

A Directory of Services

For New and Existing Businesses in San Joaquin County

Prepared by:

The San Joaquin County Economic Development Association

Welcome, Local Businesses of San Joaquin County



The San Joaquin County Economic Development Association, in cooperation with WorkNet, Chambers of Commerce and local governments, provides a one-stop business resource committed to meeting the needs of development prospects, local business and the community.

The goal of the EDA is to encourage and assist business development in San Joaquin County. To accomplish that goal, the EDA, with the cooperation of all the organizations included in this edition of the Business Primer, offers a variety of services available to all the businesses located or expanding in the County of San Joaquin.

We hope this edition of the Business Primer will be a valuable tool in the development, growth and prosperity of your business. We welcome your comments and suggestions on how we can better serve you.

Sincerely,

Patricia Virgen

Executive Director

Employment & Economic Development Department

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Chambers of Commerce

Stockton/San Joaquin African American Chamber of Commerce

42 N. Sutter Street, Suite 217 Stockton, CA 95202 T: 209.227.5413 W: aaccofsj.org

Business Information and Referrals

The African American Chamber of Commerce of San Joaquin County provides business information and referrals to individuals, new businesses and existing businesses.

Business Networking

The Chamber sponsors monthly business mixers in the community to provide an opportunity for chamber members and others to network and develop business contacts.

Business Education Workshops

The Chamber also offers business education workshops periodically throughout the year in special areas of interest, such as Funding Sources; Loan Processing; How to Prepare Business Plans; Financial Statements; Starting a New Business and Tax Preparation.

Business Development Programs

The SJ Boost Program assists Minority and Women-Owned Businesses with services to grow and stabilize businesses by building resiliency against financial crisis.

Clements-Lockeford Chamber of Commerce

18980 CA- 88 Lockeford, CA 95237 T: 209.727.3142 W: uschamber.com/co/chambers/ california/lockeford

Escalon District Chamber of Commerce

1854 Coley Avenue Escalon, CA 95320 T: 209.838.2793 W: escalonchamberofcommerce.org

Provides support to new businesses through start-up. The Escalon Chamber of Commerce is an organization of businesses and individuals working together to encourage a strong economy by promoting sound government and an informed membership. Chamber meetings are held the second Tuesday of every month. Contact the Escalon Chamber for more information.



Lodi District Chamber of Commerce

35 S. School Street Lodi, CA 95240 T: 209.367.7840 W: lodichamber.com

Business Development Committee

The Lodi District Chamber of Commerce sponsors the BDC which offers monthly workshops. The goal of the BDC is to provide assistance for small business success.

Agribusiness Committee

The Agribusiness Committee provides critical information to agricultural business owners and growers in the Lodi area. This committee manages Grape Day and Farm Safety Day annually to provide the latest information on farming expertise.

Governmental Regulations Committee

This Chamber committee tracks government and transportation issues which have an impact on business.

SBA/S.C.O.R.E. (Small Business Administration/ Service Corps of Retired Executives)

S.C.O.R.E. offers free consulting services for individuals who need assistance to open a new business or enhance an existing one.

Chambers continue, Page 3

Vistit Lodi

25 N. School Street Lodi, CA 95240 T: 209.365-1195

W: visitlodi.com

This bureau provides general information about the Lodi area. Looking for someplace in Northern California to hold that small meeting or event? Lodi, California offers individuals and planners an abundance of affordable venue choices, large or small. Learn more about Lodi Wineries and Hotels or for more information on Lodi meeting space at *info@visitlodi.com*.

Manteca Chamber of Commerce

629 E. Yosemite Avenue Manteca, CA 95336

T: 209.823.6121 W: manteca.org

Tourism, Community Events

The Manteca Chamber of
Commerce acts as an arm of the
City to provide information to the
public. Questions about overnight
accommodations, restaurants,
conference halls, bus tours, area
attractions, etc. receive prompt
response. The Chamber is proud to
represent the City of Manteca in
annual events, including the local
farmers markets, Pumpkin Fair,
Crossroads Street Faire, Fourth of
July and Christmas Parades.

Economic Development

Provides direct economic development assistance and referral services to existing firms, incoming businesses, commercial property owners, real estate brokers,

developers, and investors. This division also assist to retain and expand employment opportunities, and increase sales, hotel, and property taxes generated within the community.

Membership

This Chamber provides weekly coffees and monthly evening mixers to encourage member communication and to discover new business opportunities. It provides members with free workshops, listings in member directory and on the chamber website and also a display of information at the chamber office.

SCORE (Service Corps of Retired Executives) and SBDC (Small Business Development Center)

SCORE offers consultation services and mentorship to new and existing businesses on an on-going basis providing advice and support in the areas of financing, human resources and business planning at no charge. SBDC offers confidential one to one advising services including business development assistance, marketing and advice, financial management assistance and more.

