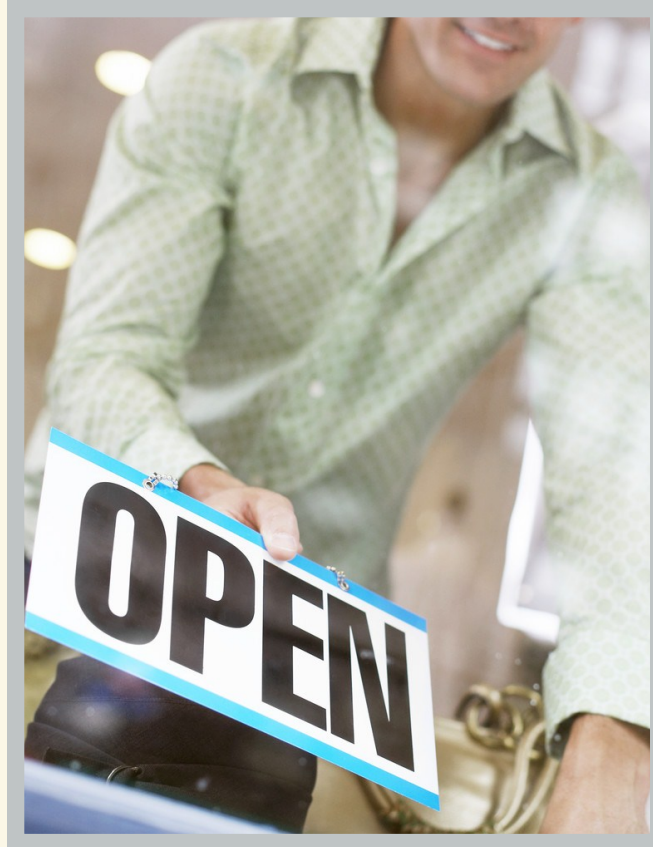




A RESOURCE GUIDE TO

STARTING A BUSINESS IN DANVILLE





Doing Business in Danville

In the heart of the San Ramon Valley, Danville is the perfect location to start, grow and thrive a restaurant, retail or service business. Danville provides a unique balance of upscale amenities and small town charm, making it an excellent environment for a successful, growing business.

Conveniently located next to I-680 in the East Bay with access to San Francisco and San Jose, Danville will provide you with the tools that you need to start a business. Below you will find a step-by-step guide on how to start a business in Danville.

Step-By-Step Guide

Topic	Page
1. <u>Making a Business Plan</u>	4
2. <u>Developing a Legal Structure</u>	5
3. <u>Registering a Fictitious Name</u>	5
4. <u>Separating Your Finances</u>	5
5. <u>Getting a Loan</u>	6
6. <u>The Importance of Zoning</u>	7
7. <u>Permits You Need from Danville</u>	7
8. <u>Securing Permits from Other Agencies</u>	9
9. <u>Starting Utilities</u>	10
10. <u>Getting a Business License</u>	11
11. <u>Business-Related Taxes</u>	11
12. <u>Recruiting and Training Employees</u>	12
<u>Additional Local Resources</u>	13
<u>Contact List for Danville Businesses</u>	14



Step 1: Making a Business Plan

The process of developing a business plan is the first step to developing the essential roadmap for business success. Researching and writing a business plan allows you to detail your goals and logistics, and specify product offerings. A business plan helps improve the chances of your venture succeeding, although risk cannot be entirely eliminated. The following local resource partners can provide guidance and expertise for the technical sections of your plan.

Contra Costa Small Business Development Center (SBDC)

SBDC is the education partner of the U.S. Small Business Administration (SBA). Obtain research, counseling and training on a variety of business topics, as well as access to experts in many fields.

300 Ellinwood Way, #300
Pleasant Hill, CA 94523
(925) 602-6840
ContraCostaSBDC.com

U.S. Small Business Administration (SBA)

SBA offers financial and educational tools to help your business thrive.

San Francisco District Office
455 Market Street, Sixth Floor
San Francisco, CA 94105
(415) 744-6820
www.sba.gov

SCORE (Service Corps of Retired Executives)

SCORE provides low-cost training, mentoring and free in-person counseling services to small business owners and entrepreneurs.

492 9th Street, Suite 350
Oakland, CA 94607
(510) 273-6611
www.eastbayscore.org



Business Concierge Service

Not quite sure which business resource is needed for your business? Contact our “Business Concierge” to discuss your business type and we will help direct you to the appropriate business resources/organization.

