BUSINESS PRIMER
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 locating 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,

John M. Solis
Executive Director
Employment & Economic Development Department

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Lodi District Chamber of Commerce
35 S. School Street
Lodi, CA 95240
T: 209.367.7840
W: lodichamber.com

1. Lodi Small Business Committee
The Lodi District Chamber of Commerce sponsors the Small Business Committee which offers training seminars, workshops and a forum for small business owners.

2. Lodi Industrial Group
The Lodi District Chamber of Commerce sponsors the Lodi Industrial Group where industrial business leaders enjoy a community economic forum to discuss common issues, problems and solutions. The Industrial Group features guest speakers at their monthly meetings.

Clements-Lockeford Chamber of Commerce
19000 N. Highway 88
Lockeford, CA 95237
T: 209.727.3142
F: 209.727.3365
W: clementslockefordchamber.org

1. Business Information and Referrals
The Clements-Lockeford Chamber of Commerce provides business information and referrals to individuals, new businesses and existing businesses.

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

3. 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.

Escalon District Chamber of Commerce
1760 Main Street
Escalon, CA 95320
T: 209.838.2793
W: escalonchamberofcommerce.org

1. Business Information and Referrals
The Escalon District Chamber of Commerce provides business information and referrals to individuals, new businesses and existing businesses.

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

3. 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.

4. SBA/S.C.O.R.E. (Small Business Administration/ Service Corps of Retired Executives)
S.C.O.R.E. offers one-hour free consulting services for individuals who need assistance to open a new business or enhance an existing one.

Stockton/San Joaquin African American Chamber of Commerce
445 N. San Joaquin Street
Suite 209
Stockton, CA 95202
T: 209.271.4762
W: africanamericanchambersj.org

1. Business Information and Referrals
The Stockton/San Joaquin Black Chamber of Commerce provides business information and referrals to individuals, new businesses and existing businesses.

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

3. 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.
Manteca Chamber of Commerce

107 N. Lincoln Avenue
Manteca, CA 95336
T: 209.823.6121
F: 209.239.6131
W: manteca.org

1. Economic Development
Attracts new retail, commercial and industrial business to Manteca by distributing updated community economic profiles, welcome packets, historical data, small business start-up kits and related materials.

2. SCORE (Service Corps of Retired Executives) and SBDC (Small Business Development Center)
SCORE offers one hour of free consultation services for individuals starting a new business or improving an existing occupation (conference room). SBDC offers one-hour sessions on legal requirements, government regulations, financing along with other help hotlines.

3. Health Plan, Attorney Consultation
The Chamber offers a cost-effective coverage opportunity through a member health care provider to small businesses and their employees. A local law firm provides free consultation to Manteca Chamber of Commerce members. Members can schedule a half-hour consultation every Thursday from 1 p.m. to 4:30 p.m.

4. 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 Pumpkin Fair, Grape Stomp, AG Tour, Crossroads Street Faire, Safe Halloween, Operation Christmas, Fourth of July and Christmas Parade.

5. Membership
This Chamber provides weekly coffees and periodic mixers to encourage member communication and to discover new business opportunities. It provides members with a bi-monthly newsletter (Manteca First) to keep current on the business climate, new membership, comment by city officials and a message from the Chamber President.

6. Transportation, SMART & CAT
The Chamber is a public service outlet for the intercity bus service (SMART) connecting the communities of Stockton, Lodi, Manteca, Tracy and Lathrop. CAT (County Area Transit) offers five round trips daily from San Joaquin General Hospital going through French Camp, Lathrop and Manteca.

