

SAN PABLO



ECONOMIC
DEVELOPMENT
CORPORATION



BUSINESS



RESOURCE

GUIDE



WHO WE ARE

The San Pablo Economic Development Corporation (SPEDC) is a nonprofit organization working to stabilize, diversify and develop the local economy through the education and training of our workforce and businesses. We create economic opportunity by delivering programs, providing access to training, engaging in public-private partnerships and linking community resources. Our goals include attracting new businesses, expanding current businesses and helping people access the skills for higher wage jobs.

WHAT WE DO

The SPEDC offers workshops and training for businesses, entrepreneurs and individuals. We improve local business success by promoting San Pablo as a great place to do business, marketing our businesses to prospective customers, and providing relevant workshops to our businesses. We get workforce the training they need for free or reduced cost to access living wage jobs in areas of the economy that are stable or growing.

HOW WE CAN HELP

We can market you effectively, expand your network, provide training you desire, supply a job-ready workforce, and help improve your bottom line. We value our businesses and we tailor promotional campaigns, workshops and classes to meet our clients' needs and advance goals. We partner with other professional organizations to provide the best resources and a richer mix of contacts throughout the region. Our goal is to not only advance your skills and effectiveness, but to also expand your professional network. We want our businesses and workforce to benefit from our positive regional PR and social media exposure.

SPEDC offers the following services:

We'll Market You

- Business feature on the website, asset map and our social media platforms*
- Priority placement and inclusion in promotional campaigns
- Inclusion on website directory
- Include menus, photos, links and special offers on our business directory*
- E-mail marketing to our contact list *

We'll Train You & Your Employees

- Connections to free small business development resources
- Support for entrepreneurs
- Getting your business capital-ready & referrals to active small business lenders
- Free* education and training workshops (Social media marketing, financial training, access to capital, ADA compliance, etc.)
- Bilingual computer literacy training (QuickBooks, MS Office, Windows, Adobe)

We'll Expand Your Network

- Introductions to our regional members
- Mixers with other professional associations
- Business connections that are right for you

**SPEDC Members Only*

Contact SPEDC:

1000 Gateway Avenue,
San Pablo, CA 94806

(510) 215-3200

www.SanPabloEDC.org



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Employment Assistance

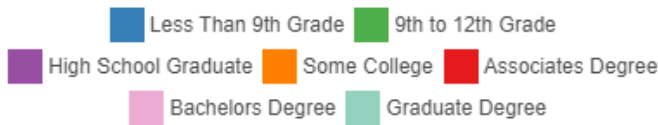
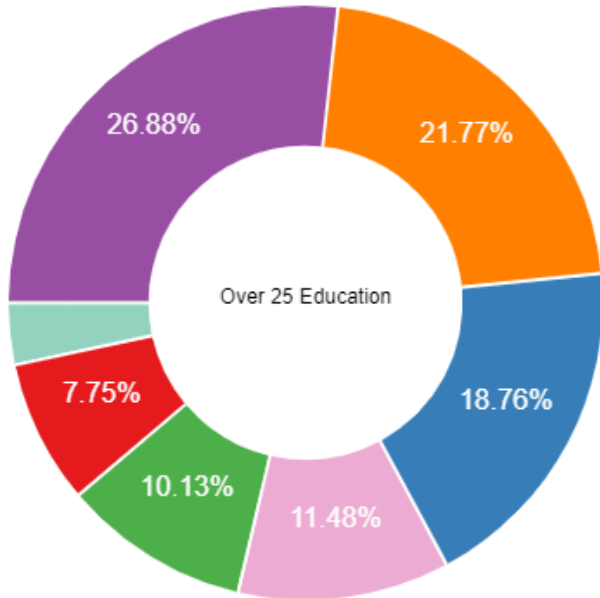
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1

