

Grow with Us

SMALL BUSINESS RESOURCE GUIDE



CITY OF MORENO VALLEY SMALL BUSINESS RESOURCE GUIDE

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Introduction

Entrepreneurs and small businesses are the foundation for most local economies. As such, supporting a healthy small business community is crucial to the quality of life in any community. The City of Moreno Valley understands that there can be some uncertainty about resources available for business growth.

With increased competition from local businesses to the global marketplace, time has become an ever-increasing commodity that businesses must utilize wisely to succeed. With these forces in mind, the City of Moreno Valley has compiled the Moreno Valley Small Business Resource Guide outlining many services, programs, and resources available to the business community.



Quick Reference

WHO TO CALL

CITY OF MORENO VALLEY

www.moval.org

**Community & Economic
Development Department**
951.413.3460

General Information
951.413.3000

Building Permits
951.413.3350

Business License
951.413.3084

Fire Prevention
951.413.3370

Public Works-Land Development
951.413.3120

Planning/Zoning
951.413.3206

Moreno Valley Electric Utility
877.811.8700

Redevelopment Agency
951.413.3450

**Employment Resource
Center**
951.413.3920

COUNTY OF RIVERSIDE

www.riversidecounty.org

Business Information
951.955.1000

Business Permits
951.955.1883

County Recorder-Clerk-Assessor
951.955.6200

County Planning & Zoning
951.955.3200

Fictitious Business Name (DBA)
951.696.9144

Health Permits
951.358.5172

Economic Development Agency
951.955.8916

Small Claims Court
951.955.1960

Weights and Measures
951.955.3000

Workforce Development Center
951.955.3100

STATE OF CALIFORNIA

www.ca.gov

Alcoholic Beverage Board

951.782.4400

www.abc.ca.gov

Board of Equalization

951.680.6400

www.boe.ca.gov

Bureau of Auto Repair

951.782.4250

www.autorepair.ca.gov

Community Care Licensing (Board & Care)

951.782.4207

www.cclcd.ca.gov

Contractors State License Board

800.321.2752

www.csfb.ca.gov

Department of Motor Vehicles

800.777.0133

www.dmv.ca.gov

Employment Tax Division

951.826.3260

www.edd.ca.gov

Franchise Tax Board

800.852.5711

www.ftb.ca.gov

Governors Office of Economic Development

877.345.GOED

www.business.ca.gov

Secretary of State – Corporation Filing Dept.

