



BUSINESS TOOLKIT

Empowering
G R O W T H



Cultivating
P R O S P E R I T Y



Welcome to Colusa

Table of Contents

- **Business 101 Checklist**
 - 5 Things to Know.....3
- **Space Requirements**
 - What to Ask.....6
 - Land & Building Use.....8
 - Zoning.....9
- **Licences & Fees**
 - City of Colusa.....11
 - Other Agencies.....15
- **Financing & Resources**
 - Raising Capital.....18
 - Business Loan Programs & Investors...20
 - Tips, Support, and Networking.....20

Business 101 Checklist

Business 101 Checklist: 5 Things to Know

I. CREATE A BUSINESS PLAN

A business plan will help you clarify your business goals and identify action steps for achieving those goals. A business plan is also important for investors, who will typically ask to see your roadmap to profitability.

TO-DO'S:

- Take a class with the Small Business Development Center (SBDC) to ensure you're on the right path.
- Get business plan assistance and a business mentor from the SBDC.

2. PLAN FOR LOCATION & WORKSPACE NEEDS

Colusa's land/building use requirements and safety codes affect businesses in a wide variety of ways, from the way a space is used to how equipment is installed. Before you start a search for commercial space or set up shop at home, make a list of everything you'll be doing in the space. This will help you identify what type of space you'll need, as well as think through special inspections or permits you'll need to do business.

TO-DO'S:

- Read the tip-sheet "5 Questions to Ask Before You Sign a Lease" and follow the suggestions.
- Contact the Planning Division to verify zoning on any space you're considering.

3. IDENTIFY BUSINESS LICENSE AND PERMIT REQUIREMENTS

You'll need to give your business a name, decide what legal structure it will follow, and then apply for applicable business permits and licenses required by the City and other agencies. Completing these steps involves time and money. Help from legal professionals and business consultants might help you stay on track and within budget.

TO-DO'S:

- Visit calgold.ca.gov to identify which permits and licenses you might need.
- Research City of Colusa requirements at cityofcolusa.com/planning
- Based on your research, contact the relevant agencies to understand the requirements.
- Consult with appropriate business professionals and start completing applications!

4. PLAN FOR EQUIPMENT

Before you purchase equipment (especially if it's been previously owned), be sure to identify where you might need special permits or inspections. As a general rule, permits and inspections are required for equipment that is bolted to ceiling, floor or wall; emits fumes or smoke; makes noise; or discharges waste including water. Permits and inspections are also required for all storage systems higher than 12' feet (known as high piled storage) and for storage of flammable materials (including certain fabric or paper products).

TO-DO'S:

- Create a list of the equipment you will need and how that equipment will be installed.
- Contact the City's Building Division to confirm equipment related permit and inspection requirements.
- Research state incentives at:
Cdtfa.ca.gov
- Businesses that make, prepare, or serve food/beverages should contact the County's Environmental Services Division to discuss grease trap requirements.

5. GET FUNDED

Financing a start-up can be tough, especially for first-time entrepreneurs. A solid business plan and realistic budget will strengthen your pitch for cash. Be sure to investigate grants and small business loans offered by state and federal government agencies. Banks and credit unions—particularly local ones—are also worth looking into. Take stock of your savings, and be prepared to ask family/friends for help.

TO-DO'S:

- Update your budget based on your space and equipment needs assessment.
- Start asking for money—use the financing resources included in this toolkit.
- Contact the Small Business Development Center to fine-tune your budget and get financing help.

6. NETWORK FOR SUCCESS

Colusa business leaders like to collaborate, and they do so through many different channels, including philanthropic and local community based organizations. Decide which channels fit your personality and business model, and then network for success.

TO-DO'S:

- Review the list of networking resources included in this toolkit.
- Contact the Chamber of Commerce to learn about free or low-cost networking events in the community.

Space Requirements

WHAT TO ASK:

I. HOW AND WHEN CAN THE SPACE BE USED?

Before you seriously consider a space to lease or purchase, it's important to confirm which types of business activities are allowed there. As a first step, you'll want to check the location's zoning designation and see whether your business would be permitted; permitted with a conditional use permit (CUP); or prohibited.

You can do that by contacting the City's Planning Division, in person or via email at planner@cityofcolusa.com. Planning can also help you identify if there are limitations related to operating hours (which would influence your company's ability to have a 24-hour operation); or truck traffic (which might affect the ease with which you receive and ship products).