Demographic Information

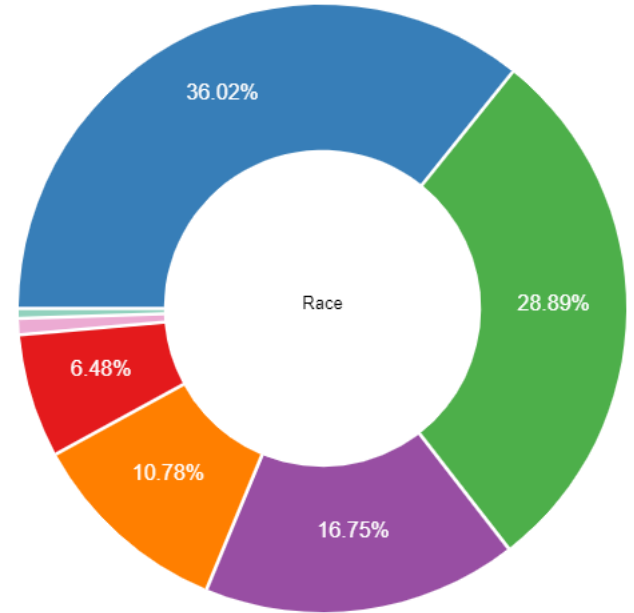
Total Population: 31,226

City of San Pablo Educational Attainment



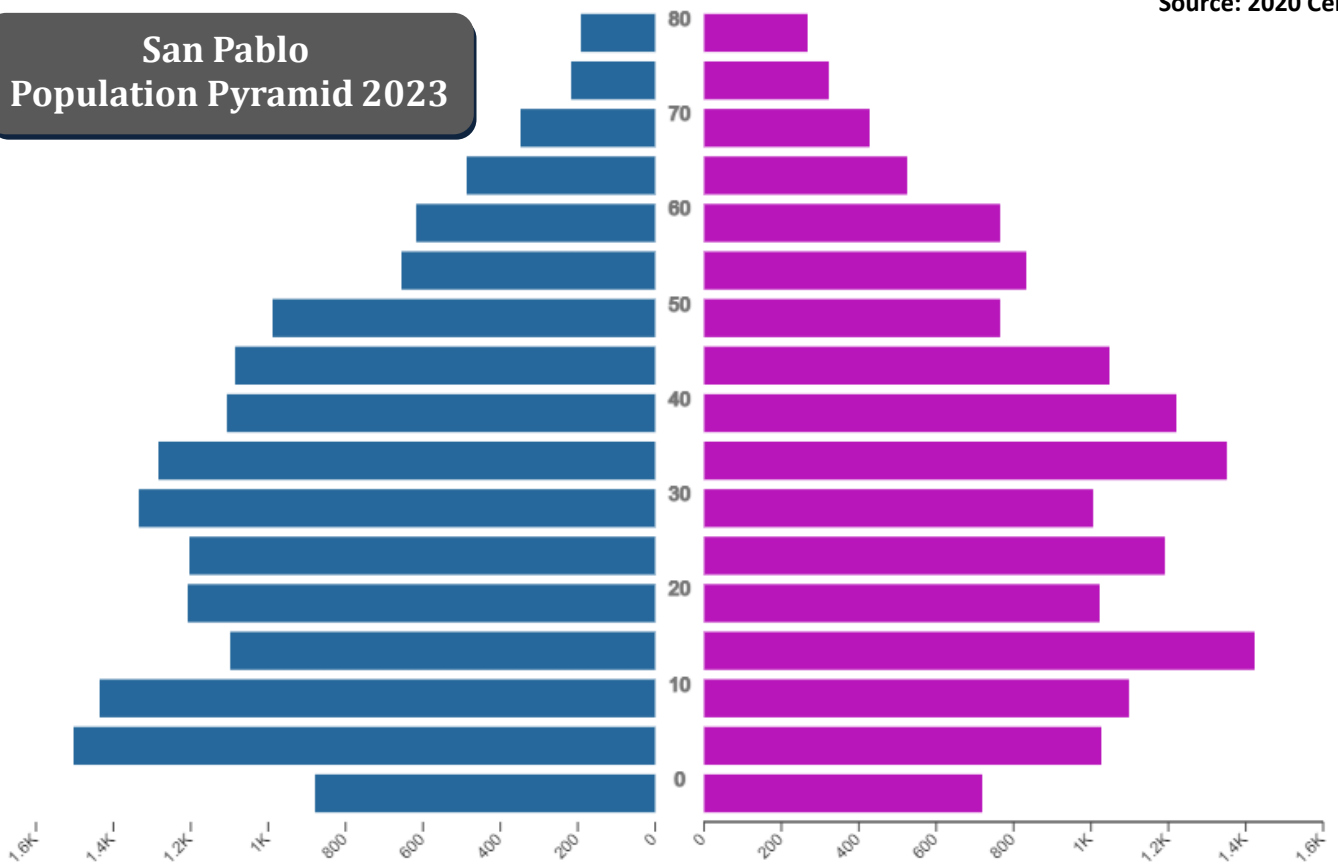
Source: 2020 Census

City of San Pablo Racial and Ethnic Breakdown



Source: 2020 Census

San Pablo Population Pyramid 2023














Male

Female

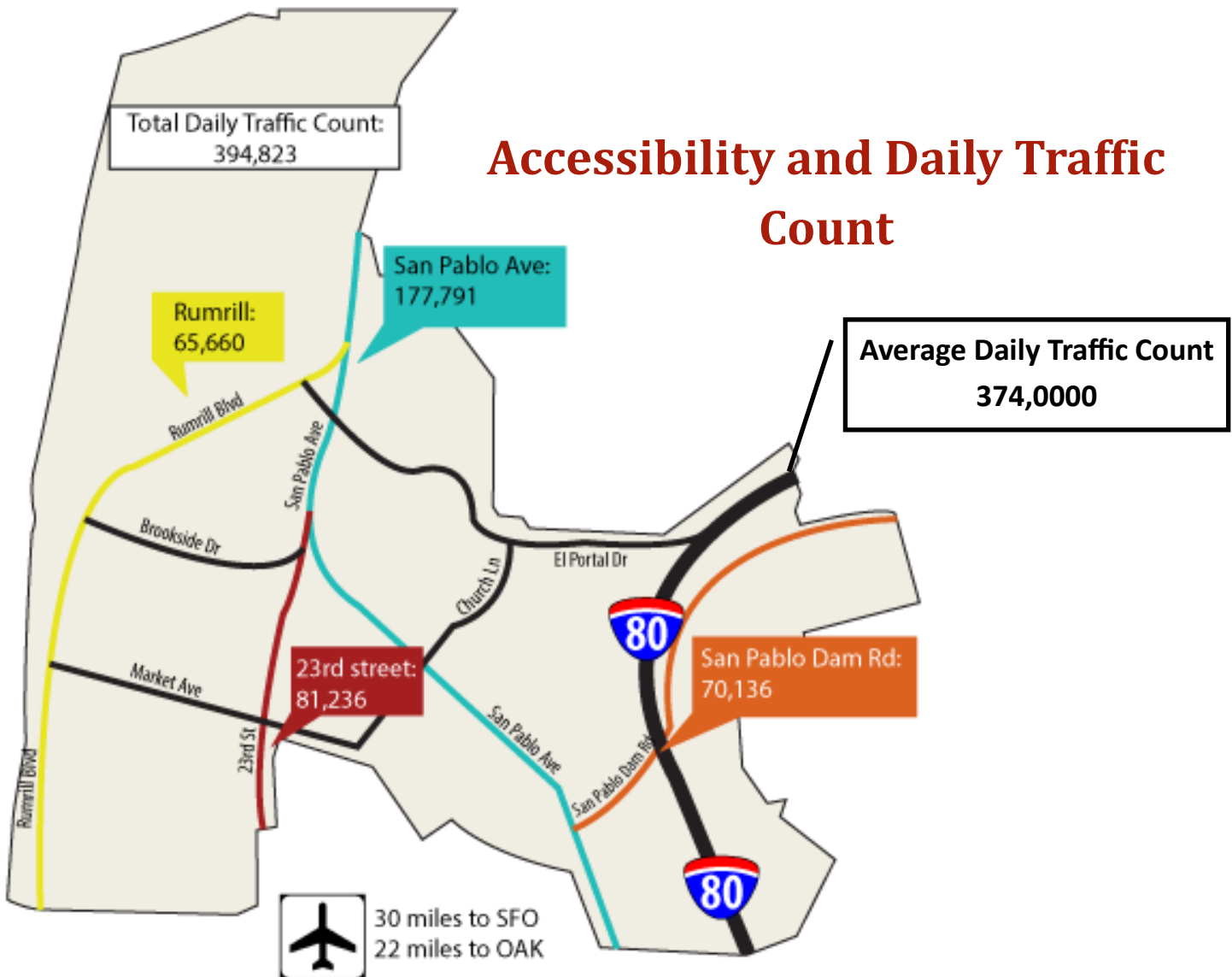
Source: 2020 Census

Proximity to Colleges and Research Facilities

	Contra Costa College.....	In San Pablo
	UC Berkeley.....	10 miles
	Berkeley City College.....	10 miles
	Dominican University.....	14 miles
	Diablo Valley College.....	20 miles
	University of San Francisco.....	22 miles
	UC San Francisco.....	23 miles
	City College of San Francisco.....	24 miles
	San Francisco State University...	27 miles
	CSU East Bay.....	30 miles
	Stanford University.....	48 miles



Accessibility and Daily Traffic Count



Business Overview

Major Employers in San Pablo

Major employers in San Pablo	Employees
Doctor’s Medical Center - San Pablo	973
Contra Costa College	693
Casino San Pablo	475
Vale Care Center	261
City of San Pablo*	191
San Pablo Health Care Center	161
Creekside Health Care Center	127
West County Health Care Center**	120
Food Maxx	92
Raley’s	92
Las Montañas	80
San Pablo Supermarket	70

Source: City of San Pablo Development Department
 California Employment Development Department
 *Approximate includes part-time employees

San Pablo welcomes new businesses and residents to our community. The city provides a business friendly atmosphere and a well balanced mix of goods, services, and housing. San Pablo’s city government is receptive to working with business owners and homeowners to facilitate new construction, renovations, and other improvements. San Pablo’s affordability and access to the entire Bay Area for any new business.