213.897.3062

www.sos.ca.gov

UNITED STATES

www.usa.gov

Internal Revenue Service

909.388.8108

www.irs.gov

Small Business Administration

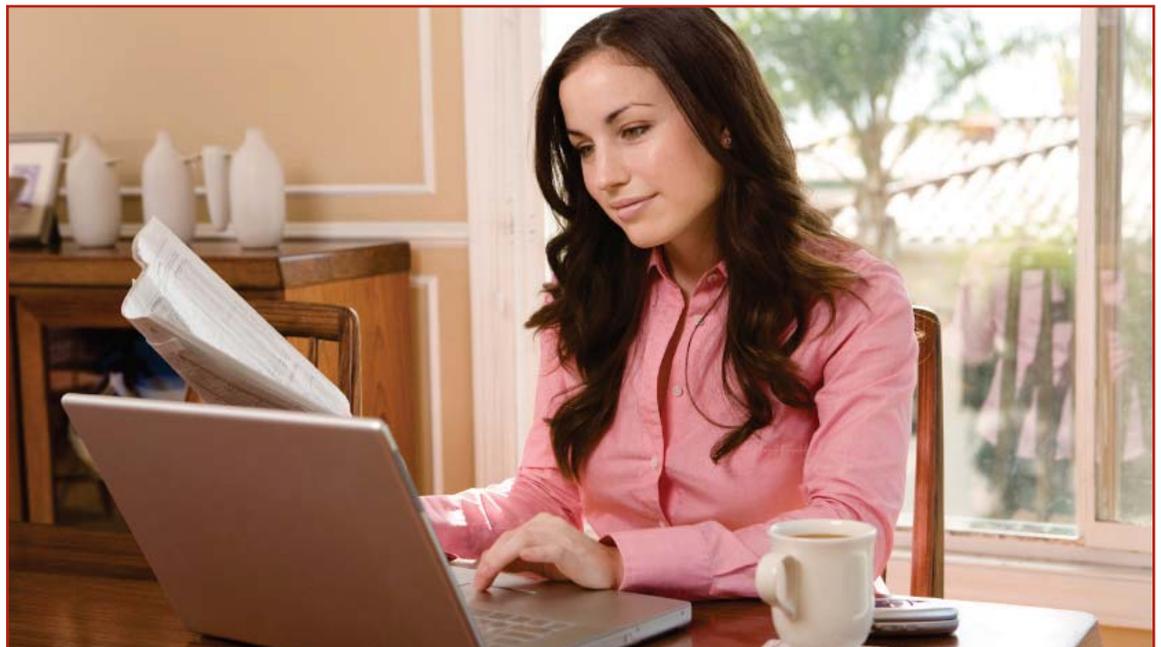
714.550.7420

www.sba.gov

United States Postal Service

951.656.9720

www.usps.com



EDUCATION

**Moreno Valley Unified
School District**
951.571.7500
www.mvusd.net

Moreno Valley College
951.571.6100
www.rcc.edu/morenovalley

Val Verde Unified School District
951.940.6100
www.valverde.edu

University of California, Riverside
951.787.1012
www.ucr.edu

Westech College
951.653.8300
www.westech.edu

Brandman University
951.697.0111
www.brandman-university.com

Sage College
(951) 781-2727
www.sagecollege.edu

OTHER AGENCIES

Better Business Bureau
909.825.7280
www.bbb.org

**Inland Valley's Association
of Realtors**
951.684.1221
www.ivaor.com

CHAMBERS OF COMMERCE

**Moreno Valley
Chamber of Commerce**
951.697.4404
www.movalchamber.org

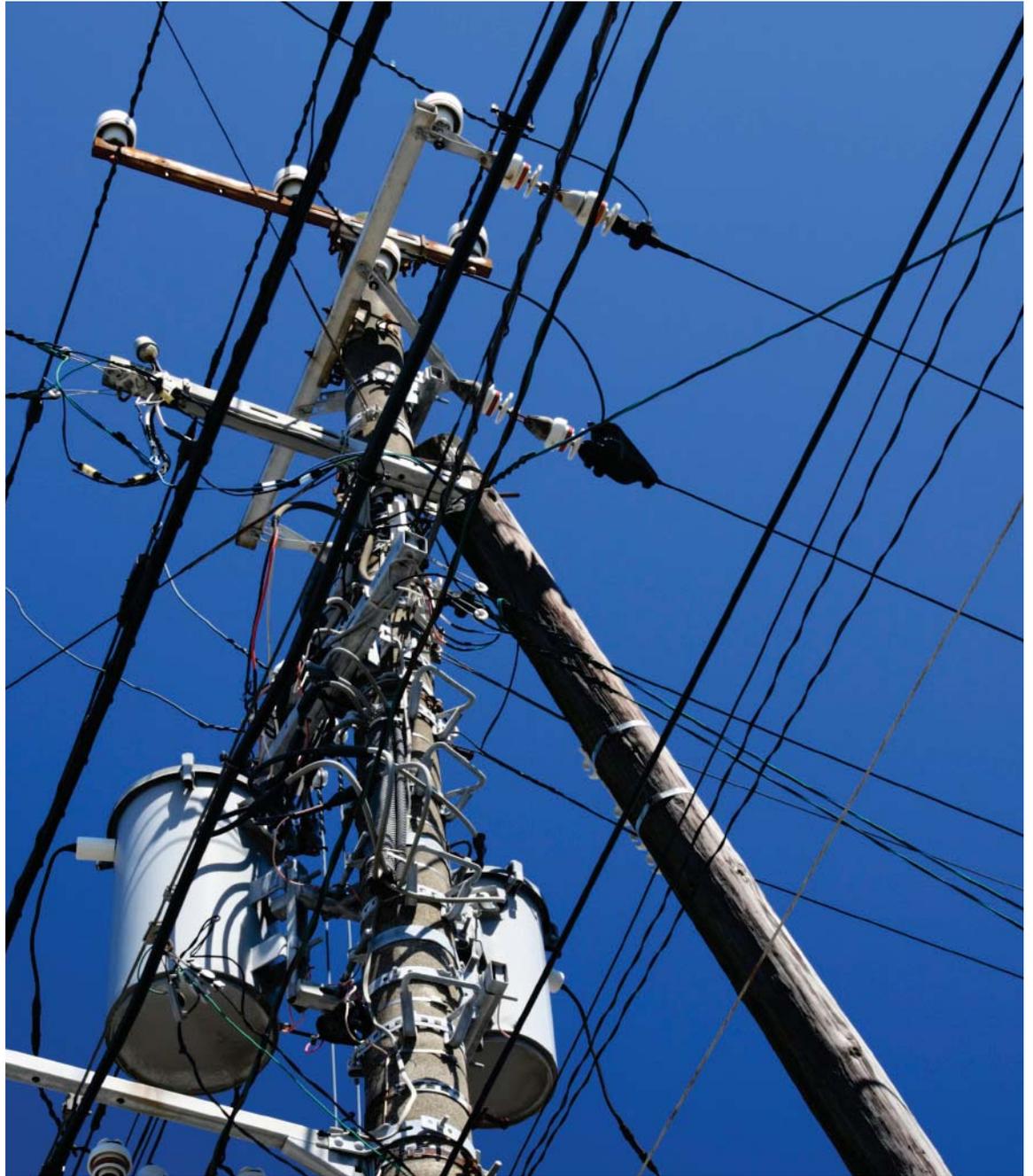
**Moreno Valley Black
Chamber of Commerce**
951.443.0226
www.mvbcc.org

**Moreno Valley Hispanic
Chamber of Commerce**
951.571.3832
www.mvhcc.net

AIRPORTS

Ontario International Airport
909.937.2700
www.lawa.org/welcomeONT

Los Angeles International Airport
310.646.5252
www.lawa.org



UTILITIES

Eastern Municipal Water District

800.426.3693

951.928.3777

www.emwd.org

Moreno Valley Electric Utility

877.811.8700

www.moval.org

Southern California Edison

800.684.8123 (turn on/off)

www.sce.com

The Gas Company

800.427.2200

www.socalgas.com

Waste Management of

Inland Valley

800.423.9986

www.keepinginlandempireclean.com

Box Springs Mutual Water Co.

(951) 653-6419

www.boxspringwater.com

Getting Started

HOW TO START A SMALL BUSINESS*

- Know what it will take in more than just financial terms before launching your small business venture.

Starting and managing a business takes motivation, desire and talent. It also takes research and planning. Like a chess game, success in small business starts with decisive and correct opening moves. And, although initial mistakes are not fatal, it takes skill, discipline and hard work to regain the advantage.

To increase your chance for success, take the time up front to explore and evaluate your business goals. Then use this information to build a comprehensive and well-thought-out business plan that will help you reach these goals.

The process of developing a business plan will help you think through some important issues that you may not have considered yet. Your plan will become a valuable tool as you set out to raise money for your business. It should also provide milestones to gauge your success.

* Reprinted with permission from "Small Business Resource", a guide published for the Santa Ana Region, U.S. Small Business Administration.

