

2023

# SMALL BUSINESS RESOURCE GUIDE

Navigating Success: Your Ultimate  
Small Business Compass



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**SAN DIEGO NORTH**  
ECONOMIC DEVELOPMENT COUNCIL

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[www.sdnedc.org](http://www.sdnedc.org)

# Acknowledgements

The foundational research work for this guide was done as part of a 2022 Cal State San Marcos Senior Experience project. SDNEDC would like to thank:

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# Introduction to Information Guide

THE PURPOSE OF THE INFORMATION GUIDE IS TO HELP SMALL BUSINESSES IN THE NORTH COUNTY QUICKLY ACCESS A VARIETY OF RESOURCES. IT IS BROKEN INTO SEVERAL SECTIONS:

## ECONOMIC DEVELOPMENT ORGANIZATIONS AND OFFICES

Economic development organizations and public sector economic development offices can often be a small business' first stop. They can assist small businesses in many ways from obtaining a business license to identifying key resources that can help them grow.

## BUSINESS ADVISING

Business advising groups aim to help business owners with no-cost or low-cost services such as consulting services, training services, and educational programs in order to further develop their business.

## PERMIT AND TAX RESOURCES

In order to operate a business, various licenses and permits are required. This guide provides useful links to help business owners find the information they need.

## FINANCIAL RESOURCES

Financial resources are a way for businesses' and owners to receive additional. Several traditional and non-traditional financing sources are listed in this section.

## PEER-TO-PEER ASSISTANCE AND INCUBATORS

Assistance programs and incubators help business owners brainstorm, meet peers, network, and find business solutions. They can also be an invaluable source of expertise from other skilled entrepreneurs.

## LOW-COST CONSULTING

North County small and medium sized businesses can tap into several low-cost consulting programs at our region's universities for specific projects or problems. These engagements are short term and very low cost.

## **CHAMBERS OF COMMERCE AND SPECIALIZED TRADE ASSOCIATIONS**

North County is anchored by several strong chambers of commerce that collectively represent more than 10,000 businesses. These chambers provide numerous networking and business education events and represent one of the most cost-effective ways for business owners to meet one another. In addition, the region is served by many specialized trade associations that focus on specific industry sectors.

## **COMMERCIAL INSURANCE**

Most small businesses will need insurance (such as general liability insurance or workers compensation insurance if the business has employees). Several brokerages and commercial insurance agents are active in North County.

# ECONOMIC DEVELOPMENT

Many of the cities in North County invest in economic development services. In addition, San Diego North County is served by an economic development organization, the San Diego North Economic Development Council (SDNEDC), which offers both investor and non-investor companies several services designed to help them create a more prosperous North County.

[San Diego North Economic Development Council](#)

[www.sdnedc.org](http://www.sdnedc.org)

[Members of the Innovate78 Collaborative](#)

[www.innovate78.org](http://www.innovate78.org)

City of Carlsbad  
City of Escondido  
City of Oceanside  
City of San Marcos  
City of Vista

[www.carlsbadca.gov/business/](http://www.carlsbadca.gov/business/)  
[www.escondido.org/economic-development/](http://www.escondido.org/economic-development/)  
[www.osidebiz.com/](http://www.osidebiz.com/)  
[www.san-marcos.net/work/economic-development/](http://www.san-marcos.net/work/economic-development/)  
[www.cityofvista.com/business/economic-development/](http://www.cityofvista.com/business/economic-development/)

[Economic Development Services Handled by City Manager's Office:](#)

City of Encinitas  
  
City of Del Mar  
City of Poway  
City of Solana Beach

[www.encinitasca.gov/Business/Economic-Development](http://www.encinitasca.gov/Business/Economic-Development)  
[www.delmar.ca.us/137/City-Manager-poway.org/288/Economic-Development](http://www.delmar.ca.us/137/City-Manager-poway.org/288/Economic-Development)  
[www.cityofsolanabeach.org/en/government/departments/city-manager](http://www.cityofsolanabeach.org/en/government/departments/city-manager)



# BUSINESS ADVISING

There are several organizations that provide business owners with no-cost/low-cost consulting, training services, and development programs in order to further develop their business.

