



paso robles chamber of commerce

BUSINESS START-UP GUIDE

PREPARED BY THE PASO
ROBLES CHAMBER OF COMMERCE



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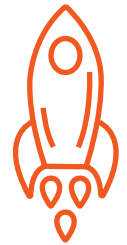
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1. GETTING STARTED

1. GETTING STARTED

1.1 CONGRATULATIONS ON YOUR DECISION TO START A BUSINESS!

There has never been a more exciting time to do business in Paso Robles. With an abundance of available property, relatively low cost of housing, a recent reduction in permitting fees, and a progressive community outlook, now is the time to start, grow, or relocate your business here.

Much like the pioneers who define our community's rich history, you too are charting an adventure with your new business and the Chamber is here to help you thrive! This Guide provides you with the basic tools, resources, and support to establish a successful business in our vibrant and growing city.

If at any point during the process you are feeling stuck, feel free to contact our Business and Entrepreneurial Success Team at best@pasorobleschamber.com.

In addition to the following resources, consider enrolling in one of Cuesta College North County Campus business classes. Classes are offered year-round and cover much of the information needed to ensure your business starts successfully. <https://www.cuesta.edu/about/northcountycampus/index.html>

1.2 BUSINESS AND ENTREPRENEURIAL SUCCESS TEAM (BEST)

A great place to start!

As a first step, we recommend contacting the Business and Entrepreneurial Success Team (BEST). By visiting the Paso Robles Chamber of Commerce website and filling out a brief form, you will have the opportunity to select the types of professionals you would like business assistance from, thereby creating a customized 'dream team' to answer your questions and give you the confidence to move forward with your business dream. We have professional representatives from the following professions: Accounting, Airport development, Architecture, Cannabis, Engineering, Finance, Hiring Agency/Staffing, Hispanic Business Association - Spanish services, Land planning, Law, Marketing, Military, Real Estate, Restaurant, Retail, School District/Education, and Tourism/Hospitality.

For more information

For more information:

Email best@pasorobleschamber.com

Call (805) 238-0506

Visit <https://pasobusiness.com/best/>

1.3 PLAN, LAUNCH, MANAGE, GROW

This Guide is organized into four parts to help simplify the process: Plan, Launch, Manage, and Grow.



The **Plan** section helps you put your amazing ideas into an business plan.



The **Launch** section describes what needs to be accomplished before you open a business.



In the **Manage** section the primary focus is what you, the business owner, need to do in order to successfully manage your company and its employees.



Finally, after successfully opening and maintaining a business, many owners look to **grow** their business. Methods commonly used to expand your successful small business are provided to help you grow.



Josh Cross met with Georgia Gomer to help her launch an interior design business.

1.4 ARE YOU READY TO START A BUSINESS?

One of the first steps that you should take before deciding to go into business is to determine why you, the prospective business owner, want to go into business. Have you realistically calculated many of the advantages and disadvantages of owning a business? Do you have many of the essential characteristics to be a successful business owner? Are you ready to handle the common types of problems faced by small businesses? Are you ready to make the commitment and take the risks? Are you sure this is what you really want? These are important questions that you need to ask yourself.

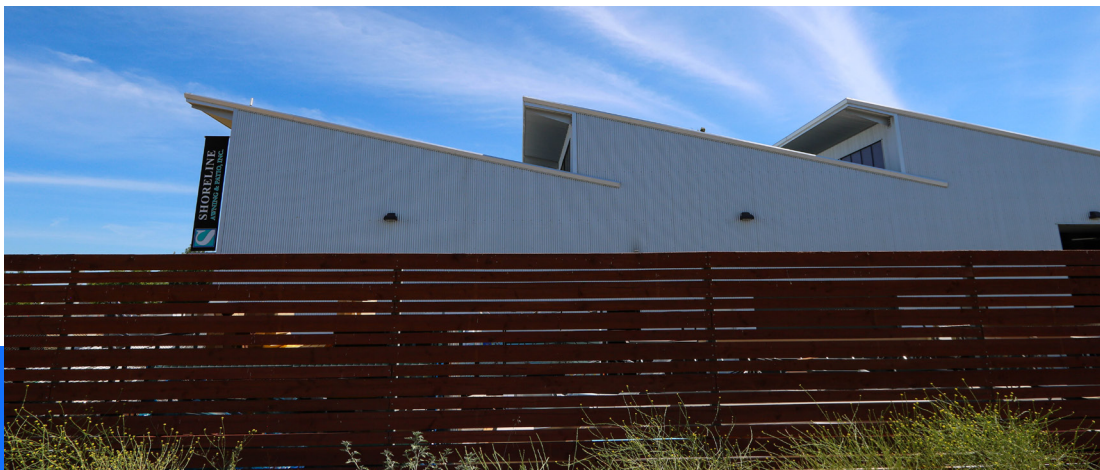
1.4.1 ADVANTAGES AND DISADVANTAGES OF OWNING A BUSINESS

Advantages

- » Being your own boss
- » Direct involvement in all business decisions
- » Close contact with people (customers, employees, etc.)
- » Potential for higher income
- » Independence and personal satisfaction
- » Accumulating personal equity and wealth
- » Creative opportunity

Disadvantages

- » Vulnerability to economic changes
- » Long business hours, possibly few vacations
- » Necessity to be competent in most areas of business
- » Greater financial risk
- » Responsibility for employees, creditors, customers, etc.
- » Having to meet obligations when in convenient
- » Frustrations from customers, suppliers government, etc.



Shoreline Awnings & Patio Inc. supplies shade to many areas in Paso Robles.

1.4.2 PROFILE OF A SUCCESSFUL BUSINESS OWNER

Successful business owners are known to have certain general attributes and characteristics that distinguish them from other people. These characteristics guarantee success in business, but acquiring them can increase the probability of success. You may not have all the experience necessary for starting a business, but you have to be willing to learn. Concentrating on and developing the characteristics and actions of successful business people can improve the odds of success in your new business.

Below are several major questions concerning a business owner's characteristics and attributes. Take time to answer these questions honestly. If the majority of these answers are "yes," then you probably have what it takes to start and run your own business. If your answers are "sometimes" or "no" it is suggested that you choose partners or possibly employees in your business who are strong on your weak points. Having a business team with strengths and characteristics that complement yours can be a deciding factor in the success of your business.

Drive and Perseverance

Do you have the drive, persistence, and ambition to achieve and grow? Are you completely committed and determined to attain your goals? Do you strive to achieve excellence? Do you seek and take initiative? Are you a leader? Do you have a high level of self-confidence? Are you a hard worker? Do you have a low need for status and power? Do you have good health and an enormous amount of energy?

Responsibility and Risk

Are you willing to accept complete responsibility for yourself and your business? Do you take charge of things and see them through? Are you willing to assume risk (financial, career, family)?

Human Relations and Management Skills

Do you get along well with others? Do you level with people and say what you mean? Are you trustworthy and reliable? Do you have patience? Do you have the ability to organize well? Can you make quick, confident decisions that are still well thought out? Do you have a tolerance for ambiguity, stress, and uncertainty? Are you aware of your strengths and weaknesses, as well as your partners'? Do you have good communication skills? Do you carefully read and understand important papers and documents before signing them? Do you seek and use feedback from your past actions?

Mental Ability and Technical Knowledge

Do you have a “nose” for business? Are you creative and innovative? Do you have analytical skills? Do you have a “head” for numbers? Do you know or are you willing to learn the technical aspects of your business?

Successful business owners are not gamblers. They view challenges as opportunities rather than risks. They recognize an opportunity and know how to take advantage of it.

Successful business owners are fanatics about fundamentals. They pay dogged attention to their firms’ finances, operations and the external forces that affect them. They have the ability to think like their customers and cannot put up with bureaucracy. One of the predominant traits of a successful business owner is perseverance to the point of obsession. They demonstrate extraordinary motivation, tenacity, and will to succeed.

Business owners that win have vision, boundless energy, intellectual creativity and patience. They have confidence in themselves, their business, their employees and the community.