Top 10 San Pablo Industries by Projected Job Growth

Industry	2012 Jobs	2020 Jobs
HMO Medical Centers	3,199	4,697
Other Activities Related to Credit Intermediation	2,178	3,659
Research and Development in Biotechnology	844	1,282
Nursing Care Facilities	909	1,267
Warehouse Clubs and Supercenters	573	878
Supermarkets and Other Grocery (except Convenience) Stores	1,267	1,538
Janitorial Services	1,067	1,313
Commercial and Institutional Building Construction	800	1,040
Residential Remodelers	417	639
All Other Consumer Goods Rental	249	451

Source: EMSI Complete Employment - 2012.4

San Pablo Asset Map and Shopping Area



Directory

Retail and Commercial

Centers:

- 1. 23rd Street
- 2. Adobe Plaza
- 3. College Center
- 4. Dias Plaza
- 5. Plaza Sobrante
- 6. Princeton Plaza
- 7. Rumrill Road
- 8. San Pablo Village
- 9. Shopping Plaza
- 10. Town Center

Public Services:

- 13. City Hall
- 14. Doctors Medical Center
- 15. EASTBAY Works
- 16. Fire Station
- 17. First 5 Center
- 18. Lao Family Community Development
- 19. Los Cenzontles
- 20. Police Department
- 21. San Pablo Economic Development Corporation
- 22. San Pablo Public Library
- 23. San Pablo Senior Center
- 24. West County Health Center

Recreation:

- 11. John Hubert Davis Park
- 12. Wanglass Park

Colleges:

- 25. Contra Costa Community College

Hospitality:

- 26. Holiday Inn Express
- 27. Lytton Casino

Steps to Starting a Business

**1**

Research and Planning

Before opening a business, do your research. Understand what is required to open your business. This guide will facilitate the process and refer you to the appropriate resources.

**2**

Get Business Assistance and Training

Take advantage of the free or low-cost resources in your area to assist you in starting your business. Assistance ranges from writing a business plan to finding access to capital to marketing your business and more. *Pages 9-10*

**3**

Choose a Location

It's important to understand where the best location for your business is as well as making sure your intended business complies with zoning ordinances. *Page 11*

**4**

Finance Your Business

Learn where to find capital for your business. Understand what type of financing is most beneficial to you and how to apply. *Pages 16-17*

**5**

Determining Your Legal Structure

Understand what type of identity you are establishing (e.g. Sole Proprietorship, Partnership, B Corporation, S Corporation, Limited Liability Company, etc.) Once you have determined the legal structure of your business, you will know which forms to file, your personal liability regarding investments and which taxes to pay. *Refer to "Small Business Administration (SBA) on page 9*

**6**

Register for State and Local Taxes

Obtain your federal business tax ID also known as the Employer Identification Number (EIN). Register with the State of California and the federal government. Understand the state and local taxes required. *See page 11*

**7**

Obtaining Business Licenses and Permits

Understand which business licenses and permits are required and where to go to get them. *Pages 18-19*

**8**

How to Hire New Employees

Learn the legal steps required to hire an employee. *Page 22*

Business Planning and Development

2

Countywide

Contra Costa Small Business Development Center

300 Ellinwood Way, Suite 300
Pleasant Hill, CA 94523
Contact: Beverly Hamile
(925) 602 - 6840
www.contracostaSBDC.org
bhamile@contracostaSBDC.com

The Small Business Development Center (SBDC) conducts research, counsels, and trains business people in a wide variety of business topics and provides comprehensive information services. SBDC offers classes, consulting services and business planning resources for entrepreneurs and small business owners. Consulting is provided free of charge to all small business owners. SPEDC offers the following classes and workshops:

- Action Planning
- Planning for Profit
- Crowdfunding
- Resources for Businesses
- Sell yourself and your ideas
- Business advisors



GoBiz Governor's Office of Business & Economic Development

www.business.ca.gov

GO-Biz offers a range of services to business owners including: attraction, retention and expansion services, site selection, permit streamlining, clearing of regulatory hurdles, small business assistance, international trade development, assistance with state government, business tax credits, and much more.

- Manufacturing + Sales and Use Tax Credit
- California Competes Tax Credit
- New Employment Tax Credit



SCORE

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

SCORE is a nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship programs. SCORE offers mentoring, training, advice, business templates and tools on a wide range of topics such as:

- Starting a Business
- Growing a Business
- Selling and Exiting a Business
- Accounting and Budgeting
- Human Resources
- Financing
- Business Planning
- Sales, Marketing, and PR
- Cash Flow Management



Small Business Administration

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

The U.S Small business Administration (SBA) is an independent federal agency established by Congress to assist, counsel, support and protects the interest of small business concerns and to assist business startup and growth. SBA offers information on how to start and write a business plan, information on guaranteed loan programs and venture capital, understanding government contracts and getting disaster recovery assistance. SBA also offers online training courses for accounting, franchising, preparing a loan package and more. Visit sba.gov for a complete list of their services and resources.



Women's Initiative

1814 Franklin Street, Suite 200
Oakland, CA 94612
(415) 641- 3460
www.womensinitiative.org

Women's Initiative is a nonprofit organization whose mission is to build the entrepreneurial capacity of women to overcome economic and social barriers and achieve self-sufficiency. Women's Initiative has been assisting high-potential low-income women start and expand their business. Women's Initiative offers an intensive 22 session program that covers:

- Writing a Business Plan
- Marketing and Pricing Strategies
- Record Keeping
- Cash Flow
- Time/Stress Management



2 Business Planning and Development

Small Business FAQs



Workforce Development Board of Contra Costa County
300 Ellinwood Way,
Pleasant Hills, CA 94523
(925) 602 - 6800
www.wdbccc.com

The Workforce Development Board (WDB) supports the growth of the local economy. Utilizing a variety of strategies, the board helps “grow” small businesses, supports larger, existing businesses in increasing productivity and improving their bottom line, and assists economic development in attracting new businesses to the county. The WDB hosts and supports the SBDC, brokers resources for business, and engages economic development through the BESTeam.



