

Starting a Business in Danville

A STEP-BY-STEP GUIDE
TO STARTING A BUSINESS



DANVILLE
CALIFORNIA

starting a business IN DANVILLE



Step-By-Step Guide

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 www.danville.ca.gov 

Doing Business in Danville

Danville is nestled in the heart of the San Ramon Valley and is conveniently located on I-680, providing easy access to San Francisco and San Jose. Danville is noted for its high quality of life, low crime rate, strong local economy and its unique blend of upscale amenities. Danville's small town charm, quaint walkable downtown restaurant and retail district with abundant free parking is a shopping, dining, cultural and recreational mecca for tourists and residents alike.

Small business is big business in Danville! We understand the important role businesses play in the local economy and quality of life. This Business Resource Guide has been prepared to provide you with vital resources for permit and licensing requirements at the State, County and Federal levels and includes tips on where to find technical assistance and financial resources for starting and growing your business.

step 1

Developing a Business Plan

A business plan is essential for successfully starting and running your business. A sound business plan can help you get a loan, keep you on track with achieving your goals and serve as a benchmarking tool. While a business plan helps improve the chances of your venture succeeding, risk cannot be entirely eliminated.

The following local resource partners provide great free or low-cost training and education.

CONTRA COSTA SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

SBDC provides expert training and assistance to business owners, the self-employed and entrepreneurs in starting, growing or managing their business at no or low-cost. For information on current programs and to sign up for their services, visit their website.

**4071 Port Chicago Hwy
Suite 250
Concord, CA 94520
(925) 671-4570
www.ContraCostaSBDC.org**

SCORE (SERVICE CORPS OF RETIRED EXECUTIVES)

SCORE helps small businesses achieve their goals through no or low-cost education and mentorship in-person or online.

**East Bay SCORE
492 9th Street, Suite 350
Oakland, CA 94607
(510) 273-6611
www.eastbayscore.org
info@eastbayscore.org**

U.S. SMALL BUSINESS ADMINISTRATION (SBA)

SBA offers a variety of programs, including counseling, capital, contracting, management and assistance and outreach programs.

**San Francisco District Office
455 Market Street, Suite 600
San Francisco, CA 94105
(415) 744-6820
www.sba.gov
sfomail@sba.gov**

DANVILLE BUSINESS CONCIERGE SERVICE

Not quite sure which business resources you need? Contact Danville's Business Concierge Service and let us assist you with information to help develop your business.

**Jill Bergman
Economic Development Manager
Town of Danville
(925) 314-3369
www.danville.ca.gov
jbergman@danville.ca.gov**





step 2

Choosing a Business Structure

Your choice of business structure influences everything from day-to-day operations, to taxes and how much your personal assets are at risk. Take care to choose the right business structure (e.g. Corporation, Limited Liability Company, Limited Partnership, General Partnership, Limited Liability Partnership, or Sole Proprietorship) that gives you the right balance of legal protections and benefits.

The California Secretary of State does not require sole proprietorships to file formation documents. Other state filings may be required depending on your choice of business structure.

To establish a Corporation, a Limited Liability Company (LLC) or a Limited Partnership (LP), you must contact the Secretary of State for information and documents required to start this process.

**CALIFORNIA
SECRETARY OF STATE
SACRAMENTO OFFICE**

**1500 11th Street
Sacramento, CA 95814
www.sos.ca.gov/business-programs**

step 3

Registering Your Fictitious Business Name

If your business name is anything other than your first and last name, a Fictitious Business Name (FBN) Statement should be filed or registered with the County Clerk and renewed every five years. In California, it is required that you publish your FBN Statement in an approved newspaper, in the county where you filed, for four weeks to complete the registration process.

This step should be completed before obtaining a business license from the Town of Danville. Additionally, without proof of a filed FBN Statement, many banks will not open an account or approve a loan under your business name.

CONTRA COSTA COUNTY CLERK-RECORDER

**555 Escobar Street
Martinez, CA 94553
Clerk: (925) 335-7900
Recorder: (925) 337-7910
www.ccclerkrec.us**

EAST BAY TIMES PUBLIC NOTICES

**2850 Shadelands Drive
Suite 101
Walnut Creek, CA 94598
(925) 935-2525
www.eastbaytimes.com**



step 4

Separating Your Finances

Establish a business bank account, separate from your personal account. This will build credit for your business, which improves your access to business loans and lines of credit. A separate business account also makes it easier to file your business tax returns and minimizes IRS auditing issues down the road. Contact the bank or credit union of your choice directly to establish a checking account for your business.

step 5

Financing Your Business

Now that your business plan is complete and you have begun to build credit, you are in a good position to seek financing. Choices range from independent micro lenders (lending \$50,000 or less) to government-backed loans (lending a maximum of \$2 million) from the U.S. Small Business Administration (SBA). The list below is provided for your convenience. Please note that you will need to qualify for loans by meeting the lending standards and program criteria of these institutions.