Transportation (San Joaquin Regional Transit District)

The Chamber is a public service outlet for the intercity bus service (SJRTD) that offers commuter, ride share and daily round trips connecting Stockton, Lathrop, Tracy, Manteca, Ripon, Escalon, and cities outside of the county including Sacramento and Dublin.

Ripon Chamber of Commerce

104 Stockton Avenue Ripon, CA 95366 T: 209.599.7519 W: riponchamber.org

Economic Development Committee

The goal of this committee is to partner with the City of Ripon as a resource to help in economic development by offering assistance, bringing local partners together to meet the needs of future and existing business owners with finance programs, location assistance, business plans, permit processes, and workforce development. The Economic Development Committee meets the first Wednesday of every other month.

Networking

The Ripon Chamber also hosts
Morning Coffees on the first
Friday of each month. Everyone in
the community is welcome at all
Chamber events. These networking
events are opportunities for
businesses to network, build
relationships, showcase products
and services and share individual
business stories.

Chambers continue, Page 4



Greater Stockton Chamber of Commerce

445 W. Weber Avenue, Suite 220 Stockton, CA 95203 T: 209.547.2770 W: stocktonchamber.org

The Greater Stockton Chamber has developed several programs that help members with their day to day operations and marketing efforts. They also work to improve the local business environment for the future of all Chamber members. The programs of the Greater Stockton Chamber of Commerce work in a variety of ways.

Business Education Alliance

(BEA) aims to constantly add value to students' learning experience by equipping them with the skills to make them sought after employees in the twenty-first century. The Chamber works to improve the education and quality of the local workforce through programs like the Business Education Alliance (BEA).

Network 4 Success

Network4Success is made up of Chamber Members known for their professionalism, dedication, and commitment to the Stockton business community and the Greater Stockton Chamber of Commerce. This group meets every 2nd and 4th Thursday of the month to share qualified business leads to grow each member's business. To attend, contact Karlos Marquez, karlos@stocktonchamber.org or (209)292-8428.

Government Relations Council

(GRC) is committed to the long term economic success of our local business community. The GRC works to improve the effectiveness of legislation and regulations which affect local business. This Chamber appointed group is committed to helping businesses succeed by improving our regulatory and legislative environment through lobbying, education and special forums. Chamber volunteers and staff also assist with conflict resolution between Chamber members and state, local or federal regulations or regulatory agencies.

GUIDE

The Greater Stockton Chamber is dedicated to promoting and practicing values that will tie the community closer together through cross-culturalism showcased within our richly diverse community. The Growing Unity Inclusion Diversity & Equity (GUIDE) program was created to build and sustain an equitable, inclusive business environment in Stockton, San Joaquin County and our region. For more information about the GUIDE Program and to be added to the meeting notification list please contact Timm Quinn at (209)292-8423

Green Team San Joaquin

This division was created to increase the awareness of available resources, programs and incentives to assist organizations in reducing the cost of doing business and to enhance the delivery of Chamber services, address economic, environmental, and quality of life issues in Stockton and San Joaquin County. This a collaborative effort between private businesses,

municipal and county solid waste divisions, economic development professionals and the community of San Joaquin County.

Business Resources

A variety of resources are available through the Chamber, including the Chamber Member Directory (countywide listing of more than 600 manufacturing and industrial firms); and other online resources including: Community Information, Covid 19 Updates & Resources, Updates on the current Stock Market, Podcasts & Webinars, Hot Deals, Self Care and a variety of other employment-related links are also available.

CalAsian Chamber of Commerce/SBDC

2125 19th Street, Suite 220 Sacramento, CA 95818 T: 916.446.7883 W: *calasiancc.org*

The California Asian Pacific Chamber of Commerce identifies and addresses the most pressing challenges faced by Asian American and Pacific Islander (AAPI)-owned businesses across the state by mobilizing resources to their owners. In collaboration with the San Joaquin Small Business Development Center (SBDC), the CalAsian Chamber assists small business owners in San Joaquin, Amador, Calaveras, and Alpine counties with free business services, including 1-on-1 business counseling. Visit the CalAsian Chamber website for membership information and see more about the SBDC on Page 12.

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San Joaquin County Hispanic Chamber of Commerce

5637 N. Pershing Avenue, Suite B-8 Stockton, CA 95207 T: 209.943.6117 W: sjchispanicchamber.com

Business Information & Referrals

The Hispanic Chamber of Commerce provides general information and referrals to the Small Business Administration, the Revolving Loan Fund, licensing, business education, zoning, taxes, insurance, accounting and translation services.

Business Education Workshops

The Chamber offers business education workshops throughout the year as needed in several areas of interest, such as funding sources and loan processing, how to prepare business plans, marketing plans and financial statements, business startup, import and export and more.