GETTING STARTED

Before starting out, list your reasons for wanting to go into business. Some of the most common reasons for starting a business are:

- You want to be your own boss
- You want financial independence
- You want to fully use your skills and knowledge

Next, determine what business is right for you. Ask yourself these questions:

- What do I like to do with my time?
- What technical skills have I learned or developed?
- What do others say I am good at?
- How much time do I have to run a successful business?
- Do I have any hobbies or interests that are marketable?

Then identify the niche your business will fill. Conduct the necessary research to answer these questions:

- Is my idea practical and will it fill a need?
- What is my competition?
- What is my business advantage over existing firms?
- Can I deliver a better quality service?
- Can I create a demand for my business?

The final step before developing your plan is the pre-business checklist. You should answer these questions:

- What business am I interested in starting?
- What services or products will I sell?
- Where will I be located?
- What skills and experience do I bring to the business?
- What will be my legal structure? (see overview on page 9)
- What will I name my business?
- What equipment or supplies will I need?
- What financing will I need?
- What are my resources?
- How will I compensate myself?

Your answers will help you create a focused, well-researched business plan that should detail how the business will be operated, managed and capitalized.

CHOOSING A BUSINESS STRUCTURE

A business may be conducted through a variety of organizational structures. A specific business structure is generally chosen for liability and/or tax reasons. There are several types of business organizations:

- **Sole Proprietorship:** One person operating a business, as an individual is a sole proprietorship. The sole proprietorship is the most common form of business organization. Profits are taxed as income to the owner personally. This rate is usually lower than the corporate tax rates would be. The owner has complete control of the business but faces unlimited liability for its debts. Since this is a fairly simple type of legal structure, there is very little government regulation and reporting. A sole proprietorship files for a fictitious business name (DBA) at the county clerk's office in the county in which the business is located.

- **General Partnership:** A partnership exists when two or more persons join together in the operation and management of a business venture. Partnerships like sole proprietorships are subject to relatively little regulation and are fairly easy to establish. A formal partnership agreement is recommended in order to address potential conflicts before they arise; for example, who will be responsible for performing each task, what if any, consultation is needed between partners before major decisions are made, what happens if a partner dies and so on. Under general partnership, each partner is liable for all debts of the business. All profits are taxed as income to the partners based on their percentage of ownership. A general partnership like sole proprietorship registers a fictitious business name with the county clerk's office in which the business is located.

- **Limited Partnership:** Like a general partnership, a limited partnership is established by an agreement between two or more individuals. In a limited partnership, however there are two types of partners. A general partner has greater control in some aspects of the partnership; for instance, only a general partner can decide to dissolve the partnership. General partners have no limitations on the dividends they can receive from profit and so incur unlimited liability. Limited partners can only receive a share of profits based on the prorated amount on their investment, and the liability is similarly limited in proportion to their investment.

- **“C” corporation:** A “C” corporation is a legal entity having its own rights, privileges and liabilities, apart from those of the individuals forming the corporation. It is the most complex form of business organization and is comprised of three groups of people: shareholders, directors, and officers. The corporation can own assets, borrow money and perform business functions without directly involving the owners of the corporation. Therefore the corporation is subject to more government regulation than proprietorships or partnerships. Corporate earnings are subject to double taxation when the corporation is taxed and when passed through as stockholder dividends. Corporations have the total advantage of limited liability, but not total protection from lawsuits.

- **Subchapter “S” corporation:** A special section of the Internal Revenue Code permits a corporation to be taxed as a partnership or sole proprietorship, with the profits taxed at the individual rather than the corporate rate. To qualify as a subchapter “S” corporation, a business must meet certain requirements. For more information contact the IRS and request IRS publication 589.

- **“LLCs” and “LLPs”:** The Limited Liability Company (LLC) is rapidly becoming a very popular business form. An LLC combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity, it can acquire assets, incur liabilities and conduct business. As the name implies, however it provides limited liability for the owners. LLC owners risk only their investments. Personal assets are not at risk. The Limited Liability Partnership (LLP) is similar to the LLC with the exception that it is aimed at professional organizations.

WRITING A BUSINESS PLAN

After you have considered the business, you’re ready to begin putting ideas on paper. That means preparing a business plan – a formal document explaining in some detail your plans to develop a financially successful business.

If you think the business plan is just a lot of paperwork, think again. It’s important for two reasons:

1. Preparing a business plan focuses your thoughts as you think through every aspect of your business. If you need outside capital, the business plan will be one of the first things the lender or investor wants to see.

2. A business plan serves as an assessment tool for the owner. As you work your way through the points of the plan, you will have to reaffirm the viability of your ideas. As you grow your business, a plan will help you keep track of the details and make sure the business is progressing as you intended.

■ Introduction

- Give a detailed description of the business and its goals.
- Discuss the ownership of the business and the legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages and disadvantages you and your business have over your competitors.

■ Marketing

- Discuss the products/services offered.
- Identify the customer demand for your product/service.
- Identify your market, its size and locations.
- Explain how your product/service will be advertised and marketed.
- Explain the pricing strategy.

■ Financial Management

- Explain your source and the amount of initial equity capital.
- Develop a monthly operating budget for the first year.
- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide “what if” statements providing alternative approaches to any problem that may develop.

■ Operations

- Explain how the business will be managed on a day-to-day basis.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements and issues pertinent to your business.
- Account for equipment necessary to produce your products and services.
- Account for the equipment necessary to produce your products and services.
- Account for production and delivery of products and services.

■ Concluding Statement

- Summarize your business goals and objective and express your commitment to the success of your business.

Permitting & Regulatory Agencies

This section is designed as a quick reference to typical regulatory agencies. Sources listed provide expert help in understanding which permits are needed and getting through the requirements for the successful opening and continued compliance with regulations for small business.

