of the repayment, and probability of successful repayment of the loan. Payment history on existing credit relationships – personal and commercial – is considered an indicator of future payment performance. Prospective lenders will also want to know about your contingent sources of repayment.

Capital is the money you personally have invested in the business and is an indication of how much you will lose should the business fail. Prospective lenders and investors will expect you to contribute your own assets and to undertake personal financial risk to establish the business

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FINANCING

before asking them to commit any funding. If you have a significant personal investment in the business you are more likely to do everything in your power to make the business successful.

Collateral or guarantees are additional forms of security you can provide the lender. If the business cannot repay its loan, the bank wants to know there is a second source of repayment. Assets such as equipment, buildings, accounts receivable, and in some cases, inventory, are considered possible sources of repayment if they are sold by the bank for cash.

Both business and personal assets can be sources of collateral for a loan. A guarantee, on the other hand is just that someone else signs a guarantee document promising to repay the loan if you can't. Some lenders may require such a guarantee in addition to collateral, as security for a loan.

Conditions depend on the intended purpose of the loan. Will the money be used for working capital, additional equipment or inventory? The lender will also consider the local economic climate and conditions, both within your industry and in other industries, which could affect your business.

Character is the personal impression you make on the potential lender or investor. The lender decides subjectively whether or not you are sufficiently trustworthy to repay the loan or generate a return on funds invested in your company. Your educational background and experience in business and in your industry will be reviewed. The quality of your references and the background and experience of your employees will also be considered.

Your Credit History and Correcting Errors

You can obtain a personal credit report by calling TransUnion, Equifax, Experian or another credit bureau. Initiate this step well in advance of seeking a loan. Personal credit reports may contain errors or be out of date. Sometimes a bill is paid off but it not recorded on your credit report. It can take 3 to 4 weeks for an error be corrected – and it is up to you to see that this happens. Hopefully, when the bank pulls your credit report, all errors have been corrected and your history is up to date.

Many people receive their credit report yet have no idea what the strange numbers signify, the following should help in interpreting and checking your personal credit report.

First, check your name, social security number address at the top of the page. Make sure these are correct. There are people who have found that they have credit information from another person because of mistakes in their identification information. On the rest of your credit report you will see a list of all credit you have obtained in the past – credit card, mortgages, student loans, etc.

Each credit will be listed individually with information on how you paid that credit. Any credit where you have had a problem in paying will be listed towards the top of the list. These are the credits that may affect your ability to obtain a loan. If you have been late by a month on an occasional payment, this probably will not adversely affect your credit. However, if you are continuously late in paying your credit, have a credit that was never paid and charged off, have a judgment against you, or have declared bankruptcy in the last 7 years, it is likely that you will have difficulty in obtaining a loan.

In some cases, a person has had a period of bad credit based on divorce, medical crisis, or some other significant event. If you can show that your credit was good before and after this event and that you have tried to pay back those debts incurred in the period of bad credit, you should be able to obtain a loan.

It is best if you write an explanation of your credit problems and how you have rectified them and attach this to your credit report in your loan package.

Each credit bureau has a slightly different way of presenting your credit information. You can get specific information on "how to read the report" from the appropriate company, but there are a few tips to get you started.

TransUnion
www.transunion.com

Equifax
www.equifax.com

THE 5 C'S OF CREDIT

1. *CAPACITY*
2. *CAPITAL*
3. *COLLATERAL*
4. *CONDITION*
5. *CHARACTER*

FINANCING

On the right side of the page on the credit report are number and letter combinations, “I” means installment. “R” means revolving credit. The key information is in the numbers. A “1” means perfect credit since you have always paid your bills on time. “2” or “3” means you have been 2 to 3 months late in paying your bills. Too many of these will hurt your chances in obtaining credit. A “9” means delinquency in paying your bills and a charge off.

Elements of a Loan Proposal

This should be clear, concise, accurate and inviting. Summarize how the loan will be used, repaid and benefit your business. Because you are competing with many others, you may also want to point out distinguishing features of your business.

Top management profiles:

Be prepared to come under close scrutiny. You will need resumes as well as a summary of experience, qualifications and credentials for all owners and key members your management team.

Business Description:

Include a brief overview of the history of your business, plus a summary of current activities. Clearly demonstrate that you understand your markets and industry (current trends and risks). Include literature detailing your products or services. It is also helpful to include letters from suppliers, customers and other business references.

Projections:

Include projected income statements and cash flow statements for two to three years. Your assumptions should be clearly stated and realistic. Generally, you don't need to show “best case” and “worst case” unless the lender asks you to do so. But do be prepared to answer questions (in quantifiable terms) about what happens if some of your assumptions don't come true. For example, if you anticipate obtaining a major new contract or customer as a result of newly expanded capacity, can you estimate the impact on your income statement if that customer decides to take her business elsewhere?

Financial Statements:

The loan package must include both business and personal financial statements. Make sure that you fully un-

derstand the “story” that your financial statements tell. Be assured that your lender will fully analyze your historical financial statements and calculate all the ratios.

Purpose of the Loan:

Present a detailed statement of how you will use the loan proceeds. Don't forget to include the proceeds of the loan in your cash flow projections (and the interest in your projected income statement).

Amount:

Remember, that you are offering the bank a deal that will make them money- you are not asking for an “allowance.” The attitude you should take is to ask: “How much money do you need, and how much will they lend?” and not, “will they lend it?”



Repayment Plans:

You will have to make some assumptions about the terms of loan in your proposal. (Obviously, this is necessary to prepare the initial financial projections.) In the first package, you will propose the terms that you want, but ultimately this will be a point that will be negotiated with the bank. The bank will consider a number of factors as they assess the overall risk of the loan and this will impact the repayment terms they are willing to give you. For additional information please visit the following.

For additional information:

Visit “www.sba.gov”
Click “Financing Your Business”

U.S. Small Business Administration

The Basic 7(a) Loan Guaranty is the SBA's primary business loan program to help qualified small businesses obtaining financing when they might not be eligible for business loans through normal lending channels. Loan proceeds can be used for working capital, machinery, equipment, furniture, fixtures, land and building (including purchase, renovation and new construction), leasehold improvements and debt refinancing (under special conditions). Loan maturity is up to 10 years for working capital and generally up to 25 years for fixed assets. The loan is available to both start-up and existing small businesses through commercial lending institutions.