Business Networking

The Chamber sponsors monthly business mixers and member events throughout the community to provide an opportunity for chamber members and nonmembers to network and develop business contacts. FREE to chamber members. For information, email: info@sjchispanicchamber.com

Census Data

Population, housing, employment and income data is available upon request.

San Joaquin Convention & Visitors Bureau Visit Stockton

146 W. Weber Avenue Stockton, CA 95201 T: 209.938.1555 W: visitstockton.org

The Visitors Bureau promotes business and serves the community in many ways:

VISIT STOCKTON

Promotes the city and county as a tourist, travel, sports and meeting destination. The bureau provides general information about the area along with a complimentary visitor guides, calendar of events and brochures. They will assist with coordination of site inspections with local hotels and attractions, organize familiarization tours and act as liaison for all tourism requests in the area.

Meeting Locations

Planning a meeting? Discover the perfect location that has it all: stunning venues, incredible amenities, and a warm and welcoming community. You won't want to miss out on what Stockton has to offer for your upcoming event!

Request a FREE Stockton Guide to Flavor & Fun

This pocket-sized brochure provides easy access to all things Stockton, California for visitors and residents alike including quick access to Stockton's events, attractions, hotels, business information and more. www.visitstockton.org/visitors-guide

Tracy Chamber of Commerce & Visitors Bureau

223 E. 10th Street Tracy, CA 95376 T: 209.835.2131 W: tracychamber.org

The Tracy Commerce & Visitors Bureau serves the community and promotes business through programs, events & resources designed to help you thrive.

Information and Referral

Services The Chamber partners with the City of Tracy and the Economic Development Division, providing free resources for business start-up and expansion within the City of Tracy.

Small Business Workshops

The Chamber hosts business development workshops every month with topics that will increase skills, knowledge, and profitability for businesses. One-on-one counseling is available by the Service Corps of Retired Executives (SCORE). Counseling is confidential and free.

Networking Coffees & Mixers

The Chamber hosts networking coffees, lunches and mixers multiple times monthly to connect members. For information about upcoming events, email the Tracy Chamber of Commerce: info@tracychamber.org

The Cities

City of Escalon

2060 McHenry Avenue Escalon, CA 95320 T: 209.691.7400 W: cityofescalon.org

Business Licenses

When submitting the business license application, you will be required to submit the one-time, non-refundable application fee and/or business license fee by mail or at the City of Escalon City Hall. You will be required to renew your business license yearly. Fee & rate schedule available on the website.

Get information concerning land use, zoning and permits. Local census data including: population, housing, employment and income are also available.

Fictitious Business Name

Recorder-County Clerk's Office 44 N. San Joaquin Street, Ste 260 Stockton, CA 95202

Federal Employer ID Number

Internal Revenue Service 4643 Quail Lakes Drive Stockton, CA 95207 (209)942-1910

State Employer ID Number

Employment Development Dept. (888)745-3886

Sales Tax/Seller's Permit

Board of Equalization 3321 Power Inn Road, Ste 210 Sacramento, CA 95826-3889 (916)227-6700 www.boe.ca.gov

City of Lathrop

390 Towne Center Drive Lathrop, CA 95330 T: 209.941.7200 W: *ci.lathrop.ca.us*

Business Licenses

Questions about obtaining or renewing a business license, please call (209) 941-7320 during normal business hours.

Community Development Department Planning Division

Handles land use and zoning. (209)941-7260

Building Permits & Plan Checking 209.941.7270

Economic Development Dept.

For census data, call (209)941-7220

City of Lodi

221 W. Pine Street Lodi, CA 95240 T: 209.333.6700 W: *lodi.gov*

The City of Lodi coordinates a business retention program through the city's economic development department. Lodi's ecomomic development activities are primarily focused on:

- Business Retention & Expansion
- Business Attraction & Jobs
- Downtown
- Tourism Marketing

Business Licenses

Submit a business license application, renew a business license, pay a balance due, close a business license, search for a licensed business, create or sign in to account profile, report a problem or request account information update through the business license portal at Lodi@hdlgov.com or call (209)718-5936.

Building Permits

The City's Community Development Department issues building permits. Call (209)333-6711

Downtown Lodi Business Alliance

The DLBA works alongside Visit Lodi and the Lodi Chamber of Commerce to enhance the economic vitality and aesthetic appeal of historic downtown Lodi. The alliance is also comprised of downtown merchants who meet regularly to coordinate advertising, store hours and discuss issues pertaining to doing business in the downtown area. For more information or to join, email: info@dbalodi.com

City of Lodi Finance Department

The Finance Division provides financial and other support services including: accounting, billing and tax administration, cashier services, collection services, financial planning and mail processing. Call (209)333-6717 for more information.