1.4.3 COMMON PROBLEMS FACED BY SMALL BUSINESSES

- » Owner’s inexperience in business management
- » Too much debt—business is too highly leveraged
- » Weak competitive strength
- » Lack of proper inventory controls
- » Lack of proper credit or collection control
- » Low sales volume
- » Poor business location
- » Owner’s lack of bookkeeping knowledge
- » Employee and labor problems



2. PLAN

2. PLAN

Now that you have a solid business idea, it is time to put your thoughts into a business plan. A business plan is a document setting out a business's future objectives and strategies for achieving them. This section walks you through the key steps to write a successful plan. Lenders will likely ask to review your plan so be sure to be as thorough and descriptive as possible. Visit www.bplans.com to download free business plan templates.

2.1 WRITE A STATEMENT OF PURPOSE

The statement of purpose should define your company's core goals and purpose. The statement constructs the framework for your small business brand and the services you intend to provide your target market. A strong statement of purpose focuses primarily on the message that will guide your company's business practices and procedures, without spelling out what these individual methods will become when your business opens its doors. See Appendix C for an example of a well written Purpose Statement.

2.2 DETERMINE YOUR BUSINESS NAME

The best way to start the process of choosing a name for your business is by reviewing the foundation of your business. Before you decide on a business name, it is important to check and make sure the name is not already trademarked. You can search the U.S. Patent and Trademark Office (uspto.gov) to see if the name or similar names are already trademarked. It is also a good idea to conduct a series of Google searches to see if there are nearby businesses with similar business models or names. Another thing to keep in mind when selecting a name is URL availability. A URL is an internet address which is linked to the location of your web-page. Domain names are increasingly important in modern day business and a simple URL can make your website readily accessible and easy to remember

Be careful using a specific location in your business name. If you move across town or across the country your name may no longer be applicable. The same applies to the products or services you provide—there is a chance these may change in the future, so try not to be too specific with your business name.

Brainstorm potential names by writing out a list of all the possible choices. Eventually, the right name for your business will become obvious. Register the name with your local or national business authorities and you are on your way!

2.3 DESCRIPTION OF BUSINESS

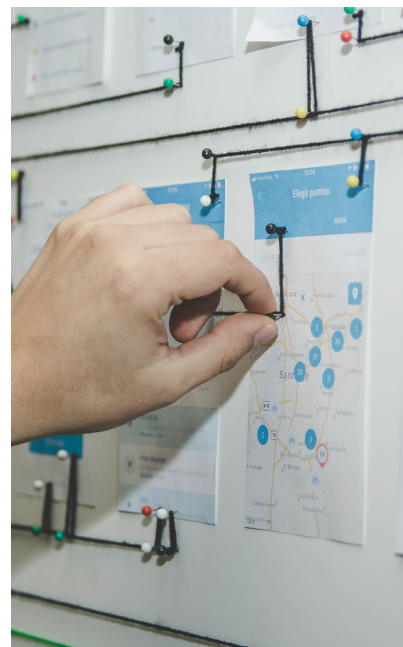
Now that you have a business name, it's time to describe your business. This is where you should outline key details about your company such as the ideal location, the size of the operation, and what your business hopes to accomplish. These ideas should be clearly conveyed so that potential lenders and partners can develop an accurate impression about who you are and the services you provide. Here are some additional questions to answer:

- » What type of business are you planning?
- » What products or services will you sell?
- » What type of opportunity is it (part-time, expansion, seasonal or year-round)?
- » Why does it promise to be successful?
- » What are the growth opportunities?
- » Why do you feel your strengths and interests make this the best business for you?

2.4 DRAFT AN ORGANIZATIONAL PLAN

A business organizational plan is often a key to operational success. The organization of your business can establish positions and responsibilities of your employees while designing the communications between them. Organization and design can determine efficiency of operations and the amount of resources available to employees at every level. Here are questions to consider when creating your organizational plan.

- » Who will manage the business?
- » What qualifications will you look for in a manager?
- » How many employees will you need and what will they be doing?
- » What are your plans for hiring employees and providing salaries and wages, benefits, training, and supervision?
- » How will you manage your finances and record keeping?
- » What consultants or specialists will you need? Why?
- » What legal form of ownership will you choose? Why?
(See Section 6)
- » What licenses and permits will you need?
- » What state and local regulations will affect your business?



2.5 PREPARE A MARKETING PLAN

The foundation of a successful business is its customers. It is important to have an idea of how many people may want or need your product or service. This includes an assessment of the size of your market share and the amount of potential growth in the market. Demographic and market data become one of the most important tools in building a solid customer base. There are many resources available online to find this data as well as specialist who may be hired to do a market needs assessment and better define your target market. Another way to gather information may be to talk to other local businesses and discuss the market in the area where you will conduct your business. Some additional questions to consider are below:

- » Who are the potential customers for your product/service and why will they buy from you?
- » How will you reach your potential customers?
- » Who are your competitors? How are their businesses doing?
- » How will you promote sales?
- » Who will be your best supplier(s)? Why?
- » Where will your business be located?
- » What factors will influence your choice of location?
- » How will you reach and attract customers?
- » How big is your potential market share?
- » What is the growth potential?
- » Are you dependent upon walk-in traffic?
- » How does your product/service/pricing compare to others?



2.6 BUSINESS STRUCTURE

There are several ways to organize your business. You could run your business by yourself, with another person, or as a separate legal entity. For specific questions about which structure is best for your business, consult a qualified tax consultant or an attorney. Consider retaining an attorney to help you select from the following business structure types.

2.6.1 Sole Proprietorship

A sole proprietorship is the simplest forms of business organization. A sole proprietor is personally liable for debts. Business ownership is nontransferable; the life of the business is limited to the life of the business owner. Unlike an LLC or a corporation, you generally don't have to file special forms or pay fees to start working as a sole proprietor. All you have to do is declare your business to be a sole proprietorship when you complete the general registration requirements that apply to new businesses.

Advantages:

- » Less paperwork
- » Fewer legal restrictions
- » Owner receives profits; business income is taxed as personal income

Disadvantages:

- » Unlimited personal liability for debts and legal claims
- » Limited ability to raise capital

2.6.2 General Partnership

A general partnership is when two or more people combine resources and skills to act as co-owners of a business. Under this structure, a separate business entity exists but creditors can still look to the partners personal assets to settle debts. General partners share assets and liabilities equally. An attorney should assist in drawing up a partnership agreement so that each party clearly understands their rights and obligations.

Advantages:

- » Easy to establish
- » Can draw upon finances and skills of each partner
- » Business income is taxed as personal income

Disadvantages:

- » Unlimited personal liability for debts and legal claims
- » One partner can commit the business to obligations



SOLE PROPRIETORSHIP



GENERAL/LIMITED PARTNERSHIPS



LIMITED LIABILITY



CORPORATIONS

2.6.3 Limited Partnership

A limited partnership has one or more general partners responsible for managing the business and partners are liable for the debts incurred. This structure also includes one or more limited partners who are liable only to the extent of their investment. As with a general partnership, it is advisable to consult an attorney when forming this type of organization. In California, limited partnerships are required to file a certificate with the Secretary of State in Sacramento.

Advantages:

- » Allows an investor to become a partner without assuming unlimited liability
- » The limited partner has limited control over the business
- » Income is reported as personal income

Disadvantages:

- » More paperwork and special tax rules

2.6.4 Limited Liability Company (LLC)

A Limited Liability Company (LLC) is an unincorporated business entity, which shares some of the aspects of a Corporation and Limited Partnership, but it has more flexibility than more traditional business entities.

When planning to form a California LLC, it is suggested that you reserve the proposed name prior to submitting documents to the Secretary of State's Office because documents are constantly being received and processed and, therefore, the availability of a name can change at any time.

Even though you may have reserved a name, you should not order stationary, signs, etc. until you have received notification of filing from the Secretary of State's office. The LLC is not created until it is filed with the Secretary of State's Office.