Ripon Chamber of Commerce

929 West Main Street
Ripon, CA 95366
T: 209.599.7519
F: 1-888-556-4944
W: riponchamber.org

1. Ripon Economic Development Commission, Chamber Partnership
Ripon Economic Development Commission/Chamber Partnership working with the San Joaquin Partnership to provide consultants, community assessment assistance, comprehensive site and facility searches, site location and operating analysis, labor availability and wage information, supplier and vendor product survey and project facilitation to attract new retail, commercial and industrial business to Ripon.
1. Business Retention and Development Program (BRAD)
This Chamber program forms committees and task forces to address business expansion and retention issues. Current groups include Fees/Assessments Task Force, Permit Center Task Force, Education Force, Community Wastewater Plan Task Force and Shop San Joaquin First Advisory Board.

2. Government Relations Council
This Chamber appointed group is committed to helping business 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 regulatory or agencies.

3. Manufacturers’ Industrial Roundtable of San Joaquin County (MIR)
This county-wide group is open to any San Joaquin County manufacturing or industrial firm. It provides and promotes programs and networking opportunities for members that encourage growth, retention and improvement in the environment and quality of life in our community. The Roundtable meets the third Friday of each month at various manufacturing sites throughout the county to discuss current and emerging issues affecting business, act as an advocate for change and presents education programs.

4. Chamber Incubator
This Chamber program is co-sponsored by San Joaquin Delta College and the City of Stockton. It provides a complete package of affordable office space and services, including secretarial services and access to necessary office equipment. The Chamber Incubator helps new and existing businesses with financial, marketing, production, organization and technical problems through educational seminars and one-on-one counseling.
Gillian Murphy, 209.943.5089

5. Small Business Network
Small-to-medium sized businesses enjoy education and networking opportunities from this Chamber program. The group meets monthly to consider current issues affecting small business throughout San Joaquin County. The Small Business Network also sponsors Network Cafe, a monthly Chamber educational program for small business.

6. Community Talent Bureau
Co-sponsored by the University of the Pacific, Business Council / San Joaquin Partnership and The Record, this Chamber program is a central resource for over 400 quality speakers on education and business. The complete directory is available online at www.stocktonchamber.org or in print at the public library, the Greater Stockton Chamber of Commerce or the County Office of the Superintendent of Schools, as well as Kinko’s and PIP Printing.

7. Business Publications, Business Start-Up Resources
A variety of publications for business are available through the Chamber, including the Chamber Membership Directory; Industrial (countywide listing of more than 600 manufacturing and industrial firms); Stockton Guide (Resource Guide co-sponsored by the San Joaquin County/Stockton Visitors and Convention Bureau); city, county and regional area maps; The Stockton Book and Book of Lists. Business Start-Up Kits, posters and a variety of other employment-related publications are also available.

8. Group Rates on Health Plans
The Chamber offers members a variety of cost-effective healthcare coverage plans for business principals and employees, including Omni Healthcare, Kaiser Permanente and United Chamber’s Plan.

9. Special Savings on Long Distance Service
The Chamber offers members using AT&T an additional five percent discount, in addition to any volume discount program the member already receives from AT&T.

10. City and County Bid Flashes
This Chamber program provides faxes to members who would like to receive (by fax) weekly copies of city and county flashes.
San Joaquin County
Hispanic Chamber of Commerce

7500 West Lane
Stockton, CA 95210
T: 209.943.6117
F: 209.943-0114
W: sjchispanicchamber.com

1. Business Information and 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.

2. 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 start-up, import and export and more.

3. Business Networking
The Chamber sponsors monthly business mixers and member events throughout the community to provide an opportunity for chamber members and non-members to network and develop business contacts.

4. Communications
The Chamber publishes a quarterly newsletter to provide information about the Chamber’s programs, activities and services. Members can share business information.

5. Census Data
Population, housing, employment and income data is available.

San Joaquin Convention & Visitors Bureau

525 N. Center Street
Stockton, CA 95202
T: 877.778.6258
W: visitstockton.org

Promotes the city and county as a tourist, travel, sports and meeting destination. The bureau provides general information about the area along with complimentary visitor guides, calendar of events, brochures, welcome packets and name tags. 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.

