

**BUSINESS
ADVISING** **ORG**

A PROGRAM BY PACIFIC COMMUNITY VENTURES



**Grow
Your Small
Business**



**When small businesses succeed,
we all succeed.**

We match small businesses with volunteer expert advisors who provide tailored assistance to help your business grow and create new jobs.

Our free advising program offers access to a national network of business advisors. Companies we work with have grown their revenues by 25% on average and added jobs at 10 times the national level.



Benny Gold

founder of Benny Gold

“Working with my advisor is great, and it keeps my business going. We’ve learned to tell our story, and we have a solid direction and game plan for our brand and business.”

HERE’S HOW WE CAN EMPOWER YOU!

Signing up is fast,
free, and simple:



Fill out your
company’s profile



Get matched with
a pro bono advisor



Schedule your first
advising session

Our advisors are all active professionals from prominent banks, consulting firms, and Fortune 500 companies.

PCV is a nonprofit lender that provides affordable small business loans to California businesses creating quality jobs in our communities. We also specialize in working with small business owners who've had a hard time accessing capital, like female entrepreneurs, entrepreneurs of color, and borrowers that may have been turned down for SBA or traditional bank loans.

About PCV Loans	General Eligibility Criteria
Loan Size	\$10,000 – \$200,000
Time in business	Minimum of 1 year
Profitability	Minimum of 6 months
Lien Position	1 st preferred
Personal Credit	Ideally 600, but no minimum credit scores for consideration
Covenants (examples, 2 required)	Debt Service Coverage Leverage Liquidity Others will be considered
Use of Loan Proceeds	Working capital Inventory purchase Acquisition and/or repair of machinery and equipment New construction, expansion, and/or repair Acquisition of existing business
Terms	1 – 5 years All loans will be fully amortized Automatic withdrawal (ACH) required for all loans
Interest Rate	7 – 13% fixed per year
Fees	1% – 5% loan fee at time of closing Direct out-of-pocket expenses, such as filing and documentation fees
Collateral	Strong collateral preferred (may include security, pledge, and/or guaranty) Personal guarantee of anyone with 20% or more ownership
Business Advising	Participation in PCV's free Business Advising Program is required for the term of the loan. Borrowers receive tailored business advice from our pool of 500+ experts, in any areas they need.
Insurance	Must maintain the appropriate business property, casualty, flood (if located in a flood plain) and, as needed, key-person life insurance
Location	Located within California
Contact	Adria Moss 415-442-4350 amoss@pcvmail.org

Employer Guide

May 2017

Benefits for Employers

The Alameda County Social Services Agency (ACSSA) and the Alameda County Workforce Development Board (ACWDB) support business development and growth by partnering with businesses and organizations. We serve hundreds of employers by providing no cost job recruiting, screening, and placement services. By partnering with us, companies have access to tax credits for hiring new employees and access to business support and training.

Together ACSSA and ACWDB serve 16,000 job seekers annually by matching the career interests of our job seekers with the diverse needs of our partner employers. Our job training programs and childcare and transportation assistance, for those who are eligible, can help your company boost employee retention and morale.



➤ Wage Reimbursements

Your company may be eligible to receive a 50% wage reimbursement for up to 6 months for new employees hired from the Social Services Agency (SSA). Up to 50% of an eligible employee's wages can be reimbursed under our On-the-Job training contracts.

➤ Customized Training

Up to 50% of cost to train, retrain, and hire new employees to meet the occupational skills of your business. Designed for employers to provide customized or incumbent worker training programs for an employer or a group of employers.

➤ No Cost Business Assessments

Provided in partnership with Manex, the Corporation for Manufacturing Excellence, assessments can be used to enhance competitiveness in the marketplace, prioritize improvement projects, set performance targets, and quantify opportunities to reduce cost, maximize profitability, and improve customer satisfaction.

➤ Layoff Aversion Planning

Access career planning, training, retraining, and employment services when layoffs occur or are about to occur.

