

Fontana Small Business

Resource and Reference Guide



Business Services

Business Licenses/Tax Certificate

Applications and instructions can be obtained at the front counter of City Hall or online at www.Fontana.org.

The Fontana Municipal Code requires all business operating within the City to be properly licensed and in accordance with the standards for Planning, Building & Safety and Public Health.

FAQ's

Find answers to commonly asked business license questions online at the City of Fontana's webpage.



- -Approval Process
- -Business License Forms & Publications
- -Business Listing
- -Establishing A Business
- -Business License Inspections

Departments > Management Services > Customer Services > Business License Information





Approval Processs

- Complete and submit all business license/tax certificate applications to Business Services along with the appropriate fees and/or taxes.
- 2. Applications are subject to Planning Division review (Zoning, permits and approvals).
- 3. Onsite inspection of business facilities by Building & Safety Division to check for building code compliance.
- Planning and Building & Safety approved applications will be forwarded to Business Services for final processing.



Tel: (909) 350-6741 Fontana Fconomic Fax: (909) 350-6616 **Development Department** www.fontanabusiness.org

Fontana's Economic Development Department is a central contact point for the business development community, providing information on land acquisitions, demographic data and business expansion.

Tel: (909) 350-7675

Fax: (909) 350-7685

Fontana Business Services Division (Management Services Department) www.fontana.org

The Chamber of Commerce encourages all community business members to join their organization as well as those individuals and firms who wish is to improve business and build a strong economy in Fontana.

Tel: (909) 822-4433 Fontana Area Chamber of Commerce 8491 Sierra Ave. Fontana, CA 92335 Fax: (909) 822-6238 www.fontanachamber.org

The Business Services Division (Management Services Department) is responsible for the receipt, review, control and processing of all Business Tax Certificates and is the first point of contact for new or prospective business owners/operators.

Fontana Community Development Tel: (909) 350-7640 (Planning, Building & Safety) Fax: (909) 350-7676 www.fontana.org

Fontana's Development Services (Planning, Building & Safety) reviews applications for zoning and general plan compliance as well as on site building inspections.



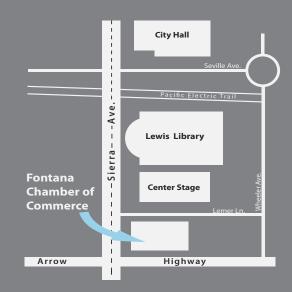
Fontana Chamber of Commerce

8491 Sierra Ave. Fontana CA 92335, Tel: 909-822-4433



Why a Chamber Membership?

- •Event Sponsorships/Promotional Opportunities Put your business in the "spotlight" with sponsorship and promotional opportunities through a wide variety of events in Fontana.
- Promotional Displays
 Display your business' promotional materials in the Chamber lobby and at networking mixers.
- •Fontana Business Journal
 Delivered monthly with the Fontana Herald News, this
 insert is the official business journal of Fontana.
- •Business Directory/ Membership Roster Receive contact information of the comprehensive list of Chamber members.
- Business Referrals
 Get access to a large pool of business referrals from other members and public inquiries.
- Business Trade Expos
 The Chamber sponsors several expos and seminars that highlight member's businesses.



•Relocation to Fontana

Move your business to one of the fastest growing cities in the United States.

Legislative Connection

The Chamber is your business advocate at the city, state and federal levels on key issues.

•Website Visibility:

Gain presence online through the Chamber's website and their network of advertising.

Additional Resources:

S.C.O.R.E.

(Southern California Organization of Retired Executives)
Phone: (951) 652-4390
www.inlandempire.score.org
SCORE is a nationwide nonprofit organization dedicated to the formation, growth and success of small business.
SCORE is also a resource partner with the U.S Small Business Administration (SBA).

AmPac TriState CDC

Phone: (909) 915-1706 Email: info@ampac.com www.tristatecdc.ampac.com

AmPac Tri State CDC is a nonprofit Certified Development Company of the U.S. Small Business Admin. providing SBA 504 loans to new/ growing California businesses.

Enterprise Funding Corp.

Phone: (909) 792-3803 Email: info@efc504.com www.efc504.com

Enterprise Funding is a non-profit corporation to assist businesses in the Inland Empire through funding loans to companies that will increase employment and revitalize business.

Go E.D.

(Governor's Office of Economic Development) Phone: (877) 345-GOED www.business.ca.gov GOED was created as a onestop shop to help businesses acquire the information and resources they need to succeed in California

IE Small Business

Development Center Phone: (909) 983-5005 www.iesmallbusiness.com

The IE SBDC is the region's premier provider of business consulting and training services. to over 5,000 business prospects per year.