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City of Manteca

1001 W. Center Street Manteca, CA 95337 T: 209.239.8400 W: manteca.gov

Administration

(209)456-8000

Community Development & Planning

Assists the public with the project development review process. Acceptance and processing of zoning, site development, subdivision, land division, certain business licenses and General Plan applications. Call (209)456-8500

Economic Development

The Economic Development
Division provides direct economic
development assistance and referral
services to existing firms, incoming
businesses, commercial property
owners, real estate brokers,
developers, and investors. Other
activities include technical assistance
and referrals for business start-up,
employment and business retention
& expansion, small business loan
programs, industrial and
commercial lead development and
recruitment and more. For more
information, call (209)456-8030

Public Works Department

Public Works professionals are responsible for rebuilding, improving and protecting the community's transportation, water supply, water treatment and solid waste systems, public buildings, parks and other structures and facilities essential for the citizens of the City of Manteca.



Fire & Police Department (209)456-8300

For police procedures, crime statistics and crime prevention programming. and for uniform fire code review and inspection and hazardous materials information. Business License inspections. Complaints and investigations.

City of Ripon

259 N. Wilma Avenue Ripon, CA 95366 T: 209.599.2108 W: *cityofripon.org*

Business Resources

Ripon offers access to city staff who will assist new and existing businesses with any and all aspects of development. Contact the Planning Department for more information.

The City is also affiliated with the San Joaquin Partnership, a private-public nonprofit economic development corporation designed to facilitate business and industry development. San Joaquin Partnership offers comprehensive

site and facility searches, site location and utility cost analysis, labor availability and wage information, supplier and vendor product surveys, project permit facilitation and community data and location tours. San Joaquin Partnership provides confidential, comprehensive service and assistance from initial project/site inquires to project completion, without obligation. See more about the Partnership on page 13.

Whether you are an established business owner or a budding entrepreneur, you will find the helpful information to assist you through the process of starting and/or conducting business in the City of Ripon.

Disadvantaged Business Enterprise (DBE) & Small Business Assistance

The City of Ripon is a recipient of federal funds and as a condition must comply the U.S. Department of Transportation (DOT) requirements to ensure that DBEs have an equal opportunity to receive DOT-assisted contracts without discrimination.

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City of Stockton

425 N. El Dorado Street Stockton, CA 95202 T: 209.937.8530 W: stocktonca.gov

Economic Development Department

This department is committed to supporting the creation of new jobs, attracting investment, increasing revenue, and maintaining a sustainable local economy and increasing the quality of life in Stockton.

Business Licenses & Permit Center

The Permit Center, located at 345 N. El Dorado Street in Stockton, is a one-stop shop for building, planning, transportation permits, encroachment permits, fire inspections, and business licensing. Staff are available to answer questions about the permitting process as well as zoning and land use code requirements. You can also submit your business license application or renewals via mail, email or in person. For more information, call (209)937-8561.

Cannabis Business

The City of Stockton allows the issuance of permits to conduct, own, and operate commercial cannabis businesses within the City.

The permitted commercial cannabis business types include Cultivation, Manufacturing (volatile and nonvolatile), Distribution, Testing Laboratories, Retail Storefront (Dispensary), Retail non-Storefront (Delivery) business types, and Microbusiness. To begin the application process for these business types, visit the Permit Center and speak with the City's Planning Team.

Financial Assistance

If you are growing, expanding, or locating your business in Stockton, the Economic Development Division can assist with the different incentives, programs, and resources across all city departments. You may also want to explore our economic development and site selection portal, www.AdvantageStockton.com, for demographic data, heat maps, and a list of available properties.

Development Fee Deferral Programs

To stimulate economy within the City of Stockton and assist developers with upfront development fees, the City Council adopted a fee deferral program for the development of commercial and industrial buildings.

When a building permit is issued, the developer of a qualified non-residential project may elect to defer certain eligible fees through equal payments over a 5 or 10-year period, with interest. A completed application, along with the property's Title Report, must be submitted to the Economic Development Department for review prior to building permit issuance. If approved, an agreement between the City and applicant will be executed.

Development Fee Exemption Programs

To learn more about the fee exemption programs for qualifying residential developments within the City of Stockton, contact the Economic Development Department (209)937-8539.

City of Tracy

333 Civic Center Plaza Tracy, CA 95376 T: 209.831.6100 W: cityoftracy.org

No matter what stage of business development planning you are in, the City of Tracy welcomes your questions and look forward to providing additional information and resource to assist you.

Cities continue, Page 9

Business Retention

City officials, along with Chamber of Commerce representatives visit businesses in the community on a regular basis. The goal is to assist businesses with city-related issues and ensure that the business climate continues to be positive.

Starting A Business

The City of Tracy offers a streamlined service with concurrent processing of paperwork and a single point of contact. There is no utility tax in Tracy which provides an instant cost savings of about 6% on utility costs.