2. HOW WILL YOUR PROPOSED USE OF THE SPACE AFFECT ITS COMPLIANCE WITH LOCAL, STATE AND FEDERAL BUILDING CODES?

A space might have the right vibe and the right location, but it won't be the right space for you if it requires a large investment of time and money to bring it "up to code" for your business needs.

Be sure to spend extra time on due diligence to identify whether a property would be subject to codes related to:

- Zoning, such as needing a conditional use permit (CUP)
- Changes in use, e.g., from retail to restaurant
- Location within a historic district
- Changes in occupancy (triggers the need for sprinklers)
- Americans with Disabilities Act (ADA) compliance

3. WILL RENOVATIONS BE REQUIRED? IF SO, WHAT PERMITS AND FEES WILL BE TRIGGERED?

Renovations take time and money, not just to get designs sketched and construction finished, but also to get plans reviewed, permits pulled and inspections completed.

Some businesses will hire a licensed design or construction professional, such as an architect or a contractor, to help them evaluate potential locations with Colusa's

permit requirements and design review process in mind.

Other ways to scope permit requirements and estimate fees include:

- Contact each City Division individually – by phone, email, or in person.

WHAT TO ASK:

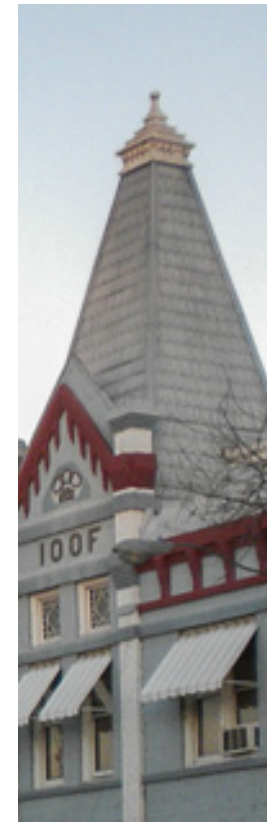
4. HOW DOES THE SPACE SUPPORT YOUR WASTEWATER, EMISSIONS AND HAZARDOUS WASTE DISPOSAL NEEDS?

Do some research about fees and requirements related to what you put down the drain, in the air or in the hazardous waste bin. Think about how the space might increase your environmental footprint—or minimize it through better workflow on the manufacturing floor or closer proximity to employees and transportation. If your business involves food and/or beverages, contact the County's Environmental Services Division to learn about sewer and water requirements.

5. IS THERE ACCESS TO BROADBAND, WATER AND GAS/ELECTRIC?

A building that hasn't been updated since the 1950s might pose challenges to a company with 21st century plumbing and gas/electrical needs. Another issue, even in newer buildings, is broadband. Get details from your broker, and then confirm the information with other businesses in the neighborhood as well as city staff. Contact local carriers for more information

The following documents describe Colusa's Land & Building Use plans and policies. Contact the Planning Division for guidance on your business or development project.



LAND AND BUILDING USE

The following documents describe Colusa's Land & Building use plans and policies. Contact the Planning Division for guidance on our business or development project.