➤ Small, Local, & Emerging Businesses

Small, Local, & Emerging Business Program (SLEB) certification allows small businesses to receive up to 10% bid preferences on eligible contracts with the County.

➤ Tax Credits

We can provide your company with information about local, state and/or federal tax incentives and current workforce and labor market information.

What Employers Say About Us

"Schuman-Lilies Clinic has confidence and satisfaction in knowing that the Alameda County Social Services Agency provides dedicated quality human resources solutions. We applaud your program in making the most ideal matches for our clinic. Your staff understands our unique challenges and works quickly and effectively to fill our staffing needs with employees who bring the most proficient skills and experience."

Letha Barnett, Executive Director of Schuman-Lilies Clinic

"Your organization has helped us in getting a placement for our vacancy here at the Stride Center. The screening process that you send your candidates through is exemplary. It has saved us countless hours and money that would have been spent using Craig's list or some other type of job search listing as well as long interviewing hours. Thank you for impeccable work and assistance."

CarlissLe Roy, Operations Manager/
Human Resources of The Stride
Center

"Our experience with Alameda County Social Services Agency could not have been better. The professional staff demonstrates a sincere interest and passion for the Social Services mission to provide meaningful and living wage employment to Alameda County residents. We are satisfied with the process and the results and look forward to continuing our relationship with the agency."