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

Step 2: Developing a Legal Structure

Your business is a sole proprietorship by default, which means that one individual owns and operates the business. If you would like to change the structure, contact the Secretary of State to establish a corporation, partnership, or a limited liability company. It is recommended to discuss the best legal structure for your business with an attorney prior to registering your business.

**California Secretary of State
San Francisco Regional Office**
455 Golden Gate Avenue, Suite 14500
San Francisco, CA 94102
(415) 557-8000
www.sos.ca.gov/business

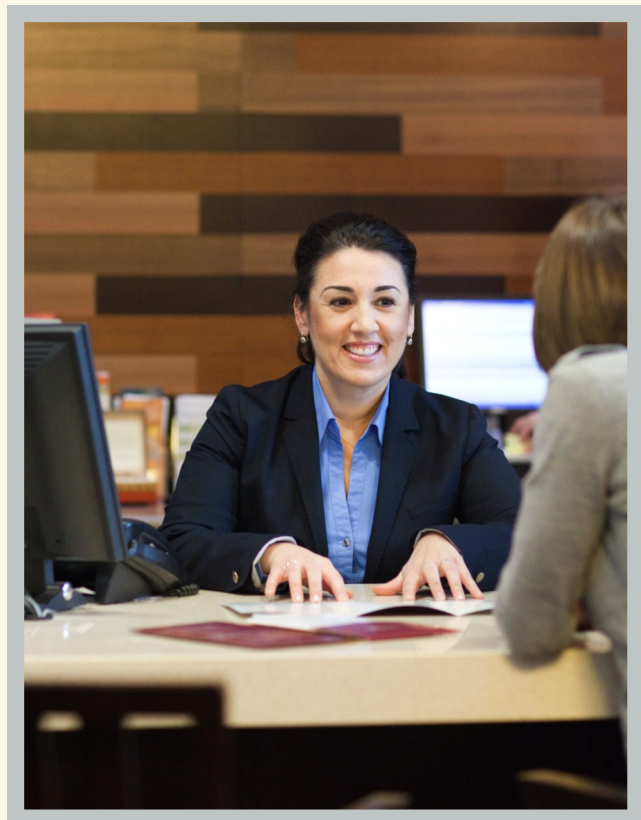
Step 3: Registering a Fictitious Name

If your firm is called anything other than your first and last name, you must file a Fictitious Business Name Statement with the Contra Costa County Clerk.

Contra Costa County Clerk–Recorder
555 Escobar Street
Martinez, CA 94553
(925) 335-7900
www.ccclerkrec.us

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 facilitates filing your tax return. Contact the bank or credit union of your choice directly to establish a checking account for your business.



Step 5: Getting a Loan

Now that your business plan is polished 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 the loans by meeting the lending standards and program criteria of these institutions. Funding may also be available through Danville's Retail Incentives Program.

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, Sixth Floor
San Francisco, CA 94105
(415) 744-6820
www.sba.gov

Danville's Retail Incentives Program

The Retail Incentives Program has benefitted over 60 businesses in Danville during difficult economic times. Grant funding is still available to assist retail businesses with marketing and façade improvements (restrictions apply). For more information, review the Retail Incentives Program Guidelines on our website at www.danville.ca.gov/doing_business.

Community Lender

Oakland Business Development Corporation (OBDC) is a nonprofit community lender for the East Bay and Solano County, with loans up to \$250,000.

825 Washington Street, Suite 200
Oakland, CA 94607
(510) 763-4297
www.obdc.com



Micro Lender

TMC Working Solutions is a Bay Area micro lender that provides loans between \$5,000 and \$50,000, and provides education resources to small businesses. Borrowers can expect mentoring, workshops, and networking with other local small businesses.

440 Pacific Avenue
San Francisco, CA 94133
(415) 989-8855
www.tmcworkingsolutions.org/microloans

Contra Costa County's Small Business/ Microenterprise Loan Program

This program helps owner-operated small businesses with 5 or fewer employees that need financial assistance.

(925) 952-9158
www.ccreach.org

Free Credit History

Your credit history can be accessed once a year at no charge.