Advantages:

- » Allows an investor to become a partner without assuming unlimited liability
- » The limited partner has limited control over the business
- » Income is reported as personal income

Disadvantages:

- » More paperwork and special tax rules

2.6.5 Corporation

A corporation is the most complex form of business organization. It is an artificial legal entity that exists separately from its owners. A corporation must file incorporation papers with the Secretary of State in Sacramento. There are three types of corporations: S Corporations, C Corporations, and Non-Profits each which have their own advantages:

Advantages:

- » Investors are not liable for any claims beyond the amount of their investment
- » The corporation's continuity is unaffected by death or transfer of shares
- » Capital may be raised by many methods

Disadvantages:

- » Extensive record-keeping and close regulation
- » Annual tax (minimum \$200)

COMPARISON OF FORMS OF BUSINESS

Characteristic	General Partnership	Limited Partnership	Corporation	Limited Liability
Formation	Statement of partnership may be filed with Secretary of State	Certificate of Limited Partnership must be filed with Secretary of State	Articles of Incorporation must be filed with Secretary of State	Articles of Organization must be filed with Secretary of State
Filing Fee	\$70	\$70	\$100	\$70
Minimum Franchise Tax Prepayment	None	\$800	\$800	\$800
Management and Control	Control is by numerical majority of all partners, unless an agreement provides otherwise.	Day-to-day control is by general partners only; limited partners typically participate only in major decisions.	Control can be centralized. May separate management rights from ownership (e.g. <i>nonvoting stock</i>).	Control may be exercised by members or manager
Liability of Owners	All partners have joint and several liability without limitation.	General partners have unlimited liability. Limited partners risk only the loss of their capital contribution.	Shareholders risk only their investment, not their personal assets unless court "pierces the corporate veil"	Same as corporation.
Continuity of Business	No perceptual existence. Dissolved by death or withdrawal of a partner.	No perceptual existence. Dissolved by death of any general partner, but not by the death of limited partner.	Perpetual existence is possible. Dissolution is independent of lives of shareholders.	Subject to agreement but could affect whether entity qualifies for partnership tax treatment.
Transfers of Interests	Difficult. Partner can assign right to receive distributions, but assignee cannot be substituted as a partner, except by consent of the remaining partners.	Same as general partnership, but partnership agreement can provide otherwise for limited partners.	Shares are more readily transferable but articles, by-laws, or shareholders' agreement can impose restrictions on sale.	Assignable, but usually subject to members' approval of restrictions contained in operating agreement.
Taxation	Partnerships do not pay income tax, but file information returns. Partners are taxed on their share of the profits, whether distributed or not.	Same as general partnerships, but partnership is subject to annual franchise tax (now \$800 minimum).	Double taxation (corporation is taxed pre-dividend profits and shareholders are taxed on dividends), unless Subchapter S status can be elected. Also subject to annual franchise tax.	Generally, same as partnerships, but LLC is subject to \$800 annual franchise tax, plus fees assessed on a graduated scale, up to \$4000 on income exceeding \$5 million.

2.7 PREPARE A FINANCIAL PLAN

A sound financial plan is important to ensure you stay the course, especially during the first year. One of the leading causes of business failure is lack of financial preparedness. Set your company's financial policy by considering how you will handle purchases, fixed and variable costs, cash, credit, creditors, and debtors. Explain how you will measure achievement of these policy goals. This process will enable you to realistically define how you will control your business. Ideally you should have sufficient funds to cover the first twelve months of operation, plus a cash reserve for emergencies. Sound budgeting, anchored by good bookkeeping and control over your cash flow, is the real test of financial management ability and the key to profitability.

Starting a business isn't just about day-to-day operating costs, there are considerable one-time start-up costs that many owners are not prepared for.

- » What is your total estimated business income for the first year? What is your estimated quarterly income?
- » How much will it cost to open the business? How much more to sustain it for the next 18 months of operations?
- » What will be your monthly cash flow?
- » How much will you need for your personal financial needs monthly?
- » What will it cost you to hire employees (wages, benefits, payroll taxes, workers comp insurance)?
- » What sales volume will you need to make a profit in the first three years?
- » What is the break-even point?
- » What are your projected assets, liabilities, and net worth?
- » What will your total financial needs be?
- » What will your potential funding sources be and how much?
- » Where will you get the financial resources to start your business?
- » Will the bulk of your sales be cash or credit?
- » Do you plan to offer lines of credit?
- » Can you afford to write off bad debts?

2.7.1 One Time Start-up Costs

When launching your business there are many one-time expenses required to get your business up and running. It is important to prepare for these hidden expenses and have an idea of what, and how large they may be. We have compiled a worksheet of one-time expense you can expect to see when launching your new business. This worksheet can be found below in appendix A.

2.8 IDENTIFY APPROPRIATE FUNDING SOURCES

The following common funding sources are a good place to start exploring your financing options.

2.8.1 State Funding Sources

Small Business Loan Guarantee Program - The Small Business Loan Guarantee Program (SBLGP) provides loans to small businesses that experience capital access barriers. Through this program, a small business can establish a favorable credit history with a lender and obtain access to future loans on its own, independent of the program.

<http://www.ibank.ca.gov/small-business-finance-center/>

Jump Start Loan Program - The Jump Start Loan Program (Jump Start) helps small businesses start, grow, and thrive. Jump Start provides microloans, technical assistance, and financial literacy training.

<http://www.ibank.ca.gov/small-business-finance-center/>

Farm Loan Program - The Farm Loan Program supports direct loans to small farms through participating Financial Development Corporations (FDCs). Loans are 90% guaranteed by the U.S. Department of Agriculture, Farm Serviced Agency (FSA).

<http://www.ibank.ca.gov/small-business-finance-center/>

SBA LENDER BANKS

Bank	Phone Number	Website
American Riviera Bank	(805) 965- 5942	https://www.americanrivierabank.com/loans
Bank of the Sierra	(805) 239-9520	https://www.bankofthesierra.com/products/business/bloans/
Chase Bank	(805) 238-5751	https://www.chase.com/business/loans/sba-loans
Founders Community Bank/ Premier Valley Bank	(805) 226-4400	https://www.premiervalleybank.com/small-business-banking/small-business-loans
Pacific Premier Bank	(805) 769-9228	https://www.ppbi.com/products/business/lending/quickscore-business-financing.html
Pacific Western Bank	(805) 226-5300	https://www.pacwest.com/lending-solutions/small-business-lending
Wells Fargo Bank	(805) 239-0674	https://www.wellsfargo.com/biz/sba/

California Capital Access Program - Designed to encourage banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. <http://www.treasurer.ca.gov/cpcfca/calcap/>

California Coastal Loans - This corporation services the financial needs of small businesses and farmers. California Coastal operates several loan programs including a Farm Loan Program, SBA 504 Program, SBA Micro Loan Program, Intermediary Relending Program, State Guarantee Program, and Community Advantage 7(a) Loan. The typical loan range is from \$5,000 to \$5,000,000 and can be utilized for building purchase, machinery and equipment, inventory, or working capital. www.calcoastal.org

Industrial Development Bonds - Tax-exempt securities issued up to \$10 million to provide money for the acquisition, construction, rehabilitation, and equipping of manufacturing and processing facilities for private companies. <http://www.ibank.ca.gov/programs/industrial-development-bond-financing/>

2.8.2 FEDERAL FUNDING SOURCES

Small Business Administration (SBA) - The SBA works with lenders to provide loans to small businesses. The agency doesn't lend money directly to small business owners. Instead, it sets guidelines for loans made by its partnering lenders, community development organizations, and micro-lending institutions. <https://www.sba.gov/funding-programs/loans>

2.8.3 OTHER FUNDING SOURCES

Crowd-funding is the practice of funding a business venture by raising many small amounts of money from a large number of people, typically via the internet. Popular websites include: Kickstarter, Indiegogo, Kiva, Peerbackers, SoMoLend, and Endurance Lending Network.



3. LAUNCH

3. LAUNCH

Launching a business requires a tremendous amount of planning. To ensure that you are properly prepared, we have put together a list of tools and resources to help you successfully launch your business.

3.1 QUICK START PERMIT GUIDES

Launching a business requires a tremendous amount of planning. To ensure that you are properly prepared, we have put together a list of tools and resources to help you successfully launch your business.