Karen L. Auguste President and CEO
of Purple Lynx

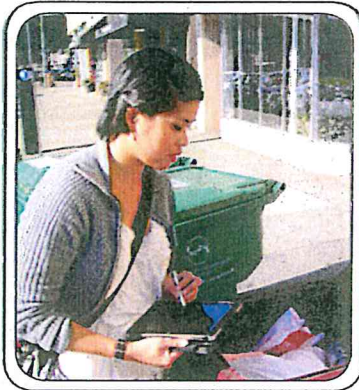
Wage Reimbursements	Eligibility	Contact/Info
AC HIRE 50% reimbursement of wages up to \$20/hour for the first 6 months of new employees referred by SSA. Includes no cost recruitment assistance, job advertising and placement services.	<ul style="list-style-type: none"> Employers may hire candidates referred by Social Services. Must be employed for a minimum of 20 hours per week. 	Marilyn Kan SSA, Department of Workforce & Benefits Administration 510.670.5728 MKan@acgov.org
On-the-Job Training (OJT) Up to 50% reimbursement of basic wages for a period of up to 90 days for new, eligible employees (maximum of 520 hours or up to \$3,600). Includes no cost screening and recruitment services.	<ul style="list-style-type: none"> Businesses with in-house training departments. Businesses that contract with outside training organizations. 	Samantha Miller SSA, Alameda County Workforce Development Board 510.259.3832 Samantha.Miller@acgov.org
Training, Assessments, & Layoff Aversion	Eligibility	Contact/Info
NO COST Comprehensive Business Assessments Includes workforce training programs tailored to your company's needs, business strategies, operational efficiencies, quality systems, and focused sales and marketing.	<ul style="list-style-type: none"> All businesses, particularly small businesses. Businesses looking to avert layoffs. 	Samantha Miller SSA, Alameda County Workforce Development Board 510.259.3832 Samantha.Miller@acgov.org
Customized Training Up to 50% of cost to train, retrain, and hire new employees to meet the occupational skills of your business. Designed for employers to provide customized or incumbent worker training programs for an employer or a group of employers.	<ul style="list-style-type: none"> Private for-profit employers and certain nonprofit employers. Must continue to employ or hire employees at the end of the training activities. Can be used for literary skills, softs skills, ESL. 	Samantha Miller SSA, Alameda County Workforce Development Board 510.259.3832 Samantha.Miller@acgov.org
Layoff Aversion Provides career planning, training, retraining, and employment services to employers at risk of downsizing. If layoffs are unavoidable, advises employees about COBRA, unemployment insurance, and other resources. Provided in partnership with Employment Development Department.	<ul style="list-style-type: none"> All employers trying to avoid layoffs and looking to provide resources for employees if layoffs are unavoidable. 	Sandy McMullan/Samantha Miller SSA, Alameda County Workforce Development Board 510.259.3828 smcmulla@acgov.org
SLEB & Tax Credits	Eligibility	Contact/Info
Small, Local, & Emerging Business Program (SLEB) SLEB certification allows small businesses to receive up to 10% bid preferences on eligible contracts with the County.	<ul style="list-style-type: none"> Certified by the County as either a small and local or an emerging and local business. Companies that do not meet qualifications for certification can subcontract with a certified company. Nonprofits providing services for the county, nonprofit religious organizations, and public entities are not eligible. 	http://www.acgov.org/auditor/sleb/overview.htm
Small Business Healthcare Tax Credit Up to 50% of employee health insurance premiums	<ul style="list-style-type: none"> Employers with fewer than 25 FTE employees. The average annual wage must be less than \$50,000. 	http://ahealthcare.org/wp-content/uploads/2013/09/Alameda-County-Health-Care-Reform-Guide.pdf
New Employment Credit Tax credit that pays or incurs qualified wages attributable to work performed by the qualified full-time employee. Amount varies.	<ul style="list-style-type: none"> Qualified full-time employee hired after January 1, 2014 doing work in designated target areas. Target areas are census tracts with high unemployment and poverty. 	https://www.ftb.ca.gov/online/New_Employment_Credit_Reservation/
Work Opportunity Tax Credit (WOTC) Up to 40% of the first \$6,000 of first-year wages of a new employee. Contact WOTC directly at 866.593.0173 (M-F; 8am-4pm) or WOTCsupport@edd.ca.gov	<ul style="list-style-type: none"> Recipients of government social assistance programs. Formerly incarcerated. Unemployed and disabled veterans. Recipients of SSI. Disconnected youth. Residents living in designated distressed communities. 	Samantha Miller SSA, Alameda County Workforce Development Board 510.259.3832 Samantha.Miller@acgov.org
Disabled Access Credit Up to maximum of \$4,800 nonrefundable credit	<ul style="list-style-type: none"> Small businesses that incur expenditures in providing access for persons with disabilities. Must have earned \$1 million or less. Must have no more than 30 full-time employees. 	<p style="text-align: center;">Or</p> Marilyn Kan SSA, Department of Workforce & Benefits Administration 510.670.5728 MKan@acgov.org
The Architectural Barrier Removal Tax Deduction Up to \$15,000 a year tax deduction	<ul style="list-style-type: none"> All businesses to remove architectural and transportation barriers to the mobility of persons with disabilities and the elderly. For qualified expenses for items that normally must be capitalized. 	
Fidelity Bonding Program Between \$5,000 to \$25,000 for insurance protection	<ul style="list-style-type: none"> To encourage the hiring of "at-risk" job applicants by ensuring the employer against theft or fraudulent activity by employees. 	

RECYCLING HELP IS HERE

ALAMEDA COUNTY WASTE MANAGEMENT AUTHORITY ORDINANCE 2012-01



Does your business need help following the rules of recycling in Alameda County?



The StopWaste Business Partnership team is here to help. Call (510) 891-6575 or complete the [Technical Assistance Request form](http://www.RecyclingRulesAC.org/commercial) at www.RecyclingRulesAC.org/commercial for assistance. Free services range from phone consultations for guidance on compliance, to on-site waste assessments with one of our trained Technical Assistance representatives.

On-site assessments include detailed recommendations identifying specific opportunities for your business to reduce waste, often resulting in monthly cost savings on solid waste bills. Staff trainings are also available upon request.

COMPLIANCE BASICS: 3 THINGS YOU NEED TO KNOW

Property owners/managers of commercial properties with garbage service of 4 or more cubic yards per week must:

1. **Arrange collection service for recyclable materials.** Recyclable materials which must be separated from the garbage include cardboard, newspaper, white paper, mixed recyclable paper, recyclable glass food and beverage containers, aluminum and metal food and beverage containers, PET (#1) and HDPE (#2) plastic bottles.
2. **Provide containers for recyclables at the same location where garbage containers are kept.** Recycling containers must be large enough to hold all of the recyclables generated on-site.
3. **Provide employees with information annually** describing where recycling containers are located and how to use them. For commercial property owners who lease space to one or more business, this information must be provided to each tenant to share with their employees, as well as no later than 14 days after move-in and no less than 14 days prior to move-out.