The Certified Development Company (CDC) 504 Loan

FINANCING

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FINANCING

Program provides long-term, fixed rate financing to small businesses to acquire real estate, machinery or equipment for expansion or modernization. Typically, a 504 project includes a loan secured from a private-sector lender with a senior lien, a loan secured from a CDC (funded by 100 percent SBA-guaranteed debenture) with a junior lien covering up to 40 percent of the total cost, and a contribution of at least 10 percent equity from the borrower. The maximum SBA debenture generally is a \$1 million (and up to \$1.3 million in some cases).

Small businesses requiring "brick and mortar" financing can obtain this loan through certified development companies (private, nonprofit corporations set up to contribute to economic development of their communities or regions).

The Micro-Loan 7(m) Loan Programs provides short-term loans of up to \$35,000 to small businesses and not-for-profit child-care centers for working capital or the purchase of inventory, supplies, furniture, fixtures, machinery and/or equipment. Proceeds cannot be used to pay existing debts or to purchase real estate. The SBA makes or guarantees a loan to an intermediary, who in turn, makes the micro-loan to the applicant. Loans are not guaranteed by the SBA.

For additional information,

Visit "www.sba.gov." Click "Services"
Click "Financial Assistance"
Click "Micro-Loans".

Solano County businesses can contact
Oakland Business Development Corporation
(510) 763-4297

Visit "www.obdc.com"
Click "Products & Services."
Click "SBA Bay Area Micro-Loan."

The Community Advantage Loan Program is a pilot initiative focus on increasing the amount of lenders aiming towards underserved communities, community based as well mission focused financial institutions whom did not offer SBA loans previously. The maximum for borrowing \$250,000 and one can be approved for such loan within 5 to 10 days.

For more information about the qualifications and lender requirements for this program:

Visit "www.sba.gov"
Click "Loans & Grants"
Click "SBA Loan Programs"
Click "7(a) Loan Programs"
Click "Advanced Loan Programs"
Or
Visit "www.sba.gov/content/advantage-loan-initiatives"

The Small Loan Advantage is another program structured to stimulate existing SBA lenders in assisting the underserved markets with "lower-dollar loans." The Small Loan Advantage provides loans up to \$350,000 while most loans being approved in a matter of minutes through electronic submission (E-Tran). As for non-delegated Small Loan Advantage Loans can be approved between 5 to 10 days.

For more information about the qualifications and lender requirements for this program:

Visit "www.sba.gov"
Click "Loans & Grants"
Click "SBA Loan Programs"
Click "7(a) Loan Programs"
Click "Advanced Loan Programs"
Or
Visit "www.sba.gov/content/advantage-loan-initiatives"

Federal Grant Resources

The U.S. Small Business Administration does not offer grants to start or expand small businesses, although it does offer a wide variety of loan programs. While the SBA does offer some grant programs, these are generally designed to expand and enhance organizations that provide small business management, technical, or financial assistance. These grants generally support non-profit organizations, intermediary lending institutions, and state and local governments

Visit "www.sba.gov/expanding/grants.html."

FINANCING

Equity Financing

Financing for businesses generally falls under two categories: **debt financing** or **equity financing**.

1. **Debt Financing**, refers to loans that must be paid back over a period of time. Many startup businesses or rapidly expanding businesses may have a difficult time qualifying for debt financing since they may not meet the requirements for collateral, cash flow, credit, etc.

2. **Equity Financing**, on the other hand, refers to investors who are willing to provide startup or expansion capital to a business in exchange for an equity position in a business. These investors may be friends and family, angel investors, or venture capitalists.

The following is a brief overview of each of these investor types:

➤ **Friends and Family:** For most startups, the only option for raising start-up or expansion capital is friends and family. This type of equity financing may be combined with traditional debt financing. For example a family member may agree to provide a gift of funds for the equity injection require by a lender.

➤ **Angel Financing**, is explained in the following is an excerpt from an October 2002 study by the Ewing Marion Kauffman Foundation on Angel Investing Groups:

An "angel investor" is a "high net worth individual," usually an accredited investor (as the term is defined in Regulation D under the Securities Act of 1933 or SEC Rule 501) who invests his or her own funds in private companies, typically at the seed and early stages. To most companies, though, angel investors are much more: they often bring expertise or affinity for that company's product, market or management team, in addition to taking additional financial risks. Many serve as active:

- *Advisors or mentors to entrepreneurs*
- *Provide additional relationships to aid the business' growth*
- *Supply industry and entrepreneurial experience.*

Venture Capitalist-The following is an overview from the National Venture Capital Association on venture capitalists:

Professional managed venture capital firms generally are private partnerships or closely-held corporations funded by private and public pension funds, endowment funds, foundations, corporations, wealth individuals, foreign investors, and the venture capitalist themselves. Venture capitalists generally:

VENTURE CAPITALIST GENERALLY

- *Finance new and rapidly growing companies*
- *Purchase equity securities*
- *Assist in the development of new products or services*
- *Add value to company through active participation*
- *Take higher risks with expectation of higher rewards*
- *Have a long-term orientation*

When considering an investment, venture capitalists carefully screen the technical and business merits of the proposed company. Venture capitalists only invest in a small percentage of the businesses they review and have a long-term perspective. Going forward, they actively work with the company's management by contributing their experience and business savvy gained from helping other companies with similar growth challenges.

While venture firms will invest in companies that are in their initial start-up modes, venture capitalists will also invest in companies at various stages of the business life cycle. A venture capitalists may invest before there is a real product or company organized so called ("**seed investing**"), or providing capital to start up a company in its first or second stages of development known as ("**early stage investing**"). Also, the venture capitalist may provide needed financing to help a company grow beyond a critical mass to become more successful ("**expansion stage financing**").

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Equity Financing Resources:

Sacramento Area Regional Technology Alliance

3801 Power Inn Rd
Sacramento, CA 95826
Phone: (916) 231-0770
Fax: (916) 231-0776

SAFE-BIDCO

1377 Corporate Center Parkway, Suite A
Santa Rosa, CA 95407-8637
Phone: (707) 557-8621, (800) 273-8637
Fax: (707) 577-7348
Email: s-b@safe-bidco.com
www.safe-bidco.com

MICRO-ENTERPRISE ASSISTANCE PROGRAM

The Solano College Small Business Development Center and the County of Solano have received grant funding to provide a Micro-enterprise Assistance Program to businesses located in the non-entitlement communities of: Benicia, Dixon, Rio Vista, Suisun City and the unincorporated areas of Solano County.