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## **Small Business Development Center Network (San Diego/Imperial County)**

[www.sdivsbdc.org](http://www.sdivsbdc.org)

The San Diego/Imperial County Small Business Development Center Network (SBDC) is a network of small business advisory centers funded by the SBA and the State of California that helps businesses grow and succeed through no-cost/low-cost consulting services and low-cost training services. These include live and online courses on starting a business, writing a business plan, getting a business ready to raise capital, marketing, sales, government contracting, and more. Their services are available to any business, big or small, within San Diego and Imperial County. North County businesses can access any resource in the network and many of the trainings, and advising sessions occur at the North County SBDC in Carlsbad.

## **Small Business Administration Learning Center Website: The Learning Center**

[www.sba.gov](http://www.sba.gov)

The SBA Learning Center is a free-to-use website with a wide variety of online courses and learning modules to help business owners. Online courses include marketing, accounting, hiring practices, and more.

## CONNECT

[www.connect.org](http://www.connect.org)

For more than 20 years, CONNECT has been assisting startups and entrepreneurs build fast growing companies. They offer many different services and programs for companies in a variety of industries and have a growing number of North County programs.

## NPSolutions

[www.npsolutions.org](http://www.npsolutions.org)

NPSolutions provides no-cost and low-cost management assistance, primarily to nonprofit organizations across Southern California. They offer programs such as Mindful Manager, leadership, communication, conflict resolution, and training for new managers. While they primarily work with non-profit organizations, for-profit organizations may be considered for their services if applicable.



# PERMITS & BUSINESS LICENSES

Except for businesses located in the unincorporated areas of North County, at a minimum all businesses will need a business license from the city in which they are located. Some cities even require businesses to obtain a business license with them if the business is located elsewhere but carries out a significant amount of business in their city (such as contractors or delivery services). Depending on the kind of business operations, other permits and licenses may be needed.

**City of Carlsbad**      [www.carlsbadca.gov/departments/finance/business-licenses](http://www.carlsbadca.gov/departments/finance/business-licenses)

**City of Escondido**      [www.escondido.org/business-license-information](http://www.escondido.org/business-license-information)

**City of Oceanside**      [www.ci.oceanside.ca.us/government/financial-services/](http://www.ci.oceanside.ca.us/government/financial-services/)

**City of San Marcos**      [www.san-marcos.net/work/business-licenses](http://www.san-marcos.net/work/business-licenses)

**City of Vista**      [www.cityofvista.com/business/business-licenses](http://www.cityofvista.com/business/business-licenses)

## Seller's Permit

[www.cdtfa.ca.gov](http://www.cdtfa.ca.gov)

Many businesses must obtain a seller's permit from the State of California. The California Franchise Tax Board provides a useful FAQ about this process.

## EDD E-Services & Guides

[www.edd.ca.gov](http://www.edd.ca.gov)

If a business employs people, the owner will be responsible for paying certain taxes and following a number of other regulatory rules. Entrepreneurs can begin learning these details at the California Employment Development Department website above.

**County of San  
Diego Department  
of Environmental  
Health and Quality**

[www.sandiegocounty.gov](http://www.sandiegocounty.gov)

The County of San Diego's web portal outlines permitting resources for restaurants and certain personal service industries.

**California  
Secretary of State**

[www.bizfileonline.sos.ca.gov](http://www.bizfileonline.sos.ca.gov)

The California Secretary of State website provides official forms for entrepreneurs to complete online for small business that wish to form an LLC or corporation.

**Governor's Office  
of Business and  
Economic  
Development  
Website**

[www.calgold.ca.gov](http://www.calgold.ca.gov)

The California Government Online to Desktops (CalGOLD) website provides businesses with the information they need to comply with environmental, regulatory and other permitting requirements. CalGOLD allows users to input their location and type of business to receive information and links to various necessary operational permits.

# FINANCIAL RESOURCES

Small Business Administration loans, or SBA loans, obtained from banks are one of the most common sources of small business financing. Subsidies and underwriting from the federal government result in lower interest rates than many other kinds of financing and often provide the capital owners need to help grow their business.

**[HomeStreet] Bank**

Dino D'Auria | [dino.dauria@homestreet.com](mailto:dino.dauria@homestreet.com) | 619.937.8257



Contact a branch or SDNEEDC for a referral.

