



Small Business Resources Handout

Helping Small Businesses Prosper!

The City of Dublin encourages the development of small businesses. The City's Economic Development Department has compiled a list of resources that can offer assistance (both financial and training) to help you develop your business in our community.

City Incentives

Fee Deferral Program

The City offers a Fee Deferral Program for non-residential development. This deferral allows development to pay the Traffic Impact Fee to the City just prior to occupancy. Descriptions and contact information for local business assistance organizations are listed below.

Sales Tax Reimbursement Program

For businesses that generate more than \$10 million in taxable sales, the City has developed a program to help offset investments in improvements to the site or building that the business proposes to occupy. The City will reimburse a business up to 50% of their annual sales tax for a period of five years, up to the amount they invested in the property. For users that generate more than \$50 million in taxable sales, the City will reimburse a business up to 50% for a period of 10 years.

Example: Business A is expected to generate \$20 million in taxable sales annually (attributable to the City of Dublin). Business A needs to invest \$500,000 in building improvements. Business A enters into an agreement with the City to be reimbursed for their improvements. Business A generates the anticipated \$20 million in year one. This results in \$200,000 in new sales tax revenue to the City of Dublin. Of this amount, Business A is eligible for \$100,000 in year one (50% of the new sales tax revenue to the City).

Sewer Capacity Assistance Program

In partnership with the Dublin San Ramon Services District (provider of water and sewer service), the City now offers financial assistance to businesses that require new or additional sewer capacity. As part of the Program, the City can provide up to 25% of new sewer capacity to the business.

Example: A prospective restaurant gets a fee estimate from DSRSD for sewer capacity in the amount of \$300,000. The City of Dublin can contribute up to \$75,000 in sewer capacity to that restaurant.

In addition to the City program, DSRSD does offer a financing program of up to \$100,000 for users that require sewer capacity.

Coming Soon! - Facade Improvement Program

The City will offer financial assistance to businesses that are in need of repairing the exterior of their building.

City staff is also available to provide the following services:

- One-to-one assistance with zoning related questions
- Site Selection

Financing

Statewide Community Infrastructure Program (SCIP)

SCIP is a financing program that enables developers to pay most impact fees and finance public improvements through an acquisition agreement. www.cacommunities.org

California Capital Access Program (CalCAP)

Encourages banks and other financial institutions to make loans to small businesses that fall just outside of most banks' conventional underwriting standards. www.treasurer.ca.gov/cpcf/calcap/

California Economic Development Lending Initiative

A co-lending program that targets loans to emerging businesses that are currently not able to qualify for conventional bank financing. www.cedli.com

California Small Business Loan Guarantee Program

Enables a small business to obtain a term loan or line of credit and increase the availability of loans through private lending institutions. www.business.ca.gov

Dublin San Ramon Services District Regional Wastewater Fee Installment Program

Enables new commercial, industrial, or institutional customers of Dublin San Ramon Services District to spread payment of the regional capacity reserve fee up to a period of 10 years for those meeting the program's requirements. www.dsrdsd.com

Industrial Development Bond (IDB) Financing Program

IDBs provide manufacturing and processing companies low-cost, low-interest financing for capital expenditures. www.eastbayeda.org

Small Business Administration (SBA)

The United States Small Business Administration (SBA) provides financial, technical, and management assistance to help entrepreneurs start, run, and grow their businesses. The SBA provides business loans, loan guarantees, disaster loans, and venture capital. The SBA also provides businesses with tools such as management and technical assistance. For more information, please contact the SBA - San Francisco District at (415) 744-6820.

The U.S. Small Business Administration offers several different types of loans to small businesses including:

- 7(a) Loan Guaranty Program - This program is designed to stimulate small business activity and promote small business' contribution to economic growth. It is designed to reduce the risk to banks in making loans and thereby increase the availability of short-term capital for small businesses.
 - Uses: Land, buildings, equipment, expansions, renovations, and/or working capital.
 - Term: Loan guarantees up to 75% of a bank loan under \$100,000
- LowDoc - A low documentation loan guaranty program for business loans of \$150,000 or less. This program is designed to reduce the paperwork involved in the SBA loan programs for smaller loan requests. LowDoc simplifies the application process and provides a rapid response from SBA - usually only two or three days. LowDoc focuses on character, credit, and experience.
 - Uses: Working capital and equipment.