3.1.1 Review Quick Start Permit Guides

To help entrepreneurs navigate the City's permitting process, the Chamber of Commerce has created Quick Start Permit Guides. These guides can help you determine which permits are necessary based on the type of business you are proposing and the location in which the business is located. Guides are available for the following business types: Automotive Repair, Breweries, Business Consultant, Catering, Cottage Food, Fitness Centers, Photography, Physical Therapy, Religious Organizations, Restaurants, Wineries and Wine-tasting Rooms.

Guides are available for download at <https://pasobusiness.com/launch/> Upon review of the appropriate Guide, you should be able to determine the areas within the City that are possible to open your business

3.2 FIND AN AVAILABLE PROPERTY

3.2.1 Oppsites

The Chamber of Commerce actively identifies locations for potential development in Paso Robles. In partnership with www.oppsites.com, the chamber has developed an informative, interactive map with sites and city parcels potentially available for development. The map includes information such as zoning, acreage, and street view images of each site. Contact information is also provided.

Oppsites is accessible by visiting: <https://oppsites.com/search>

3.2.2 Paso Robles Downtown Main Street Association

The Paso Robles Downtown Main Street Association is a non-profit organization that provides a monthly listing of available properties.

The Paso Robles Downtown Main Street Association website is:
<http://pasoroblesdowntown.org/>



3.3 SELECTING A LOCATION

You've likely heard the saying, "Location! Location! Location!"

Selecting a location is one of the most important steps in starting your business. When selecting your location, it is important know if your business is permitted in the City's zoning code. When looking for a location, be sure you are aware of which zones can accommodate your business. This is a two-step process. First, check the City's zoning matrix, find the land use that represents your business, and identify which zones your business (land use) is permitted in. Typical commercial zones include C1, C2, C3, CP, OP, and RC.

The City's zoning matrix can be found at: <https://www.prcity.com/DocumentCenter/View/14202/Zoning-Matrix-PDF?bidId=>

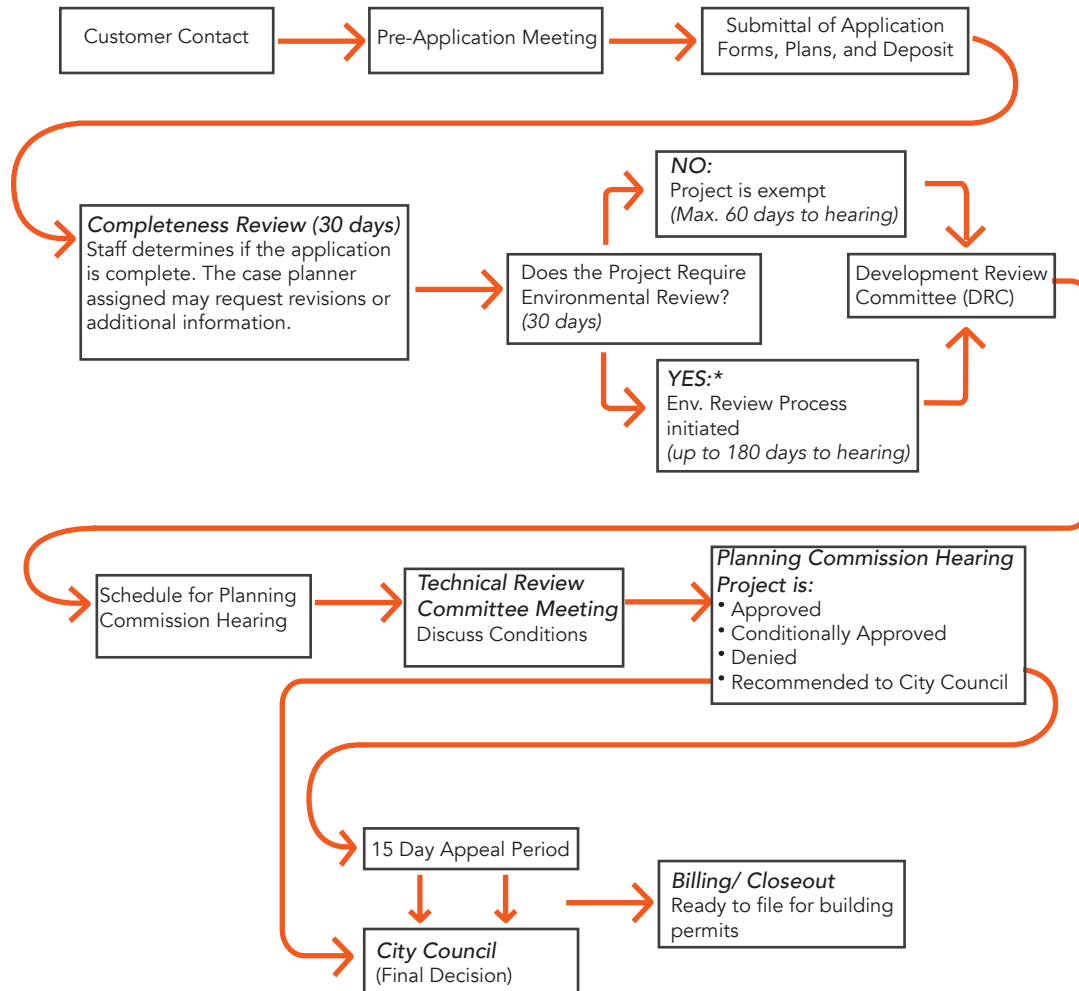
Second, find the zones in which your business can locate in using the City's Zoning maps found here: <https://www.prcity.com/280/Zoning>

3.4 IS IT THE RIGHT LOCATION FOR YOU?

You found a great site in a great location. Sounds perfect, right? Now is the time to ask the broker or property owner every possible question you can think of and fact check everything you've been told. Has there been any non-permitted work completed? Are there any structural or other safety issues? Does the space meet building code and ADA requirements? Who pays for maintenance costs, the owner or tenant? Many times, a business owner has signed a lease believing they found the perfect space only to be hit with unexpected costs such as permitting fees, structural upgrades, ADA improvements, or other surprises. The building owner is not necessarily liable (or willing) to cover these costs.

3.5 CITY REQUIREMENTS

DEVELOPMENT APPLICATION PROCESS



3.5.1 BUSINESS LICENSE

The City of Paso Robles require that every entity which conducts business in Paso Robles has a business license. To obtain a business license, you may contact the community development department or fill out the application online. This application is available on the city of Paso Robles website at <http://prcity.com/156/New-Licenses> . The application can be completed online and you can use a credit card to pay the fee(s).

3.5.2 WORKING FROM HOME

Home Occupation Permits are required for those who wish to conduct business within a residential space. Applications for home occupation permits may can be found and submitted online on the City of Paso Robles website.

This permit application can be found at the city's Community Development Department web page <http://www.prcity.com/277/Home-Occupation-Permit>
Home occupations are subject to the following regulations:

1. The profession or other occupation shall be carried on wholly within the main building or accessory building.
2. Not more than one-half of the floor area of the ground floor of the principal building is used for the occupation.
3. There shall be no exterior storage of materials and equipment, and no other exterior indication of such home occupation or variation from the residential character of the principal building.
4. There shall be no retail sales on the premises except for "Cottage Food Operations" as defined by Section 113758 of the California Health and Safety Code for which no more than one client is allowed within the premises at a time.
5. The following types of businesses are considered allowable as home occupations: home office for services provided or conducted outside of the home or on the internet; tutoring/teaching, including musical or dance instruction, provided that no more than one student is served at a time; "cottage food operations" as defined by Section 113758 of the California Health and Safety Code and subject to prior issuance of a permit for a cottage food operation from the County Health Department as required by Health and Safety Code Section 114365; art studio; tailor/dress-maker; or similar uses.
 - » The following types of businesses are not permitted as home occupations: animal hospital; automotive repair; small engine repair; barber or beauty shop; restaurant; tavern; wine-tasting; or similar uses.
6. There shall be no signs identifying the business.