Local - San Pablo/Richmond

San Pablo EDC
13830 San Pablo Avenue, Suite D
San Pablo, CA 94806
(510) 215 - 3200
www.SanPabloEDC.org

SPEDC is a great local resource that offers workshops and classes tailored to new and mature businesses. SPEDC offers:

- Marketing assistance
- Referrals to financial organizations willing to lend
- Referrals to businesses and customers
- Publicity through our directory, website and social media



Kitchen@812
812 San Pablo Avenue, Suite 2
Pinole, CA
(510) 327 - 9466
www.wccbd.org
bhamile@contracostaSBDC.com
Kitchen@812 is a nonprofit

Kitchen @812 is a nonprofit food business incubator. Kitchen@812 provides 3,400sq/ft. of shared-use commercial kitchen space with 24-hour access to flexible prep area, work stations, standard commercial cooking equipment dry & cold storage space and bilingual business support services. Business support services include:

- Business Planning and Strategy Development
- Product Costing and Pricing
- Access to Financing
- Start-up Support Including Permits and License
- Food Industry and Culinary Training

Kitchen @ 812

A NONPROFIT FOOD BUSINESS INCUBATOR

San Pablo Library
2300 El Portal Drive
San Pablo, CA 94806
(510) 374 - 3998
www.ccclib.org

Contra Costa County Library's is a great resource to search for information on marketing, business plans and start-ups. The San Pablo library also holds research, education and legal workshops, not to mention regular ESL classes.



West Contra Costa Business Development Center
3260 Blume Drive, Suite 110
Richmond, CA 94806
(510) 223 - 9900
www.wccbd.org

The Business Development Center (BDC) is a nonprofit organization that provides individualized services, business consulting, entrepreneurial training and assistance in securing financing, BDC offers the following services:

- Start-up Assistance
- Business Planning Regulatory Guidance
- Credit Worthiness Assessment
- Loan Application Preparation
- Financial Management
- Marketing Assistance



Business Location

Looking where to locate or sell your business

San Pablo Economic Development Corporation

13830 San Pablo Avenue,
Suite D
San Pablo, CA 94806
(510) 215 - 3200
www.SanPabloEDC.org

San Pablo Economic Development Corporation (SPEDC) is available to discuss possible locations for your business within San Pablo. SPEDC has a site selector tool on our website that provides you a detailed analysis of sites. We will also refer you to brokers and suggest available retail spaces that best match your request. **Are you a broker?** Become a member of the SPEDC and have the opportunity to get your listing on our website and this resource guide.



Colliers International

3825 Hopyard Rd. Suite 195
Pleasanton, CA 94588
(925) 227 - 6233
www.colliers.com

Colliers International is a global real estate firm providing you with assistance in buying or leasing property, managing your lease, managing your property and developing property. Visit sanpabloedc.org for available Collier retail properties in San Pablo.



CBRE

555 12th Street,
Oakland, CA 94607
www.CBRE.com

CBRE is a commercial real estate firm services that provides you with a search portal for properties for lease and for sale. Browse the CBRE's global commercial properties sales listing by property type, location and criteria.



SRS Real Estate Partners

1871 The Alameda, Suite 250
San Jose, CA 95126
(408) 553 - 6135
www.srsre.com

SRS Real Estate Partners is a retail real estate consulting and brokerage firm. If you need a comprehensive solution or a single service, SRS can assist you by providing you Brokerage, Corporate, Development, Investment and Management Services.



National Association of Realtors

www.realtor.org

The National Association of Realtors is the largest trade association composed of residential and commercial real estate brokers and salespeople. Immovable property managers, appraisers, counselors, and others engaged in all aspects of the real estate industry.



Tax Resources

Tax Information for businesses

Governor's Office of Business & Economic Development (GO-Biz)

The Governor's Office of Business & Economic Development recently passed Governor's Economic Development Initiative (GEDI). Tax credits are available to businesses that want to come to California or stay and grow in California. \$30 million in credits have been allotted for the 2013/2014, and small businesses are encouraged to apply as 25% of available credits each year are reserved for small businesses.

www.business.ca.gov/programs/CaliforniaCompetes.aspx

Franchise Tax Board

Visit the website to learn about various tax credits and information of interest to businesses including starting, running or closing a business.

www.ftb.ca.gov/businesses

1970 Broadway Street
Oakland, CA 94612

Federal Income TAX (IRS)

Information on employee withholding, self-employment tax, sole proprietorship, partnership and corporate taxes

www.irs.gov/business

2 Marketing and Branding Opportunities

SAN PABLO



ECONOMIC
DEVELOPMENT
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1

You kept your money in San Pablo

Sales tax revenue is invested in programs and services for you—your money stays with you

2

You supported local businesses

Local businesses depend on you

3

You helped create & keep local jobs

More shopping in San Pablo means more people employed in San Pablo

4

You helped the environment

By buying from local businesses, you traveled less and burned less gas

5

You made San Pablo a destination

Passport to Savings

Community Based Retail Incentives

The SPEDC launched a pilot “Passport to Savings” campaign in September 2013 in partnership with the San Pablo Chamber of Commerce and the San Pablo Merchants Association to provide Contra Costa College students and faculty an opportunity to discover San Pablo by taking the San Pablo Challenge as well as support their local businesses.

500 Contra Costa College students and faculty received a Passport to Savings book. The Passport features local businesses around San Pablo. The city is divided into 4 regions; Old Town, Uptown, Downtown and Dam Road. Participants are encouraged to travel to each region and collect the “redeemed” stickers. Participants also qualify to win great prizes if they complete the 3 challenges.



Local FIRST Campaign

Support Your Local Businesses

In an effort to support local business and keep tax dollars in San Pablo, the SPEDC launched the Local FIRST campaign in 2012. The goal of Local FIRST is to provide San Pablo residents, students, and employees an incentive to shop and dine locally, as well as, to provide merchants opportunities to market their business.

How it works:

When a customer brings at least 3 receipts totaling \$50 or more from any San Pablo business, he/she receives a raffle ticket. On the day of the raffle party, all raffle ticket holders come to a local establishment to enjoy free food, refreshments and win raffle prizes. Currently, the campaign runs in April and December.



Marketing and Branding Opportunities

2

San Pablo Economic Development Corporation Membership Benefits

Marketing Opportunity

Receive free marketing through our email blast, social media outreach and special promotions

Receive up to 25% off Constant Contact (email marketing service)

Be a featured "business of the week" on our website and social media platforms

Be featured on resource map and website directory

Quarterly opportunity to receive a quarter-page ad in Contra Costa Marketplace Magazine

Priority reservation and discounted fees at SPEDC events

Opportunity to advertise products or services in SPEDC quarterly eNewsletter

Opportunity to market your organization logo on select marketing material

Opportunity to host an SPEDC "flash mob" Event

Opportunity to display printed information in the SPEDC office

Receive business referrals

Networking Opportunity

Host SPEDC networking mixers

Free entrance to SPEDC networking events

Entrance to "Invitation Only" events

Services

Receive free or discounted fees on SPEDC and partner workshops and classes

Discounted SPEDC room rentals

Listed in business directory

Post offers, photos and more on our business directory

Receive a Business Resource Guide

Social Media Tools

Expand your business web presence and online profile

Facebook Inc.