Micro-Enterprise Eligibility Requirements:

To participate, your company must be a micro-enterprise business (with five or fewer employees) and the business owner's total household income must meet the low-to-moderate income criteria for Solano County.

Technical Assistance Services Available:

Eligible micro-enterprises can participate, *FREE* of charge, in training and counseling services designed to assist with the startup or expansion of your existing small business.

Micro-Enterprise Loan Fund:

In addition to free small business training and counseling, eligible micro-enterprise companies have access to a Microenterprise Loan Fund. The Loan Fund provides loans ranging from \$5,000 to \$50,000.

For more information on the Micro-enterprise Assistance Program, visit www.solanosbdc.org

CREDIT CARD SALES

When a business is planning to accept credit cards, as payment for their goods or services, the business must open an account with a credit card processor for "Visa/Mastercard Merchant Services."

About Visa/MasterCard Merchant Services

- These services may be obtained from your business's bank or another bank.
- The basic service includes acceptance of Visa and MasterCard.
- You will receive a monthly statement detailing your Visa/MasterCard transactions for the month.
- American Express and Discover are optional and separate accounts that are billed separately to you each month. They can also be obtained through your Visa/MasterCard Merchant Services provider.
- When a customer charges with his credit card, the bank will generally fund your account within two to three days.
- All transactions are now done electronically, requiring a terminal/print combination or software to complete the authorization and settlement (cash transfer) functions.
- Newer credit card equipment can now perform all non-cash functions, including check guarantee and EBT (the new welfare payment system). Make sure that you fully investigate these options before you invest in equipment.
- Equipment costs vary depending on the type of equipment selected, or needed, for your application.
- Equipment can be acquired through purchase or a lease of typically 48 months.

Application and Qualifying

- Business must have a business license
- Business' credit will be checked as well as the owner's.
- Home-based and internet businesses will usually require more information and longevity for approval



COST FOR MERCHANT SERVICES

- *Cost (rates vary according to industry, sales volume and average sale (ticket).*
- *Each business is considered individually.*
- *Businesses in industries considered high risk may pay 4-5% of sales.*
- *Other businesses generally are in the 2-3% range.*
- *Be skeptical of low teaser rates (i.e. 1.55%) because they invariably include other costs (sometimes undisclosed) that will make your actual cost much higher.*
- *Watch out for extra per item transaction fees or telephone charges.*
- *Typically there is a monthly minimum processing charge of about \$25.*
- *Equipment costs vary widely but are normally under \$1,000.*

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- The basic service includes acceptance of Visa and MasterCard.
- You will receive a monthly statement detailing your Visa/MasterCard transactions for the month.
- American Express and Discover are optional and separate accounts that are billed separately to you each month. They can also be obtained through your Visa/MasterCard Merchant Services provider.
- When a customer charges with his credit card, the bank will generally fund your account within two to three days.
- All transactions are now done electronically, requiring a terminal/print combination or software to complete the authorization and settlement (cash transfer) functions.
- Newer credit card equipment can now perform all non-cash functions, including check guarantee and EBT (the new welfare payment system). Make sure that you fully investigate these options before you invest in equipment.
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FOR EMPLOYERS

Register as an Employer with the State of California

Generally, an employer becomes subject to California's payroll tax laws upon paying wages in excess of \$100 in a calendar quarter to one or more employees. A registration form must be completed and submitted to the Employment Development Department within 15 days.

State of California EDD

www.edd.ca.gov/taxrep/taxreg.htm
Employer Registration by phone:
(916) 654-8706

The State of California Employment Development Department Employment Tax Office

offers payroll tax seminars to help employers comply with State of California employment tax laws. Seminars are helpful to established businesses, those just getting started, and payroll agents.

State of California EDD Employment Tax District Office

(888) 745-3886
www.edd.ca.gov/taxesm
www.edd.ca.gov/taxind.htm

Employment Tax forms and Publications

on the EDD website are replicas of the official EDD forms and publications and are in Adobe's Portable Document Format (PDF). Access <http://www.adobe.com/products/acrobat/readstep2.html> to download the free Adobe Acrobat Reader. PDF files can be opened in Acrobat Reader.

State of California EDD Employment Tax District Office

(888) 745-3886
www.edd.ca.gov/taxrep/taxform.htm

For an online one-stop source of hiring information, refer to State of California EFF CalJobs. You'll find an automated, easy-to-use system serving employers who want to fill job openings and are looking for individuals seeking employment.

State of California EDD CalJobs

(800) 758-0398
www.caljobs.ca.gov

The Business Services Division of the Workforce Investment Board of Solano County

(the "WIB") offers many free services to businesses, large or small. Employee recruitment services including Regional Job Listings and Applicant Matching. Employers may access the WIB for Wage & Labor Market information, and information on Employee Training and Employee Retention. An "On-The-Job Training" program is available, allowing employers to obtain wage reimbursement during a qualified employee's training period. The WIB also provides assistance to businesses facing a closure or layoff.

Workforce Investment Board of Solano County

North County
320 Campus Lane
Fairfield CA 94534
(707) 864-3370, Ext. 7

South County

1440 Marin Street
Vallejo, CA 94590
(707) 649-3604
(707) 863-3534 - **Employer Hotline**
www.solanowib.org

The State of California Department of Industrial Relations monitors working conditions for California wage earners, ensures workplace protection, regulates minimum wage and overtime pay.

Public Information Office

(415) 703-5070
www.dir.ca.gov/Contactus.html

Division of Labor Standards Enforcement enforces minimum labor standards to ensure employees are not required or permitted to work under unlawful conditions and to protect employers who comply with the law.