Additional Resources and Support available at www.RecyclingRulesAC.org/commercial:

- Contact information for your hauler and city. In some locations, help may include assistance for setting up or improving business recycling programs.
- Free materials such as posters, decals, sample tenant letters and a Compliance Guide for businesses.

Tips for Success: Post prominent signs on or near the recycling and garbage containers clearly indicating which are for garbage and which are for recycling. Use posters or decals that contain drawings or pictures of the materials that go into each container. This helps people understand with a quick glance how to sort the materials properly. Many haulers and cities can supply you with posters and/or decals that are specific to the materials they accept.

The Alameda County Waste Management Authority (ACWMA) has a goal to reduce waste by ensuring that recyclables and compostables make up less than 10 percent of what goes to landfill by the year 2020. To help reach that goal, Mandatory Recycling Ordinance 2012-01 went into effect July 1, 2012 and prohibits the disposal of recyclables in the garbage and requires recycling to be kept free of garbage.

We Think You Qualify

The StopWaste Revolving Loan Fund (RLF) is designed to support the growth of a robust reuse and recycling based economy by providing flexible financing options for businesses and non-profits engaged in activities that utilize recycled or reused materials.

Example RLF Projects Include:

- Expanding your recycled, salvaged or reusable materials business
- Incorporating recycled materials in your manufacturing process
- Purchasing recycling equipment such as a shredder, baler or compactor



Loan Amounts

- \$10,000 to \$300,000*

Interest Rate

- Rates range from Wall Street Journal (WSJ) Prime Rate to WSJ + 6%
- Rates based on risk which is determined by creditworthiness criteria

Loan Fee

- \$200 + 2% of loan amount

Loan Terms

- Up to 5 years, flexible and structured to meet your needs
- Can be combined with other financing sources

Amortization

- | | |
|-------------------|----------|
| • Equipment | 10 years |
| • Working Capital | 7 years |
| • Real Estate | 20 years |

*Larger loans available with a compelling reason, at Executive Director's discretion

Use Funds For

- Working Capital
- Machinery and Equipment
- Inventory
- Start-up or expansion

Applicants Must Meet the Following Criteria

- Divert waste from Alameda County landfills
- Located in or relocating to Alameda County, or operating from neighboring counties
- Ability to repay
- Job creation

Collateral

- Business assets
- Personal guarantees
- Real estate or comparable security



Contact Meri Soll at (510) 891-6500 or msoll@stopwaste.org. Visit us online at www.StopWaste.org/RevolvingLoanFund

StopWaste is a public agency responsible for reducing the waste stream in Alameda County. The agency helps cities, business, schools and residents reduce waste through source reduction and recycling, market development, technical assistance and public education. StopWaste is governed jointly by three boards, the Alameda County Waste Management Authority, the Alameda County Source Reduction and Recycling Board, and the Energy Council.

STREAMLINED APPLICATION PROCESS

FLEXIBLE TERMS



Photo: Kevin Curtis

Are you ready to **start up or scale up your business** in Alameda County? For over 20 years, **the Alameda County Small Business Development Center** has been the premier provider of local small business advisory services. We are here to help you to **realize your vision to grow** your company.

Working with a certified SBDC Business Advisor can **accelerate your growth and success! We are ready to roll up our sleeves and get to work** on your most important opportunities and to help resolve your most pressing challenges. Our services are funded by the US Small Business Administration and other partners, and are no charge to you.

Services

- Business Management
- Business Planning
- Loan Assistance
- Investment Assistance
- Marketing and Social Media
- Operations and Distribution
- Technology Integration
- Human Resources
- Business Accounting
- And Much More...

