CHULA VISTA BUSINESS RESOURCES GUIDE

The building blocks and resources to help you successfully open and operate your business in Chula Vista.

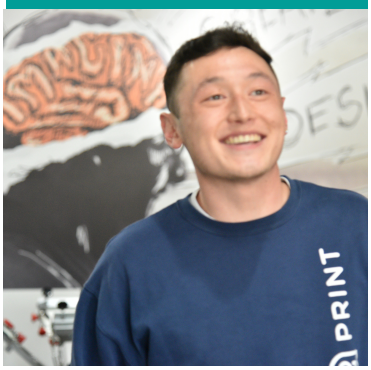
CITY OF CHULA VISTA

ECONOMIC DEVELOPMENT DEPARTMENT

















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A complete list of all the different small business organizations available. Use this chart to find an organization along with which type of services they offer.

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Low and no-cost legal support may be available to your business.



Introduction

DEAR SMALL BUSINESS OWNER,



"Our department prides itself on demonstrating principles of excellence, transparency and accountability to the community and the businesses we serve. We look forward to working with you. "

ERIC C. CROCKETT
Director of Economic Development
Deputy City Manager

The City of Chula Vista knows that small businesses are the heartbeat of our community. We also know that running a small business can be difficult, especially as our business community works to recover from the impacts of the COVID-19 health and economic crises. Because of this, it is important that business owners know you have a wide variety of resources at at your disposal to help meet the everyday needs of your business.

To help connect small businesses with the wide variety of available resources, we have made this simple guide highlighting the steps to open your business smoothly. There are different organizations offering services to small businesses in Chula Vista and a plethora of resources available. Refer to this guide to find anything from low-interest, guaranteed loans to an organization offering membership and networking opportunities to help boost your business' presence.

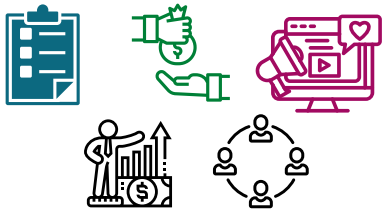
We know you can choose any community to build your business and are honored you have chosen Chula Vista as the place to do so. Should you have any questions or need support throughout your business journey, do not hesitate to reach out to me and my team.

Sincerely,

ERIC C. CROCKETT

Small Business Support Organizations

Numerous business support organizations are available to help your business succeed.

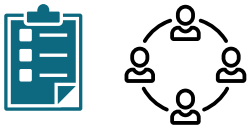
Business Organization	Organization Profile/Summary	Services
Asian Business Association	Association offering a wide range of low and no-cost resources to Asian Pacific Islander owned small businesses.	
California Office of the Small Business Advocate	State organization ensuring access to information and direct support to better navigate resources, programs, and regulations.	
Chula Vista Chamber of Commerce	Organization advocating for businesses and professional people of Chula Vista.	
City of Chula Vista Economic Development Department	City department providing business concierge services.	

Services Icon Key:



Small Business Support Organizations

Numerous business support organizations are available to help your business succeed.

Business Organization	Organization Profile/Summary	Services
County of San Diego Black Chamber of Commerce	Advancing Inclusive Economic Development with innovative programs, networking opportunities, and business partnerships.	
Employment Training Panel	State program providing funding to employers to assist in upgrading the skills of their workers through training	
Governor's Office of Business and Economic Development (GOBIZ)	State department leading job growth, economic development, and business assistance efforts.	
Latin Business Association	The largest Latin business organization in the nation providing support to more than 800,000 Latino-owned businesses.	

Services Icon Key:


Business Planning & Tracking


Business Registration & Licensing


Legal Services


Loan Packaging & Lending


Hiring & Training


Marketing & Branding


Mentoring & Networking


Financial Counseling, Bookkeeping & Cost Analysis


Tenant Improvement Plans & Permit Processing


Real Estate Acquisitions, Leases & Site Selection

Small Business Support Organizations

Numerous business support organizations are available to help your business succeed.

