



Office of the Small Business Advocate

Bob Adams
Central Valley Local
Engagement Specialist
Phone: 916-716-3751
bob.adams@gobiz.ca.gov

@CaliforniaOSBA
Email: business.ca.gov/zendesk



CalOSBA Mission & Objectives

Objectives:

- Drive economic mobility and wealth-building through entrepreneurship
- Connect small business owners to resources they need to start, manage, and scale
- Advance resiliency through disaster preparedness and resiliency initiatives
- Curate, a support network to help entrepreneurs access capital and new markets





Startup

Navigating a Range of Resources to
Empower Your Small Business
Launch in California



Central Valley Network Partners

- American Indian Chamber Education Fund PTAC
- California SBDC Network
- Indian Dispute Resolution Services, Inc.
- Monterey Bay PTAC
- Mosaic Center Turlock
- Fresno Metro Black Chamber Foundation
- Fresno Area Hispanic Foundation
- Fresno State Central Valley Women's Entrepreneur Center
- Monterey Bay PTAC

Startup business plans

Access financing (i.e., loans and grants)

Enter new markets

Strengthen operations and build resiliency

With over 30 languages available

Small Business Centers - California Office of the Small Business Advocate (CalOSBA)



Startup Resources

**Business Quick
Start Guides**

**Research Your
Market and
Create a
Business Plan**

**Know the
Difference
Between
Franchising and
Buying a
Business**

**Choose a
Business
Structure and
Register Your
Business**

**Choose a
Business Name**

**Small Business
Start-Up
Financing**

<https://calosba.ca.gov/business-learning-center/start-up/>



Startup Resources (Cont.)

**Select Your
Location**

Set up Taxes

**Get Permits
and License**

**Find Business
Insurance**

**Create Your
Digital
Footprint –
Get Digital
CA!**

<https://calosba.ca.gov/business-learning-center/start-up/>



Manage

Access State Resources to Help You
Manage a Small Business in
California

Managing Resources

**Compliance:
Regulation, Permits,
and Licenses**

**How to Get a Patent in
California**

**Workforce
Development**

**Train and Manage
Employees**

**Statewide Resources
on
Preparedness &
Resiliency**

**Sell or Close Your
Business**



Scale

Resources to Help Take Your
Business to the Next Level

Resources to Scale Your Business

**E-Commerce to Grow
Your Online Presence**

**Funding: Grants,
Incentives, and
Financing**

**California
International Trade**

**Relocate or Expand
Your Business**

**Procurement and
Supply Chain**

**Innovation
Accelerate California**

<https://calosba.ca.gov/business-learning-center/grow/>



Financing

The Entrepreneurial Fuel That
Powers Small Business

Funding Programs

Review information about small business grants and loans.

<https://calosba.ca.gov/funding-grants-incentives/funding-programs/>

Financing Opportunities

View financing opportunities available by industry, type of business, and more.

Agriculture



Business Expansion/Facility Improvements



Green Business/Clean Tech



Exporting/Importing



Start-Up or Small Business Support



<https://calosba.ca.gov/funding-grants-incentives/financing-opportunities/>



<https://calosba.ca.gov/funding-grants-incentives/financial-incentives/>

State Loan Programs

State loan programs are available to small businesses looking to start or grow their business, or businesses who have been impacted by COVID-19 health and safety restrictions and natural disasters. These state loan programs include: The California Rebuilding Fund, Loan Guarantee Program, Disaster Relief Loan Guarantee Financing, and California Capital Access Program.

As part of the Governor's long-standing commitment to supporting small businesses access affordable capital, especially during COVID-19, new state loan programs were established to help keep small businesses afloat and mitigate barriers to capital.

Affordable State Loan Programs for Small Businesses impacted by COVID-19

1. The California Rebuilding Fund
2. Loan Guarantee Program
3. Disaster Relief Loan Guarantee Program
4. California Capital Access Program (CalCAP)

<https://calosba.ca.gov/funding-grants-incentives/state-loan-programs/>

Find a Lender

The California Office of the Small Business Advocate (CalOSBA) is committed to ensuring ALL small businesses can access the resources they need to grow and scale. We recognize that many small business owners face barriers in capital access in their efforts to expand their businesses. Find tools and State Resources below.

Financial Development Corporations (FDCs)

Financial Development Corporations (FDCs) partner with the IBank Small Business Finance Center (SBFC) to provide loan guarantees and direct loans to small businesses throughout California. Small business owners that face barriers in capital access can receive support from FDCs to access funding opportunities and stimulate business growth.

[Find an FDC](#)

Community Development Financial Institutions (CDFIs)

Community Development Financial Institutions (CDFIs) provide assistance to underserved communities that face low-income and low-wealth barriers to affordable lending. These private institutions are available across California.

[Find a CDFI](#)

<https://calosba.ca.gov/funding-grants-incentives/find-a-lender/>



Federal & State Funding Portals



California Grants Portal

The California Grants Portal is a one destination to find all grants and loans offered on a competitive or first-come basis by nearly 60 California State Agencies. Search by funding category, applicant type, or timeframe.

[FIND CALIFORNIA GRANTS](#)

Federal Grant Portal

Grants.gov is the primary source and application platform for federal grant opportunities.

[FIND FEDERAL GRANTS](#)

You can access this page at <https://economicdevelopment.business.ca.gov/funding-resources> by clicking on the link shown.

Additional Resources

- California Secretary of State: <https://www.sos.ca.gov/business-programs/bizfile>
- California Franchise Tax Board: <https://www.ftb.ca.gov/>
- California Department of General Services: <https://www.dgs.ca.gov/>
- California Department of Industrial Relations: <https://www.dir.ca.gov/>
- California Department of Insurance: <https://www.insurance.ca.gov/>
- California Department of Transportation: <https://dot.ca.gov/>
- California Manufacturing Technology Consulting: <https://www.cmtc.com/>
- Small Business Development Centers: <https://www.californiasbdc.org/find-your-sbdc/>
- Accelerate California iHub Locations: [iHub2 - California Office of the Small Business Advocate \(CalOSBA\)](#)
- California Business Investment Guide: [California Business Investment Guide 2023](#)
- California Apex Accelerators (PTAC): <https://www.aptac-us.org/find-a-ptac/>
- California Women's Business Centers: <https://californiawbc.org/>
- Small Business Administration: <https://www.sba.gov/> (Federal)
- Additional Assistance: DGS State Advocate List: [Find-a-SB DVBE-Advocate](#)
- CalGold Permit Tool: <https://www.calgold.ca.gov/>





THANK YOU

Find Us Online & Subscribe to updates at: calosba.ca.gov/newsletter-signup/



@CaliforniaOSBA



@CaliforniaOSBA



business.ca.gov/zendesk