LOCAL & REGIONAL

CITY OF MORENO VALLEY REGULATORY DEPARTMENTS

14177 Frederick St., Moreno Valley, CA 92522

www.moval.org

Building Permits

951.413.3350

Building and safety permits are required to ensure proper building design and construction by enforcing uniform, up-to-date building codes and standards.

Business License

951.413.3084

A business license is required to conduct business within the City of Moreno Valley. It is issued by the City to ensure compliance with appropriate local business regulations and to collect business taxes.

Fire Permits

951.413.3370

Fire prevention permits and inspections are required to safeguard the community from fire and environmental hazards.

Public Works Permits

951.413.3120

If projects will impact roadway, public right-of-way, public infrastructure, floodplain, watercourses or necessitate encroachment, a public works permit is required.

Planning Permits (Zoning, Signage, Special Events)

951.413.3206

Information on zoning designation or future planned uses of an area or parcel will assist you in deciding where to locate your business. Understanding regulations about allowable signage will help you decide what type of signage is best for your location. Grand openings, ribbon cuttings, sidewalk sales and other special events require a permit.

COUNTY OF RIVERSIDE REGULATORY DEPARTMENTS

Environmental Health Permits

www.rivcoeh.org

■ Food-Pools-Hazardous Materials

951.358-5172

■ Land Use - Solid Waste-Water

951.955.8980

Environmental Health Permits may be required for anything from food facilities to underground storage of hazardous waste.

Assessor-County Clerk-Recorder-Fictitious Business Name

951.486.7000

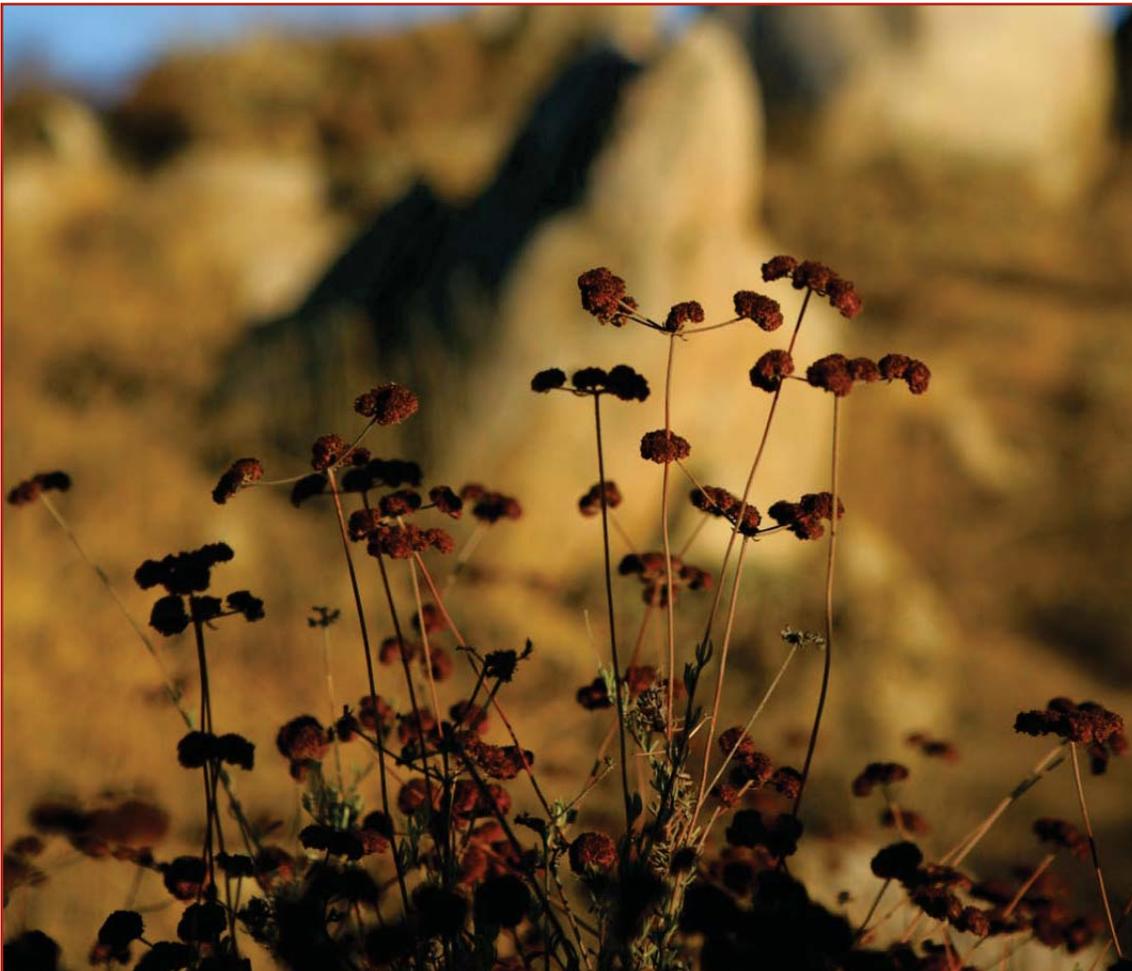
www.countyofriverside.us

If business will be conducted in any name other than your legal name, a Fictitious Business Name Statement must be filed at the Riverside County Assessor-Clerk-Recorder's Office.

Transportation and Land Management Agency (TLMA)

www.tlma.co.riverside.ca.us

Riverside County TLMA issues permits related to Building and Safety, Environmental, Flood Control, Fire, Planning and Transportation. Refer to the Environmental Programs Division for information specific to the several habitat protection areas for species such as Santa Ana Sucker, California Red-legged Frog, Stephens Kagaroo Rat and others in Western Riverside County.