Tracy Chamber of Commerce & Visitors Bureau

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

The Tracy Commerce & Visitors Bureau promotes business and serves the community by providing:

1. Information and Referral Services
The Chamber offers new business start-up kits and relocation information. A community fact book and business directory is published each year which includes the most commonly requested information. See our website at www.tracychamber.org.

2. Business Counseling & Seminars
Business related seminars are offered free or at a minimal cost for ongoing development of business personnel. One-on-one counseling is available by the Service Corps of Retired Executives (SCORE). Counseling is confidential and free. A new business orientation is held monthly by the Small Business Development Center (SBDC).

3. Other Programs / Committees
• Industry Education Partnership
• Economic Relations Committee
• Government Relations Committee
• Ambassador Program
• New Business Mentoring Program
• Community Events
• Luncheons and Trade Shows
The Cities

City of Escalon

1854 Main Street
Escalon, CA 95320
T: 209.838.4100
W: cityofescalon.org

1. Business Licenses

2. Land Use, Zoning & Home
Occupational Permits

3. Building Permits, Plan Checking

209.941.7430

4. Encroachment Permits, Transportation Permits

5. Census Data

City of Lodi

221 W. Pine Street
Lodi, CA 95241
T: 209.333.6700
F: 209.333.6807
W: lodi.gov

1. Business Visitation Program
The City of Lodi coordinates a business retention program where City & Chamber of Commerce officials visit community businesses which are critical to the local economy.

2. Fast Track Program
The city, in its effort to encourage business, has designated a one-point-of-contact business resource person at City Hall. The contact person will ensure fast response to inquiries and will coordinate site and permit requirement meetings with appropriate City representatives.

3. Economic Development Task Force
City of Lodi officials and Lodi Chamber of Commerce representatives comprise the membership of the Task Force which serves as a clearing house to business attraction, business retention and business expansion.

4. Lodi Downtown Business Association (LDBA)
The LDBA is comprised of downtown merchants who meet regularly to coordinate advertising, store hours and discuss issues pertaining to doing business in the downtown area. LDBA will play an integral part in the City’s “Downtown Revitalization Effort” currently underway.

5. City of Lodi Electric Utility Department
The City of Lodi owns and operates its own electric utilities system enabling the City to offer rates considerably lower than other utilities in the surrounding areas. The City will calculate a project’s electric utility costs for prospective projects.

6. Business Licenses
The City’s Finance Department issues Business License permits.

7. Building Permits
The City’s Community Development Department issues Building permits.
City of Manteca

1001 W. Center Street
Manteca, CA 95337
T: 209.239.8455
F: 209.825.2333
W: ci.manteca.ca.us

1. Administration
T: 209.456-8000

2. Community Development
T: 209.456-8500

Economic Development Programs, business retention and recruitment. Industrial and commercial site selection and inventory.

- 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.

- Redevelopment Agency
  T: 209.456-8530

  Economic Development activities including: technical assistance and referrals for business start-up, expansion and relocation projects. Small Business Loan Program, industrial and commercial lead development and recruitment.

3. Public Works Department
T: 209.456.8400

Utility and infrastructure planning and cost estimates. Divisions include: engineering, building inspection, construction inspection, plan check, streets, refuse, traffic and wastewater treatment.

4. Fire Department
T: 209.456-8300


5. Police Department
T: 209.456.8300

Police procedures, crime statistics and crime prevention programming.

City of Ripon

259 N. Wilma Avenue
Ripon, CA 95366
T: 209.599.2108
F: 209.599.2685
W: cityofripon.org

1. Business Licenses
The city's business license program is managed by the Administration Department. Process streamlining provides for issuance generally within 10 days of application receipt. License fees are based on processing costs rather than on gross revenue.

2. Home Occupation Permits
Home occupation permits are issued by the Planning Department and are processed concurrently with the business license application.