U.S. SMALL BUSINESS ADMINISTRATION (SBA)

The U.S. Small Business Administration is an independent federal agency that counsels, protects and strengthens small businesses to enhance their growth. The SBA also offers several different loan programs to help start-up businesses.

**455 Market Street, Suite 600
San Francisco, CA 94105
(415) 744-6820
www.sba.gov
sfomail@sba.gov**



FREE CREDIT REPORT

Your credit history matters. It may affect your credit worthiness and help you catch signs of identity theft early. Get a free copy every 12 months.

www.annualcreditreport.com

CONTRA COSTA COUNTY SMALL BUSINESS ENTERPRISE PROGRAM

Provides very small loans (up to a maximum of \$35,000) to owner-operated start-up, newly established or growing, small businesses with five or fewer employees.

www.co.contra-costa.ca.us

MICRO LENDERS

Opportunity Fund specializes in making loans to businesses or small business owners whose needs don't meet the requirements of traditional lenders.

**Opportunity Fund
(by appointment only)
350 Sansome Street, Suite 220
San Francisco, CA 94104
(408) 297-0204
www.opportunityfund.org**

TMC Financing is the largest provider of SBA 504 commercial real estate financing in California for small and medium sized businesses.

**TMC Financing
1720 Broadway, 3rd Floor
Oakland, CA 94612
(888) 989-8855
www.tmcfinancing.com**



FEDERAL AND STATE TAXES

Contact the Federal Internal Revenue Service or the State Franchise Tax Board to obtain detailed information on filing tax returns, payments, refunds or downloadable forms specifically geared to assist small businesses.

Internal Revenue Service – Oakland Office

1301 Clay Street, Suite 1700

Oakland, CA 94612

(510) 907-5000

www.irs.gov

California Franchise Tax Board– Oakland Office

1515 Clay Street, Suite 305

Oakland, CA 94612

(800) 852-5711

www.ftb.ca.gov

STATE PAYROLL TAXES

Learn about employer requirements by accessing the California Employment Development Department website to register your business and obtain a State Employee Identification Number—a sales and use tax account. The website provides information for electronically filing and paying employment tax returns, wage reports and payroll taxes and local IRS and State Tax office locations.

Employment Development Department (EDD)

(888) 745-3886

www.edd.ca.gov

LOCAL TAXES

All retail businesses are required to register and obtain a seller's permit from the California State Board of Equalization, which regulates sales and use tax. *(See Step 10)*

California State Board of Equalization

www.boe.ca.gov

WORKERS' COMPENSATION INSURANCE

All businesses with one or more employees must have workers' compensation insurance to provide employees with income and medical benefits when they are injured on the job or if they have a work-related injury or illness. Insurance may be obtained through your own carrier or State Compensation Insurance Fund, a non-profit public enterprise fund.

State Compensation Insurance Fund

(888) 782-8338

www.statefundca.com

step 6

Business Tax Reporting

All businesses are required to file both state and federal tax returns. Obtain your EIN, also called Federal Tax Identification Number, from the Internal Revenue Service to register your business and adhere to eligibility regulations.