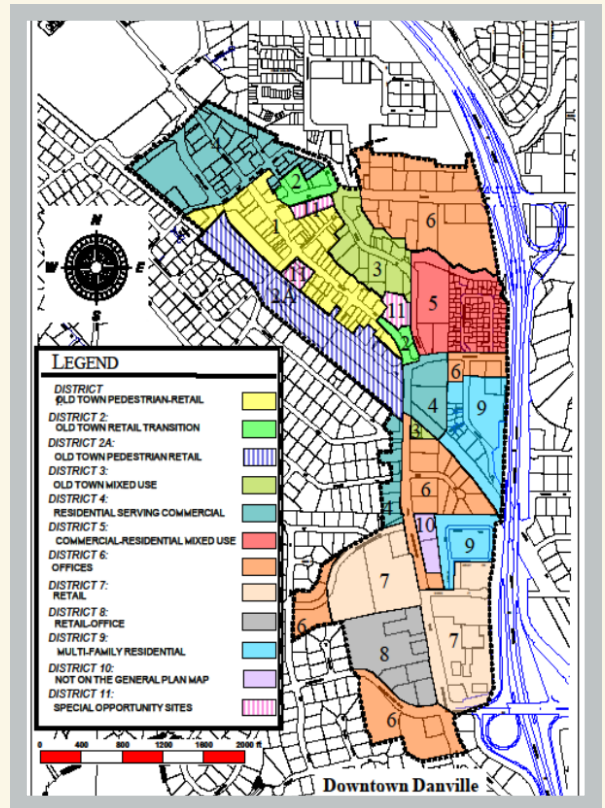
www.annualcreditreport.com

Step 6: The Importance of Zoning

Before signing a lease, it is important to verify if the zoning of a property allows for the type of business you are interested in opening. It is recommended to contact the Planning Division, describe your business, and ask, “Which zoning districts are appropriate?” If you already have properties in mind, provide the address(es). Be aware that zoning may not be reflected accurately in a real estate agent’s listings. Depending on the combination of use and location, some businesses may need to obtain certain permits (see Step 7). If this is the case, you can often arrange a lease contingent upon receipt of the necessary permits.

Town of Danville Planning Division

510 La Gonda Way
Danville, CA 94526
(925) 314-3310
www.danville.ca.gov/Planning



Step 7: Permits You Need from Danville

Do you need to display a sign, remodel your space, or build a new building? Permits help ensure that Danville maintains a safe, attractive, and visually cohesive environment for all to enjoy. Depending on your activities, you may need to work with the Town’s Planning, Economic Development, and Building Departments, as well as regional agencies.

Examples of common Danville permits:

- **Business License and Home Occupation Permit** (Business License Division)
If you wish to operate a business using your home as your business location, you are required to register and obtain the proper approvals prior to operating the business by doing the following: File a [Business License Application](#) and a [Home Occupation Application](#). For more permit information, visit www.danville.ca.gov/Doing_Business, or call (925) 314-3326.
- **Sign Permit** (Planning Division)
Sign permits are required for all signs within the Town. For information about permanent and temporary signage, visit www.danville.ca.gov/Permits/Signs or call Danville’s Planning Division at (925) 314-3310.

■ **Land Use Permit** (Planning Division)

It is important to determine zoning requirements for your business prior to signing a lease. Each zoning district in the Town's Zoning Ordinance identifies permitted and conditional land uses. Conditional uses require a land use permit. The purpose of a land use permit is to allow for special consideration of uses that are not principally permitted or prohibited in a designated zoning district. Contact the Planning Division to understand the land use permit process at (925) 314-3310.

■ **Design Review** (Planning Division)

Any changes to the exterior of a commercial building (e.g., changing building color, awnings, new sign, etc.), parking lot, or landscaping may require approval of the design. Some minor changes are reviewed and approved at the administrative level, while others are reviewed by the Design Review Board. It is recommended to contact the Planning Division to discuss your vision prior to moving forward with making improvements to a building or tenant space.

■ **Building Permit** (Building Division)

Building permits regulate construction for the safety of occupants. A building permit is needed for all new construction. In many cases, a permit is required for remodeling ("tenant improvements"). After any necessary planning permits are obtained, a building permit may also be required. The process for tenant improvements includes plan review, permit, inspection, and obtaining a certificate of occupancy. In the case of a minor change (such as replacement of an existing water heater or toilet), the permit can be obtained the same day.

Before you get too far along, or if you need guidance, you are encouraged to set up a meeting with the Business Concierge team.

Business Concierge

Jill Bergman, Economic Development Manager
Town of Danville
510 La Gonda Way
Danville, CA 94526
(925) 314-3369
jbergman@danville.ca.gov
www.danville.ca.gov



Step 8: Securing Permits from Other Agencies

You will also need permits from other public agencies in addition to the Town of Danville. 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. To get a quick start on what regional, state, and federal permits and licenses your business needs, visit CalGOLD online.