State of California Division of Labor Standards Enforcement

www.dir.ca.gov/dlse/districtoffices.htm

Oakland-Benicia Area

Pre-recorded Info
(510) 622-2660
Customer Service
(510) 622-3273

Sacramento - Dixon, Fairfield, Suisun, Vacaville Areas

Pre-recorded Info
(926) 263-5378
Customer Service
(916) 263-1811

Santa Rosa - American Canyon, Vallejo Areas

Pre-recorded Info
(707) 576-2459
Customer Service
(707) 576-2362

FOR EMPLOYERS

The Cal/OSHA Program is responsible for enforcing California laws and regulations pertaining to workplace safety and health and providing assistance to employers and workers about workplace safety and health issues.

Employer Consultation Service and Assistance

(800) 963-9424
www.dir.ca.gov/dosh/consultation.html

Employer workplace publications and postings:
www.dir.ca.gov/dosh/puborder.asp
www.dir.ca.gov/wp.asp

Workers' Compensation Insurance

Division of Workers' Compensation Information and Assistance Unit

provides information and assistance to employees, employers, labor unions, insurance carriers, physicians, attorneys and other interested parties concerning the rights, benefits and obligations under California's workers' compensation laws.

Information & Assistance Unit
www.dir.ca.gov/DWC/landA.html

Automated Recorded Messages
(800) 736-7401

Employer Frequently Asked Questions
www.dir.ca.gov/dwc/faqs.html

Santa Rosa District Office
(707) 576-2452

Workers' compensation protects the health and income of workers who get injured on the job. It also limits the employer's liability for lawsuits. Like meeting your payroll and being able to afford worker's compensation insurance.

Make sure your carrier is legitimate.

It's important for employers to check that their workers' compensation carrier has a certificate of authority from the California Department of Insurance. California Department of Industrial Relations investigators have noted that some employers who purchase worker's compensation coverage as part of a bundle of services that maybe include human resource management, payroll services, tax filing and insurance administration, from professional employer organizations (PEO) are not covered by a valid workers' compensation policy.

You can check whether your workers' compensation carrier is licensed on the website of the California Department of Insurance at www.insurance.ca.gov/licensestatus by entering either the carrier's license number or name. (800) 967-9331

State Compensation Insurance Fund

A non-profit public enterprise that operates like a mutual insurance carrier providing California employers with workers' compensation insurance protection at cost.
(866) 721-3498
www.scif.com

Federal Tax Identification Number

An Employer Identification Number (EIN), also known as a federal tax identification number, is used to identify a business entity. You will need an EIN if you answer "Yes" to any of following questions:

EIN CRITERIA

- *Do you have employees?*
- *Do you operate your business as a corporation or a partnership?*
- *Do you file any of these tax returns, employment, excise, or alcohol tobacco and firearms?*
- *Do you withhold taxes on income, other than wages, paid to non-resident alien?*
- *Do you have a Keog Plan?*
- *Are you involved with trusts (except certain grantor owned revocable trusts), IRAs, exempt organization business Income tax returns, estates, real estate mortgage investment conduits, non-profit organization, farmers' cooperatives as well as plan administrators?*

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FOR EMPLOYERS

If you need an EIN, fill out a copy of IRS Form SS-4 and apply by phone, fax, mail or online. Additionally, if you provide health insurance for your employees, you may need a National Standard Employer Identifier (NSEI) for your electronic health transactions.

For California-Based Business EIN Operations

(800) 829-4933

Visit "www.irs.gov"

Click "Businesses"

Click "Employer ID numbers"

Click "How to Apply for an EIN"

Federal Tax and Wage Reporting

EINs are used by employers, sole proprietors, corporations, partnerships, and other business entities. As an employer, you must withhold certain taxes from your employees pay checks including the following:

- Federal Income Tax Withholding
- Social Security and Medicare taxes
- Federal Unemployment Tax Act (FUTA)

Federal Income Taxes

You must generally withhold federal income tax from your employees wages.

Social Security and Medicare

These taxes pay for benefits that workers and families receive under the Federal Insurance Contributions Act (FICA). Social Security tax pays for benefits under old age, survivors, and disability insurance part of FICA. Medicare tax pays for benefits under the hospital insurance part of FICA. You withhold part of these taxes from your employee's wages and pay a matching amount yourself.

Federal Unemployment Tax (FUTA)

This tax is part of the federal and state program under the Federal Unemployment Tax Act (FUTA) that pays unemployment compensation to workers who lose their jobs. You report and pay FUTA tax separately from Social Security and Medicare taxes and withheld income tax. You pay FUTA tax only from your own funds. Employees do not pay this tax or have it withheld from their pay.

Electronic Federal Tax Payment System (EFTPS)

EFTPS is a service provided free by the U.S. Department of the Treasury that enables businesses and individuals to make their federal tax payments electronically, 24 hours a day, 7 days a week. Based on the information you submit on your application, you will automatically be enrolled in EFTPS so you can make all your deposits online or by phone.

IRS Independent Contractor Guidelines

Who is an Independent Contractor?

A general rule is that you, the payer, have rights to control or direct only the result of the work done by an independent contractor and not the means and methods of accomplishing the result.

The tax law covering independent contractors is very complicated. If you incorrectly classify an employee as an independent contractor, you can be held liable for employment taxes for that worker plus a penalty.

Who is an employee?

A general rule is that anyone who performs services for you is your employee if you can control what is done and how it is done.

Self-Employment Tax

Self-Employment Tax (SE tax) is a Social Security and Medicare tax for individuals who work for themselves. It is similar to the Social Security and Medicare taxes withheld from the pay of most wage earners.

Visit "www.irs.gov"

Click "Businesses"

Click "Employment Taxes"

Click "Self Employment Taxes"

MARKETING YOUR BUSINESS

Solano County is fortunate to have a multifaceted media industry that regularly covers small business concerns. In addition to five distinct, competing newspapers, based within the county (Dixon Tribune, Reported, Daily Republic, Times-Herald and Benicia Herald), we are also home to robust FM radio station, 95.3 KUIC, which strongly targets the local business market. A second radio station, KVON, is another resource often used by small businesses. Finally, the pull of the Solano County economy has attracted growing interest from neighboring media markets including Contra Costa, Napa and Yolo counties. To effectively work with local media outlets, keep in mind that media relations is one aspect of a successful marketing campaign—not an end in itself.

Begin by preparing a basic press kit showcasing your core business focus and expertise. Then, build a geographic and industry-based media list that includes contact information for specific reporters, how information should be submitted (email or fax and other relevant policies).