3.5.3 SIGN PERMIT

When your business is ready to be advertised, it's easy to get carried away with signs and banners. However, all the signs both permanent and temporary, are regulated by the city to promote an aesthetic and orderly appearance within our community. Before you have a sign made or banner printed contact the Community Development Department to check if your signage is compliant with the city's code.

More information on signage and design standards is available in the city's municipal code section 21.19.040 and Title 19 which are accessible at https://library.municode.com/ca/el_paso_de_robles/codes/code_of_ordinances

3.5.4 BUILDING PERMIT

If you are planning to construct your place of business, or do any major remodeling, you must have a building permit. Special permits may be required for parking, food preparation, fire safety, discharge of pollutants, etc. If you are building within city limits, there are specific forms that must be filed. For more information, contact your Planning Department.

If you are building outside a city, specific forms must be filed with the county. for further information on county building permits contact:

3.5.5 SELLERS PERMIT

If you are planning to sell items that are subject to state sales tax, you must also apply for a seller's permit for each place of operation. This "resale number" will eliminate the need to pay sales tax when you purchase items for resale in your business. A personal Statement of Financial Condition and estimations of monthly sales and expenses may be required with new applications. There is no fee required for a sales permit; however, under certain conditions a security deposit may be required. To apply contact:

3.5.6 STATE ID AND WITHHOLDING SCHEDULE

If you will be an employer, you must obtain a state employer identification number and employees withholding schedule form:

If you are applying for a Fuel Tax Permit or Sales Tax Permit, you are automatically registered with the Employment Development Department. Registration must be within fifteen days of the first payment of wages. No fee is required for registration.

3.5.7 OCCUPATIONAL LICENSES

There are many occupations that require licensing in California. Please see Business Tax Certificates under the chapter on “Understanding Taxes” for additional information on licenses and permits.

3.5.8 UBER/LYFT RIDE SERVICES

Per city code, business transactions conducted within the city are required to have a valid business license prior to conducting business. Therefore, if you wish to be a driver for a ride service company and conduct your services in Paso Robles, then the city requires that you acquire a business license prior to driving for these services.

3.5.9 OTHER LICENSING REQUIREMENTS

Air Quality Compliance

Complying with air quality rules and regulations can be confusing in California. Even determining whether the rules apply can be problematic for many small business owners. Most businesses in California need to understand what permits are required, who issues the permits, and the specific requirements of the permits. The California Air Resources Board’s (CARB/ARB) Small Business Assistance Program is set up specifically to help the business community find the resources needed to comply with the rules and determine which rules apply to them. One of the best starting points is the Cal/EPA’s CalGold website (www.calgold.ca.gov). Select your business type and this database will provide a list of each agency. You can also refer to ARB’s website at www.arb.ca.gov.



SOME TIPS TO GET YOU STARTED

1. Refer to the customer by name whenever possible
2. Don't participate in the first annual anything
3. Open on time or early and stay open at least until your posted closing time
4. Project a positive attitude at all times (especially when you are down)
5. Answer the phone on second ring, but no later than the third ring
6. Smile when answering the phone
7. Don't do anything you can't do again on a regular basis
8. Run your business as if you were in a recession at all times
9. Watch out for phone solicitors—They will gobble up your time
10. Develop a plan for advertising and spend only what you can afford, not what the advertising companies say you should
11. Find a way to track your advertising and so you know which ads are paying off
12. Furnish a simple map to your location in your advertising
13. Use all positives when you're giving instructions
14. When you give directions, don't have them drive by your competition
15. Keep everything clean and orderly
16. Write press releases for your company on a regular basis and send a photograph
17. Stay small as long as you can
18. Streamline everything and put the things you use most frequently within easy reach
19. Save the things you can use over (both sides of paper, rubber bands, paper clips, etc.)

20. Shop for office equipment and supplies in newspapers, garage sales swap meets and auctions, and of course, purchase when on sale
21. If something breaks, fix it and use it again
22. When you do purchase new equipment, get the best you can afford
23. Work on your business as well as in your business
24. Don't promise something you can't deliver (or think you might not be able to deliver).
25. Stay at your business during normal working hours
26. Get an answering machine to give your hours or sell products while you are closed
27. Don't make your own signs
28. Get involved. Join clubs and organizations to get visibility. Participate and be seen!
29. Hang out with successful people and listen to their ideas!
30. Profit is not a dirty word
31. Pay yourself first—something
32. Join the Paso Robles Chamber of Commerce





New building under construction on Dallons Drive.



4. MANAGE

4. MANAGE

Run your business like a boss! Managing a business includes general organizational habits, hiring employees, complying with regulations, filing taxes, and protecting your ideas.

MANAGEMENT

A primary cause of business failure is managerial weakness. Your financing source is aware of this fact so be honest, objective, and unemotional in the assessment of your own ability to operate a business. Be prepared to explain to your lenders how you will overcome any management weakness. The personal history and work experience of all the business principals should be included in this section.

4.1. RECORD KEEPING

Since few small business owners spend much time keeping records, the customary warning of keeping only those records that are actually used should be replaced by two warnings.

1. The first is to keep basic records. Never rely on memory, close personal contact with the business, or on some simple system that you believe replaces basic records.
2. The second is to make effective use of the basic records that are kept. Many owners fail to use inventory records for sales promotion, changes in buying or merchandising policies and charge account records for customer analysis and sales promotion.

Without adequate records, it will not be possible for your business to handle buying, inventory control, credit and collections, expense control, personnel, production control and most other aspects of management efficiently. Any experienced owner knows that it is just common sense to keep an accurate, written record keeping in your business makes it impossible for you to know how your business is doing, and in the majority of cases, the first indication that something is wrong comes too late.

You will need accurate and complete records to help you monitor your business. Records will help you prepare your income taxes at the end of the year, obtain loans, inform suppliers and creditors, and keep you informed of how the business is doing financially. Records also aid in planning for future based on factual financial knowledge rather than guess work.

Trade associations often provide guidelines or accounting records tailored to a particular type of business. There are also a variety of records and record keeping systems available at bookstores. It is suggested you use some type of computer based program tailored to your needs. There are a number available on the market today that combine accounting (accounts payable, receivable, and payroll) as well as word processing and data base, or some combination of these.

Every business should have up-to-date records which provide the following information:

- » Accurate records of sales and operating results, fixed and variable costs, profit or loss inventory levels and credit and collection totals.
- » Comparisons of anticipated business performance .
- » Financial statements, such as profit and loss, cash budget and balance sheet.
- » Tax returns and reports to the government.
- » A method for uncovering employee thefts, material waste, or record keeping errors

Your essential records should include the following information:

- » Daily summary of cash receipts taken from cash register tapes, charge slips, or sales receipts
- » An expense ledger tallying both cash and checks for accounts payable, payroll, rent and other recurring expenses
- » An inventory system showing shipments received, accounts payable, and the amount of inventory on hand
- » An employee pay record listing hours worked, pay and withholding deductions for both full time and part-time employees
- » An accounts receivable record for credit sales

The Internal Revenue Service does not require specific accounting methods, record, or systems. However, the IRS does require that you maintain permanent books of account which can be used to clearly show income, expense and deductions. These records must be accurate and reflect taxable income and allowable deductions. Records also must be kept so that they are available for inspection by IRS officers.

4.2 ACCOUNTING METHODS

Choose either a cash accounting method or an accrual accounting method for reporting the income and expenses of your business. Your choice should be made after discussing the matter with your bookkeeper or accountant. Here are some of the differences.

4.2.1 The Cash Method

The cash method of accounting is generally used by individuals and small businesses.

Income: With the cash method, all items of income received during the year are included in gross income.

Expenses: Usually you must deduct expenses in the tax year that you actually pay them.

4.2.2 The Accrual Method

The purpose of the accrual method of accounting is to match the income and expenses in the period in which they occur.

Income: Under the accrual method, all items of income are included in gross income when earned, even though they may be received in another tax year.

Expenses: If you are a business that uses the accrual method of accounting, you deduct business expenses when you become liable for them, whether or not you pay them in the same year. All events that set the amount of the liability must have happened, and you must be able to figure the amount of expenses with reasonable accuracy.