3. Business Development
The City’s business attraction and retention program is a function of the Economic Development Commission (EDC), a five member advisory body appointed by the City Council. The City’s urban development program is administered by the Planning Department which processes all land use related applications.

4. Building Permits
The city's Building Department issues all building-related permits.
City of Stockton
425 N. El Dorado Street
Stockton, CA 95202
T: 209.937.8530
F: 209.937.8904
W: stocktongov.com

1. Fast Track Permitting
All businesses within the Enterprise Zone (EZ) will receive fast track permitting.

2. Reduced Building and Building Plan Check Fees
Fifty-percent reduction for all nonresidential projects.

3. Impact Fee Deferral Program
This program enables a project’s qualified impact fees (20,000 or more) to be paid over 5-10 years.

4. Commercial Rehabilitation Loan Program
Property owners within the EZ have access to three loan programs; Emergency Grants ($5,000), Facade Improvements Loans ($10,000) for businesses located in the city’s Designated Commercial Targeted Area and Commercial Rehabilitation Loans ($50,000).

5. Business Retention Program
Retention of existing businesses is a key to the success of the EZ. As a result, we have developed a proactive business retention program with up to 15 calls per month.

City-wide Programs

1. Economic Review Committee (ERC)
The ERC meets with developers and business owners to review preliminary site plans; and provides project owner with information about any requirements the projects might have.

2. Development Coordinator
The Development Coordinator will act as a liaison with other departments and agencies to establish an effective review process and identify and assist in the solution of problems that may surface during the permitting process.

3. Permit Center
The city has established a permit center. This center will issue most permits required for construction projects, including all building permits, planning, plumbing, electrical, mechanical and encroachment or engineering permits.

4. Impact Fee Deferral Program
This program enables a project’s qualified impact fees ($100,000 or greater) to be paid over 10 years.

Land Assemblage
Long term lease/option on publicly held land, often at favorable rates and infrastructure and off-site improvements for large projects.

City of Tracy
333 Civic Center Plaza
Tracy, CA 95376
T: 209.831.6100
W: ci.tracy.ca.us

1. Business Attraction
The City of Tracy is actively seeking new businesses to compliment residential growth. City staff is available to assist commercial as well as manufacturing and industrial businesses successfully locating new facilities to the community. Tracy’s strategic location continues to attract new businesses seeking easy freeway access, close proximity to the Bay Area and a comfortable and affordable quality way of life.

Cities continue, Page 8
2. 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.

3. Expedited Building Permit
Process Building inspection staff available for pre-design meetings to cooperatively resolve building issues.

4. Downtown Tracy Business Improvement Area (DTBIA)
The DTBIA is comprised of 91 businesses located in the heart of downtown Tracy. The organization is extremely active in downtown promotional events and advertising.

The Agencies

Business Council, Inc.
2800 W. March Lane, Suite 473
Stockton, CA 95219
T: 209.956.3380

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
1115 11th Street
Sacramento, CA 95814
T: 916.441.5420
W: cmta.net

Operated as a subsidiary of the California Manufacturers Association, the California Manufacturers Association Service Corporation (CMASC) offers job training, financial, insurance and tenant-oriented real estate services to businesses.

1. Training
CMASC provides manufacturers access to funds for retraining of current employees in Total Quality Management (TQM), Statistical Process Control (SPC), ISO 9000, production techniques and many other skills necessary to keep companies competitive and profitable. The Service Corporation will also assist companies in securing funding for the training of new employees. Under a master agreement with the State Employment Training Panel, CMASC is guaranteed five million dollars in funding for training projects it develops and administers for manufacturers. The Service Corporation’s experienced staff ensures the success of training by helping companies define and achieve their training objectives and also receive the maximum amount of funding assistance possible.

2. Bond Financing
Through its participation in the first, tax-exempt financing for the purchase of land, equipment and facility acquisition or construction.

3. Loans
In partnership with the California Statewide Certified Development Corporation, CMASC helps qualified small manufacturers secure long-term, fixed rate loans of up to $1 million through the Small Business Administration’s 504 Loan Program. These loans can also leverage another $3-4 million for projects involving real estate acquisition.