Learn as much as you can about how reporters cover their field of interest—read what they publish regularly, if possible— and think about the ways that your business can serve as an accurate and reliable source of information. When you see stories that impact your business, contact a reporter with the goal of becoming a future source, not influencing what has already appeared.

Alert reporters if there is a trend in your industry or if you know about upcoming events of interest. Try to provide three weeks lead-time, if possible. Finally, if you spot an error in coverage, it's best to follow up with the media outlet directly to learn about corrections policies. Try not to get sidetracked by small errors in reporting; work to establish a long-term productive relationship that benefits both the media and your business.

Your marketing efforts can be an investment of great time and money.

Like any investment, measuring and monitoring is key in developing a successful return. Here are some tips to guide you in tracking the effectiveness of your marketing strategy.



TRACKING YOUR MARKETING EFFORTS

- **Communicate with Customers**
Get into the habit of simply asking your customers how they heard about you. From here organize your findings and identify any patterns in the information on how your consumers have been finding you.
- **Encode your Marketing Mediums**
Whether you've placed an ad or have sent out flyers, place a distinct code during promotion upon each medium. Whether it being a word or numerical figure, each code should be unique per piece to better assist your efforts in tracking what form of marketing.
- **Tracking your Phone Calls**
By utilizing a unique phone extension every marketing promotion, your business can trace how customers found you. When customers calls, not only will they be transferred to your main phone line but will be also be recorded in determining which extension was dialed.

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MARKETING YOUR BUSINESS

Local Newspapers

Benicia Herald

820 First Street, Benicia CA 94510
(707) 745-0733/Fax (707) 745-8583
Richard Parks/benheral@pacbell.net

Dixon Tribune

145 East A Street Dixon CA 95620
(707) 678-5594/Fax (707) 678-5404
Brianna Boyd/editor@dixontribune.com

Dixon Independent Voice (Weekly)

529 N. Adams Street, Dixon CA 95620
(707) 678-8917/Fax (707) 678-4056
Dave Scholl/staff@independentvoice.com

Daily Republic

1250 Texas Street, Fairfield CA 94533
(707) 425-4646/Fax (707) 425-5924
Ines Bebea/ibebea@dailyrepublic.net

River News Herald

P.O. Box 786, Rio Vista CA 94571
(707) 374-6431/Fax (707) 374-6322
Jenny Croghan/rvads@citilink.net

Vacaville Reporter

916 Cotting Lane, Vacaville CA 95688
(707) 448-6401/Fax (707) 451-5210

Vallejo Times-Herald

P.O. Box 3188, Vallejo CA 94590
(707) 644-1141/ Fax (707) 553-6851
Rachel Raskin-Zrihen / rachelz@thnewsnet.com

Local Radio

KUIC

600 East Main St, Vacaville CA 95688
(707) 446-0200/Fax (707) 446-0122
Lynda Rose / Lynda@coastradio.com

KVON

1124 Foster Road, Napa CA 94558
(707) 252-1440/Fax (707) 226-7544
Carmen Shantz/psa@kvon.com

Local Magazines

The Monthly Grapevine

(Benicia, Vallejo & American Canyon)
836 B Southampton Road, #315, Benicia CA 94510
(707) 747-5009/Fax (707) 747-5009
Laurel Stutzman/randladv@aol.com

Other

AT&T Smart Yellow Pages

(800) 858-7624

Valley Yellow Pages

(707) 422-8888/Fax (707) 864-4135
www.valleyyellowpages.com

Super pages.com

www.superpages.com

US City.Net

www.uscity.net

Switchboard

www.switchboard.com

Direct Marketing Association

www.the-dma.org

PATENTS, TRADEMARKS & COPYRIGHTS

A patent is a property right granted to the inventor of an invention. A trademark is a word, name, symbol or device, or any combination thereof, adopted and used by a person to identify goods made or sold by him/her and to distinguish them from goods made or sold by others. A service mark is the same as a trademark except that it identifies and distinguishes the source of a good or service rather than a product.

The Sawyer center provides no-cost consulting and information regarding intellectual property to inventors, artists, engineers, new product developers and others who wish to safeguard creative products.

Sawyer Center @ Redwood Empire SBDC

606 Healdsburg Avenue
Santa Rosa, CA 94501
Steve Schneider
sschneider@santarosa.edu
www.santarosa.edu/sbdc

Idea to Market is a special network of inventors pledged to help fellow members succeed in the inventive process.

Idea to Market Network

www.ideatomarket.org

Patent and Trademark Center San Francisco Public Library

100 Larkin Street, 5th Floor
San Francisco, CA 945102
(415) 557-4400

- *Complete Patents, 1790 to present*
- *Current patent and trademark office forms, publication and regulations*
- *The latest editions of popular legal guides*
- *Books and journals on marketing inventions*
- *Index to historical patents and trademarks*
- *And More!*

The Secretary of State's Office maintains registration and updates of California trademarks and service marks. The Trademark Unit also registers other filings such as container brands, laundry marks and the names of farms, ranches estates or villas.

Secretary of States Trademarks/Service Marks

1500 11th Street, 2nd Floor
Sacramento, CA 95814
(916)653-3964
www.ss.ca.gov/business/ts/ts.htm

The U.S. Patent and Trademark Office is an excellent resource for official patent and trademark information.

(800) 786-9199
www.uspto.gov
trademarkassistancecenter@uspto.gov

A copyright is a form of protection provided to the author" including literary, dramatic, musical, artistic and certain other intellectual works, both published and unpublished. The copyright protects the form of expression rather than the subject matter of the writing. Copyrights are registered by the Copyright Office of the Library of Congress.

Library of Congress Copyright Office

101 Independence Avenue, SE
Washington DC 20559-6000
(202) 707-3000
www.copyright.gov

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A patent is a property right granted to the inventor of an invention. A trademark is a word, name, symbol or device, or any combination thereof, adopted and used by a person to identify goods made or sold by him/her and to distinguish them from goods made or sold by others. A service mark is the same as a trademark except that it identifies and distinguishes the source of a good or service rather than a product.