4.3 HIRING A BOOKKEEPER AND AN ACCOUNTANT

It is highly recommended that you hire both a competent bookkeeper and a professional accountant. Spend the necessary time it takes to find the right bookkeeper and accountant for your needs. To find the right bookkeeper and accountant talk to people in the same type of business you are in to get referral sources.

Remember, it's not necessary to hire an accountant to do your day-to-day bookkeeping, but your bookkeeper must have adequate experience and qualifications to handle the record keeping needs of your business.

It is also a good idea to contract the services of a professional accountant to provide important advice and help in determining what records to keep, the most economical way of maintaining the records, techniques on how to insure against paying unnecessary taxes and the most efficient system of cash flow management. An accountant's advice is helpful in keeping track of inventory, so that your business will always have enough on hand for customers but not more than should be kept. The accountant will also suggest methods for depreciating assets and maintaining up-to-date balance sheets and income statements.

4.4 WORKFORCE DEVELOPMENT

Finding qualified talent can be a challenge for employers. Here are some resources to help you find candidates.

San Luis Obispo County Workforce Development In Person Meeting

Feeling overwhelmed about hiring employees? Give the San Luis Obispo County Workforce Development team a call to set up a free in-person meeting and learn how workforce development services can be customized to meet your business needs. The team will conduct a needs assessment, provide awareness of workforce development programs, provide feedback regarding existing recruitment programs, and explain how to save money on specialized training programs.

CONTACT:

Business Services Specialist

805-249-9644

Or America's Job Center of California

America's Job Center of California (AJCC) can help you find the quality staff you are looking for. They provide a wide range of free professional services for businesses of all varieties. Some services they provide include:

- » Applicant recruiting and screening
- » On the job training incentives
- » Testing and interviewing facilities
- » Layoff aversion

AJCC can assist employers in finding and hiring skilled workers. Via CalJOBS, employers can post unlimited job listings, search and screen resumes, and contact potential applicants. Employers can also connect with local resources to provide training programs for their employees, learn about tax credits for their business, and access additional resources, including labor market information.

America’s Job Center of California

880 Industrial Way, Suite 102

San Luis Obispo, CA

93401

(805) 903-1400

Workforce Development

3220 Higuera St., Suite 231

San Luis Obispo, CA 93401

(805) 835-9319

Eckerd

Eckerd Connects’ Workforce Development provides career pathways and support to adults, dislocated workers, and youth ages 16 and older. Its one-stop delivery system provides a range of career services to fit the needs of each individual. Additionally, Workforce Development aligns with the Workforce Innovation and Opportunity Act (WIOA) and provides all of its employment services free of charge to eligible participants.

Eckerd Workforce Development

619 Creston Road

Paso Robles, CA 93446

(805) 703-3390

Job Placement Organizations

Volt Workforce Solutions

714 Pine Street

Paso Robles, CA 93446

805-237-0882

www.volt.com

Labor Finders

2727 Buena Vista Drive, Unit 103

Paso Robles, CA 93446

805-221-8044

www.laborfinders.com

Select Workforce Specialists

159 Niblick Road

Paso Robles, CA 93446

805-227-4234

www.select.com

4.5 WORKERS' COMPENSATION

Workers' Compensation, also called Workman's Compensation or Worker's Comp, is a system of laws meant to protect injured workers. The goal is to make sure that somebody who is injured at work receives appropriate medical care, lost wages relating to an on-the-job injury, and if necessary, retraining and rehabilitation so they may return to the workforce. When workers suffer a fatal injury on the job, members of the workers' families are eligible for benefits. For more information on this, please visit: www.dir.ca.gov/dwc

4.6 EMPLOYEE RECORDS

When you hire employees, there is information that you need to secure for your records. You need to:

- » Have each employee fill out Form I-9, Form W-4, and Employee's Withholding Allowance Certificates. Verify that each new employee is legally eligible to work in the United States.
- » Have your employees complete Form W-5 and Earned Income Credit Advanced Payment Certificates if they qualify and want to receive advanced earned income credit payments.
- » Obtain each employee's name and Social Security Number (SSN) and enter them on Form W-2. This requirement also applies to resident and nonresident alien employees.
- » Obtain and keep a copy of the employee's physical report if required. Please note that the physical report must be kept in a separate file.
- » Furnish copies of Form W-2, Wage and Tax Statement, for each employee after each calendar year is over.

4.7 OSHA REQUIREMENTS

OSHA stands for Occupation Safety and Health Administration. Employers have certain responsibilities under the Occupation Safety and Health Act of 1970. The mission of OSHA is to ensure that employers provide a safe working environment for employees by setting and enforcing standards and by providing training, outreach, and education. To obtain more information about your responsibilities as an employer, please visit: <https://www.osha.gov/as/opa/worker/employer-responsibility.html>

4.8 U.S. DEPARTMENT OF LABOR

The U.S. Department of Labor mandates that employers meet certain requirements. The following is a sampling of some of the requirements:

- » Wages and Work Hours
- » Workplace Safety and Health
- » Retirement and Health Benefits
- » Veterans' Employment and Training
- » Hiring Persons with Disabilities
- » Workers' Compensation
- » Layoff Procedures. For more detailed information, please visit: www.dol.gov

4.9 TAXES

All businesses in California must fulfill their tax obligation for the state, federal, and local governments. If you are going to be in business, you'll want to know what types of business taxes may apply, including:

- » State and Federal Tax
- » Sales and Use tax
- » Self-Employment Tax
- » Property Tax. It is a good idea to consult with a tax professional before you get started so you will be well aware of what taxes will apply and when.

CALIFORNIA BUSINESS TAX AT A GLANCE

When you have a business, you must report your net income and pay California and federal income taxes. You may also be required to:

- » Make estimated tax payments to the Franchise Tax Board (FTB) and IRS each quarter when you don't have an employer to deduct and pay income taxes for you
- » File your California and Federal income tax returns each year and find out if you still owe income taxes or if you paid too much for the year and may be entitled to a refund
- » Deduct payroll taxes including income taxes from your employees' wages and pay the taxes to the Employment Development Department (EDD) and IRS. You also have to report new employees to the EDD
- » Report salary or wage information for anyone working for you as an independent contractor to the EDD, FTB, and IRS
- » Pay sales tax on the items you sell. Generally, you add the amount of tax to the purchase price, then pay the tax to the Board of Equalization (BOE)
- » Report annually any personal property that is used in your trade or business. Unless specifically exempt, all tangible personal property is taxable and must be reported to the County Assessor's office



Volt Workforce Solutions is one of the many companies in Paso Robles that can help you find trained employees for your business.

BUSINESS TAX

SOLE PROPRIETOR

If you are a sole proprietor, use information in the chart below to help you determine some of the forms that you may be required to file. For more information, visit the following link: <http://www.irs.gov/businesses/small>

If you are liable for...	Use form...
Income Tax	1040 and Schedule C or Schedule C-EZ
Self-employment Tax	1040 and Schedule SE
Estimated Tax	1040-ES
Employment Taxes: Social Security and Medicare taxes and income tax withholding, Federal Unemployment (FUTA) Tax, Depositing Employment Taxes	941 (943 for farm employee), 940 or 940-EZ, 8109
Providing information on Social Security and Medicare taxes and income tax withholding	W-2, W-3

PARTNERSHIP

If you have a partnership or a partner (individual) in a partnership, use the information in the charts below to help you determine some of the forms that you may be required to file. For more information, visit the following link: <http://www.irs.gov/businesses/small/article>

If you are liable for...	Use form...
Annual Return of Income	1065
Self-employment Tax	1040 and Schedule SE
Employment Taxes: Social Security and Medicare taxes and income tax withholding, Federal Unemployment (FUTA) Tax	941 (943 for farm employee), 940 or 940-EZ, 8109

COMPARISON

C CORPORATION OR S CORPORATION

There are two basic types of corporations: C and S. The profit of a C corporation is taxed to the corporation when earned, and then is taxed to the shareholders when distributed as dividends. However, shareholders cannot deduct any loss of the corporation. S Corporations, on the other hand, do not pay taxes at the corporate level. Instead, the profits/losses are passed through to shareholders and reported on their own personal tax returns. Ownership is limited to a total of 100 shareholders and all owners must be U.S. citizens. If you are a C or S corporation use the information in the charts below to help you determine some of the forms that you may be required to file. You may also wish to visit the following link: www.irs.gov/businesses/corporations