One of the world's leading social media platforms that will allow you to connect your business with millions around the world.



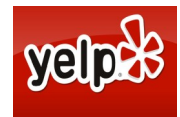
Google+ Business

Be found. The leading search engine provides information regarding your business that includes business type, business profile, location, and even customer reviews. Your one-stop platform for growing your business' web profile.



Yelp

Yelp connects people with great local businesses. Yelp has become the leading local guide for real word-of-mouth on everything from boutiques and mechanics to restaurants and dentists.



WordPress

WordPress is responsible for millions of websites that are accessed everyday. It is a tool that allows you to find your own place on the web. From robust websites to simple blogging features, WordPress is fully customizable and will meet all of your business' website needs.



3 ADA Business Compliances Overview

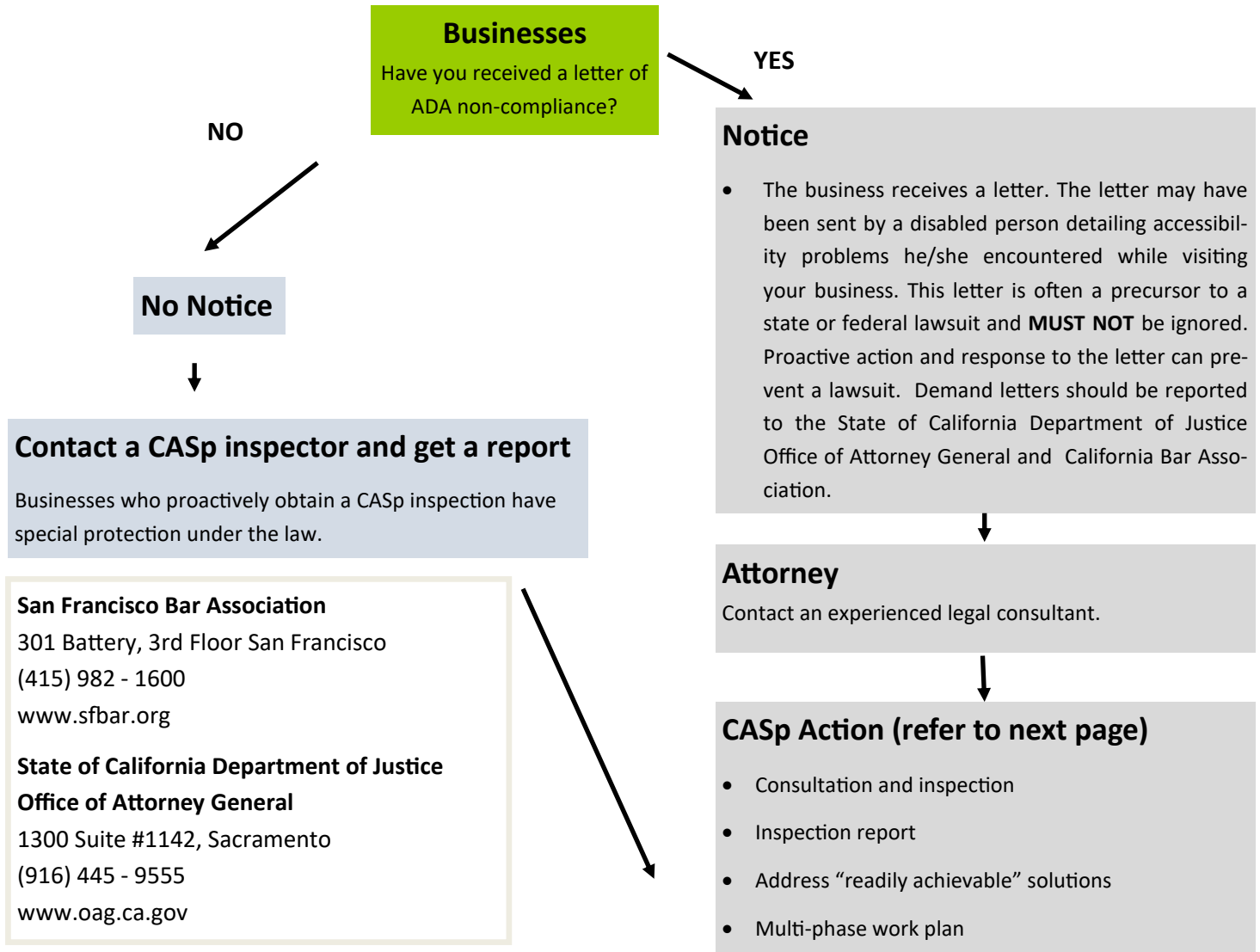
The SPEDC encourages all businesses and property owners to comply with State and federal ADA (American Disability Act) requirements. We have materials to help, a series of educational workshops, a list of certified CASp inspectors and offer assistance to take advantage of the City's reduced pricing CASp inspection program to save businesses and property owners money.

Laws that Govern Access Requirements

According to the federal and state law, business and property owners have two basic obligations under disability access laws:

- 1) remove existing architectural barriers to the premises; and
- 2) comply with building code requirements when doing any construction work.

Protect Your Business From Potential ADA Lawsuits



<p>Business Resources</p> <p>City of San Pablo, Development Services 13831 San Pablo Avenue, Building 3 (510) 215 - 3030 www.sanpabloca.gov</p>	<p>Division of State Architect DSA Oakland Regional Office 1515 Clay Street, Suite 1201, Oakland</p> <p>Department of Justice ADA Guide for Small Businesses www.ada.gov/business.htm#anchor-bbriefs (510) 622 - 3101 www,dgs.ca.gov</p>
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ADA CASp Information Overview

What is a CASp Inspector?

A CASp inspector is a State-certified access specialist licensed to assess your place of business or property for accessibility and issue a report of findings to you. CASp inspectors are hired by businesses and property owners.

What is CASp Inspection?

In addition to promoting compliance with disabled access regulations in places of public accommodation, the CASp program was developed, in part, as a proactive measure to protect property and business owners from unnecessary disabled access-related lawsuits that do not advance the intent of the ADA. As a business and/or property owner, it is important to know what to look for when choosing a CASp Inspector.

What is CASp Report?