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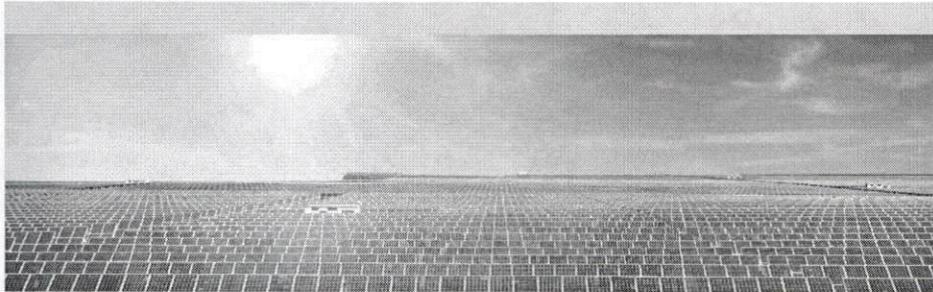
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Library of Congress Copyright Office

101 Independence Avenue, SE
Washington DC 20559-6000
(202) 707-3000
www.copyright.gov

TECH FUTURES GROUP



Tech Futures Group (“TFG”) a program of the NorCal Small Business Network, provides strategic advisory services to qualified technologists and technology companies to help them get to the next level. TFG’s focus is on assisting with the commercialization of technology products or services and with the preparation of raising funds.

TFG charges no fees for its services and takes no ownership interest in client companies. TFG’s charter is to help technology companies start, grow, and thrive.

Typical Clients

Clients must be based in one of the 14 counties of the Northern CA SBDC Network. These counties include the following: San Francisco, Santa Clara, San Mateo, Marin, Alameda, Contra Costa, Santa Cruz, Monterey, Sonoma, Napa, Solano, Mendocino, Humboldt, or Del Norte. TFG’s clients are inventors, founders, and principals.

Clients have technology that either can be or has been developed into a novel product or service. TFG’s clients often have an innovative product, process or service based on proprietary research and development. This innovation typically involves intellectual property that contributes to a strong competitive advantage in the marketplace and serves as the foundation for a high rate of growth. TFG clients either have just filed for intellectual property protection or are getting ready to file. TFG helps its clients with IP strategy.

TFG CLIENTS MUST BE DEALING WITH ONE OR MORE OF THE FOLLOWING AREAS:

- *Hardware (computers, mobile devices, biotechnology, telecom, energy, green/cleantech)*
- *Software (applications, embedded software, SaaS, Internet sites/services, or cloud-based solutions)*
- *Technology-driven innovation where technology is not the product (i.e., process enhancement)*
- *Novel combinations of existing technology*

To see if your business meets the requirements to qualify for TFG’s assistance.

Visit “www.techfuturesgroup.org”
Click “TFG Qualifications”

EXAMPLES OF ADVISORY SERVICES PROVIDED

- *Business and financial plan preparation*
- *Funding strategies (equity / debt / SBIR / STTR)*
- *Preparation of presentations and introductions for fundraising*
- *Preparation of presentations for partners / first customers*
- *Product positioning strategy*
- *Market launch and commercialization strategy and plans*
- *Assistance in applying for Small Business Innovation Research (SBIR) federal grants*
- *Assistance in applying for Small Business Technology Transfer (STTR) federal grants*
- *Assistance in technology transfer to/from research universities*
- *Advice on IP strategy, disclosure and marketing*
- *Introductions to corporate law firms and patent/IP legal resources*
- *Team building strategy including introductions to recruiting resources*
- *Market research strategy and introductions to preferred service providers*
- *And More.*

CREATING A BUSINESS & WEB PRESENCE

Choosing Your Business or Domain Name

Business and Domain Name Basics. In choosing your business name or domain name, keep in mind that your name(s) offer the perfect opportunity to convey both a positive impression and a lasting one. While most large companies embed their name in our memory through large marketing campaigns, small businesses, with much tighter budgets, must do so more creatively. Some strategies to help your customer find and remember you, include: having your business or domain name clearly suggest what business you're in; should be easy to remember; should not too long; and, if possible, a clever play on words.

When it comes to a domain name, you may want to consider not only researching the availability of your proposed domain name(s), but also reserving them. Even if you're not quite ready to develop and launch a website, registering your domain name helps ensure your name is reserved before it is quickly taken by other individuals or companies.

Some strategies for choosing your domain name may include incorporating all or a portion of your business name, trademark, service mark, legal name, business type, location, etc. In addition, depending on how you think your customers will be searching for your company, you may even want to consider reserving several domain names.

Business Name, Trademark and Service Mark. On the various government agency levels, different terms are often used to mean the same or similar thing. For instance on the local level, a business may choose to research and file a Fictitious Business Name or Doing Business As (DBA) Statement with the Solano County Clerk. On the state level, you may want to conduct additional research of your proposed business name, trademark, service mark or domain name through the California Secretary of State Trademark and Service Mark, General Partnerships, Limited Partnerships, Limited Liability Partnerships, Limited Liability Companies and Corporate Divisions. On the federal level, you would research through the U.S. Patent and Trademark Office.

The purpose of this extensive research, as well as, searching the Internet, trade publication, business directories, etc. is to ensure you're not imposing on the rights of another company. Doing so can be costly, in the form of time, effort, and changes in signage, letterhead, business cards and publications, to say the least. There also may be legal fees to contend with should a perceived infringement be taken to court. Despite all this research, keep in mind, rights to a business name, trade name, trademark and service mark is not defined by a formal registration, in California, but rather by use of the name for commercial purposes. For more information, please refer to the various agencies and sites listed in this section.

Solano County

Visit "www.solanocounty.com"
Under "Services"
Click "Fictitious Business Name"

State of California

Visit "www.ca.gov"
Click "Business"
Click "Start a Business"
Click "Grow"
Click "Trademarks"

United States Patent and Trademark Division

Visit "www.uspto.gov"
Click "Trademarks"

Nolo Law for All

Visit "www.nolo.com"
Click "Business & Human Resources"
Click "Starting a Business"
Click "Naming your Business"
Click "Choosing and Registering a Domain Name"
Or
Click "Pick a Winning Name for your Business"
Or
Click on "Patents, Copyright & Art"
Click on "Trademark"

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Click "Business & Human Resources"
Click "Starting a Business"
Click "Naming your Business"
Click "Choosing and Registering a Domain Name"
Or
Click "Pick a Winning Name for your Business"
Or
Click on "Patents, Copyright & Art"
Click on "Trademark"

CREATING A BUSINESS & WEB PRESENCE

Researching & Registering a Domain Name

The Internet Corporation for Assigned Names and Numbers (ICANN) is responsible for managing and coordinating the domain name system to ensure every address is unique and all internet users can find all valid addresses. ICANN operates the InterNIC website to provide information regarding domain name registration services. InterNIC offers answers to domain name Frequently Asked Questions (FAQs) and provides access to registrars (companies you register your domain name with).