If you are liable for...	Use form...
Income Tax	1040, Schedule C, Schedule E, Schedule F, Schedule SE, or 1065, or 1120
Estimated Tax	1120-W or 1040ES
Employment Taxes	941 (943 for farm employee), 940 or 940-EZ

LIMITED LIABILITY COMPANY (LLC)

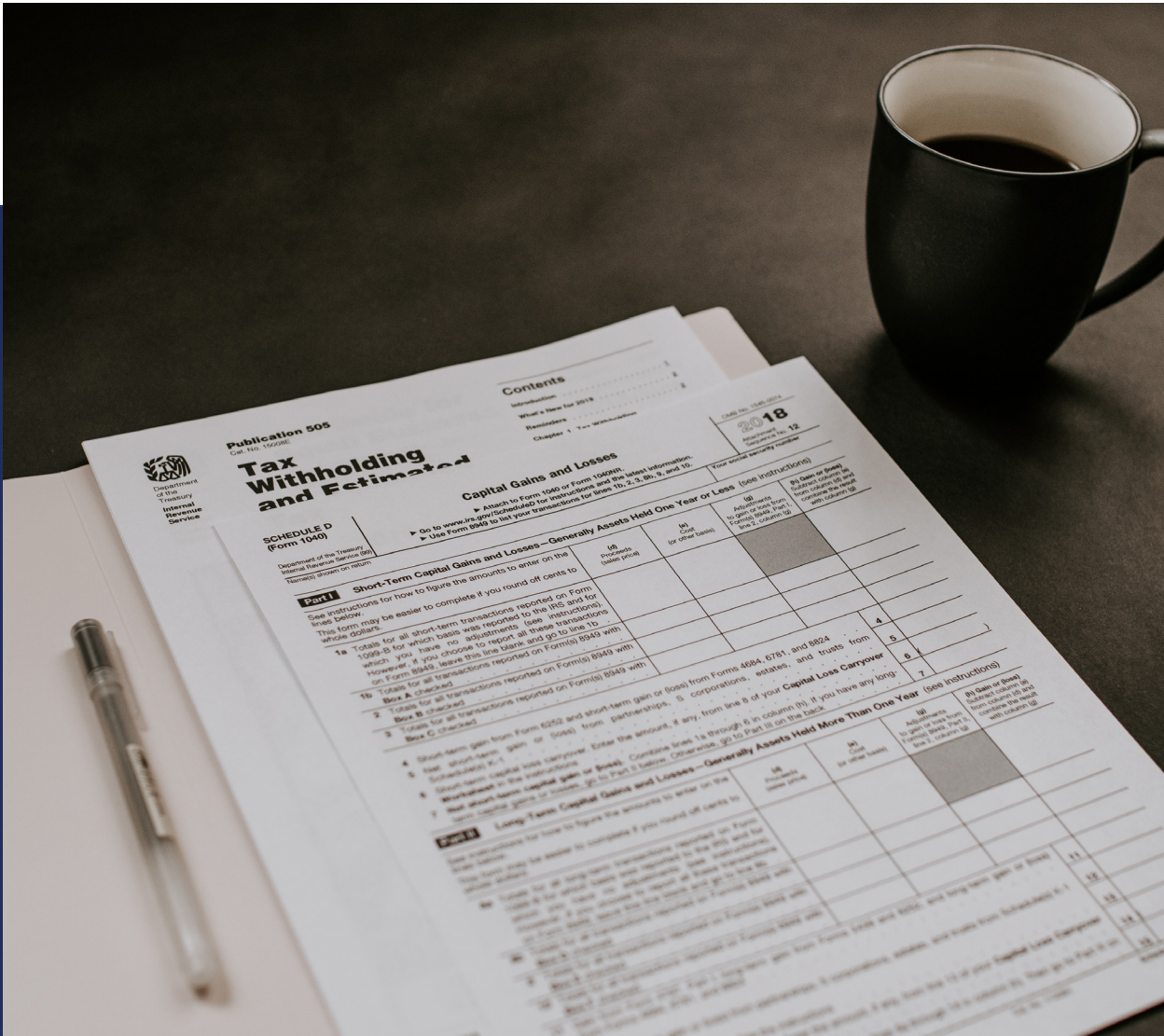
A Limited Liability Company (LLC) is a relatively new business structure allowed by State statute. LLCs are popular because, similar to a corporation, owners have limited personal liability for the debts and actions of the LLC. Other features of LLCs are more like a partnership, providing management flexibility and the benefit of pass-through taxation.

If you are liable for...	Use form...
Income Tax	1120 or 1120-A (corporation) 1120S (S corporation) Form 2553 (1 st year only)
Estimated Tax	1120-W (corporation only)
Employment Taxes: Social Security and Medicare taxes and income tax withholding, Federal Unemployment (FUTA) Tax, Depositing Employment Taxes	941 (943 for farm employee), 940 or 940-EZ, 8109

You can find out more information about Federal tax issues by visiting: www.irs.gov or reading the following publications:

- » 334 (Tax Guide for Small Business)
- » 15 (Employer's Tax Guide)
- » 541 (Partnerships)
- » 542 (Corporations)
- » 1635 (Understanding your Employer Identification Number)
- » 8832 (Entity Classification Election)

Again, it is recommended that you consult with a tax professional before you get started so you will be well aware of what taxes will apply and when. Visit the Business Directory on the Chamber's website for a list of Certified Public Accountants. <https://www.pasorobleschamber.com/list/>



4.10 PROTECTING YOUR IDEAS

Most people do not think of ideas as property, but for some businesses their ideas represent their intellectual property such as architects, engineers, and graphic designers. Before you begin your research, or consult with an attorney, you may want to clearly define what your idea is, what you intend to do with it, and determine the level of protection you are going to need.



4.10.1 Patents

Patents protect processes, methods, and inventions that are “novel”, “non-obvious”, and “useful”. If granted, a patent gives you a 20-year monopoly on selling, using, making, or importing an invention in and into the United States. Depending on the details of your concept, it might qualify for patent protection. Protection requires full public disclosure of the work in detail and therefore precludes maintaining any trade secret protection in the same work www.uspto.gov/patent



4.10.1 Copyright

Copyright protection gives the author of “original works of authorship” the rights to reproduce, modify and display the works publicly. This includes all literary, dramatic, musical, artistic, and certain other intellectual works. This protection is available to both published and unpublished works. In the case of works made for hire, the employer, not the employee, is considered to be the author. www.copyright.gov



4.10.3 Trademarks

Trademarks indicate where a product or service originated from and distinguishes it from those of other entities. A trademark can be a word, phrase, symbol or design, or any combination of those that identifies and distinguishes the source of the goods. Any time you claim rights in a mark, you may use the “TM” (trademark) or “SM” (service mark) designation to alert the public to your claim, regardless of whether you have filed an application with the U.S. Patent and Trademark Office (USPTO). However, you may use the federal registration symbol with the mark only on or in connection with the goods and/or services listed in the federal trademark registration. www.uspto.gov/trademark



American Riviera Bank is a community bank in Paso Robles that offers SBA loans.



5. GROW

5. GROW

5.1 EXPAND

Expansion can mean adding employees, acquiring new equipment, increasing production, or opening a new location. Once you're ready to expand, update your marketing plan and confirm that your business is financially prepared. Then, consider the following steps:

- » First, update your marketing plan. How will your expansion leverage additional sales? Think about your target customer, sales plan, and competitive advantage. Make sure your updated marketing plan is just as thorough as your initial plan.
- » Compare your business to the competition, learn about our local market, and get a sense of the advertising market with www.sizeup.com
- » Next, review your business finances. Build a forecast that projects estimated costs and estimated revenue. Take a close look at your balance sheet to make sure you can cover the costs of expanding. If you don't have enough capital, consider applying for more funding.