A CASp report is issued by a Certified Access Specialist, CASp inspector, and includes all findings as well multi-phase, multi-year plan to address accessibility issues. If done proactively, it entitles the report holder to a 90-day stay or a temporary halting in the event of any future litigation., as well as significant reduction in fines.

Choosing a CASp Inspector

Only select currently licensed inspectors to interview. To select your CASp Inspector, ask:

- Do you have architectural background?
- Do you have experience in construction, design, and inspection?
- How familiar are you with ADA Accessibility Guidelines (1994 ADAAG), the 2010 ADA Standards (effective March 2011 and 2012), and the California Building Code? **Don't just rely on a resume!**
- How many CASp inspections have you done?
- May I see a sample of a CASp report you've done?
- Does your quote include the inspection, report and a follow-up meeting to walk through the report?
- Do you work with a contractor, and does the contractor charge for estimates?
- Do you work with an attorney? What can you tell me about their experience and qualifications?
- May I have a list of references? (Visiting businesses listed on their references may be helpful.)

CASP Report

- Your CASp inspector should pull a full building permit history and include a summary of the remodeling work in the report in order to place the context or previous triggers for access under California Building Code.
- The CASp report should describe both the building and its characteristics, such as on-site parking, and the occupancy type, such as M-retail or A-dining banquet and bar.
- The CASp report should identify all of the barriers, following the format of the priority table in the ADA where the 1st priority is the entrance, the 2nd priority is the path of travel, 3rd priority is the restrooms, drinking fountains, etc.
- The report should have photos of the barriers.
- Your CASp inspector should be capable of identifying both problems and solutions.

Financing Services

CDBG Small Business/ Microenterprise Loan Program

Contact: Gabriel Lemus
(925) 335—7229
[http://www.ccreach.org/
ccc_EconDev/CDBG%20SBE%
20Loan%20Program%
20Brochure.pdf](http://www.ccreach.org/ccc_EconDev/CDBG%20SBE%20Loan%20Program%20Brochure.pdf)

Contra Costa County's Small Business/Microenterprise Loan Program helps owner-operated small businesses that need financial assistance. The program focuses on start-up businesses and expansion of existing businesses in the Urban County with five or fewer employees, including the owner. Business can borrow from \$1,500 to \$15,000 and have up to five years to repay the loan.



Contra Costa CAN

3260 Blume Drive, Suite 110
Richmond, CA 94806
(510) 223 - 9900

Contra Costa CAN is a project of the Business Development Center to increase lending opportunities for Contra Costa's small businesses. Small business loans range from \$1,000 - \$100,000 for commercial vehicles financing, equipment financing, inventory purchase and working capital.



OBDC Small Business Finance

825 Washington Street, Suite 200
Oakland, CA 94607
Contact: Alton W. Do
(510)763 - 4297 Ext. 105
www.obdc.com
alton@obdc.com

Oakland Business Development Corporation (OBDC) Small Business Finance is a 30 year-old alternative lender that provides loans to small businesses in the San Francisco Bay Area. OBDC provides term loans to startup and existing businesses who do not qualify for conventional financing. OBDC Finance continues to promote entrepreneurship and economic development in local Bay Area communities with a focus on Alameda, Contra Costa, San Francisco and Solano Counties.



Opportunity Fund

785 Market Street, Suite 1700
San Francisco, CA 94103
(408) 297 - 0204
www.opportunityfund.org
Contact: Alex Dang
(408) 516 - 4708
alex@opportunityfund.org

Opportunity Fund is California's largest non-profit micro lender. Opportunity Fund lends to businesses in the Greater Bay Area. Loans term range from \$5,000 - \$100,000 for up to 6 years with a fixed interest rate of 8% - 12%.



Pacific Community Ventures

51 Federal Street
San Francisco, CA 94107
(415) 442 - 4300

Pacific Community Ventures' Small Business Advising Integrated Loan Fund (SAIL Fund) provides debt capital and resources to high-growth Bay Area businesses that create jobs and opportunities to lower income communities. Pacific Community Ventures offers loans ranging from \$50,000 - \$150,000 for 1 - 5 years with an interest rate of 7%.



Working Solutions

440 Pacific Avenue,
San Francisco, CA 94133
(415) 655 - 5473
www.tmcworksolutions.org

Working Solutions is a nonprofit organization dedicated to providing entrepreneurs with the access to capital and resources they need to start or grow a successful business. In addition to providing the loans, Working Solutions provide up to five years of business coaching, advising, and mentoring.



Financing Your Business

Financing Assistance

San Pablo Economic Development Corporation

13830 San Pablo Avenue, Suite D
San Pablo, CA 94806
(510) 215 - 3200
www.SanPabloEDC.org

San Pablo Economic Development Corporation provides an Access to Business Capital Workshop twice a year. SPEDC brings loan specialist to discuss how to make your business eligible for a loan and what it takes to apply for a loan. Refer to our website for the next workshop.



Business Development Center

3260 Blume Drive, Suite 110
Richmond, CA 94806
(510) 223 - 9900
www.wccbdc.org

The Business Development Center (BDC) is a nonprofit organization that provides individualized services, business consulting, entrepreneurial training and assistance in securing financing at no cost. BDC offers the following services:



- Credit Worthiness Assessment
- Loan Application Preparation

Small Business Development Center

300 Ellinwood Way, Suite 300
Pleasant Hill, CA 94523
(925) 602 - 6840
www.contracostaSBDC.org

Contra Costa Small Business Development Center (SBDC) offers professional business management, consulting, training and business information to new and existing business owners throughout Contra Costa County. Most of the services are at no cost to the business owners. Professional business management consulting includes a team of consultants with various expertise including specialists in business analysis, business planning, marketing strategies, financial management, financing, technology, and contracting with the government.



Financial Institutions in San Pablo



13830 San Pablo Avenue, Suite A
San Pablo, CA 94806
www.firstbanks.com
Contact: Wendell Coval
(510) 215 - 3355



14330 San Pablo Ave, Suite D
San Pablo, CA 94806
www.chase.com
Contact: Business Lending
Janet Camacho
(510) 237 - 4076

Business Relationship Manager
Edi Suranga
(510) 215 - 4840



201 San Pablo Towne Center,
San Pablo, CA 94806
www.citi.com
Contact: Business Lending
Janet Ephraim
(510) 235 - 9458



Mechanics Bank

20 San Pablo Towne Center,
San Pablo, CA 94806
www.mechanicsbank.com
Contact: Business Lending
Patricia Gross
(510) 970-9880

WELLS
FARGO

3360 San Pablo Dam Road
San Pablo, CA 94803 (inside Raley's)
www.wellsfargo.com
Contact: Regional President
Micky S. Randhawa
(510) 297-8476

Steps to Opening a Business in San Pablo

You've got your business plan and your space - what's next?