THE GENERAL PLAN

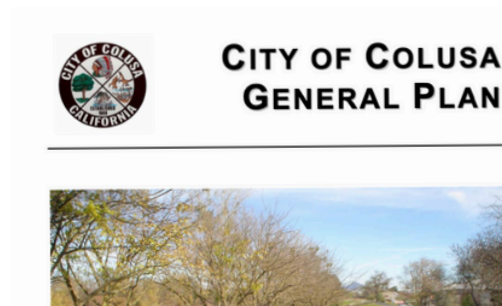
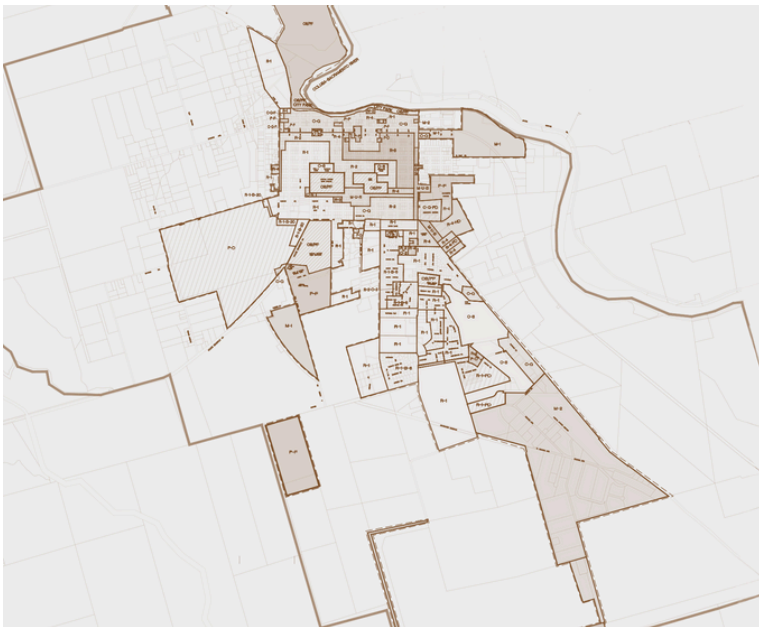
This document outlines a vision for Colusa's long-range physical and economic development resource conservation through 2027. All land/building use decisions are made in accordance with this plan.

SPECIAL PLANS

The City has adopted special plans that provide specific details and development guidance for sites around Colusa. Below is a list of some of those plans.

- Downtown Phase 1
- Parks & Recreation Master Plan
- CEDS Report

Access these documents at www.cityofcolusa.com/administration
or www.cityofcolusa.com/economicdevelopment



ZONING

WHAT IS IT?

The City's Zoning Ordinance—usually referred to as simply “zoning”—is the set of rules that describes WHAT types of activities are allowed within the City, WHERE these activities can occur, and HOW physical structures and land parcels can be developed or changed to accommodate these activities.

The Zoning Ordinance divides the City into different zones (or districts), each of which allows specific activities and types of development. The Zoning Ordinance also establishes requirements about parking, landscaping, building height, and other aspects of life.

Put together, these rules help the City change and grow while still ensuring public health and safety, promoting economic well-being, and preserving the community's feel and aesthetic.

WHEN DOES IT MATTER?

Zoning is an important factor to consider when making decisions about:

- Finding a suitable location to start or expand your business
- Adding new activities to your business – for example, a restaurant that wants to add a live music venue or a distributor that wants to start manufacturing its own products
- Changing your business in a way that produces noise, smells, or other nuisances
- Expanding your hours or adding a night shift
- Building or renovating space, especially in a historic district
- Installing a sign that can be seen from outside your building
- Leasing space in your building to another business
- Conducting business activities from a residence
- Changing the exterior of a building

GET HELP

We've said it before and we'll say it again—it's critical that you contact the City before you sign a lease or purchase agreement, add new types of activities in your building, or begin a construction or renovation project.

The City offers the following resources to help:

- Planning Division: See where your business would be permitted within the City and check zoning for specific locations. Confirm zoning and identify Planning requirements for specific locations.
- Fire Prevention: Learn if the space would need to be modified to allow your type of occupancy and/or would need sprinklers or emergency access modifications.
- Environmental Services: Check requirements with the County for serving, preparing, or manufacturing food and beverages in the space you're considering.

Permits, Licenses, & Registration

CITY OF COLUSA PERMITS, LICENSES, REGISTRATIONS

Note: Most City offices operate on a Monday-Thursday schedule and are closed Fridays and holidays. Please plan accordingly

BUSINESS LICENSE/TAX CERTIFICATE

FINANCE DEPARTMENT
(530) 458-4941
admin@cityofcolusa.com

Required of **ALL** businesses located or doing business within the City limits. This permit must be renewed annually. Confirm zoning with the Planning Division before you submit the application, change/add locations within the City limits, or add new types of business activities.

COST & TIMING:

First year applicants pay a flat fee; renewing applicants pay a percentage of the previous year's earnings, based on their type of business. See the Fees page. The application will be reviewed by multiple City divisions and may involve a site inspection by the Building and/or Fire Prevention Division. The review process takes two to six weeks.

BUSINESS LICENSE INSPECTION

CITY HALL
(530) 458-4941
cityhall@cityofcolusa.com

Required as part of the business license process for new businesses or existing businesses that have moved or added locations. The City's Fire and Building Divisions will inspect your business to ensure that your business meets minimum requirements for safety and emergency access. This may take place as a standalone inspection or it may be part of another inspection, such as for a building permit.