STATE & FEDERAL

Alcohol Beverage Control

951.782.4400

www.abc.ca.gov

Businesses that sell alcoholic beverages require an alcoholic beverage license issued by a local office of the Department of Alcoholic Beverage Control. All parties concerned, applicants for new licenses or transferors (present licensees), and transferees (applicants) should be present due to the type of information required to submit an application. Considerable detailed personal information is required, including fingerprints, from all individual applicants, managers, and managing officers of applicant corporations.

South Coast Air Quality Management District

909.396.2000

www.aqmd.gov

Air quality permits are required for any equipment or process at a facility that may emit air pollutants.

Cal Gold

www.calgold.ca.gov

Cal Gold compiles a network of permit assistance centers throughout the state exists to help businesses comply with environmental and other regulations.

Cal/OSHA

1.800.321.OSHA

California Department of Industrial Relations

www.dir.ca.gov/occupational_safety

Cal/OSHA, a division of the California Department of Industrial Relations, works to protect workers and the public from safety hazards and provides consultative assistance to employers.

Environmental Training Center

1.800.344.3812

www.envtraining.org

This center offers compliance counseling, regulation research, permitting assistance, financial information, referrals, and educational and pollution prevention opportunities.

Secretary of State

916.653.6814

www.sos.ca.gov

The office of the Secretary of State provides application and filing requirements for various legal filings such as types of business entities, Notary certifications, trademarks, and others.

State Board of Equalization

951.680.6400

www.boe.ca.gov

The permits, licenses and other qualified fees are required by the State of California to conduct business within the state. Registration, application, filing, and other taxpayer's rights and responsibilities information is provided at this office.

Weights and Measures Certification

951.955.3000

www.rivcoag.org

Businesses are required to notify the Riverside County Office of Weights and Measures if commercial weighing or measuring equipment is used in your business.

Internal Revenue Service

800.829.1040

www.irs.gov

Businesses who have employees must apply for an Employer's Identification Number (EIN) and report workers' wages and deposit taxes deducted from workers' wages.



General Business Development Resources

This section outlines key resources for small business entrepreneurs in the areas of counseling, training, management, and technical assistance.

LOCAL & REGIONAL

CITY OF MORENO VALLEY COMMUNITY AND ECONOMIC DEVELOPMENT DEPARTMENT

951.413.3460

14177 Frederick St., Moreno Valley, CA 92522

www.moval.org

Services include information about and referrals to resources for financing, training, permitting, and serves as a one-stop center for general business and marketing information regarding the City of Moreno Valley. Economic Development provides site selection and ombudsman services for clients to help businesses through City processes and a business retention specialist acting as a link between business and government. Programs such as Business Roundtable and personal business visits provide a great opportunity for business and government dialogue and relationship building.

CHAMBERS OF COMMERCE

Provides business advocacy services on behalf of Moreno Valley businesses and provides access to specialized programs and services to create a stronger local economy. Numerous networking and community involvement opportunities are available as well.

Moreno Valley Black Chamber of Commerce
www.mbcc.org

951.443.0226

Moreno Valley Chamber of Commerce
www.movalchamber.org

951.697.4404

Moreno Valley Hispanic Chamber of Commerce
www.mvhcc.net

951.571.3832

California Manufacturing Technology Center**800.300.CMTC***www.cmtc.com*

This non-profit consulting company helps small and medium-sized manufacturers become more profitable through a variety of programs geared at improving their competitiveness by reducing costs, boosting sales, and retaining employees. Services include lean enterprise services, quality management services, information technology services, strategic business services, and supply chain management services.

Inland Empire Center for Entrepreneurship (IECE)**909.880.3700***College of Business and Public Administration**www.icece.csusb.edu*

IECE provides educational and consulting services for entrepreneurs by offering specialized assistance programs that give advisory, mentoring and consulting services, entrepreneurial training programs, and student internship resources. Business programs offered by IECE include: Inland Empire Women's Business Center (IEWBC), Family Business Partnership (FBP), and the Inland Empire Small Farm Initiative (IESFI).

Inland Empire Economic Partnership (IEEP)**951.779.6700***www.ieep.com*

IEEP is a private, non-profit regional economic development membership organization for the Inland Empire. The core mission is the expansion and relocation of businesses to the Inland Empire. The on-going mission is achieved through five key initiatives: Business Council, Quality of Life, Transportation, Education and Workforce Development, and Public Policy.

Inland Empire Women's Business Center (IEWBC)**909.890.1242***www.iewbc.org*

IEWBC benefits the local economy by assisting existing and aspiring women business owners to start and grow successful businesses. The program also provides targeted services to Latina business owners by providing services in English and Spanish.

Inland Empire Minority Business Development Center (IEMBDC)**951.320.7020***www.inlandempire-mbdc.com*

IEMBDC serves as an economic catalyst, providing quality technical assistance, training and loan packaging services to high growth minority business owners.



Small Business Development Center (SBDC)

951.781.2345

www.iesmallbusiness.org

Service in Moreno Valley at California Bank and Trust, 12625 Frederick St., Ste. V-1 and at the Moreno Valley Chamber of Commerce, 12628 Frederick St. Suite E3

The SBDC offers business consulting, business workshops and seminars, a small business library/computer lab and additional specialized programs. SBDC Business Consultants work with your business in a confidential, one-on-one relationship. Consultants offer their guidance and expertise to help you build a better business. Consulting services are also available in Spanish.

Service Corps of Retired Executives (SCORE)

951.652.4390

www.score.org

The program matches volunteer retired executives with small businesses that need expert advice at no cost.

Riverside Community College (RCC) Corporate Connection

951.788.2520

Business Solutions Center

www.rcchelpsbusiness.com

Business Solutions Center of RCCD offers local businesses customized solutions in the development and delivery of training programs to enhance employee productivity. Additionally, specialized business development programs include the California/Mexico Trade Assistance Center, Corporate Contract Training, International Business Development, Technology Training, and other workshops designed to increase business potential. The Procurement Assistance Center teaches small, minority, women-owned and other businesses to sell various goods and services to government agencies, prime contractors and other purchasers.