Business Organization	Organization Profile/Summary	Services
Mission Driven Finance	San Diego lender who offers flexible use quasi-philanthropic loans tailored to the needs of businesses.	
My Neighborhood National Bank	Organization offering flexible financing options to meet the needs of small growing businesses.	
San Diego Regional Chamber of Commerce	Advocate for businesses and acts as a nexus of connections and collaboration amongst business in the San Diego-Baja region.	 
San Diego Regional Economic Development Corporation	Organization that works directly with companies looking to expand, stay, or locate in the San Diego Region, free of charge.	

Services Icon Key:

 Business Planning & Tracking

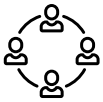
 Business Registration & Licensing

 Legal Services

 Loan Packaging & Lending

 Hiring & Training

 Marketing & Branding

 Mentoring & Networking

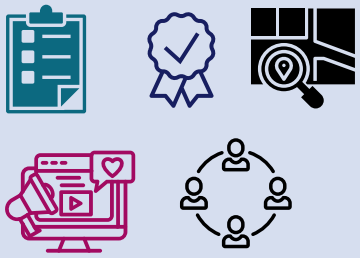
 Financial Counseling, Bookkeeping & Cost Analysis

 Tenant Improvement Plans & Permit Processing

 Real Estate Acquisitions, Leases & Site Selection

Small Business Support Organizations

Numerous business support organizations are available to help your business succeed.

Business Organization	Organization Profile/Summary	Services
San Diego Workforce Partnership	Creating opportunity through supporting job seekers and businesses with a robust a suite of resources and services.	
Small Business Development Center	Helping businesses grow and succeed through no cost business consulting and low-cost training to new and existing businesses.	
South County Economic Development Council	Organization that provides a wide variety of resources to local businesses and new companies.	
Downtown Chula Vista Association	Association representing the property owners and businesses of the Third Avenue Village, Chula Vista's original Neighborhood.	

Services Icon Key:



Steps to Open Your Business

Follow these seven steps to successfully open your business in Chula Vista.

1. CREATE YOUR BUSINESS PLAN

A business plan is like a roadmap; it shows you where you are in relation to where you want to be. Completing a business plan before launching your business is a crucial part of your success as it will help you avoid making costly mistakes.

- Business Plan Questionnaire: Use this template to assist you in setting up your business plan.
- Workshops, Advising & Training: The Small Business Development Center offers valuable training opportunities, many of which are free of charge.

2. CHOOSE A STRUCTURE

A business is a legal entity. It can own property, bank accounts, and is required to pay taxes. There are few different types of business entities, and it is important to know which your business will be as each business type has its own strengths and limitations. The Four most common types of business structures are; sole proprietorship, partnership, limited liability company (LLC), and corporation

- Business Entities Guide: Use this guide to determine what type of business entity your business will be.

3. CHOOSE A LOCATION

Before you sign a lease, check to ensure the location you choose is zoned for your type of business. Zoning districts will specify what kind of uses are allowed (Single-Family Residential, Commercial, Industrial, Etc.).

- Use EZoning to find the Zone your property is in to determine if your business use is compatible.
- For any questions, contact the City's Development Services Department at (619) 585-5621, dsd@chulavistaca.gov or visit the public counter at 276 Fourth Av, Building B. Chula Vista,

4. CHOOSE A NAME & FILE WITH THE COUNTY

Once you've decided on the perfect name for your business, it's time to file it with the County for your Fictitious Business Name (FBN). This is required for all profit generating businesses.

- File your Fictitious Business Name with the County of San Diego.

Steps to Open Your Business

Follow these seven steps to successfully open your business in Chula Vista.

5. OBTAIN A BUSINESS LICENSE & PERMITS FROM THE CITY

A business license is required to do any kind of business in Chula Vista. Obtaining a business license will allow your business to transact and engage in business throughout the city.