COST & TIMING:

Before you open for business, request an inspection by phone or email. A City staff member will contact you to arrange a date and time for the inspection. Your Business License will be issued once you pass the inspection. Please see Fee page for cost.

SITE PLAN REVIEW (SPR)

PLANNING DIVISION
(530) 458-4941 ext. 3103
*lanning@cityofcolusa.com

Required when a building exterior is modified or when new buildings or site modifications are proposed. There are two levels of SPRs depending on the size and complexity of the project. Small projects (minor) can be reviewed by staff. Larger projects (major) must also be reviewed by the Planning Commission, increasing the time and cost associated with the permit.

COST & TIMING:

Reviews require special staff review and noticing. Minor SPRs take two to three months to process. Major SPRs require a minimum of six months. SPR Permits require an initial deposit and are charged based on the time and materials needed to process the review. Please review the Fees page of this tool kit for the initial deposit requirements and contact the Planning Division for an estimate.

SIGN PERMIT

Planning Department
(530) 458-4941 ex. 3103
planning@cityofcolusa.com

Required when placing most signs on or beside a business and when refacing signs. Illuminated, wall, and monument signs require permits.

COST & TIMING:

Fees range from 4%–6% of the sign's valuation. The review process involves both Planning and Building. Processing time ranges from one day to several months depending on the sign's complexity and location in the City.

FIRE PERMITS & INSPECTIONS

Fire Department
(530) 458-7721
l.conley@colusafire.org

Required for all construction to ensure compliance with local, state and federal fire codes. Special fire permits and protection systems are required when changing building occupancy; installing storage systems over 12' high or encompassing 500 square feet; installing certain types of equipment; and other reasons. Tent Permits, Hazardous Materials Permits, Hoods and Ducts, Underground Storage Tanks require special review. Some permits require an annual inspection.

COST & TIMING:

Plan reviews for projects involving fire prevention team take three to four weeks. Fire Inspections and Permits range in cost depending on the complexity of the project. See the Fees page and contact the Fire Department for an estimate.

BUILDING PERMITS

Planning & Building Department
(530) 458-4941 ex. 3103/3113
planning@cityofcolusa.com or
buildinginspections@cityofcolusa.com

Required for all construction to ensure compliance with building codes and safety for you, your customers and employees, and the public. Building permits are necessary for building alterations or additions, equipment installations, and plumbing/electrical work.

COST & TIMING:

Commercial building permits cost 4% to 6% of the total project valuation. An initial review of your permit application takes about six weeks. Additional review time will be necessary if changes or corrections to the building plans are needed.

All Fees associated with City of Colusa Permits and Licensing can be found on the City website:

WASTEWATER DISCHARGE

PUBLIC WORKS & UTILITIES

Jesse Cain

citymanager@cityofcolusa.com

Affects businesses that discharge used water or other liquids into the sewer system. Food/beverage-related businesses (including restaurants) typically need to install special equipment, apply for a permit, or both.

COST & TIMING:

Requirements and fees depend on the amount and quality of the water to be discharged. Contact the Environmental Services Division for an estimate.

WATER OPERATIONS

CITY HALL

(530) 458-4941

Contact City Hall if you need to add a new meter or upsize an existing meter.

ENCROACHMENT PERMIT

PUBLIC WORKS & UTILITIES

(530) 458-4941

utilities@cityofcolusa.com

Required for activities that encroach on the public right of way, e.g., construction and repair projects; sidewalk sales; outdoor dining; furniture/awnings; dumpsters; bike racks; and other uses.

COST & TIMING:

Encroachment permit fees depend on the scope of your project. See the Fees page and contact the Planning and Building counter to verify fees and requirements. Encroachment permit applications take about four business days to review and approve. Permits can be issued over the counter or by email.

All Fees associated with City of Colusa Permits and Licensing can be found on the City website:



SPECIAL EVENT PERMIT

CITY HALL
(530) 458-4941
cityhall@cityofcolusa.com

Required for special events including parades, athletic events and block parties that take place on a city street, sidewalk or city-owned land.

COST & TIMING:

The review time and fees depend on the size and complexity of the event. Applications must be submitted 30 days prior to an event. Contact the Police Department as early as possible in the event planning process to verify costs and requirements.