The US Small Business Administration maintains a website listing San Diego lenders at [www.sba.gov/document/support-san-diego-lender-list](http://www.sba.gov/document/support-san-diego-lender-list)

## Alternative Financing

For a variety of reasons, some business owners do not want or cannot tap into traditional financing tools like a SBA Loan. Several organizations offer “Alternative Finance” options:

### Accessity

[www.accessity.org](http://www.accessity.org)

Accessity can provide loans ranging from \$300 to \$100,000. The organization recommends that entrepreneurs have a business plan prepared/planned and be up to date with financial obligations.

### CDC Small Business Finance

[www.cdcloans.com](http://www.cdcloans.com)

A small business lender since 1978, CBC Small Business Finance supports locally-led solutions to build healthy, inclusive, and equitable communities through lending, impact investments, training programs, and technology programs.

## **Founders First**

[www.foundersfirstcdc.org](http://www.foundersfirstcdc.org)

Founders First is the largest national platform for growing businesses led by diverse founders. They offer strategic expansion programs, coaching and grant resource. It provides an alternative financing solution for profitable companies with positive cashflow.

## **LISC San Diego**

[www.lisc.org/san-diego/](http://www.lisc.org/san-diego/)

LISC works with residents and partners to forge resilient and inclusive communities. They offer several grant and loan programs for businesses operating in diverse neighborhoods.

## **Mission Driven Finance**

[www.missiondrivenfinance.com](http://www.missiondrivenfinance.com)

Mission Driven Finance launched in 2016 to fill the gap between philanthropy and traditional investments – commonly known as “impact investing.” With the right mechanisms – and the right partners –Mission Driven Finance looks to accelerate positive social change.

## **Primary Funding Corporation**

[www.primaryfunding.com](http://www.primaryfunding.com)

Primary Funding aims to be a “bridge to traditional financing.” Founded in 1995 and based in Carlsbad, they focus on collaborative partnerships within the banking community to help companies reach their goals.

The City of San Diego maintains a website listing several other alternative financing options:

[www.sandiego.gov/sites/default/files/updated\\_1226mcs\\_san\\_diego\\_impact\\_lending\\_matrix.pdf](http://www.sandiego.gov/sites/default/files/updated_1226mcs_san_diego_impact_lending_matrix.pdf)

# PEER GROUPS & INCUBATORS



## CAFECITO BUSINESS NETWORKING

[cafecitobusiness.com](http://cafecitobusiness.com)

Cafecito Business Network is a networking opportunity based in North County that drives support to local businesses, nonprofit organizations, and business professionals. They have meetings every week at a local coffee shop.

## SCORE SAN DIEGO

[sandiego.score.org](http://sandiego.score.org)

Affiliated with the Small Business Administration (SBA), SCORE is made up of retired business owners who now volunteer to help small businesses. They offer low-cost business workshops in-person and via zoom, along with numerous templates and business tools. Businesses contacting SCORE are offered the opportunity be matched with a mentor within 24 hours of contacting their office.

## VISTAGE

[vistage.com](http://vistage.com)

Vistage is the world's largest executive coaching organization for small businesses. For 65+ years they've been helping CEOs, business owners and key executives solve their toughest challenges through a comprehensive approach to success. At the heart of their proven formula is confidential peer advisory groups and executive coaching sessions.

## BUSINESS NETWORK INTERNATIONAL

[bnisd.com/en-US/index](http://bnisd.com/en-US/index)

The world's largest business networking and referral organization, Business Network International fosters a culture of providing businesses with professional development and building consistent, proactive, and reciprocal business relationships.





## **BIO, TECH, AND BEYOND**

[biotechnbeyond.com](http://biotechnbeyond.com)

Established by the city of Carlsbad to provide shared lab space, shared equipment, and educational programs for local Biotech & STEM entrepreneurs, companies, and organizations.

## **LAUNCH & GROW ACADEMIES**

[launchandgrow.org](http://launchandgrow.org)

Launch and Grow Accelerator is a dynamic program that supports and empowers aspiring entrepreneurs by providing them with the resources, mentorship, and training needed to successfully launch and grow their businesses. Through a combination of workshops, networking opportunities, and expert guidance, the accelerator aims to cultivate a thriving ecosystem for startup success.

## **HERAHUB**

[herahub.com](http://herahub.com)

With a focus on connecting members to experts, offering educational workshops, and fostering community visibility, Hera Hub aims to support the success of over 20,000 women in launching and growing their businesses through 200 franchise locations within the next 5 years.