Tech Futures Group

If you have invented a new technology or use a novel combination of existing technologies, be sure to check out our specialty technology program, **Tech Futures Group (TFG)** (techfuturesgroup.org). TFG advises start-ups and small, established technology companies. Advisory services are free - TFG takes no equity and accepts no cash. TFG advisors are seasoned executives, who provide advice in the areas of intellectual property, angel and venture capital, crowdfunding, financial modeling/projections, talent acquisition, government technology grants (SBIR/STTR), manufacturing, and go-to-market strategies. And, we'll plug you into our expanding ecosystem of specialists and strategic partners as well as our own personal networks.



Alameda County SBDC

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www.acsbdc.org
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 Oakland, CA 94612



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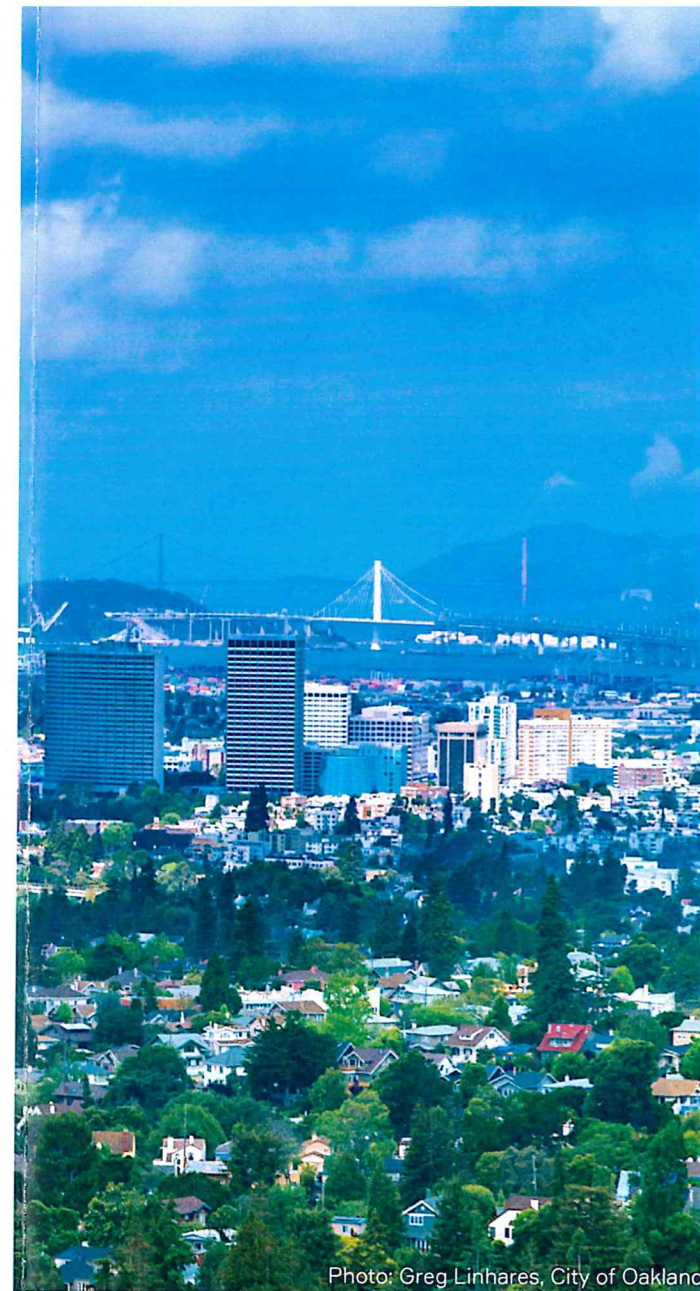


Photo: Greg Linhares, City of Oakland



**SMALL
 BUSINESS
 DEVELOPMENT
 CENTER**

ALAMEDA COUNTY

SBDC Client Testimonials



Magic Carpet Yoga Mats, Oakland

"Instead of staying up nights worrying and grinding my teeth, I now set up meetings with the SBDC to discuss my concerns, and my confidence level has grown tremendously. Working with the SBDC is like a mentorship, my business advisor gets me on a personal level, and understands how my business works."