4. Insurance
As a leader in group insurance programs, the California Manufacturers Association now offers companies “24-hour” coverage. This innovative new program brings workers compensation and health insurance together under an integrated, single program. CMA also offers outstanding group stand-alone workers’ compensation and health, property and casualty programs.

Agencies continue, Page 9
5. Retirement Plan Services
CMASC has recently joined with Merrill Lynch to offer comprehensive 401(k) retirement plan services to manufacturers. As a longtime leader in the financial services industry, Merrill Lynch is offering its exceptional programs and services to CMA members under a special pricing structure that sets a new standard for quality.

6. Real Estate Tenant, User Services
CMASC has assembled a network of real estate brokerage, accounting and other specialized firms to provide companies with high quality services in tenant/user representation. This program has helped companies achieve significant savings on facility costs through lease renegotiations and through aggressive representation of company interests in other real estate transactions.

7. Freight & Shipping Discount
CMA now offers manufacturers group freight and shipping discounts of up to 50 percent with a number of major carriers on freight, small parcel and express documents.

Downtown Stockton Alliance

343 East Main Street, First Floor
Stockton, CA 95202
T: 209.464.5246
W: downtownstockton.org

1. 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 long-term commitment to downtown Stockton and its future as a center of trade, commerce and tourism.

2. 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 businesses 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.

- 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, merchandizing and more.

These programs are provided in cooperation with the San Joaquin Delta College Small Business Development Center and Greater Stockton Chamber of Commerce.
San Joaquin County Employment & Economic Development Department

56 S. Lincoln Street
Stockton, CA 95203
T: 209.468.3500
W: sjcworknet.org

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

1. 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.

Wendel Youngsma, Loan Manager
T: 209.468.3619

2. 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 in finding quality jobs. Information about these centers can be obtained by visiting our website: www.sjcworknet.org or by calling 209.468.3500

3. 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

Hope Arechar,
T: 209.468.9338

4. 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.

Fran Aguilera, EZ Manager
T: 209.468.3615
The SBDC is dedicated to serving the needs of the small business community. The SBDC helps new and existing businesses with financial, marketing, production, organizational and technical problems through free one-on-one consulting, technical assistance and low-cost training.

1. Business Start-up and Expansion
The SBDC assists persons with all aspects of business start-up and expansion, from preparing a business plan to assessing a location.

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

3. 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.

4. 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.

5. Women Entrepreneurs
Dedicated to increasing the economic independence of women, Women Entrepreneurs includes training, classes, individual consulting and other support services.

6. Mystery Shopper
Up to three Mystery Shoppers visit a business. The results of their “shopping” are incorporated into an evaluation of customer service, products and other aspects of the business. Recommendations for changes are made as appropriate.

7. Library
The library contains books, publications and videos on specialized areas of interest to small business including: business plans, marketing resources and financial plans.

8. 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.

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

Gillian Murphy, T: 209.943.5089

San Joaquin Delta College
Small Business Development Center (SBDC)

56 S. Lincoln Street
Stockton, CA 95203
T: 209.954.5089
F: 209.939.0385
W: sbdc.deltacollege.edu

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.

1. Transportation Planning
The COG is the lead agency in administering the funding for projects related to Local Transportation Improvement Plan (Measure K - the half-cent sales tax approved by voters in 1990) funding. 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.

2. 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.

3. 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.

4. Affordable Housing
The COG prepares the state-mandated 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.

5. Technical Assistance
The COG provides technical assistance to local agencies and member jurisdictions in areas related 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: 209.468.3124
F: 209.468.3163

1. Neighborhood Preservation Division
Provides for the administration, planning, coordination and implementation of the Community Development Block Grant (CBDG) and home programs within the incorporated county and six participating cities.

2. 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.

3. 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.