TAXI PERMIT

POLICE DEPARTMENT
(530) 458-7777
jfitch@colusapd.org

Required to operate a taxi within the City limits. Applicants must complete an application, get fingerprinted, and be drug tested by an outside party. Taxi permits are valid for one year and must be renewed annually.

COST & TIMING:

Refer to the Fees page for applicable fees. This permit takes two weeks to process.

COMMERCIAL CANNABIS PERMIT

CITY MANAGER
(530) 458-4941
citymanager@cityofcolusa.com

Required for businesses that incorporate any of the types of cannabis activities allowed in the City. This permit must be renewed annually.

COST & TIMING:

Non-refundable fees are required to apply for the permit and the annual renewal. See the Fees page. This permit takes a minimum of 60 days for review.

The full FEE SCHEDULE can be found on the City website, www.cityofcolusa.com

Some City Planning Applications are available for online submission, click the link provided or visit <https://bit.ly/colusaiworq>

[Colusa iWorQ](https://bit.ly/colusaiworq)

OTHER AGENCY REQUIREMENTS

CALGOLD

Check out the State of California's calgold.ca.gov website to search for license and permit requirements based on the type of business you want to operate.

FEDERAL TAX & REGISTRATION REQUIREMENTS

INTERNAL REVENUE SERVICE (IRS)
irs.gov/businesses

Most businesses need an Employer Identification Number (EIN), or Federal Tax Identification Number. This number identifies a business entity and is used for federal tax purposes.

STATE BUSINESS REGISTRATION

CALIFORNIA SECRETARY OF STATE
BUSINESS PROGRAMS DIVISION
sos.ca.gov/business-programs/

This Division of the Secretary of State registers and authenticates businesses.

STATE PERMITS AND TAXES

CALIFORNIA DEPARTMENT OF TAX
AND FEE ADMINISTRATION
cdtfa.ca.gov

This State Department administers programs for Sellers Permits, Cannabis Permits, tobacco licenses, and the alcohol beverage tax.

IMPORT/EXPORT REGULATIONS

US CUSTOMS & BORDER PROTECTION
cpb.gov

Individuals or businesses that import and/or export raw materials or finished products should refer to the US Customs & Border Protection site.

PROFESSIONAL LICENSES

CALIFORNIA DEPARTMENT
OF CONSUMER AFFAIRS
dca.ca.gov

This state department issues licenses in more than 100 business and 200 professional categories.

ALCOHOL & BEVERAGE CONTROL LICENSE

CALIFORNIA DEPARTMENT OF ALCOHOLIC
BEVERAGE CONTROL (ABC)
abc.ca.gov

Any permanent or temporary business that produces or sells alcohol is subject to the licensing and inspection requirements of the ABC professional categories.

OTHER AGENCY REQUIREMENTS

ELDERLY CARE LICENSES

CALIFORNIA DEPARTMENT OF
SOCIAL SERVICES
cald.ca.gov
Required for Elderly Care facilities.

ADULT CARE LICENSES

CALIFORNIA DEPARTMENT OF
SOCIAL SERVICES
cald.ca.gov
Required for Adult Care facilities.

CHILD CARE LICENSES

CALIFORNIA DEPARTMENT OF
SOCIAL SERVICES
cald.ca.gov
Required for Child Care facilities at
home or in a center.

FOOD AND BEVERAGE

CALIFORNIA DEPARTMENT OF
HEALTH
Food & Drug Branch
cdph.ca.gov

COUNTY OF COLUSA
Environmental Health Department
countyofcolusa.com

Requirements for food and beverage
businesses are complex and depend
on the type of food/ beverage
involved, the type of business activity
involved, and the type of facility
involved.

AIR QUALITY

COLUSA COUNTY AIR POLLUTION
CONTROL DISTRICT
countyofcolusa.com

Permits are required of businesses that
produce air contaminants (e.g., from
smokers or roasters). This Board also
regulates demolition and renovation of
older structures, dry cleaners, and some
types of auto repair.

CONTRACTOR LICENSE

CONTRACTORS STATE LICENSE
BOARD
cslb.ca.gov/
License required for contractors.