InterNIC also explains how domain name registrations and registrars work.

Visit "www.internic.net"

Click on "Domain Transfer FAQs" OR

Click on "Registry Who is"

Domain Name Registrars provide both information and links for searching the availability and registration of proposed domain name. They also offer resources for other web-based and e-mail products and services. Helpful tools and links include web design tools and e-commerce options, e-mail services, articles on web-based companies and organization and more.

www.internic.net

Click "Search Accredited Registrar Directory"

Popular Domain Name Extensions

Extensions are categories of Internet domain names. There are many different types. For example, some extensions represent specific types of businesses, organizations or countries. The following are a few well-known extensions.



POPULAR DOMAIN NAME EXTENSIONS

- *.biz is used to represent small business websites*
- *.com represents "commercial". It is highly recognized for having an Internet business presence*
- *.edu educational institution*
- *.gov represents governmental institution*
- *.info is used for informational or resource websites*
- *.net is used by ISPs, web hosting companies and other Internet infrastructure type businesses*
- *.org is often used by non-profit groups and trade associations.*
- *.us for United States-based businesses.*

Developing a Website

Reasons for Going Online. With millions of existing and new Internet users logging on everyday, it makes good business sense to investigate the Web as a marketing and sales tool. Reasons, and the timeline, for going online vary among individual businesses. Some considerations include whether your products can be delivered economically, and conveniently, by mail or over the Internet. Also, do the benefits of implementing a web site outweigh the "technology costs" versus, or in addition, to brick and mortar expenses?

Expanding marketing and sales outside your geographic area, presentation of a larger and professional image, establish alliances through hotlinks, are some of the positive outcomes of going online.

Getting started. There are numerous governmental, non-profit and commercial resources for building a web site. For starters, you may want to check out our "You Don't Have to Do It Alone" section in this Guide, resources listed in this section, your bank's home page as well as industry and professional association websites.

CREATING A BUSINESS & WEB PRESENCE

Think Strategically. Your web site should be part of your overall traditional marketing plan. Put your web and e-mail address on all offline marketing materials (i.e. invoices, shopping bags, promotional items, voicemail, etc.) And, also consider your potential customer. What key word or phrases will they use to find your products or services? What are their needs and wants? What are they interested accomplishing?

Remember to design your homepage as you would as billboard: Simple, clear and fast! Try to avoid large graphic or audio files (which slow down load time). What do you want your visitors to do? Is your web site designed to inform, sell, buy, refer others or entice them to return again? Keep in mind that content drives the Web. The more text you have to index, the more hits you will get through search engines. The more useful and updated your information, the more likely your visitors will return. All this said and done, you don't want to overwhelm them either.

Check out what your competition is doing. What do you like and not like about their sites? Who are they linked to? Is their site up-to-date? What color, graphics, banner ads, hotlinks and advertising is on their site? Emulate what is good and avoid what is not.

Getting Noticed. Think about registering with major search engines, online directories and a service provider such as MapQuest.

Use meta tags which are special lines of code that identify what your site is about. List your most important information first. You can also start collecting or purchasing e-mail addresses. However, use your email outreach selectively. No one appreciates "junk" email and your marketing should invoke a positive, versus a negative impression.

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Additional Resources

San Francisco Bay Area Technology Advisory Program
www.sbdctap.com

Business Know How
www.businessknowhow.com

The Direct Marketing Association
www.the-dma.org

eMarketer
www.emarketer.com

Internet Learning Tutor
www.superpages.com/verizon_ilt

Small Business Now
www.smallbusinessnow.com

VeriSign
www.verisign.com

WebTrends
www.webtrends.com

3 TIPS TO ENHANCE YOUR WEBSITE

► User Friendly Navigation

Ensure your website is properly usable during the visitor's experience for both broadband and mobile browsing. The easier the visitor can access information the faster their decision will be made as to whether they wish to do business with you now or in the future.

► Strategic "Call to Action" Links

Providing descriptions about your product or service in your website key but too much information can be overwhelming. By properly placing links or buttons to purchase, subscribe, or simple links to new pages; a website can effectively commit visitors to an action.

► Stay Up-to-Date with Content

Consistently maintaining your website isn't always easy since small business owners have plenty of other tasks in their agenda. By providing the most up to date information about the current services and products your business offers, customers will believe you are still in business and aren't behind the competition.

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Additional Resources

San Francisco Bay Area Technology Advisory Program
www.sbdctap.com

Business Know How
www.businessknowhow.com

The Direct Marketing Association
www.the-dma.org

eMarketer
www.emarketer.com

Internet Learning Tutor
www.superpages.com/verizon_ilt

Small Business Now
www.smallbusinessnow.com

VeriSign
www.verisign.com

WebTrends
www.webtrends.com

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EXPORT/IMPORT INFORMATION SOURCES

The **Northern California World Trade Center (NCWTC)** serves as the regions' premier international business development resource. Licensed by the World Trade Center Association (WTCA) in New York City, the NCWTC is affiliated with an International network of over 750,000 WTCA members and 350 centers around the world.

One Capitol Mall, Suite 300
Sacramento, CA 95814
Phone: (916) 447-9827
www.norcalwtc.org

Going global? The **California Chamber of Commerce** has a wealth of contacts and resources to get you started. From trade issues, and your most frequently asked trade related questions, to everything you need to know about the import/export business, chances are you'll find what you need to take your business to new levels.