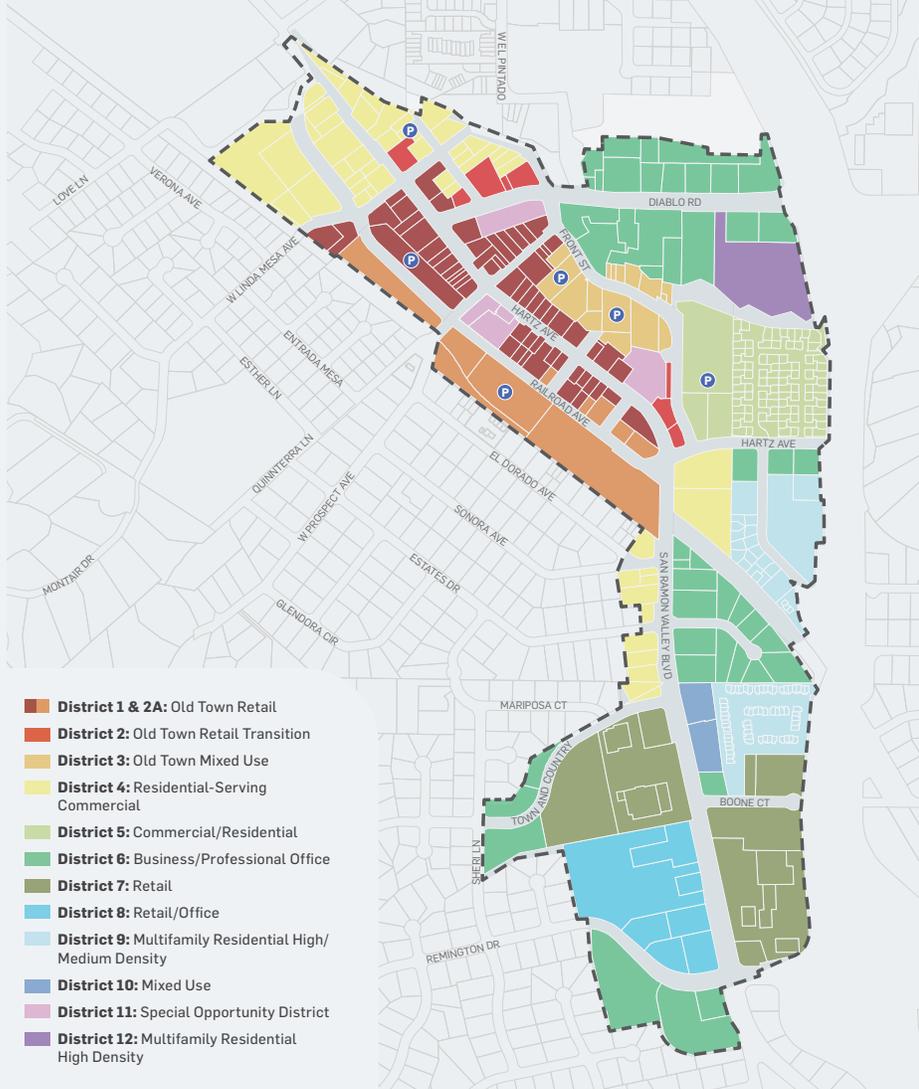
step 7

BUSINESS CONCIERGE

Jill Bergman
Economic Development Manager

jbergman@danville.ca.gov
925-314-3369

Provides step-by-step guidance and an understanding of local and regional support to help new and existing businesses achieve success.



step 8

Danville Zoning, Permits and Licensing

Finding the perfect location for your business is crucial. Before choosing a location, signing a lease, purchasing a property or making improvements to an existing property, the concierge team can assist in a personalized search of available sites in zoned areas specific to your business activity. Depending on the combination of use and location, you may need to obtain certain permits. If this is the case, you can often arrange a lease contingent upon receipt of the necessary permits. Permits for remodeling your space, new construction or displaying a sign are available through the Danville Planning, Building and Engineering Divisions. The concierge team is on hand to advise on any necessary permits.

DESIGN REVIEW BOARD

Changes (building color, awnings, new sign, etc.) to the exterior of a commercial building, parking lot or landscaping may require design review approval. Minor changes may be reviewed and approved at the administrative level. Contact the Planning Division to discuss your vision prior to making improvements to a building or tenant space.

Meet the Concierge Team

We are here to help! If you are thinking of starting a business in Danville, we invite you to chat with our friendly, knowledgeable Concierge Team. The Concierge Team works to strengthen Danville's local economy by helping new and experienced business owners determine what is necessary to open a business, choose a suitable location or navigate the development review process at all phases. Meeting with the Concierge Team early on can ultimately save you time. Call us anytime or, better yet, stop by the Town Offices and visit us in person.



PLANNING CONCIERGE

David Crompton
Principal Planner

dcrompton@danville.ca.gov
925-314-3349

Answers questions about zoning, permits and land/building use and parking requirements. Also advises business owners about required permits and fees and how properties and buildings can be used, improved or developed.

BUILDING CONCIERGE

George Thomas
Chief Building Official

gthomas@danville.ca.gov
925-314-3373

Answers questions about building permits and other construction related inquiries.