5.2 NEW FUNDING

If your business is up and running but needs more capital, you can rely on previously used funding sources. However, funding an existing business still requires slightly different preparation. You'll need to make a solid business case for more funding. Produce a short statement with the total requested amount and specific reasons for it. A business case should give assurances that new funds won't be mismanaged. Include descriptions of your management team to highlight their skills and expertise.

Display that your business is doing well with financial history statements. Show how your business has grown by reporting revenue, expenses, and profit over time. If you don't have a history of positive growth, explain why more funding will allow you to turn it around. Show how your business will grow in the future with a forecast. Your business forecast can be based on intuitive judgment, quantitative analysis, or both. Show your projected revenue and expenses, and clearly explain how you arrived at those estimations.

Additional funding options for existing businesses are similar to funding options for a new business. You'll have the same general set of options, which include small business loans, credit cards, and crowd-funding. However, existing businesses have the advantage of an established financial history with credit reports, business bank accounts, and internal financial reports. Lenders, investors, and even crowd funders can use that information when they decide whether to fund your business. If you have trouble getting a traditional business loan, look into SBA-guaranteed loans. When a bank thinks your business is too risky to lend money, the SBA may guarantee your loan – that way the bank has less risk and could be more willing.

5.3 ADVERTISING

Now that you've found a location and began the licensing process advertisement is the next step in ensuring that your business is successful. Running local advertisement can lead to a successful grand opening and continued support from a community. Running ads on local news or radio stations is a strategy commonly used to become a known member of the community. A few local Paso Robles stations include the following:

KRUSH 92.5 Contact

Krush 92.5 / American General Media

3620 Sacramento Drive Suite 204,
San Luis Obispo, Ca 93401
805-781-2750

98.1 KJUG Contact

American General Media

3620 Sacramento Drive Suite 204
San Luis Obispo, Ca 93401
Office: 805-781-2750

93.3 KZOZ Contact Info

American General Media

3620 Sacramento Drive Suite 204,
San Luis Obispo, Ca 93401
805-781-2750

WiLD 106.1 Contact

Dimes Media Central Coast

795 Buckley Road, Suite 2
San Luis Obispo, CA 93401
(805) 786-2570

It is also recommended to contact local news outlets such as:

Paso Robles Daily News

806 9th Street, Paso Robles, CA 93446

scott@pasoroblesdailynews.com
(805) 226-5714

Paso Robles Press

935 Riverside Ave. Ste. 8A Paso Robles, CA 93446

805-237-6060
805-237-6066

The Tribune

735 Tank Farm Road, Suite 220
San Luis Obispo, CA 93401
805-781-7800

5.4 NETWORKING

The Paso Robles Chamber of Commerce promotes the prosperity of business and leadership in our community. The Chamber of Commerce serves as a liaison for the city and local business and has proudly found its place as an integral part of the local business community. The chamber is a wonderful place to begin networking with other businesses who are actively working to improve the economic climate in Paso Robles.

The Chamber of Commerce has numerous activities to help support and promote new businesses. Ribbon cutting ceremonies are a great way to partner with the chamber and promote your businesses grand opening. The chamber also actively updates its member and members of the community on new businesses and mixers.

5.5. SOCIAL MEDIA

Social media provides new businesses with large scale targeting capability at a lower cost than almost all other marketing channels. The number of people on social media increases every day, and social media has become a great option for businesses to reach all of these new people. However, not every social media platform is a good fit for every business. You should invest your time and skills in the media platforms where you're most likely to engage with your target audience. Some of the most common social media sites for marketing are Facebook, Twitter, and Instagram.

Facebook is currently the largest platform of social media with the largest number of daily users. Facebook also has multiple advertisement options to pinpoint your target audience. Besides running advertisements, creating a business profile page can be helpful to establish your business on social media. This page will have post about your business as well as list helpful information such as hours, address, and service options.

Twitter is another large social media platform with millions of users. Twitter is a great resource to communicate directly with your audience. Twitter followers will be able to see tweets or promotions you post directly from your account, without having to pay for advertisement, and is a great tool for engaging and retaining customers. Your business' tweets may also be a useful tool to make an impression on anyone who searches for your business.

Instagram is one of the quickest growing social media platforms and similarly to Facebook, it has become very common place in the business world. Instagram is primarily media based, rather than text based, and is great for any business who wishes to share images or videos of their events or activities. Similar to Twitter, Instagram is a way to directly communicate with your audience. Your followers will see your post directly in their feed without payment. However, if you wish to promote your business to new users, they have advertising options similar to Facebook.

Google and Yelp are primarily user-based platforms to leave reviews on a business but they are also important to business owners. Making sure that the information such as hours, pricing, address, or a service menu are listed correctly on these sites is an easy yet important tool to attract customers.

APPENDIX A

OPENING COST WORKSHEET

The worksheet below is a tool used to determine the expected costs prior to starting your business. Fill out the worksheet below with the expected amounts for these common expenses prior to opening your business.

Start-up Expenses	Amount	Description
Advertising		Promotion for opening the business
Starting inventory		Amount of inventory required to open
Building construction		Amount per container bid (including cost of licenses, permits, occupancy permits, etc.)
Cash		Amount needed for the cash register
Decorating		Estimate based on bid if appropriate
Deposits		Check with utility companies
Furniture, fixtures, and Equipment		Use actual bids
Insurance		Bid from insurance agent
Lease Payments		Fee to be paid before opening
Licenses and permits		Check with city or state offices
Miscellaneous		All other
Professional fees		Include CPA, attorney, etc.
Remodeling		Use contractor bids
Rent		Fee to be paid before opening
Services		Cleaning, accounting, etc.
Signs		Use contractor bids
Supplies		Office, cleaning, supplies, etc.
Unanticipated expenses		Include an amount for the unexpected
Working Capital		3 months minimum
Patience		Patience is priceless
Other-_____		
Total Start-up Costs		Amount of costs before opening

APPENDIX A (cont.)

Start-up Expense	Amount	Description
Advertising		
Bank service fees		
Credit card charges		
Delivery fees		
Dues and subscriptions		
Health insurance		Exclude amount on preceding page
Interest		
Inventory		
Lease payments		Exclude amount on preceding page
Loan payments		Principal and interest payments
Office expenses		
Payroll (aside from owner)		
Payroll taxes		
Professional fees		
Rent		Exclude amount on preceding page
Repairs and maintenance		
Sales tax		
Supplies		
Telephone		
Your salary		If applicable for first three months
Other		
Total Repeating Costs		
Total Start-up Costs		Amount from preceding page
Total Cash Needed		

APPENDIX B

FIRST SIX MONTHS

OPERATING COSTS WORKSHEET

The worksheet below is a tool used to determine the expected costs in the first six months of starting your business. Fill out the worksheet below with the expected amounts for these common expenses during your first three months after opening business.

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
CASH IN-FLOWS						
Cash balance, beginning of month						
Cash from Sales						
Cash from Loans						
Other Cash Coming in						
Total Cash Available						
CASH OUT-FLOWS						
Start-up Costs						
Replenish Inventory						
Regular Monthly Costs						
Loan Payment(s)						
Other-Unforeseen Costs						
Total Cash Outflows						
CASH BALANCE –						
End of Month						

APPENDIX C

PURPOSE STATEMENT EXAMPLE

The following is an example of a well written purpose statement.

The purpose of the San Luis Obispo County Developmental Disabilities Divisions Business Leadership Advisory Committee is to reach out to business leaders to assist us in developing strategies, supports, and marketing approaches that are more business friendly. We expect that some members of the committee will, as they learn more about they support employment, act as marketers and mentors to other businesses.

Increase the business community's and the general public's awareness of how individuals with developmental disabilities can function in the workplace.

Increase employment for individuals with developmental disabilities, especially in sectors that have not employed individuals with disabilities.

Expand corporate leadership and participation in the employment development process of individuals with disabilities.

Build Partnerships between business, community organizations, and schools interested in promoting the employment of students or new graduates with developmental disabilities.

Develop a network of business champions of supported employment, which fosters other businesses to hire, retain, and improve employment opportunities for individuals with developmental disabilities.