## **NORTH COUNTY BIOTECH LABORATORIES**

[northcountybiotechincubator.org](http://northcountybiotechincubator.org)

North County Biotech Laboratories incubator is a cutting-edge facility designed to support and nurture biotech startups in the North County region. With state-of-the-art laboratories, shared resources, and a collaborative environment, the incubator provides a platform for early-stage biotech companies to accelerate their growth and innovation in the life sciences sector.



For Incubators and Accelerators in the broader San Diego region:

### **SAN DIEGO ENTREPRENEUR EXCHANGE (SDEE)**

[sdentrepreneurs.org/incubators](http://sdentrepreneurs.org/incubators)

### **SAN DIEGO INCUBATORS AND ACCELERATORS (SDSIA)**

[sandiego.gov](http://sandiego.gov)

## **AQUILLIUS CORPORATION**

[www.aquillius.com](http://www.aquillius.com)

Aquillius is an innovation hub for life science, medtech, and technology companies. A place for you to rapidly develop, test, prototype, manufacture, and commercialize new technologies.



# LOW-COST CONSULTING PROGRAMS

Low-cost consulting programs staffed by business students can provide valuable assistance to small businesses. These programs offer a win-win situation, as students gain practical experience while businesses receive cost-effective consulting services. Business students bring fresh perspectives, up-to-date knowledge, and a willingness to learn and contribute. Engaging with these programs allows small businesses to access talented individuals who can provide innovative solutions, recommendations, and actionable insights.

## CSUSM Senior Experience

[csusm.edu/coba/signature-programs/senior-experience/index.html](https://csusm.edu/coba/signature-programs/senior-experience/index.html)



The CSUSM Senior Experience Program matches teams of five graduating business students with for-profit and nonprofit organizations to complete projects. Students gain experience by working as consultants on rigorous, real-world projects that require teamwork and the application of classroom knowledge. Teams are assigned twice a year and report-out findings in May and November.

## UCSD Rady School of Management Corporate Projects

[rady.ucsd.edu/companies-recruiters/corporate-projects.html](https://rady.ucsd.edu/companies-recruiters/corporate-projects.html)



Master of Business Administration students from UCSD's Rady school of management are matched with local businesses to work on specific projects. Students complete projects for academic credit under faculty supervision in several formats.

# CHAMBERS OF COMMERCE & SPECIALIZED TRADE ASSOCIATIONS

**Carlsbad**

[www.carlsbad.org](http://www.carlsbad.org)

**Del Mar**

[www.visitdelmarvillage.com](http://www.visitdelmarvillage.com)

**Encinitas**

[www.encinitaschamber.com](http://www.encinitaschamber.com)

**Fallbrook**

[www.fallbrookchamberofcommerce.org](http://www.fallbrookchamberofcommerce.org)

**Greater Escondido**

[www.greaterescondido.org](http://www.greaterescondido.org)

**Oceanside**

[www.oceansidechamber.com](http://www.oceansidechamber.com)

**Poway**

[www.poway.com](http://www.poway.com)

**San Marcos**

[www.sanmarcoschamber.com](http://www.sanmarcoschamber.com)

**Vista**

[www.vistachamber.org](http://www.vistachamber.org)

**Startup San Diego**

[www.startupsd.org](http://www.startupsd.org)

Startup San Diego is a nonprofit organization which helps educate start-ups and entrepreneurs in validating and growing their businesses, guiding companies and individuals to the most appropriate resources. They foster relationships between startups and local universities, governments, vendors, organizations, and enterprises.

## **San Diego Sports Innovators**

[www.sdsportinnovators.org](http://www.sdsportinnovators.org)

San Diego Sports Innovators serves the active sports industry in several ways, from convening the community together, to advocating for their interests, to running accelerator and incubator programs. Employing close to 10,000 individuals in North County, the active sports and sports equipment manufacturing industry are critical drivers of prosperity in our region.

## **BIOCOM California**

[www.biocom.org](http://www.biocom.org)

BIOCOM California is the largest state-based life science trade association in the country. Originally formed to represent San Diego companies, the organization has expanded its footprint through the state and is represented in the nation's capital. From capital raising events, to educational programs, to a robust advocacy effort, BIOCOM California has hundreds of North County members and is a critical supporter of the region's life science industry.