ENGINEERING CONCIERGE

Fred Korbmacher
Development Services Coordinator

fkorbmacher@danville.ca.gov
925-314-3317

Issues encroachment and grading permits for private and public property development, and for all work performed within the public right-of-way.

Common Danville Permits:

LAND USE PERMIT (PLANNING DIVISION)

Each site in the Town is assigned a zoning district or zone. The Town's Zoning Ordinance identifies permitted and conditional land uses. A land use permit allows for special consideration of uses that are not principally permitted in a designated zoning district. Some activities (land uses) are permitted outright, while others may require a land use permit or may not be approved due to incompatibility.

SIGN PERMIT (PLANNING DIVISION)

A permit is required for all permanent, temporary and promotional signs to ensure attractive and architecturally compatible signing throughout Danville's commercial areas and to maintain conformance with the Town's Sign Ordinance.

www.danville.ca.gov/Planning

BUILDING PERMIT (BUILDING DIVISION)

Building permits are required for almost all construction and for some remodeling (tenant improvements) to ensure compliance with building codes and safety for you, your customers and employees.



DANVILLE
CALIFORNIA

step 9

Applying for a Business License

Danville requires persons carrying out any services, trade, or occupation in the Town to obtain a Business License. Please contact the Finance Division for an application or download an application from the Town's website.

BUSINESS LICENSE (FINANCE DIVISION)

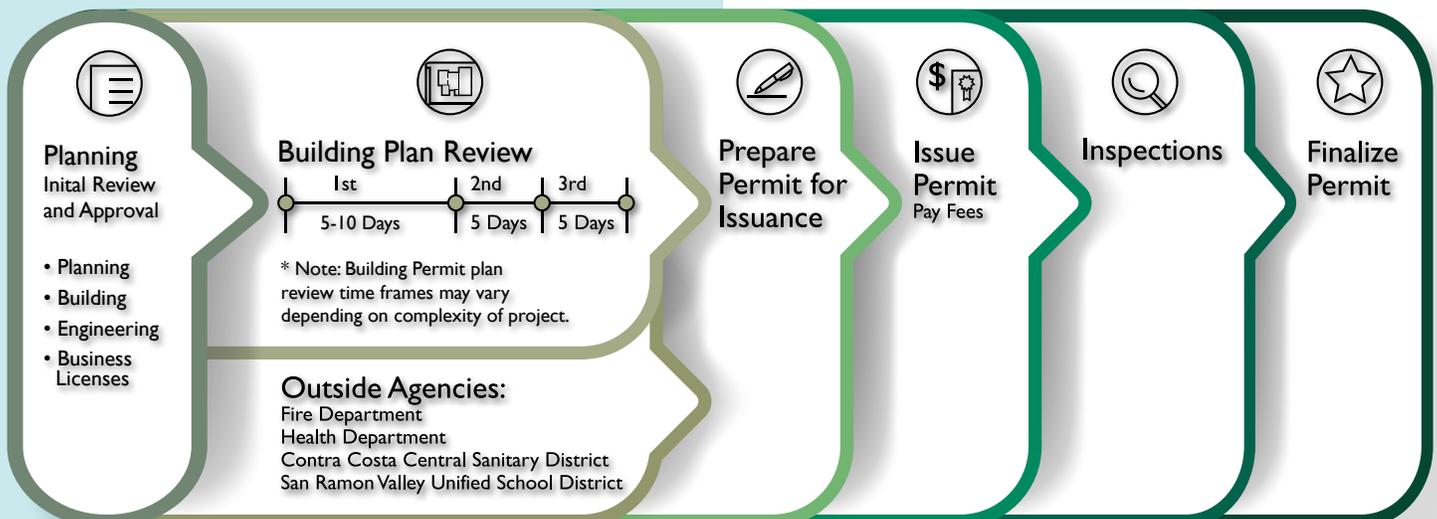
Once your Business License application is completed, your check or receipt will serve as your temporary license during the two week processing time and until you receive your license by mail.

HOME OCCUPANCY PERMIT (PLANNING DIVISION)

If you wish to operate a business out of your home, you are required to complete and file a Home Occupation Permit Application to be processed through the Planning Division prior to securing a business license.