- Terms: All loans are to be adequately secured, but loans generally are not declined where inadequate collateral is the only unfavorable factor.
 - Prequalification Loan Program - The Prequalification Loan Program is designed to assist the borrower with the preparation of the loan prequalification and application process by providing an intermediary such as the Small Business Development Center to help prepare business plans and complete a prequalification loan application package.
 - Term: Loan guarantees up to 75% of a bank loan under \$100,000.
 - CDC/504 Loan Program - The objective of the 504 Program is to achieve community economic development through job creation and retention by providing long-term fixed asset financing to small business concerns.
 - Uses: As a general rule, Certified Development Companies consider only profitable, healthy, expanding businesses. Projects can range in size from \$50,000 to 1 million. The program is NOT intended to assist ailing businesses.
 - SBAExpress - The SBAExpress loan was designed to make it easier and faster for lenders to provide small business loans by allowing the lenders to use their own forms and allows lenders to take advantage of electronic loan processing. The program also provides a rapid response from the SBA - within 36 hours of receiving your complete applications.
 - Terms: Loans up to \$150,000
 - CAPline Seasonal Line of Credit - The CAPline Seasonal Program offers short-term, guaranteed loans to help small businesses get past cash crunches attributable to seasonal changes in business volume. Potential borrowers must have established a definite pattern of seasonal activity.
 - Uses: Loans may be used for working capital, fixed assets, receivables, and inventory required from seasonal upswings in business.
 - Term: Businesses must have been in operation continuously for one year immediately preceding the application date.
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Support Services

The following agencies are available to provide assistance, training and networking opportunities.

Alameda County Small Business Development Center (SBDC)

The Alameda County Small Business Development Center (SBDC), a new partnership between Cal State Hayward and the Northern California Business Administration, offers classes, consulting services, and business planning resources to businesses throughout Alameda County. Consulting services are available at no charge to eligible established businesses and companies that are primarily interested in growth and expansion. The Alameda County SBDC supports small business growth, productivity, and economic development. For more information, please call (510) 208-0410 or visit <http://acsbdc.org>.

Alameda County Workforce Investment Board

The Alameda County Workforce Investment Board (WIB) is a 35-member body appointed by the Board of Supervisors to plan and oversee the local workforce investment programs, which include the One-Stop Career Center, the youth programs, and the federal Welfare to Work employment retention programs. The WIB was authorized under the new Workforce Investment Act of 1998. For more information, please call (510) 259-3842 or visit www.acwib.org.

East Bay Economic Development Alliance

The East Bay Economic Development Alliance (EBEDA) was established in 1990 to improve economic development in Alameda County and its 14 cities. EBEDA provides assistance and incentives to businesses in terms of site location, financing, regulatory coordination, workforce issues, and business climate issues. For more information, please call (510) 272-3885 or visit www.eastbayeda.org.

i-GATE: A California State Innovation Hub

i-GATE is a regional public-private partnership designed to support small businesses and maximize the economic potential of green transportation and clean-energy technologies. i-GATE provides collaboration opportunities, entrepreneurial education and assistance, an Academic Alliance, and a business incubator for the development of high-growth green businesses. For more information, please call (925) 960-4145 or visit www.igateihub.org.

Innovation Tri-Valley

The goal of Innovation Tri-Valley is to create an interconnected hub of innovation to spur job growth and sustain a healthy economy in California's Bay Area's fastest growing region - the Tri-Valley. For more information, please call (925) 290-7266 or visit www.innovationtrivalley.org.

Training & Development Solutions - Chabot-Las Positas Community College District

The Chabot-Las Positas Community College District's contract education department, Training and Development Solutions, provides assessment and employee training services for businesses and organizations. These services are customized for each business or organization to best address their unique needs, and the instructors come from a wide variety of backgrounds, each with expertise in their area of instruction.

Training and Development Solutions offers an extensive range of courses, from CPR / First Aid and Sexual Harassment Prevention to Welding or Computer Skills. Additionally, customers can work with the instructors to create classes specific to their proprietary products and services, as needed. For information about this program, please contact Marketing and Sales Manager MariAnn Fisher at (925) 485-5239 or visit www.tdsolutions.org.

Tri-Valley One-Stop Career Center

The Tri-Valley One-Stop Career Center, located at 5020 Franklin Drive in Pleasanton, California, is a member of EastBayWorks, one of the many One-Stop Career Centers located throughout Alameda and Contra Costa counties. The Center provides resources for the general public looking for jobs, training, or education. The Center also offers business resources and services specifically for employers. There is no charge for any of the services. For more information, please call (925) 485-5262 or visit www.trivalleyonestop.org.

For additional information, please contact the Economic Development Office at (925) 833-6650 or economic.development@dublin.ca.gov