Understanding what is required from the city is crucial whether if you are starting a new business, becoming the new owner of an existing business, opening an additional location for your current business, or moving your business to a new location. Depending on the kind of business you are going to operate, several approvals and/or permits are required prior to issuing your new business license; this includes approval from the Planning Department. Please call the Development Services Division for important information about addressing any problems and land use regulations. The completed new business license application form, with all other required permits and initial payments, must be submitted before the start of business activity. All contractors doing business in San Pablo must have an active business license before applying for a permit.

STEP 1

Speak to a planner and understand the City's zoning regulations, General Plan, Development Applications, Subdivision, Design Review Process, Use Permits and Home Occupation Licenses.

Planning and Permits

Department Services Division

13831 San Pablo Avenue, Building 3
San Pablo, CA 94806
Contact: Gian Martire
Email: GianM@sanpabloca.gov
(510) 215-3036

STEP 2

Get information about business licenses, application forms and renewal information.

Obtain a Business License

Department Services Division

13831 San Pablo Avenue, Building 3
San Pablo, CA 94806
Contact: Mary Delgado
Email: MaryD@sanpabloca.gov
(510) 215-3030

STEP 3

Get information about Building Permits and Inspections, building permits are required by both new construction and remodeling projects. Inspections for all businesses are required, except home based businesses.

Inspection

Department Services Division

13831 San Pablo Avenue, Building 3
San Pablo, CA 94806
Contact: Mary Delgado
Email: MaryD@sanpabloca.gov
(510) 215-3032

STEP 4

Once all your permits and licenses are approved by the City, the SPEDC provides ribbon cutting and grand opening ceremonies to all new businesses in San Pablo free of charge.

Ribbon Cutting

San Pablo EDC

13830 San Pablo Avenue, Suite D
San Pablo, CA 94806
(510) 215-3200

Ask a planner or permit technician which permits you need. Permits vary depending on business.

Health Permit

A health permit is required for businesses that dispense food to the public. A permit is needed before opening or issuance of a business license.

County Health Department

2120 Diamond Blvd, Suite 200
Concord, CA 94520
(925) 646-5335

Sales & Use/Seller Permits

If you intend to sell tangible or personal property, you must obtain a valid Seller's Permit. Wholesalers & retailers must also secure a permit.

State Board of Equalization

2101 Webster Street
Oakland, CA 94612
(510) 622-4175 or (800) 400-7115 or
(510) 622-4100

Alcoholic Beverage License

If you want to sell alcoholic beverages, you must obtain an Alcoholic Beverage License.

Department of Alcoholic Beverage Control

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

State Licenses

Many commercial operations, such as automotive repair dealers, building contractors, barbers and others require a state license. There is a penalty if licenses are not obtained in advance.

California State Department of Consumer Affairs

400 R. Street
 Sacramento, CA 95814
 (800) 952 - 5210
www.dca.ca.gov/licensee/info

Fictitious Business Name Statement

If you conduct business under a name other than your legal name, you will need to file a Fictitious Business Name Statement with the County Clerk's Office.

County Clerk's Office

555 Escobar Street
 Martinez, CA 94553
 (925) 335-7900

West County Wastewater

West County Wastewater provides sewage collection, treatment and disposal services for the City of San Pablo.

2910 Hilltop Drive, Richmond, CA 94806
 (510) 222-6700
www.wcwwd.org

Fire Inspection

A fire inspection is required on the business location.

Contra Costa County Fire District

(925) 646 - 5225

Exterior Signage

The installation of a new sign is subject for review under the City's Design Review Ordinance.

Department Service Division

13831 San Pablo Avenue, Building 3
 (510) 215-3030

Map of City Hall

- 1** Building 1
 City Manager
 (510) 215 -3001
- 2** Building 2
 City Council (510) 215-3012
- 3** Building 3
 Development Services
 (510) 215-3030
- 4** Building 4
 For booking information
 Maple Hall (510) 215-3092
- 5** Building 5
 Recreation (510) 215 -3080
- 6** Police Department
 (510) 215 - 3130
 Code Enforcement
 Sergeant Jose Barajas
 (510) 215-3278



6

Green Business Resources

Environmental Resources

Use Reusables

Use Reusables

www.usereusables.com

Cardboard Box Alternatives



Bay Area Green Business Program

www.greenbiz.ca.gov

Get green business certified and learn about other resources available



PG&E

www.pge.com/rebates

Energy saving ideas and rebates



StopJunk Mail

www.stopjunkmail.com

Reducing unwanted mail and catalogs



Department of Toxic Substance Control

www.dtsc.ca.gov

Managing hazardous waste

GreenBiz.com

GreenBiz

www.greenbiz.com

Green business news and tools



Contra Costa Cleanwater Program

www.ccccleanwater.org

Water pollution prevention



Smart Lights

www.edmud.com

Free lighting audits and rebate retrofits



ED Mud

www.edmud.com

Water conservation ideas

Hazardous Waste, Garbage & Recycling Services

West County Resource Recovery

CRV Buy Back and Materials processing
(510) 412 - 9277

West County HHW Collection Facility
(888) 412 - 9277



recyclemore
WEST CONTRA COSTA INTEGRATED WASTE MANAGEMENT AUTHORITY

Recyclemore (WCCIWMA)

www.recyclemore.com
(510) 215 - 3125

Free waste reducing and recycling assistance



Richmond Sanitary Service

Richmond Sanitary Service
www.richmondsanitaryservice.com
(510) 262 - 7100

CalMAX
California Materials Exchange

Cal Recycle
www.calrecycle.ca.gov/calmax

Material exchange



Earth911
More Ideas, Less Waste™

Earth 911

www.earth911.com

Learn about recycling, household hazardous waste, electronics recycling, and more.



West County Wastewater District

www.wcwwd.org

Proper disposal of fat, oil and grease

Countywide

Contra Costa Council

1355 Willow Way, Suite 253,
Concord, CA 94520
(925) 246 - 1880 fax: (925) 674 - 1654
www.contracostacouncil.com
info@contracostacouncil.com

The Contra Costa Council is a public policy advocacy organization that promotes the economic vitality and quality of life of Contra Costa County. The Council's primary functions are: advocacy on public policy issues, leadership for countywide economic prosperity and education and networking opportunities for all Council members.



East Bay EDA

1221 Oak Street, Suite 555
Oakland, CA 94612
(510) 272 - 3885 fax: (510) 272 - 5007
www.eastbayeda.org
info@eastbayeda.org

The East Bay Economic Development Alliance (East Bay EDA) is a public/private partnership serving the San Francisco East Bay (Alameda and Contra Costa Counties) whose mission is to establish the East Bay as a world-recognized place to grow businesses, attract capital, and create quality life.