Town of Danville
510 La Gonda Way
Danville, CA 94526
(925) 314-3312
www.danville.ca.gov

Town of Danville Building Process:



step 10

Permits from Other Agencies

The business activity type you choose determines the licenses and permits you will need to legally operate your business. For example, if you open a restaurant, you will need to contact Contra Costa County Health Services. If you decide to serve alcohol, you will need to contact California Alcoholic Beverage Control.



ALCOHOL

To sell alcoholic beverages, you must obtain an Alcoholic Beverage License.

**California Department of
Alcoholic Beverage Control**
1515 Clay Street, Suite 2208
Oakland, CA 94612
(510) 622-4970
www.abc.ca.gov
oakland@abc.ca.gov

GOVERNOR'S OFFICE OF BUSINESS AND ECONOMIC DEVELOPMENT

To find information for appropriate permits and licenses you may need, visit CalGold – a database that provides links and contact information for agencies that administer and issue business permits, licenses and registration requirements on regional, state and federal levels.

www.calgold.ca.gov

AIR DISCHARGE

If your business regularly uses a diesel generator or discharges particulates or chemicals into the air through activities such as painting, printing, dry cleaning, laboratory activities or cooking beef, a permit may be required.

**Bay Area Air Quality
Management District**
375 Beale Street, Suite 600
San Francisco, CA 94105
(415) 749-5000 or
(1-800) HELPAIR
www.baaqmd.gov

SELLER'S PERMIT

Wholesale and retail businesses need to register and obtain a seller's permit from the State Board of Equalization.

**California State Board
of Equalization**
P.O. Box 942879
Sacramento, CA 94279
(800) 400-7115
www.boe.ca.gov

SEWAGE DISCHARGE

Every new business in the Central Contra Costa Sanitary District's service area must have their plans reviewed prior to service and, in most cases, prior to applying for a Danville Building Permit.

**Central Contra Costa
Sanitary District**
5019 Imhoff Place
Martinez, CA 94553
(925) 229-7371 (Permit Counter)
www.centalsan.org

HEALTH CERTIFICATE

Businesses or vendors that prepare and sell food (wholesale or directly to customers) must work from facilities approved by the Contra Costa County Health Department. Food preparation is limited to certified kitchens; the kitchen of a residence cannot be used. You may consider making arrangements with facilities such as a senior center, church, or commissary if you only need periodic kitchen usage.

**Contra Costa Health Services
Department of
Environmental Health**
2120 Diamond Blvd., Suite 200,
Concord, CA 94520
(925) 692-2500
www.cchealth.org



step 11

Utilities & Services at a Glance

The following utilities and services are either provided by outside vendors independent of the Town of Danville or are contracted by the Town for residents and businesses.



ELECTRICITY & GAS

Utility companies may offer rebates to new and existing businesses for the purchase of energy efficient equipment. To learn how to obtain a rebate, what types of appliances are covered and other details, visit their website.

**MCE (Marin Clean Energy)
Community Choice Energy**
[www.mcecleanenergy.org/
business-savings/](http://www.mcecleanenergy.org/business-savings/)

Pacific Gas & Electric (PG&E)
(800) 743-5000
www.pge.com/mybusiness

Electrical Outages:
(800) 743-5002



TRASH AND RECYCLING SERVICE

Republic Services recycling and waste disposal fees depend on bin sizes and frequency of pick up. New businesses can start off with somewhat smaller bins or less frequent trash pick up and then scale up in size or frequency as their need grows. Republic Services can change bin sizes in approximately two weeks and respond to a special pick up request in one day.

Republic Services
(925) 685-4711
www.republicservices.com

**Central Contra Costa
Solid Waste Authority**
(925) 906-1801
www.recyclesmart.org



SEWER SERVICES

**Central Contra Costa
Sanitary District**
(925) 228-9500
www.centalsan.org



DANVILLE LIBRARY

400 Front Street
Danville, CA 94526
(925) 837-4889
www.ccclib.org



TELECOMMUNICATIONS

To start, stop or transfer cable television, internet and telephone service visit:

AT&T: (800) 288-2020
www.att.com

Comcast: (866) 679-7513
www.business.comcast.com

Direct TV: (888) 854-7751
directv.com/business

Dish: (888) 560-6730
www.dish.com/business



WATER

Residents and businesses throughout the Town of Danville receive water service from the East Bay Municipal Utility District (EBMUD). To start, stop or transfer water service, or for answers to billing and service questions, visit their website.