- Business License Application: Apply for a business license with the City of Chula Vista online or in person at the City Hall Finance Department.
- Police Controlled Permits: Certain business activities may require additional permits that are administered through the Chula Vista Police Department. These businesses include:
  - Cannabis
  - Card Rooms
  - Firearms Dealers
  - Hotels/Motels
  - Ice Cream Trucks
  - Massage Establishments
  - Pawn Shops
  - Peddlers/Solicitors
  - Secondhand Dealers
  - Sexually Oriented Businesses
- Permit Guide: Use this guide to determine what kind of permits you may need to apply for. Additional permits may be required for other business-related activities such as changing signage, mobile food facilities (food trucks), HVAC improvements, etc. **Keep in mind other permits and licenses may be required by other agencies.** For example, the sale of alcohol requires licensing from the State Department of Alcoholic Beverage Control and businesses selling food require a Public Health Permit from the County of San Diego.

6. TAX INFORMATION

There are several taxes that may be levied on businesses. These Include taxes such as City business tax, income tax and employment tax. It is important to understand these costs to your business.

- Taxes in California
- Taxes in Chula Vista
- Employee Tax Information

7. BUSINESS RESOURCES

Review this guide to see what resources are available to boost your business.

Business Financing

Finding the finances to run and grow your business is important for success. Here are a few organizations that offer an array of financing options.

CALIFORNIA OFFICE OF THE SMALL BUSINESS ADVOCATE (CALOSBA)

CALOSBA is a state run program that specializes in giving assistance to Small Businesses. They offer a variety of loans such as guaranteed loan, low-interest loans, disaster relief (COVID-19) loans, and more. Visit their website to find more information and to apply.

UNITED STATES SMALL BUSINESS ADMINISTRATION

The US Small Business Administration offers variety of guaranteed loans. Programs, such as their microloan program, are flexible and may be used for a variety of business needs. Visit their website and use their Lender Match to get matched with an SBA-backed lender. In some cases, SBA will offer direct loans in cases of disaster relief.

MISSION DRIVEN FINANCE

Mission Driven Finance is a local San Diego lender who provides loans for small businesses and nonprofits without requiring personal credit scores and personal guarantees. They offer flexible use quasi-philanthropic loans tailored to the needs of businesses. Go to their website to get connected directly with their borrower services team to get a loan.



Business pictured above: Boudoir Nail Bar, 1020 Tierra Del Rey Unit A, Chula Vista

Hiring & Training

Hiring and training employees can be expensive. These organizations and programs offer financial assistance to help.

SAN DIEGO WORKFORCE PARTNERSHIP

The San Diego Workforce Partnership creates opportunity through work, supporting job seekers and businesses with a robust a suite of resources and services.

THE EMPLOYMENT TRAINING PANEL

The Employment Training Panel (ETP) provides funding to employers to assist in upgrading the skills of their workers through training that leads to good paying, long-term jobs.

WORK OPPORTUNITY TAX CREDIT

This is a government program that can give employers up to $9,600 in tax credits for hiring individuals from targeted groups.



Business pictured above: San Diego Urban Timber, 922 Industrial Blvd. Chula Vista

Mentoring

While owning a business doesn't require a college degree, the skills required to successfully operate your business require a lot of learning. These resources offer mentoring and training opportunities to help you run your business.



Business pictured above: The Singing Florist 231 3rd Ave, Chula Vista

SAN DIEGO SMALL BUSINESS DEVELOPMENT CENTER

The SBDC offers a wide variety of resources to small businesses including 1 on 1 advising, live workshops, and on-demand training. If you need help with anything, from accounting to marketing and sales, go to their website to enroll in one of their free services.

SBA LEARNING CENTER

The Small Business Administration offers free online courses in a variety of business-related subjects. Whether you want to learn how to grow your business or learn about different SBA programs, visit the learning center website.

Legal Services

You may run into situations while running your business that require legal assistance. These resources offer services that may help you navigate your legal questions.

LEGAL AID SOCIETY SAN DIEGO

Legal Aid Society of San Diego is a non-profit law firm that offers free legal services. You can call their free legal help hotline to answer your legal questions and get legal advice.

SAN DIEGO SBA OFFICE

The San Diego Small Business Administration Office can pair you with an advisor that can assist you in navigating business laws. Visit their website for assistance.

Questions? Contact Us



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