1332 N. Market
Sacramento, CA 95834
Phone: (800) 649-4921
www.calchamber.com

U.S. Small Business Administration Office of International Trade

Visit "www.sba.gov/oit"
Download "Breaking into the Trade Game: A Small Business Guide to Exporting"

Free initial consultations with international trade attorneys through Export Legal Assistance Network (E-LAN)



WORKFORCE INVESTMENT BOARD of Solano County

FREE services to local businesses

- ◆ **Recruitment Services**
- ◆ **On-the-Job Training**
- ◆ **Labor Market Information**
- ◆ **Tax Credits**

Call our Business Services Hotline today!
(707) 863-3534
www.solanowib.org

Linking Employers with Employees

BUSINESS RESOURCE GUIDE DIRECTORY

City Offices- Solano County

Benicia City Offices

250 East "L" Street
Benicia, CA 94510
www.ci.benicia.ca.us

Business License
Home Occupation/Planning & Zoning
Economic Development Department
Police Department

(707) 746-4225
(707) 746-4280
(707) 746-4202
(707) 745-3412

Dixon City Offices

600 East "A" Street
Dixon, CA 95620
www.ci.dixon.ca.us

Business License
Home Occupation/Planning & Zoning
Economic Development Department
Police Department

(707) 678-7000
(707) 678-7000
(707) 678-7000
(707) 678-7080

Fairfield City Offices

1000 Webster Street
Fairfield, CA 94533
www.ci.fairfield.ca.us

Business License
Home Occupation/Planning & Zoning
Economic Development Department
Police Department

(707) 428-7509
(707) 428-7461
(707) 428-7461
(707) 428-7551

Rio Vista City Offices

1 Main Street
Rio Vista, CA 94571
www.rio-vista-ca.com

Business License
Home Occupation/Planning & Zoning
Economic Development Department
Police Department

(707) 374-2205
(707) 374-2205
(707) 374-2205
(707) 374-6367

Suisun City Offices

701 Civic Center Blvd.
Suisun City, CA 94585
www.suisun.com

Business License
Home Occupation/Planning & Zoning
Economic Development Department
Police Department

(707) 421-7328
(707) 421-7335
(707) 421-7309
(707) 421-7373

Vacaville City Offices

650 Merchant Street
Vacaville, CA 95688
www.ci.vacaville.ca.us

Business License
Home Occupation/Planning & Zoning
Economic Development Department
Police Department

(707) 449-5129
(707) 449-5140
(707) 449-5100
(707) 449-5200

Vallejo City Offices

555 Santa Clara Street
Vallejo, CA 94590
www.ci.vallejo.ca.us

Business License
Home Occupation/Planning & Zoning
Economic Development Department
Police Department

(707) 648-4310
(707) 648-4326
(707) 648-4444
(707) 648-4321

Solano County Offices

675 Texas Street
Fairfield, CA 94533
www.solanocounty.com

Tax Collector
County Clerk
Planning/Zoning Departments
Building Permits/Codes
Environmental Health Services

(707) 784-7485
(707) 784-7485
(707) 784-6765
(707) 784-6765
(707) 784-6765

BUSINESS RESOURCE GUIDE DIRECTORY

City Offices- Solano County

Benicia City Offices 250 East "L" Street Benicia, CA 94510 www.ci.benicia.ca.us	Business License Home Occupation/Planning & Zoning Economic Development Department Police Department	(707) 746-4225 (707) 746-4280 (707) 746-4202 (707) 745-3412
Dixon City Offices 600 East "A" Street Dixon, CA 95620 www.ci.dixon.ca.us	Business License Home Occupation/Planning & Zoning Economic Development Department Police Department	(707) 678-7000 (707) 678-7000 (707) 678-7000 (707) 678-7080
Fairfield City Offices 1000 Webster Street Fairfield, CA 94533 www.ci.fairfield.ca.us	Business License Home Occupation/Planning & Zoning Economic Development Department Police Department	(707) 428-7509 (707) 428-7461 (707) 428-7461 (707) 428-7551
Rio Vista City Offices 1 Main Street Rio Vista, CA 94571 www.rio-vista-ca.com	Business License Home Occupation/Planning & Zoning Economic Development Department Police Department	(707) 374-2205 (707) 374-2205 (707) 374-2205 (707) 374-6367
Suisun City Offices 701 Civic Center Blvd. Suisun City, CA 94585 www.suisun.com	Business License Home Occupation/Planning & Zoning Economic Development Department Police Department	(707) 421-7328 (707) 421-7335 (707) 421-7309 (707) 421-7373
Vacaville City Offices 650 Merchant Street Vacaville, CA 95688 www.ci.vacaville.ca.us	Business License Home Occupation/Planning & Zoning Economic Development Department Police Department	(707) 449-5129 (707) 449-5140 (707) 449-5100 (707) 449-5200
Vallejo City Offices 555 Santa Clara Street Vallejo, CA 94590 www.ci.vallejo.ca.us	Business License Home Occupation/Planning & Zoning Economic Development Department Police Department	(707) 648-4310 (707) 648-4326 (707) 648-4444 (707) 648-4321
Solano County Offices 675 Texas Street Fairfield, CA 94533 www.solanocounty.com	Tax Collector County Clerk Planning/Zoning Departments Building Permits/Codes Environmental Health Services	(707) 784-7485 (707) 784-7485 (707) 784-6765 (707) 784-6765 (707) 784-6765



Los Reyes and Travis are really cooking



Fernando and Mary Reyes,
Owners of Los Reyes Restaurante
and Cantina, Vacaville, CA

The big banks said: "Here's how much you can have."
After two years of fine-tuning their menu and developing a loyal clientele, Fernando and Mary Reyes wanted to move their Los Reyes Restaurante to downtown Vacaville. But the big banks weren't really interested in their goals and put a limit on their plans.

Instead, Travis asked, "How much do you need to succeed?"
Travis Credit Union listened to the Reyes, and our Business Services team worked with them to obtain a loan package that allowed them enough funds to build and open the new Los Reyes Restaurante in September 2006. Today, Los Reyes employs dozens of local residents and is known for its quality of food and great service.

We're proud to have helped Los Reyes succeed.
We can do the same for you:

- Commercial Real Estate Loans and SBA Loans
- Free Business Checking
- Free Business Online Banking and Free Business Bill Pay
- Full spectrum of business services

Your business deserves to get cooking. Start today!

 Call TCU Business Services at (707) 469-2042

 Stop by your local branch. Go to www.traviscu.org and click "Branch Locations" to find the closest branch.



This credit union is federally insured by the National Credit Union Administration. Everyone who lives, works, worships or attends school in our 12-county area is eligible to join. Business accounts subject to credit approval. Certain requirements apply.