San Pablo

San Pablo Economic Development Corporation

13830 San Pablo Avenue, Suite D
San Pablo, CA 94806
(510) 215 - 3200
www.SanPabloEDC.org
info@sanpabloEDC.org

The SPEDC is an innovative organization that connects businesses and other professional organizations across the East Bay while providing education and training opportunities. We are a membership-based organization that values the success of your business. SPEDC functions as super connector to help your business connect, partner, grow and succeed.



San Pablo Chamber of Commerce

P.O. Box 6204
San Pablo, CA 94806
(510) 234 - 2067

The San Pablo Chamber of Commerce mission is to promote the City of San Pablo and its businesses. The Chamber markets the services and products of its members to the residents of San Pablo and the surrounding areas through its newsletters.



San Pablo Merchant Association

Humberto Madrigal
(510) 478 - 3403
Patricia Gross
(510) 970 - 9880

The mission of the San Pablo Merchant Association (SPMA) is to promote the economic well-being of local businesses by providing advocacy, support and information to its members, and correcting local merchants with the City or Police Department.



Service Organization

Rotary Club of San Pablo

Meeting Time & Location Information
Wednesday at 12: 15 PM
La Strada Restaurant
2215 Church Lane
San Pablo, CA 94806
Contact: Ray Castro
(510) 236-1662

The Rotary Club is an organization of business and professional leaders united worldwide who provide humanitarian service, encourage high ethical standards in all vocations, and help build goodwill and peace in the world.



DID YOU KNOW...

...An employer must report newly hired and rehired employees to the EDD's New Employee Registry within 20 days of the new employee's start-of-work date.

...As an employer, you are required to pay employer taxes to the Federal government and the State government.

...A business becomes subject to State payroll taxes upon paying wages over \$100 in a calendar quarter to one or more employees.

California Employers Association
1451 River Park Drive, Suite D
121
Sacramento, CA 95815
(800) 399 - 5331
www.employers.org

California Employers Association (CAE) offers employers one-stop, comprehensive information, consultation, services and training covering all aspects of human resource management and labor relations issues. CEA assists businesses in areas ranging from implementing proper hiring procedures, developing a comprehensive employee handbook, handling unemployment, wage and discrimination claims.



Contra Costa Workforce Development Board
300 Ellinwood Way, 3rd Floor
Pleasant Hill, CA 94523
(925) 602 - 6800
www.wdbcc.com
wdb@ehsd.cccounty.us

The Workforce Development Board of Contra Costa County functions as a workforce hub by integrating and linking different services with the County. Get information on workforce training, hiring incentives, information on salary, wages, occupational titles and employment trends.



Employment Development Department
300 Ellinwood Way, 3rd Floor
Pleasant Hill, CA 94523
(925) 602 - 6800
www.edd.ca.gov

The Employment Development Department (EDD) provides an overview of payroll taxes, the proper way to file and pay for taxes and information on employer taxes. Their website provides information about unemployment, disability, claims for employers, disability insurance, unemployment eligibility or paid family leave. The EDD also offers resources for the unemployed.



Occupational Safety & Health Administration (OSHA)
1515 Clay street, Suite 1904
Oakland, CA 94612
(510) 286 - 7000
www.osha.gov

OSHA offers employers and employees training and assistance on how to have a safe and hazard-free work environment. Employers must understand their responsibility to have a safe workplace.



Worker's Compensation
1515 Clay Street, 6th Floor
Oakland, CA 94612
(510) 622 - 2866
www.dir.ca.gov

The Department of Industrial Relations provides employers with information on how to keep the workspace safe, how to set up apprenticeship programs and public works projects, workers' compensation requirements and information on labor law.



Need to hire? Have openings?

SPEDC sends out regular e-blasts in which you can list **free of charge** your open positions. We have experienced, skilled workforce and college students on our contact lists.

Employment Assistance

Job Seekers

EASTBAY Works

2300 El Portal Drive
San Pablo, CA 94806
(510) 412 - 6740
www.eastbayworks.com

EASTBAY Works is a one-stop which offers businesses and job seekers employment services. Job seekers benefit from the online and in person job search services and receive education and training. Business can get assistance finding employees.



Lao Family Community Development

1865 Rumrill Blvd. Suite D
San Pablo, CA 94806
Pleasant Hill, CA 94523
(925) 602 - 6800
www.edd.ca.gov

Lao Family Community Development, Inc. (LFCD) assists diverse refugee, immigrant, limited English and low-income U.S. born community members in achieving long-term financial and social self-sufficiency. LFCD uses an integrated service model to achieve their goals to help families achieve self-sufficiency in one generation. Services include adult employment, youth career development, asset development, affordable housing and family support.



Education and Professional Training Programs

Contra Costa College

2600 Mission Bell Drive,
San Pablo, CA 94806
(510) 235 - 7800
www.ContraCosta.edu

Contra Costa College offers many career and technical programs for students interested in automotive services, biotechnology, computer information system, nursing, graphic communications and more. For a complete list, visit www.contracosta.edu. You may earn a certificate of achievement or an AA degree in the college's career technical programs and prepare for a rewarding career.



Moler Barber College

14330 San Pablo Ave., Suite C
San Pablo, CA 94806
(510) 237 - 3800
www.molerbarbercollege.com

Moler Barber College gives students the opportunity to receive a barbering and cosmetology license in less than a year. This course provides the theoretical and practical application required to pass the California Barber Examination. Excellent curriculum and work experience for those interested in a career in barbering.



RichmondBUILD

330 25th Street,
Richmond, CA 94806
(510) 307 - 8014
(510) 621 - 1780
www.ci.richmond.ca.us

RichmondBUILD programs offers Richmond and San Pablo residents free job training opportunities and certification: Construction, Carpentry, Forklift, Logistics, Operations and Warehouse (FLOW), HazMat and Electricity. RichmondBUILD provides pre-enrollment assessment to determine skills and job readiness, career coaching services and post-graduation support for job placement.



STRIDE Center

2300 El Portal Drive, Suite F
San Pablo, CA 94806
(510) 234 - 1300
www.stridecenter.org

The Stride Center is a nonprofit whose mission is to empower men and women facing barriers to employment to achieve economic self-sufficiency. Near the library at College Center, Stride operates a computer tech A+ certification training lab. They also provide comprehensive career development program, which includes life skills, professional skills, technical skills plus connections to a job with over 71 active employer partners. Stride exclusively serves low income adults with barriers to employment who are passionate about a career in IT.



HARNESSING TECHNOLOGY & CHANGING LIVES

Looking to start an apprenticeship program?

Contact us at (510) 215-3200 to help you get started.

San Pablo Economic Development Corporation
13830 San Pablo Avenue, Suite D, San Pablo, CA 94806
(510) 215-3200
www.SanPabloEDC.org
info@sanpabloedc.org