■ Governor's Office of Business and Economic Development

To assist you in finding the appropriate permitting information for your business, the CalGOLD database provides links and contact information that direct you to agencies that administer and issue business permits, licenses and registration requirements from all levels of government.

www.calgold.ca.gov

■ Alcohol

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

California Dept. of Alcoholic Beverage Control

1515 Clay Street, Suite 2208
Oakland, CA 94612
(510) 622-4970
www.abc.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

(415) 771-6000
www.baaqmd.gov



■ Seller's Permit

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

California State Board of Equalization

(800) 735-2929
www.boe.ca.gov

■ Health Certificate

Restaurants and 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 wish to 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., #200, Concord, CA 94520
(925) 692-2500
www.cchealth.org

■ 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 submitting for building permits.

Central Contra Costa Sanitary District

5019 Imhoff Place, Martinez, CA 94553
(925) 229-7371 (Permit Counter)

Step 9: Starting Utilities

Danville utility providers are listed here for your convenience. Some providers have programs to help small businesses reduce their costs.

■ Electricity & Gas

PG&E offers rebates to new and existing businesses for the purchase of energy efficient equipment. To learn how to obtain a rebate, which types of appliances are covered, and other details, visit the website.

Pacific Gas & Electric (PG&E)

(800) 468-4743

www.pge.com

■ Trash and Recycling Collection

Allied Waste recycling and trash 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. Allied Waste can change bin sizes in approximately two weeks and respond to a special pick up request in one day.

Allied Waste Services

(925) 603-1383

www.alliedwasteservicesofcontracostacounty.com

■ Water

Residents and businesses throughout the Town of Danville receive water service from the East Bay Municipal Utility District (EBMUD). To inquire about starting, stopping, or transferring 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



Step 10: Getting a Business License

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

Town of Danville

510 La Gonda Way
(925) 314-3326
www.danville.ca.gov/Doing_Business



Step 11: Business-Related Taxes

Obtain your Employer Identification Number (EIN), calculate employee withholdings, self-employment tax and other business tax withholdings. Employers must register as an employer, pay additional taxes, withhold, match and submit employee withholdings, obtain workers' compensation insurance and adhere to eligibility regulations.

Federal Employer Identification Number (EIN)

An EIN is also known as a Federal Tax Identification Number. It is used to identify a business entity.

Internal Revenue Service

1301 Clay Street
Oakland, CA 94612
(510) 637-2487
(800) 829-1040
www.irs.gov

State Employer Identification Number and Payroll Taxes

Learn how to calculate state payroll taxes: unemployment insurance, employment training tax, state disability insurance, and personal income tax.

Employment Tax Office

1440 Marin Street
Vallejo, CA 94590
(888) 745-3886
www.edd.ca.gov

Workers' Compensation

Workers' compensation insurance is required for all California employers. Premiums are based on the job each employee performs and their total wages. In California, most small employers are insured by the State Compensation Insurance Fund.

State Compensation Insurance Fund

(877) 405-4545
www.scif.com

Step 12: Recruiting and Training Employees

EastBayWORKS

EastBayWORKS is a one-stop career center offering employers job posting service, candidate recruitment, screening, and referral. A partner of the Workforce Development Board, EastBayWORKS also offers testing and interviewing facilities, and may also subsidize employer-based training and offer tax credit assistance. The Workforce Development Board'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 employees. Contact EastBayWORKS or the Workforce Development Board for more information.