University of California, Riverside Extension (Extended Education)

951.787.4102

www.UCRExtension.net

UCR Extension provides continuing education and certificate programs to assist business owners and operators grow their business management and development skills. Customized training solutions are also offered to the local business community.



STATE & FEDERAL

American Technology Alliances (AmTech)

650.569.3838

www.amtech-usa.org

AmTech is dedicated to research, education, and the formation of partnerships between government laboratories and the private sector. AmTech offers a suite of services focused on helping clients collaborate by providing training and guidance on best practices and hands-on facilitation that drive business results.

Best Manufacturing Practices (BMP) Program

301.405.9990

www.bmpcoe.org

The BMP Center for Excellence was established by the Office of Naval Research to help identify the best practices used in the areas of design, testing, production, facilities, logistics, and management.

CalRecycle-Recycling Market Development Zone (RMDZ)

916.341.6600

www.calrecycle.ca.gov

This innovative program provides incentives to manufacturers who produce products using recycled materials and helps secure low-interest loans, or assist in site and permitting issues that may affect recycling-based businesses. The goal is to stimulate statewide market development for recycled materials.

California Governor's Office of Economic Development (GoED)

www.business.ca.gov

California's business portal containing information helpful to new, expanding, or relocating businesses.

Federal Laboratory Consortium for Technology Transfer (FLC)

856-667-2727

www.federallabs.org

With more than 600 federal laboratories and centers, departments, and agencies participating as members, the FLC provides the point of entry to federal laboratory expertise and technology. The consortium has the ability to put a potential partner in contact with a federal laboratory that can provide expertise and capability in a specific area of interest.

Small Business Administration

714-550-7420

www.sba.gov

The U.S. Small Business Administration (SBA) is an independent agency of the federal government designed to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. The SBA helps Americans start, build and grow businesses.

U.S. Postal Service (USPS)

951-656-9730

www.usps.com

USPS has an extensive business services division designed to help businesses perform their shipping and mailing functions cost effectively, time efficiently, and eco-friendly.

International Trade & Export Resources

Given the importance of international trade, this section provides references for small business to gain the expertise needed to engage the global economy. Each reference provides networking, technical assistance, and export opportunities for the small business community at the local, state, and federal levels.

Riverside Community College (RCC) **951.571.6443**
Business Solutions Center and Center for International Trade Development (CITD)
www.rcchelpsbusiness.com and www.citd.org

The center helps local firms compete in the global marketplace by providing export counseling and seminars. CITD provides international trade assistance and resources. Services include: trade leads, one-on-one business counseling, international trade library, foreign market data, technical assistance, and trade seminars.

Inland Empire Export Assistance Center - **909.466.4134**
U.S. Department of Commerce
www.buyusa.gov/inlandempire

The center offers a full range of federal and local export programs under one roof. International trade specialists assist exporters in identifying and exploring new international markets through specialized services, counseling, and seminars.

U.S. Department of Commerce- International Trade Administration (ITA)
www.ita.doc.gov and www.export.gov

These federal websites host many international trade resources, statistics, procedural requirements and more. Export.gov offers one-on-one assistance for international business.

Inland Empire Small Business Development Center (IESBDC) **951.781.2345**
Inland Empire International Trade (IEIT)
www.iesmallbusiness.org

Managed by the IESBDC, this program is a cooperative effort through the expansion of exports from the Inland Empire region. IEIT assists firms in successfully entering emerging foreign markets. Services include: sales lead generation, marketing, financing resources, logistics, and training.

High Technology Resources

Many high technology companies require specialized resources designed to provide commercialization, finance and network opportunities.

**SBA Small Business Technology Transfer Program (STTR)
and Small Business Innovation Research Grants (SBIR)** **202.205.6450**
www.sba.gov/sbir

STTR expands funding opportunities in the federal innovation, research and development arena where technologies and products are transferred from the laboratory to the marketplace. SBIR allows small businesses to compete for federal research and development grant awards used to stimulate commercialization of successful technology. To be eligible, businesses must have a place of business located in the United States with 500 or fewer employees. You can contact federal agencies that participate in the SBIR program. Each agency administers its own program, and establishes its own themes or priorities for project funding.

SoCalTECH **888.412.6831**
www.socaltech.com

SoCalTECH has been promoting the technology industry in Southern California since 1998, providing the most in-depth, up-to-date, and focused view of high tech in the Southern California area. The website provides breaking news coverage of Southern California tech companies, including venture funding, business news, and interviews with local technology entrepreneurs and industry luminaries. Also offered are directories of local high tech companies, venture capital and private equity firms, incubators, and service providers.

**U. S. Department of Commerce National Institute of Standards
and Technology (NIST)- Advanced Technology Program (ATP)** **800.287.3863**
www.atp.nist.gov

The Advanced Technology Program (ATP) bridges the gap between the research lab and the marketplace, stimulating prosperity through innovation. As part of the highly regarded National Institute of Standards and Technology, the ATP is changing the way industry approaches R&D, providing a mechanism for industry to extend its technological reach.

Financing Programs & Resources

California Communities

925.933.9229

www.cacommunities.org

California Statewide Communities Development Authority is a government agency established as a statewide Joint Powers Authority to provide local government and private industry access to low-cost, tax-exempt financing for projects that create jobs, help communities prosper and improve the quality of life in California. Qualifying projects include, but are not limited to: manufacturing facilities, non-profit facilities, solid waste and recycling facilities.

Inland Empire Lender's Community Development Corporation (IELCDC)

951.905.5700

www.cdclans.com

Providing commercial loans to small businesses, IE Lender's CDC targets commercial loans up to \$50,000 to minority and women-owned businesses, and to companies in low to moderate-income areas. Lender's CDC can provide a Stand-by Letter of Credit (SLOC), which may be used to secure various types of transactions on behalf of the IELCDC's borrower, including SBA government guaranteed loans and lines of credit from your bank. In addition, the IELCDC's Micro-Loan program is designed for companies that need a small loan for fixtures, equipment, inventory or working capital.