Business Resources

Whether you are starting a new business or expanding an existing one, the City of Tracy has an abundance of resources to move you along your path to success. Call or visit cityoftracy.org. Click on the business tab for more information.

The Agencies

Business Council, Inc.

6731 Herndon Place Stockton, CA 95219 T: 209.487.3700 W: bci-sjc.org

The Business Council Inc. serves as the voice of the County's top business leadership. The council works as a catalyst to help identify, examine and resolve county-wide issues while creating a better business climate for new and existing industry. The Business Council takes an active focus on critical issues through the following: Quality of Life Commission, Hazardous Waste Committee (TOPPS), Downtown Revitalization Task Force and the Excellent Adventure Career Fair.

California Manufacturers & Technology Association

1121 L Street, Suite 700 Sacramento, CA 95814 T: 916.441.5420 W: cmta.net

The California Manufacturers & Technology
Association works to improve and enhance a strong
business climate for California's 30,000
manufacturing, processing and technology-based
companies. Since 1918, CMTA has worked with the
state government to develop balanced laws, effective
regulations and sound public policies to stimulate
economic growth and create new jobs while
safeguarding the state's environmental resources.

CMTA represents 400 businesses from the entire manufacturing community — an economic sector that generates more than \$300 billion every year and employs more than 1.3 million Californians.

Employment Training Funds & Certification Programs

- Receive funds for training your employees through the Employment Training Panel (ETP) partnership with CMTA
- Receive up to five free licenses through Peak Performance's Employee Safety Program
- Train your employees with a variety of safety, workplace harassment, and diversity, equity and inclusion training courses with a special offer for CMTA members from Peak Performance.

Marketing Benefits

- Access to an award-winning storytelling team to build your company's portfolio and brand through videos, photos, social media content and contentstrategy meetings
- Inclusive promotions on Sacramento's ABC News affiliate, ABC10
- Your company featured in CMTA newsletters, website and on social media
- Access to our job board
- Sponsorship opportunities.

Money Saving Programs

Receive a discount on your Worker's Comp
 Insurance when you become a CMTA member and receive an additional discount on your Worker's Comp Insurance when you enroll in CompScience AI technology to lower the risk of injury in the workplace

 Agencies continue, Page 10

- Access to the National Association of Manufactures' Workplace for supply chain needs
- Access to CMTA's conference room.
- Opportunities for tax credits

Downtown Stockton Alliance

110 N. San Joaquin Street, 5th Floor Stockton, CA 95202 T: 209.464.5246 W: downtownstockton.org



Alliance Overview

Formed in January 1996, the Downtown Stockton Alliance was born when a variety of downtown interests gathered together to kick-start the revitalization of the central business district with private sector leadership. The downtown stakeholders, who originally formed the nonprofit Alliance, have a strong business and property association with downtown Stockton. Many also claim a historic physical and commercial presence in the central city. As a pool for their individual efforts, the organization reinforces and extends their continuing and longterm commitment to downtown Stockton and it's future as a center of trade, commerce and tourism.

Downtown Programs

Programs for downtown business and property owners include:

- Assistance in business planning, site location and "fast-track" permitting, working with property owners, brokers, City of Stockton Enterprise Zone and Permit Center staff, the San Joaquin Partnership and other agencies. The Alliance acts as a clearinghouse for marketing downtown properties and businesses to investors and business seeking investment and relocation opportunities.
- Marketing of downtown Stockton through event creation, promotion and management, media relations and ongoing public relations programs. The Alliance also offers downtown Stockton businesses assistance and ideas on marketing their business.
- DSELF the (Downtown Stockton Enterprise Loan Fund) is a non-profit, multi-bank community development corporation created to facilitate economic development in Stockton's economically underserved downtown. The DSELF provides traditional and "gap" financing to small businesses located in Downtown Stockton with Loan amounts from \$10,000 \$65,000. Call for more information.
- Ongoing business networking opportunities, including "business coffees," open houses, Downtown Comeback Club meetings and other involvement opportunities.
- Regular "Business Basics" educational programs and seminars aimed at assisting downtown businesses starting, growing and developing their businesses, from business planning, accounting and control systems, hiring employees, marketing and promotion, merchandising and more.

San Joaquin County WorkNet Employment & Economic Development Department

6221 West Lane, Suite 105 Stockton, CA 95210 T: 209.468.3615 W: sjcworknet.org

- San Joaquin County Revolving Loan Fund
- San Joaquin County Worknet
- San Joaquin County Economic Development Association
- Enterprise Zone

Revolving Loan Fund (RLF)

The San Joaquin County Revolving Loan Fund offers financial assistance to businesses located in or wishing to expand to San Joaquin County that creates or retains jobs. The RLF's professional staff works with local lenders, the Small Business Administration, and the Tracy/San Joaquin Certified Development Corp. to select your firm's best financing source. Loans range from \$25,000 to \$1 million and can be used for working capital, equipment purchases, fixed assets and leasehold improvements. The RLF, in partnership with the Greater Stockton Chamber of Commerce Business Incubator, also offers loans to business with financing needs below the RLF minimum of \$25,000.