East Bay Municipal Utility District (EBMUD)
(866) 403-2683
www.ebmud.com

Emergency Water Leaks
(925) 688-8095

After Hours
(925) 688-8397



POLICE AND FIRE SERVICES

Danville Police
(925) 314-3700
www.danville.ca.gov/police

San Ramon Valley Fire Protection District
(925) 838-6600
www.firedepartment.org



POST OFFICE

Downtown
23 Railroad Avenue
Danville, CA 94526
(925) 314-9650

Main
2605 Camino Tassajara
Danville, CA 94526
(925) 275-8777
www.usps.com



CONTRA COSTA HEALTH SERVICES

Environmental Health (restaurants, garbage, body art, medical waste, temporary events)
(925) 692-2500
www.cchealth.org



step 12

Recruiting and Training Employees

EASTBAYWORKS

EastBayWORKS is a one-stop career center offering employers job posting, candidate recruitment, screening and referral services. EastBayWORKS is a partner of the Workforce Development Board (WDB). It offers testing and interviewing facilities, may subsidize employer-based training and offers tax credit assistance. The WDB's goal is to shape and strengthen local and regional workforce development efforts and provide a wide array of training and support for employers and job seekers.

Contact EastBayWORKS or the Workforce Development Board for more information.

EastBayWORKS (Adult Service Provider)
Contra Costa County Workforce Development Board
4071 Port Chicago Highway, Suite 250
Concord, CA 94520
(925) 765-7293
www.eastbayworks.com

TRI-VALLEY ONE-STOP CAREER CENTER

The Tri-Valley One-Stop (TVOS) Career Center is a community resource, connecting employers with qualified, skilled talent and job seekers with employment and career development opportunities to achieve economic prosperity.

Tri-Valley One-Stop Career Center
6300 Village Parkway, Suite 100
Dublin, CA 94568
(925) 560-9431
www.trivalleyonestop.org

professional resources

TOWN OF DANVILLE

Town Offices: 510 La Gonda Way
Danville, CA 94526

Business Concierge: (925) 314-3369

Business License: (925) 314-3312

Building: (925) 314-3330

Economic Development:
(925) 314-3369

**Planning
(zoning, signs, parking, permits):**
(925) 314-3310
www.danville.ca.gov

LOCAL AND REGIONAL

**Danville Area Chamber
of Commerce**
117 Town & Country Drive, Suite E
Danville, CA 94526
(925) 837-4400
www.danvilleareachamber.com

Visit Tri-Valley
5075 Hopyard Road, Suite 240
Pleasanton, CA 94588
(925) 846-8910
www.visittrivalley.com

**Board of Equalization
(seller's permit)**
www.boe.ca.gov
(800) 400-7115

**Public Health
(food retail)**
www.cchealth.org
(925) 692-2500

**Department of
Industrial Relations
Labor Standards Enforcement
(workers' compensation,
CalOSHA, etc.)**
www.dir.ca.gov

**Department of Consumer Affairs
Professional Licensing
(most other occupations)**
www.dca.ca.gov
(800) 952-5210

EMPLOYEES

**EastBayWORKS
(connect with local job seekers)**
www.eastbayworks.org

**Tri-Valley One-Stop
Career Center
(connect with local job seekers)**
www.trivalleyonestop.org

**East Bay Economic
Development Alliance
(East Bay EDA)**
www.eastbayeda.org

**CalJobs
(connect with statewide
job seekers)**
www.caljobs.ca.gov

**CalGold
(permit quick reference guide)**
www.calgold.ca.gov

SMALL BUSINESS FINANCE AND CONSULTING

Business Planning
SBDC: www.ContraCostaSBDC.com
SCORE: www.eastbay.score.org

**Finance – Commercial
Federally guaranteed loans**
SBA: www.sba.gov

**Finance – Micro Lender
and Alternative
Opportunity Fund**
www.opportunityfund.org

TMC Financing
www.tmcfinancing.com

Free Credit History
www.annualcreditreport.com

Business Name Search
businesssearch.sos.ca.gov

Fictitious Business Name
www.ccclerkrec.us





DANVILLE

CALIFORNIA

STAY CONNECTED

TOWN WEBSITE

danville.ca.gov/doingbusiness



www.facebook.com/DanvilleCA



[@TownOfDanvilleCA](https://twitter.com/TownOfDanvilleCA)



[@livelocallydanville](https://www.instagram.com/livelocallydanville)
[@townofdanvilleca](https://www.instagram.com/townofdanvilleca)



nextdoor.com/danville--ca