Small Business Administration (SBA)

714.550.7420

www.sba.gov

SBA programs promote small business formation and growth through loans to qualified applicants. Loans can fund the varied needs of small businesses when necessary financing is unavailable through normal lending channels. There are several types of SBA loans designed to fill special business needs. The following program descriptions are the most popular:

- **SBA Low Documentation (Low/Doc) loan program** focuses on the character, credit, and reliability of applicants. No predetermined percentage of equity will be required, nor is lack of collateral a determining factor. Low/Doc reduces the paperwork involved in loan applications. The SBA uses a one-page application and relies on the strength of the individual applicant's character and credit history. SBA guarantee is 90 percent for loans of \$150,000 or less.

- **SBA 7(A) Loan Program** 7(A) financing is the most frequently used SBA loan program. Loans are made and disbursed by private lenders and guaranteed by SBA for any business purpose. Examples include: working capital, purchase of equipment and other assets, or purchase of buildings. A private lender makes the loan and the SBA guarantees up to 75 percent for loans of up to \$2 million.
- **SBA 504 Certified Development Company loan program** is intended to stimulate the growth and expansion of small businesses via services of a SBA licensed Certified Development Company (CDC). The role of the CDC is to assist businesses in obtaining long-term fixed asset financing in conjunction with private sector financing. The typical structure of a 504 is a 50/40/10 split. 50% fixed rate bank loan, 40% fixed rate CDC loan and 10% down from borrower.
- **SBA Export Working Capital Program Eligibility (EWCP)** provides funds for the manufacture or purchase of goods or services for export purposes, or for the purpose of penetrating and developing foreign markets. The program guarantees repayment to a lender in the event an exporter defaults. By reducing a lender's risk, the EWCP provides an incentive for lenders to finance small business exporter's working capital needs. A private lender makes the loan, and the SBA will guarantee payment up to 90 percent for the loan amount up to the \$1.5 million maximum guarantee amount.
- **SBA CapLine Program (Revolving Line of Credit)** is intended to help eligible small businesses obtain a dependable commitment for credit that can meet their short-term financing needs over an established period of time. It is available to small businesses that are unable to obtain revolving lines of credit without guaranty supports, and can show the ability to comply with the servicing requirements of this program. It is intended to finance the cash cycle of qualified small businesses by advancing funds against the value of their existing inventory and accounts receivable.
- **SBA Pre-qualification Loan Program** helps eligible small business, women, and minorities access capital through the coordinated efforts of both the public and private sectors. The program uses local, private sector organizations as intermediaries to assist in the loan process. Generally, the program is for loan requests of \$250,000 or less.
- **SBA Small Business Technology Transfer Program (STTR)** STTR expands funding opportunities in the federal innovation, research and development arena where technologies and products are transferred from the laboratory to the marketplace.
- **Small Business Innovation Research Grants (SBIR)** allows small businesses to compete for federal research and development grant awards used to stimulate commercialization of successful technology. To be eligible, businesses must have a place of business located in the United States with 500 or fewer employees.

Workforce & Training Resources

Employment Resource Center (ERC)

951.413.3920

www.moval.org

The ERC is a partnership between the City of Moreno Valley and the Workforce Development Center of Riverside County. Moreno Valley employers may qualify for recruitment services such as job posting, pre-screening, and space for interviews. Unemployed or underemployed Moreno Valley residents have access to services similar to those at County facilities.

Employment Development Department (EDD)

916.653.0707

www.edd.ca.gov

Programs available through the EDD that can benefit small businesses are: local/regional/state labor market information, electronic database of job ready applicants; seminars on current labor conditions, labor law, personnel issues, and employment tax and payroll reporting requirements.

Employment Training Panel (ETP)

916.327.5240

www.etp.ca.gov

www.rcchelpsbusiness.com

The Employment Training Panel (ETP) contracts with employers, or groups of employers, training agencies/consortia, and Workforce Development Boards (WDB) to conduct various types of training programs. Riverside Community College Office of Economic Development's Business Solutions Center holds the local contract for training under this program.

Riverside County Workforce Development Center (WDC)

951.955.3100

www.rivcoeda.org

The Riverside County one-stop Workforce Development Center assists businesses and individuals with a variety of employment and job training services. Conveniently located under one roof are invaluable service providers from the Riverside County Economic Development Agency, and the State Employment Development Department.



About Moreno Valley

COMMUNITY PROFILE

INCORPORATION: Incorporated as a General Law City on December 3, 1984, merging the communities of Moreno, Sunnymead and Edgemont.

LOCATION, SIZE & ELEVATION: 51.56 square miles, located in the western portion of Riverside County, surrounded by Riverside, Perris, March Air Reserve Base, Lake Perris and the Badlands. Elevation: 1,650 Ft.

CITY MOTTO: People, Pride, Progress

FORM OF GOVERNMENT: A five-member elected City Council governs the city. Officers are selected annually amongst themselves. Current Officials: Mayor Richard A. Stewart (2nd District), Mayor Pro Tem Jesse L. Molina (1st District), Council Members: Robin N. Hastings (3rd District), Marcelo Co (4th District), and William H. Batey II (5th District). City Manager is Henry T. Garcia.

POPULATION: 188,537-Among California's fastest-growing cities; second most populous in Riverside County; fourth largest in the Inland Empire. Moreno Valley enjoys a diverse population projected to reach nearly 232,034 by 2015. Growth can be attributed to a range of housing options including high-end executive homes, affordable single-family homes, and condominiums; a family-friendly lifestyle; good schools, and impressive quality-of-life amenities.