Nicole Snyder, Deputy Director

San Joaquin County WorkNet

SJC WorkNet is a full service employment and training organization. It offers employee recruitment, screening and training, business seminars, and current market information. SJC WorkNet has centers throughout the county to assist those looking for work and finding quality jobs. Information about these centers can be obtained by visiting our website: www.sjcworknet.org, or by calling 209.468.3660

Economic Development Association

The San Joaquin Economic
Development Association provides
quality assistance programs to ease
your business move or expansion
in San Joaquin County. The EDA
builds partnerships with state and
local economic development
associations to meet all your
business needs. You will find the
following resources crucial to your
business health at our website
under employer services:

- Business Retention & Expansion
- Rapid Response
- Business Advocacy
- Workforce Resources
- Business Team San Joaquin
- Financial Resources
- Links to other economic development agencies
- Enterprise Zone information

SJC Enterprise Zone

The San Joaquin County Enterprise Zone covers over 650 square miles of land. This accounts for over 90% of existing businesses in the county which includes almost all commercial and industrial properties in the county. Businesses in the "zone" - from large manufacturing companies to small neighborhood restaurants - can significantly reduce their State income tax liability by taking advantage of special California Enterprise Zone tax benefits. Zone benefits include:

- State Hiring Tax Credit \$37,400 for each qualified employee that is hired while the business is in the zone.
- Sales Tax Credit equal to the sales or use tax paid on purchases of qualified machinery, equipment or pollution control devices
- Business Expense Deduction
- Net Operating Loss Carryover
- Net Interest Deduction for Lenders.

If your business is manufacturing, industrial, or retail; large or small, the benefits and incentives of the Enterprise Zone can help your business to grow and prosper.

Enterprise Zone Specialists with the San Joaquin County Economic Development Association (EDA) are available to assist any business located in the Zone.

Francisco Martin & Sangeeta Jha, Business Retention & Expansion Specialist

Small Business Development Center (SBDC)/CalAsian Chamber of Commerce

6221 West Lane, Suite 105 Stockton, CA 95210 T: 209.868.1046 W: sanjoaquinsbdc.org (meetings by appointments only)

The SBDC is dedicated to serving the needs of the small business community. Helping new and existing businesses with financial, marketing, production, organizational and technical problems through free one-on-one consulting, technical assistance and low or no cost training.

Business Start-up & Expansion

The SBDC assists persons with all aspects of business start-up and expansion, from permits to licensing to preparing a business plan and assessing a location. Whether you are relocating or expanding, we will help define the permit project scope, identify the required permits, and provide contact information for the correct agency.

Troubleshooting

Small businesses experiencing difficulties can meet with SBDC staff for ideas and solutions. SBDC advisors provide services that may help an ailing business.

Workshops & Classes

Workshops and classes are offered on specific topics of interest and importance to small business owners, managers and those starting a small business. Access to a library of recorded content to address countless business problems and opportunities. Our library is 100% complimentary — no subscription cost or service fees and is full of workshops that give you the opportunity to further develop your business with experts who understand all aspects of running a business, including: funding, target marketing, lease negotiation, business planning, financial management, trade, and more.

Government Contacting

The SBDC sponsors workshops and free one-on-one consulting to help small business owners understand and participate in government contracting and procurement procedures.

Small Business (SB) & Disabled Veteran Business Enterprise (DVBE)

Are you a veteran doing business in San Joaquin County? The SBDC offers benefits to businesses that qualify. Upon meeting eligibility requirements, certified DVBE's are entitled to inclusion in the state's goal to spend 25 percent of all contract dollars. These businesses are also eligible for a 5 percent bid preference for small businesses on applicable state solicitations and eligible for up to a 5 percent incentive on applicable state solicitations. DVBE's are eligible to leverage benefits with other California government - Reciprocity Partners; leverage benefits included in the Prompt Payment Act; and access contract opportunities exclusively available to certified businesses.

If you have any questions regarding the DVBE Certification eligibility requirements and benefits, please contact OSDS Help at 916.375.4940

Manufacturer's Assistance Program (MAP)

A special program for any small business which manufacturers a product. An experienced counselor meets with the owner to determine how to meet to his/her goals. An individual follow-up plan is developed.

International Trade

Workshops and free consulting re available to assist small business competitiveness and effectiveness in international markets.

