

Office of the Small Business Advocate

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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

<u>Small Business Centers - California Office of the Small Business Advocate (CalOSBA)</u>



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





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/

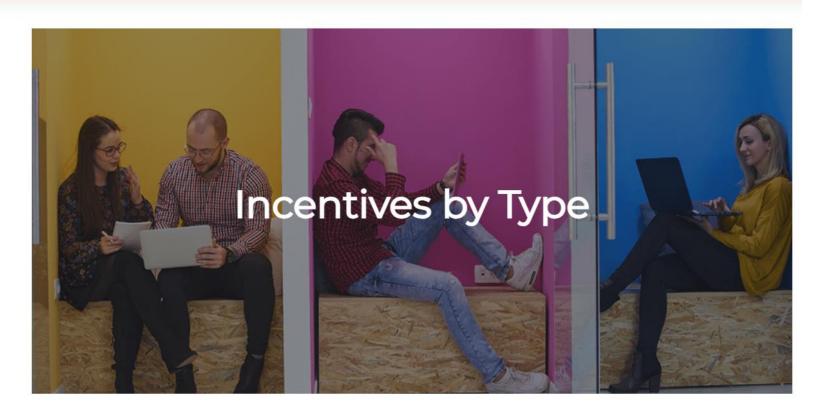
Financing Opportunities

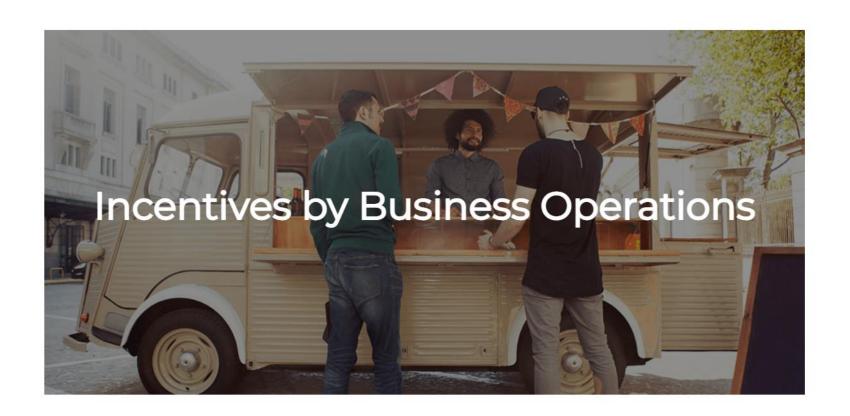
View financing opportunities available by industry, type of business, and more.

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



Place-Based Strategies

Knowledge & Data Library Community Connection Funding Resources

Contact Us

Regional Profiles

Select Language

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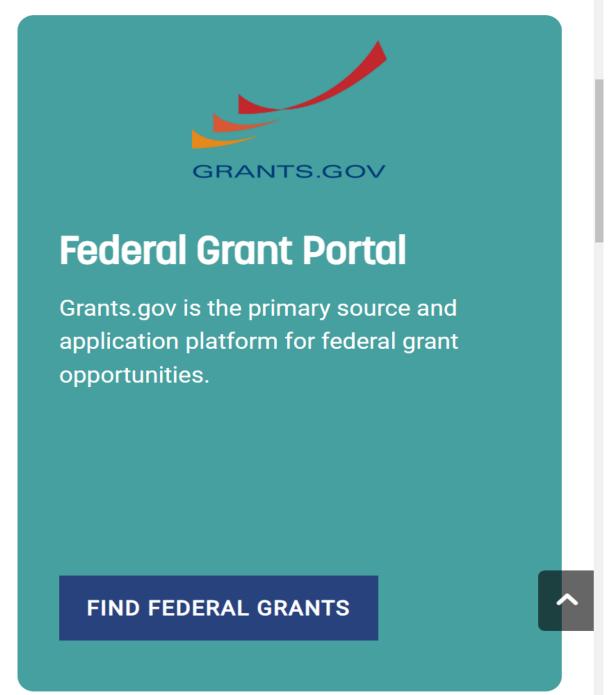
About CPBS

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Federal & State Funding Portals





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: <u>iHub2 California Office of the Small Business Advocate (CalOSBA)</u>
- California Business Investment Guide: <u>California Business Investment Guide 2023</u>
- 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/





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