## **Naturally San Diego**

[naturallysandiego.org](http://naturallysandiego.org)

Naturally San Diego focuses on supporting natural and sustainable products and is a nonprofit organization and affiliate of the Naturally Network which currently has branches in Boulder (the founding entity), Bay Area, Chicago, Los Angeles, Austin, North Bay, and New York. The mission of Naturally San Diego is to stimulate conscious growth, foster sustainable and responsible entrepreneurship, and develop exceptional leaders while growing the San Diego natural and consumer products ecosystem.

## **San Diego Military Advisory Council (SDMAC)**

[www.sdmac.org](http://www.sdmac.org)

The San Diego Military Advisory Council (SDMAC) was founded in 2004 as a 501(c) (6) non-profit organization with a mission to support and promote the mutual business and other interests of the military, their quality of life, and the defense community in the San Diego area. SDMAC advocates on behalf of our military, those who serve or have served, and their families in the greater San Diego region.

## **Tech Force San Diego**

[www.techsandiego.org](http://www.techsandiego.org)

Tech Force San Diego is a trade association representing San Diego's software and technology manufacturing companies. They sponsor numerous networking events, host peer roundtables, and provide recruiting assistance to more than 200 member companies.

# COWORKING SPACES

Many companies find it advantageous to secure membership in one of North County's co-working spaces. They provide flexible office space environments and access on an "as-needed" basis to amenities like conference rooms, copy machines, and meeting space. Some of the co-working spaces in North County include:

## **UNION COWORK - SAN MARCOS**

[www.unioncowork.com/locations/san-marcos-san-diego](http://www.unioncowork.com/locations/san-marcos-san-diego)

Union Cowork is a coworking space in the North City development in San Marcos. With easy access to CSUSM, housing, and many community amenities and restaurants, it is home to several startups and North County small businesses.



## **SYNERGY CENTER COWORKS - ESCONDIDO**

[www.synergycentrecoworks.com](http://www.synergycentrecoworks.com)

Synergy Centre CoWorks is a shared co-working space in the heart of Escondido offering office rentals, conference rooms rentals, and collaborative workspaces for creative individuals, entrepreneurs, community organizations, and business owners.

## **THE FILM HUB - VISTA**

[www.thefilmhubinc.com](http://www.thefilmhubinc.com)

The Film Hub is a community based, collaborative environment in Vista with a full production studio and large café space attached. Schedule a tour at The Film Hub and come see the friendly and inspiring facility where you will create your best work.



## **HERA HUB - CARLSBAD**

[www.herahub.com/carlsbad](http://www.herahub.com/carlsbad)

Hera Hub is a supportive community in Carlsbad with a serene and spa-inspired space. This community is perfect for budding entrepreneurs, remote workers, business owners, creatives, women transitioning to a second career, women returning to work, freelancers, consultants, and coaches.



## **OCEANSIDE TECH CENTER - OCEANSIDE**

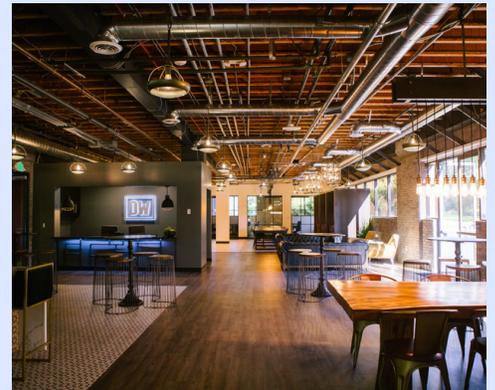
[www.technologycenters.com/oceanside.html](http://www.technologycenters.com/oceanside.html)

The Oceanside Tech Center (OTC) is a casual and modern work space that reflects the nature of Southern California. Conveniently located west of I-5 and 101, it is a 2 minute walk from the Sprinter and an easy walk to the beach. This co-working space offers a number of services specifically designed to benefit small businesses and their clients.

## **INNOVATE78 COWORKING SPACE ROSTER**

[www.innovate78.com/work-on-the-78/coworking](http://www.innovate78.com/work-on-the-78/coworking)

The Innovate78 collaborative maintains a website listing more than two dozen co-working spaces along the SR78 corridor. Discover where you could be working within North County.





FONDUE - RACLETTE

Brunch  
and  
Breakfast

EVERY DAY

VINBAR - CHARCUTERIE

Le Bistro Desserts

Mousse au chocolat  
Crème brûlée  
Tarte Normande aux pommes  
Gâteau au chocolat  
Skyramisu  
Café Gourmand

BISTRO