Contact Les Fong at 209.868.1046 or Lfong@calasiancc.org

San Joaquin Council of Governments

555 E. Weber Avenue Stockton, CA 95202 T: 209.235.0600 W: *sjcog.org*

The COG brings together mayors, city council members and county supervisors to work on regional issues, such as planning future transportation needs and affordable housing, population statistics and airport land use. It is staffed independently and reviews and makes



recommendations to members of city and the county government regarding projects that receive federal or state funds. The San Joaquin COG is part of 25 other COG's throughout California that also take a regional approach to problem solving.

Transportation/Planning

The COG is the lead agency in administering the funding for projects related to local transportation improvements. Issues related to this include; traffic congestion standards, transit performance standards, trip reduction ordinances, ridesharing, passenger rail & bus service, railroad crossing safety and the Capital Improvement Program.

Regional Transportation

The COG is the local state designated Regional Transportation Planning Agency and the federally designated Metropolitan Transportation Organization. The COG prepares regional plans and studies and enables many improvements to local roads and streets, state highways, transit and passenger rail services to become a reality.

Census Data

The COG serves as the Census Data Center for San Joaquin County. In this role, the COG receives data from the Federal Department of Commerce, Bureau of the Census and the State Department of Finance, in addition to a number of other sources, to provide statistical information to its users.

Affordable Housing

The COG prepares the statemandated regional housing needs plan that the State and County use to assign each jurisdiction its "fair share" of affordable housing for future residential growth. This plan allows residents of all income levels access to affordable housing.

Technical Assistance

The COG provides technical assistance to local agencies and member jurisdictions in areas

to regional traffic models and Transportation Control Measure plan required by the California Clean Air Act.

San Joaquin County Community Development Department

1810 Hazelton Avenue Stockton, CA 95205 T: 209.468.3121 W: sjgov.org/commdev

Building Inspection and Development Services Division

As provided in state and local laws, protects the public health and safety by regulating new building construction, inspecting existing buildings, administering the Uniform Fire Code, investigating fires and by reviewing and regulating all new development projects.

Planning Division

The Planning Division assists the Board of Supervisors and Planning Commission in the areas of comprehensive planning and community development, including preparation, maintenance of the General Plan, as mandated by Government Code 65100 et seq.

Code Enforcement

This department investigates complaints received from individual citizens, and neighborhood and community groups. Complaints investigated relate to building and land use regulations, with emphasis on ensuring that the integrity of land and building uses are maintained within neighborhoods

and communities.

The most common types of enforcement activities handled by the Community Development Department:

- Inoperative vehicles on private property
- Trash and junk
- Graffiti
- Non-compliant land uses
- Non-compliant business
- Building without a permit
- Substandard housing / Dangerous buildings



San Joaquin Partnership

2431 W. March Lane, Suite 103 Stockton, CA 95207 T: 209.956.3380 W: sanjoaquinpartnership.com

The San Joaquin Partnership is a private, non-profit economic development corporation designed to attract, retain and expand business throughout San Joaquin County. Whatever stage you are in a project, it is never too early or too late to call the San Joaquin Partnership for assistance! The Partnership is there to assist in all aspects of business activities from start-ups to new locations, to retentions and expansions.

Members of the San Joaquin Partnership from both the public and private sectors receive a multitude of valuable benefits that result in investments in their communities and growing business. Other services include, comprehensive site and facility search assistance, labor availability and wage information, supplier and vendor product surveys, project permit facilitator, Enterprise Zone and community assimilation.

All new or relocating companies acquired to the region by the San Joaquin Partnership undergo a personalized needs assessment resulting in San Joaquin Partnership member company referrals in needed categories.

San Joaquin Valley Air Pollution Control District (Northern Region)

4800 Enterprise Way Modesto, CA 95356 T: 209.557.6400 W: valleyair.org

The District has implemented a number of measures to simplify and expedite the permitting process. The Small Business Assistance (SBA) program offers an added dimension to our permit streamlining efforts by providing material assistance to businesses that lack the resources or technical expertise needed to obtain air pollution permits..

Small Business Assistance Engineer

The Small Business Assistance Engineer helps applicants by explaining air pollution regulations and providing assistance in obtaining technical information, completing application forms and streamlining the permitting process.

Compliance Assistance

The Compliance Assistance Program is designed to help achieve and maintain compliance with air pollution regulations.

S.C.O.R.E (Service Corps of Retired Executives)

401 N. San Joaquin Street, Rm 215 Stockton, CA 95202 T: 209.946.6293 W: score.org

Entrepreneurs who are excited about launching a new business, or current business owners needing advice, can score with S.C.O.R.E. (the Service Corps of Retired Executives)

Sponsored by the U.S. Small Business Administration, S.C.O.R.E. is a nonprofit association which provides free business counseling. S.C.O.R.E. counselors are all retired, successful business people from a wide variety of backgrounds who are able to help new and current business owners with their expertise. S.C.O.R.E. counselors work with people wanting to start new businesses as well as those who are experiencing the same kinds of problems S.C.O.R.E. counselors have solved successfully. S.C.O.R.E. is a national network of over 13,000 counselors has been helping business persons for more than 30 years.