San Joaquin Partnership
2800 W March Lane, Suite 407
Stockton, CA 95219
T: 209.956.3380
F: 209.956.1520
W: sjpnet.org

The San Joaquin Partnership is a progressive private/public not-for-profit economic development corporation designed to attract and retain business and industry to locate into San Joaquin County. The Partnership acts as site and community assessment facilitator with services including: comprehensive site and facility searches, site location and operating cost analysis assistance, labor availability and wage information, supplier and vendor product surveys, project permit facilitator, Enterprise Zone benefit analysis and assistance, community data and location tours.
and community assimilation. The Partnership provides a comprehensive service initial project/site inquiries to project completion, with confidentially, without obligation.

San Joaquin Valley Air Pollution Control District (Northern Region)

4800 Enterprise Way
Modesto, CA 95356
T: 209.557.6400
F: 209.557.6475
W: valleyair.org

All services are available either by telephone or in person. No appointment is necessary.

1. 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.

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

SCORE Service Corps of Retired Executives

SCORE Office (Stockton)
401 N. San Joaquin Street, Rm 215
Stockton, CA 95202
T: 209.946.6293

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

Sponsored by the U.S. Small Business Administration, SCORE is a nonprofit association which provides free business counseling.

“We have 17 volunteers in Stockton,” says Chairman Bob Westwood. “They’re all retired, successful business people from a wide variety of backgrounds who are able to help new and current business owners with their expertise.” “We work with people wanting to start a new business as well as those who are experiencing the same kinds of problems our counselors have solved successfully,” said Westwood. “We also are part of a national network of 13,000 counselors and SCORE has been helping business persons for more than 30 years.”

Perhaps the most important service SCORE offers is that of developing an effective business plan as the foundation for success.

“A business plan must address a variety of aspects important to the business,” explained 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 SCORE outreach counseling covers Stockton, Galt, Lodi, Manteca and Tracy; the counselors coordinate their meetings with the Chambers of Commerce in all the cities except Stockton where scheduling is done directly through the SCORE office in the Federal building, Room N. San Joaquin Street.

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

“Perhaps best of all, our counseling services are free,” said Westwood. “SCORE 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 challenges an ongoing business faces today,” says Westwood. Workshops cost $10. The most current workshop we’ve offered is, “Writing Your Business Plan.” Call for the next workshop at 209.946.6293

The first counseling session is general in nature and can take place at the SCORE office; following sessions are outside the office at a mutually-agreed-upon location, often at the business site.

“SCORE 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

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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 staffed and is 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 so-called “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 and conversion), cannery support systems, contracting and construction, plumbing and heating, banking and securities.
The Tracy-San Joaquin County Certified Development Corporation

1151 W. Robinhood Drive Suite B4
Stockton, CA 95207
T: 209.951.0801
F: 209.951.0999
W: sjcdc.com

The Tracy/San Joaquin County Certified Development Corporation was certified by the U.S. Small Business Administration in 1984 to offer long-term fixed rate financing and technical assistance to area small businesses.

1. The CDC offers:
The CDC offers financing for owner occupied commercial property purchase, expansion and/or improvement as well as equipment financing providing for a minimum down payment (usually 10 percent), long-term; 10 to 20 years fully amortized and a fixed rate usually at or below the prime/prevailing rate.

2. The CDC is staffed by:
The CDC is staffed by professional, experienced economic development personnel and has an established network. The CDC often assists small business to source technical assistance and/or other financing programs when an SBA proposal is not suitable for the borrower:

3. During 1996-97:
The CDC provided financing for projects exceeding $84 million dollars to area small businesses.

Pacific Gas & Electric Co.
Stockton Division

4040 West Lane
Stockton, CA 95201
T: 209.942.1473

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

2. 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.

3. Early Energy Review
PG&E engineers will work with a potential customer’s design team to identify opportunities for use of cost-effective, energy efficient technologies at the conceptual stage.