Financing & Resources

RAISING CAPITAL: AN OVERVIEW OF OPTIONS

Small business owners typically raise capital from a variety of sources depending on what's needed and what's available. Below is a list of funding options to investigate. Before deciding which option is best for you, talk to a business attorney or a financial professional.

SELF

It is very common for entrepreneurs and small business owners to use personal assets and credit cards to pay business startup or expansion costs. This is known as self-funding or bootstrapping.

As a first step, identify what assets you have – from what's in your bank account to what's in your attic – and decide what you'll tap and under what circumstances. You might need to scale back your project or find ways to increase your income if funds fall short.

Putting your own net worth and credit score on the line shows investors you're serious about the business and have an interest in avoiding failure.

If you are reluctant to take the risk, you should reconsider whether the life of a small business owner is really for you.

FAMILY & FRIENDS

Asking family and friends to invest in a business can be easy for some people, difficult for others. You can make your pitch more successful by being prepared. Present a well-developed business plan and be clear about how much you need. Don't take offense if someone pokes holes in your idea. And if someone says no, say thank you—and then ask what they might be willing to offer instead of money. Be sure everyone is clear about the nature of their investment. Is this a gift, a loan, or partial ownership in the company? Will the investor have a say in how you run the company?

Finally, put everything in writing. If necessary, seek assistance from legal and/or accounting professionals.

GOVERNMENT AGENCIES/ NON-PROFITS

Many government agencies and nonprofits offer financial programs to help businesses start and grow. Most of these programs involve loans, which need to be repaid. Few, if any, involve grants.

In direct lending programs, the organization lends money directly to the entrepreneur/business owner. Typically these involve micro-loans of between \$500 and \$50,000. There are usually restrictions as to how the loan can be used. Often, borrowers are required to participate in business workshops offered by the organization.

In loan guarantee programs, the agency/nonprofit acts as a third-party "co-signer" in a loan between an individual/business and a traditional financial institution, such as a bank or credit union. The organization promises to repay a certain percentage of the loan should the borrower default. Loan guarantee programs can help businesses secure a loan they would otherwise not qualify for.

BANKS & CREDIT UNIONS

Traditional financial institutions such as banks and credit unions offer a number of financial products for small businesses. These include loans, lines of credit, and credit cards. Many banks and credit unions employ small business financing experts who can walk you through all the products they offer.

CROWDFUNDING

Crowdfunding refers to a particular type of investing facilitated by a technology platform and governed by the crowdfunding site's requirements and/or federal laws.

Incentive-based crowdfunding (e.g., Kickstarter) allows people to raise money in exchange for an incentive, like a t-shirt or tour, rather than a share of the company or a monetary return.

Equity crowdfunding involves selling shares of a business venture in exchange for money from investors. This type of crowdfunding must adhere to certain rules and regulations

OTHER OPTIONS

Angel investors are serial entrepreneurs looking for a financial return on investment and the experience of growing a company.

Online lending institutions (e.g., Kabbage and Lending Tree) connect people who need money with individuals and institutions looking for a place to invest their money. These sites offer a faster application process and wider risk tolerance than traditional financial institutions but tend to charge higher interest rates.



Business Loan Programs & Investors

SMALL BUSINESS ADMINISTRATION (SBA)

www.sba.gov

The SBA offers several loan guarantee programs that can help business secure loans issued by SBA-approved lenders and nonprofits.

WORKING SOLUTIONS

www.workingsolutions.org

Working Solutions is a nonprofit offering microloans of \$5,000 to \$50,000.

CDC SMALL BUSINESS FINANCE

www.cdclloans.com

CDC Small Business Finances is a nonprofit that offers a variety of low-interest financing to fit the needs of small businesses.

EQUIPMENT PURCHASE

PARTIAL TAX WAIVER

cdtfa.ca.gov/industry/manufacturingexemptions.htm

This State program offers manufacturing and research and development companies a partial exemption of sales and use tax on equipment purchases and leases.

STATEWIDE COMMUNITY

INFRASTRUCTURE PROGRAM (SCIP)

www.csda.org

SCIP is a financing program that enables developers to pay most impact fees and finance public infrastructure with state bond funds that are repaid through property taxes.

Tips, Support & Networking

Colusa County Chamber of Commerce

www.colusachamber.com

Colusa OneStop

www.colusa1stop.org

Small Business Development Center

www.buttecollegesbdc.com

Small Business Administration

www.sba.gov