Perhaps the most important service S.C.O.R.E. offers is that of developing and effective business

plan as the foundation for success. "A business plan must address a variety of aspects important to the business," explained Chairman Bob Westwood.

"The basics are: Identifying the market niche, expected cash sales, expected cash out, cash vs. cash in, changes needed, additional financing needs, available collateral and more."

Stockton's S.C.O.R.E. outreach counseling covers Stockton, Lodi, Manteca, Lathrop, Tracy, Mountain House, Ripon and some areas of Galt. The counselors coordinate their meetings with the Chambers of Commerce in all the cities except Stockton where scheduling is done directly through the S.C.O.R.E. office in the Federal building, in downtown Stockton at 401 N. San Joaquin Street.

The Stockton office also has a satellite office in San Andreas with counselors covering the foothill area. Westwood explained that the Small Business Administration pays the rent and utilities of the Stockton office.

Best of all, S.C.O.R.E. counseling services are 100 percent free. S.C.O.R.E. conducts six workshops per year which are designed around how to write an effective business plan, how to go into business successfully and how to overcome the challenges businesses face today. The most popular workshop we've offered is, "Writing Your Business Plan." Call Stockton S.C.O.R.E today to find out when the next workshop will



out when the next workshop will be held 209.946.6293

The first counseling session is general in nature and can take place at the S.C.O.R.E. office: following sessions are outside the office at a mutually-agreed-upon location, often at the business site.

"S.C.O.R.E. counseling is more than just making a business work," according to Westwood.

"If we can prevent a person from doing something that won't succeed, it's just as good as helping someone become successful. We'll tell them, 'Say, maybe you should rethink this.' Then, we can begin moving through the process with a better take on the situation." Westwood punctuates his comment with the story of a woman who wanted to start her own business, a tortilla factory. "I asked her what she knew about tortilla factories and she said she'd never worked in or looked at a tortilla factory. I asked her what else she'd like to do. She said maybe she was interested in real estate.

Well, she had no experience in real estate either. I recommended she get some background experience, go to work in a tortilla factory or get her real estate license, work for a broker and see if that's what she wanted to do."

"Such stories are all too common," said Westwood. Another realm which could be dangerous is that of franchising via purchase of a computer. "This seems to be more prevalent today with women," he said.

"They want to expand their income base and they've received a hard sell on a franchise. The company will sell you a computer and include minimal literature on how to do printing or medical record keeping at home. There are too many dangerous things associated with this to go into detail, but, be very, very careful. "

Westwood has called assorted companies during business hours on behalf of clients and has reached a recording the majority of the time. "That's the sure sign of a scam. A legitimate business is

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staffed and eager to help you in any way they can, because your long term success means the same for them. The scam artists just want the quick dollar...yours!"

Westwood suggests if someone is considering such an "opportunity," they contact SCORE for help in researching the validity of the socalled "franchise."

SCORE also helps when businesses that are referred by banks, when they may be having financial difficulties. "We'll help the business by determining what's going on, what can be done and how we can improve the firm's profit margin." Clients are matched with counselors who have expertise in the same business field. If counselors in the Stockton SCORE area don't match a client, the SCORE network is consulted and the client is referred to the nearest appropriate counsel. Score is always recruiting new counselors. Anyone interested in helping existing or future entrepreneurs should contact SCORE. Requirements are: an interest in helping others and successful small business experience. Counselor training is provided.

"In Stockton, we've never had a counselor who expressed an interest who then didn't follow through," says Westwood. "And, obviously, each counselor must be interested in people."

The expertise offered by the Stockton SCORE office includes Business plans, licenses and permits, financing, accounting (financial statements, accounting for profit, taxes),marketing (sales, advertising, pricing for profit, governmental contracting), purchasing (inventory control), manufacturing, distribution, transportation, quality control, exports/imports, insurance, management, computer purchase conversion, cannery support systems, contracting and construction, plumbing and heating, banking and securities.



Pacific Gas & Electric Co. (Stockton Division)

3136 Boeing Way Stockton, CA 95204 T: 209.955-7300 W: pge.com

PG&E encourages facilities to operate as efficiently as possible, thus reducing monthly operating costs, with cash rebates of up to \$300,000 per calendar year for high efficiency technologies.

PG&E will review a customer's operation to identify opportunities for rate reductions. Reductions can be achieved through time of use

rates, non-firm service and gas transportation.

PG&E engineers work with businesses to identify opportunities for use of cost-effective, energy efficient technologies at the conceptual stage.

PG&E offers small business customers no-cost audits and guidance on how to reduce energy bills.

Businesses are eligible for reductions in electric rates up to 5 years through the (EDR) Economic Development Rate.