DEMOGRAPHIC PROFILE

- **Mostly young families.** Average family consists of two parents, two children, most families own their home.
- **Number of households:** 53,516
- **Number of housing units:** 56,845
- **Number of businesses:** 2,863
- **Average new home value:** \$200,000s
- **Average household size:** 3.71 persons
- **Average family household income:** \$71,253
- **Average existing home value:** \$143,673
- **Ethnic composition:** (2005 U.S. Census Estimate): Hispanic 46%; White 23%; African-American 20%; Pacific Islander/Asian-American 8%; Other 3%.

AMENITIES



Moreno Valley's amenities include: more than 39 parks and/or joint-use facilities (245 developed acres) and 6,000 acres of open space at Lake Perris; recreational, major medical, and educational facilities; quality housing at affordable prices, open spaces, abundant retail centers, industrial developments and social/cultural activities. The City actively supports an award-winning anti-graffiti program.

SCHOOLS



Moreno Valley has two public school districts: Moreno Valley Unified School District has 23 Elementary Schools, 6 Middle Schools, 4 Comprehensive High Schools, 1 Charter School, 1 Adult School, 1 Continuation School, 1 Community Day School, 1 Pre-School Head-Start and 1 Academic Center; 36,500 students enrolled. Val Verde Unified School District (includes Perris, Mead Valley and Moreno Valley) has 1 Pre-School, 13 Elementary Schools, 4 Middle Schools, 3 High Schools, 1 Continuation High School, with a total of 19,600 students enrolled. Moreno Valley is also home to Moreno Valley College with approximately 10,000 students enrolled and is part of the Riverside County College District.

JOB CREATION



Based on millions of sq. ft. of planned development and newly completed buildings, the City looks forward to the creation of thousands of jobs in the near future. More than 3,000 jobs were created in 2009-2010. Our commercial sector is growing with the addition of the following businesses: Ayres Hotel & Spa, Best Buy, Burlington Coat Factory, Hampton Inn, Kohl's, Sports Authority, Super Target, Walmart Supercenter and several nationally recognized restaurants. Moreno Valley's manufacturing/ distribution employers now include BAS Recycling, Frazee Paint, Harbor Freight Tools, iHerb, Inc., Lowes, Minka Lighting, O'Reilly Automotive, Philips Electronics, ResMed, Ross Dress for Less Distribution Center, Serta Mattress, Supreme Truck Bodies, United Natural Foods, Inc., and Walgreen's Distribution Center. The office market is also expanding with several approved medical office development projects.

PUBLIC SAFETY



Moreno Valley's public safety and traffic safety records are comparable to other cities of similar size, as verified by State and Federal crime and traffic safety audits.

MAJOR EMPLOYERS

Rank	ORGANIZATION	CATEGORY	EMPLOYEES
1	March Air Reserve Base	MILITARY / PUBLIC SECTOR	9,300
2	Moreno Valley Unified School District	PUBLIC SECTOR	3,465
3	Riverside County Regional Medical Center	MEDICAL FACILITIES	2,284
4	Moreno Valley Mall / CW Capital	RETAIL	1,850
5	Ross Stores	DISTRIBUTION	1,200
6	City of Moreno Valley / Police / Fire Depts	PUBLIC SECTOR	1,128
7	Moreno Valley College	PUBLIC SECTOR	1,038
8	Val Verde Unified School District (MV only)	PUBLIC SECTOR	959
9	Kaiser Permanente Community Hospital / Office	MEDICAL FACILITIES	651
10	Walgreens Co.	DISTRIBUTION	650
11	Riverside County DPSS	PUBLIC SECTOR	405
12	O'Reilly Automotive	DISTRIBUTION	375
13	Walmart Super Center	RETAIL	370
14	United Natural Foods, Inc.	DISTRIBUTION	350
15	Staters Bros (3 stores)	GROCERY	290
16	Moss Bros. Auto Group	AUTOMOBILE DEALERSHIPS	285
17	Home Depot (2 stores)	RETAIL	267
18	Waste Management of the Inland Empire	REFUSE	266
19	Serta Mattress	MANUFACTURING	251
20	U.S. Postal Service	PUBLIC SECTOR	250
21	Costco	RETAIL	238
22	Riverside County Waste Management Facility	WASTE	223
23	Super Target	RETAIL	205
24	J.C. Penney	RETAIL	200
25	Kroger - Food 4 Less / Ralphs (3 stores)	GROCERY	184
26	Lowe's Home Improvement Warehouse	RETAIL	174
27	Cardenas Market (2 stores)	GROCERY	162
28	WinCo Foods	GROCERY	162
29	Macy's	RETAIL	160
30	Philips Consumer Electronics	DISTRIBUTION	150
31	iHerb, Inc.	DISTRIBUTION	144
32	Sears	RETAIL	141
33	Family Service Association	SOCIAL SERVICES	134
34	Chili's (2 restaurants)	RESTAURANT	120
35	Olive Garden	RESTAURANT	116
36	Supreme Truck Bodies	MANUFACTURING	115
37	El Super	GROCERY	104
38	Visterra Credit Union	FINANCIAL	103
39	Harkins Theatre	ENTERTAINMENT	100
40	BJ's Restaurant & Brewery	RESTAURANT	98
41	99 Cent Only (2 stores)	RETAIL	96
42	Ross Dress For Less / DD's Discounts	RETAIL	92
43	Kohl's	RETAIL	89
44	Modular Metal Fabricators	MANUFACTURING	89
45	Masonite Door Fabrication	MANUFACTURING	85
46	Minka Group	DISTRIBUTION	80
47	Burlington Coat Factory	RETAIL	75
48	Bob's Big Boy	RESTAURANT	75
49	Outback Steakhouse	RESTAURANT	68
50	Albertson's	GROCERY	67