EastBayWORKS

4071 Port Chicago Highway, Suite 250
Concord, CA 94520
(925) 671-4500
www.EastBayWORKS.com

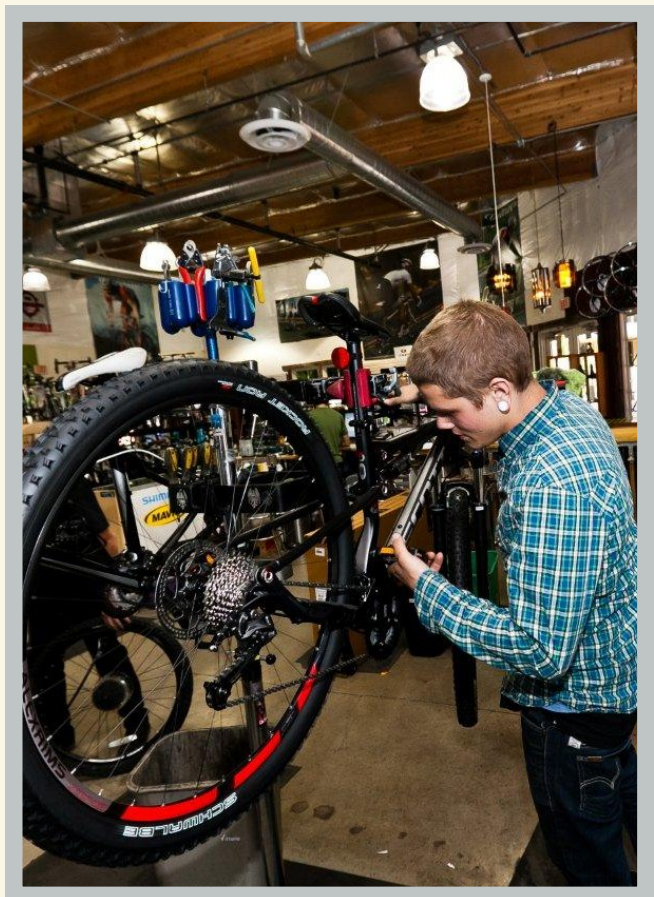
Workforce Development Board of Contra Costa County

300 Ellinwood Way, 3rd Floor
Pleasant Hill, CA 94523
(925) 602-6800
www.wdbccc.com

Free Human Resources Hotline

The California Employers Association has developed a free Human Resources Hotline to answer common employment questions which may protect your business from costly fines and penalties. Call the number below to find answers to your questions.

www.employers.org
(800) 399-5331



Additional Local Resources

Shop Danville First

www.shopdanvillefirst.com

Danville Area Chamber of Commerce

117 East Town & Country Drive
Danville, CA 94526
(925) 837-4400
www.danvilleareachamber.com

Discover Danville Association

P.O. Box 625
Danville, CA 94526-0625
(925) 339-8330
www.discoverdanvilleca.com

Tri-Valley Convention and Visitors Bureau

5075 Hopyard Road, Suite 240
Pleasanton, CA 94588
(925) 846-8910
www.trivalleycvb.com

Bay Area Green Business Program

Contra Costa County Regional Coordinator
(925) 335-3220
www.greenbiz.ca.gov

California Tools for Business Success

www.toolsforbusiness.info

Danville Library

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



Contact List for Danville Businesses

Town of Danville

Town Offices: 510 La Gonda Way, Danville, CA 94526, www.danville.ca.gov

Business Concierge: (925) 314-3369

Business License: (925) 314-3326

Building: (925) 314-3330

Economic Development: (925) 314-3369

Planning (zoning, signs, parking, permits): (925) 314-3310

Small Business Finance and Consulting

Business Planning

SBDC: www.ContraCostaSBDC.com

SCORE: eastbay.score.org/chapters/east-bay-score

Renaissance Center: www.rencenter.org

Finance – Commercial

Federally guaranteed loans:

SBA: www.sba.gov

OBDC: www.obdc.com

Finance – Micro Lender and Alternative

Profounder: www.profounder.com

TMC Solutions: www.tmcworkingsolutions.org

Free Credit History

www.annualcreditreport.com

Fictitious Name: kepler.sos.ca.gov



**Browse Danville Online.
Every Day.**

ShopDanvilleFirst.com

specialty retail | elegant facilities | spas and salons
family activities | pristine parks | cafés
fine dining | biking | special events | recreation
museum | farmers' market | historic downtown

danville
in style every day



Local Utilities & Services

CCWD: www.ccwater.com, (925) 688-8044

Central Sanitation: www.centralsan.org (click on "businesses") or call (925) 229-7371

Comcast: www.comcast.com, (800) 266-2278

EBMUD: www.ebmud.com, (866) 403-2683

PG&E: www.pge.com/mybusiness, (800) 468-4743

Profession-Specific Resources

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

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

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

Professional Licensing (most other occupations): www.dca.ca.gov, (800) 952-5210

Community Care Licensing (elder, children, disabled): www.cclid.ca.gov

Employees

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

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

Labor Standards Enforcement (workers' compensation, CalOSHA, etc.): www.dir.ca.gov

Taxes

U.S. Customs (import/export): www.cpb.gov

Federal Taxes: www.irs.gov

State Franchise Tax Board: www.ftb.ca.gov/businesses



Town of Danville

Jill Bergman, Economic Development Manager

510 La Gonda Way

Danville, CA 94526

www.danville.ca.gov

(925) 314-3369