Cabana Dave's, Livermore

"I learned an incredible amount of information about how to manage and grow my business from my SBDC business advisor. She helped me control my processes and procedures down to the smallest details. With this assistance, I was able to secure a loan over \$1 million to expand."



Magic Detailings, Hayward

"My small business team includes a marketing specialist thanks to the SBDC, who has successfully helped me brand my company. I cannot believe how much information SBDC provided my small business for free. I learn something new at every seminar I attend, and I am truly grateful for the help."

A Focus On Results

We know your time is valuable. We use a highly focused approach to help you achieve measurable success. Whatever your goal – obtaining a business loan, hiring new employees, increasing sales or improving your bottom line - your Alameda County SBDC advisor will work with you for each step of the process to achieve success.

What Can You Expect?

You will complete a brief intake form and a phone interview to help us understand your business and how we can help you. We then pair you with the SBDC business advisor who has the expertise to assist your specific needs. You may work with one or several of our advisors, based upon the expertise required to help you to reach your goals. Your information is kept confidential.

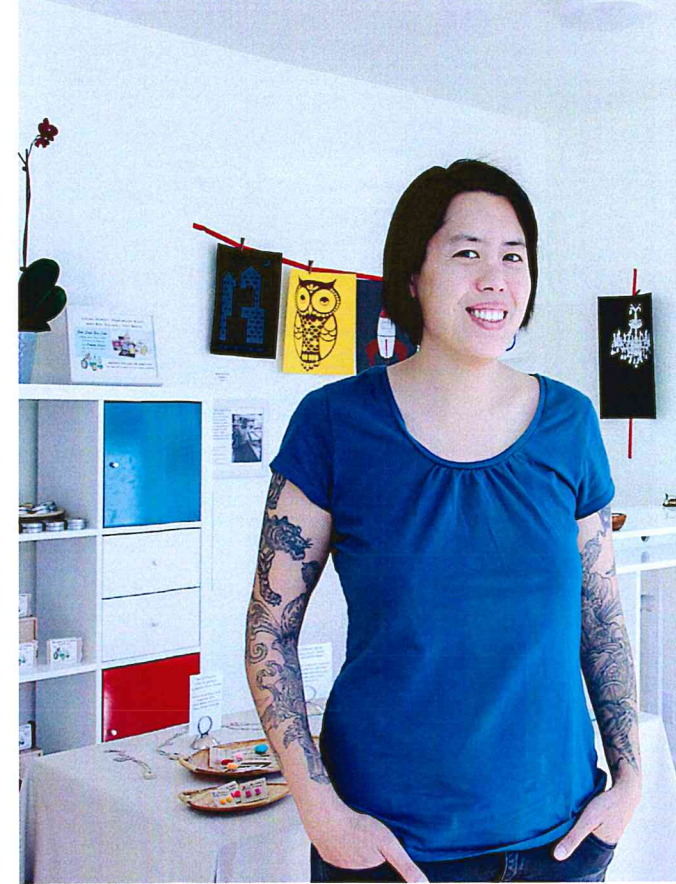
Who Do We Work With?

Over 80% of our clients and companies seeking to scale-up their existing operations. We also provide hands-on assistance to a limited number of start-up companies seeking seed funding. All SBDC clients benefit from consulting aimed at strengthening their capacities to obtain loans or investments, marketing, operations and financial management. SBDC consulting is available in English, Spanish and Mandarin.

Advisor Expertise Areas

ACSBDC business advisors are consultants who are prior business owners with diverse backgrounds and expertise across many industries. Their backgrounds include financial services, technology, manufacturing, retail, restaurants, fashion, marketing services, specialty food products and other areas.

Photo: Jean Chen, Bubble Farm Soap Co.



Training Workshops

We also conduct expert seminars. Recent topics include:

- Business Plans
- Access to Capital
- Technology and Social Media
- Food Business Entrepreneurship
- Restaurant Management
- Business Law for Entrepreneurs
- Business Accounting
- Website Effectiveness
- Crowdfunding
- And Many More!