Southland EDC

Phone: (714) 868-0001 www.southlandedc.com

Southland EDC is a non-profit company chartered to assist small businesses, foster job creation through the U.S. SBA 504 loan program.



* Components of a Business Plan

Business Plan Outline

I. Executive Summary:

Write this section last. Include everything that you might cover if you were speaking to an investor for five minutes. Make it professional, enthusiastic and concise.

II. General Company Descriptions:

What business will you be in? What will you do?

- Mission Statement
- Company Goals and Objectives
- Describe your industry
- Describe company strengths
- Legal form of ownership

III. Products and Services:

Describe in depth your products or services. What factors lead to competitive advantages or disadvantages? What are the pricing, fee, or leasing structures of your products or services?

IV. Operational Plan:

Explain the daily operation of the business, its location, equipment, people, processes, and surrounding environment. Management and Organization – Who will manage the business on a day-to-day basis? What experience does that person bring to the business? Is there a succession plan; what is the hierarchy of the organization.

V. Financial Statements

Include personal financial statements for each owner and major stockholder, showing assets and liabilities held outside the business and personal net worth. Bankers and investors usually want this information.

VI. Expenses and Capitalizations

There are startup expenses before you even begin operating your business. Explain your research and how you arrived at your forecasts of expenses. Give sources, amounts, and terms of proposed loans. Also explain in detail how much will be contributed by each investor and what percent ownership each will have.

VII. Financial Plan

The financial plan consists of a 12-month profit and loss projection, a cash-flow projection, a projected balance sheet, and a break-even calculation.

VIII. Samples/Appendices

Include details and studies used in your business plan

*Marketing Plan Outline

No matter how good your product or your service, it will not succeed without effective marketing. There are two components to a great marketing plan; 1) Careful, systematic research and 2) Actual follow through with your business and marketing plan.

Competitive Analysis Table

Criteria	My Company	Competitor 1	Competitor 2	Competitor 3	Competitor 4
Product	3	5	1	4	2
Total					

Calculate your competitive ranking.

Total each column. The column with the highest number represents the business in the best competitive position and receives a ranking of #1. The column with the lowest number represents the least competitive and receives a ranking of #5. Add all the columns together and divide by 5 to get an average competitive ranking. Divide each of the column totals by the sum of all the columns to get a percent of competitive market share.

I. Market Research

Two forms of market research: primary and secondary.
 Primary research refers to gathering your own data.
 Secondary research refers to using published information and data available for your industry.

II. Economics

- What is the total size of your market?
 - Current demand in target market
 - Trends in target market
 - Growth potential and opportunity for a business of your size

III. Product

- Described your products and services as you see them
- Now describe them from a customers' viewpoint.
- Identify your targeted customers demographic

IV. Competition – What products/ companies will compete with you?

- List your major competitors
- Use the Competitive Analysis table (left) to compare your company with your most important competitors.

V. Advertising/Promotion

- •Plan (Type of advertising, Schedule)
- Budget
- Financial Allocation

* Business Formation

Organization Types Comparison Chart (provided by www.ss.ca.gov)

	Proprietorship	Partnership	Corporation (S or C)	LLC
Best Suited For:	-Single owner business where taxes or product liability are not a concern	-Business with partners where taxes or product liability are not a concern	-Single or multiple owner business where owner(s) need(s) company funded fringe benefits and liability protection	-Single or multiple owner business where owner(s) need(s) limited liability but want to be taxed as a partnership
Type of Entity:	-Inseparable from owner	-Inseparable from owner but can have debt or property in its name	-Separate legal entity	-Separate legal entity
Main Advantages:	-Inexpensive to set up -Few administrative duties	-Inexpensive to set up -Few administrative duties	-Limited liability -Company paid fringe benefits (C corp.) -Tax savings through income splitting (C corp.) -Capital is easy to raise through sale of stock	-Limited liability -Pass-through entity -Unlimited number of owners -Capital is easy to raise through sale of interests
Main Disadvantages:	-Unlimited liability -No tax benefits -Business dissolves upon death of owner	-Unlimited liability, also liable for partners' acts -No tax benefits -Legally dissolves upon change or death of partner	-Can be costly to form -More administrative duties -S Corp. limited to 35 shareholders	-Can be costly to form More administrative duties
Taxes:	-Owner is responsible -File Schedule C with -Form 1040	-Partners are responsible -File Form 1065	-C Corp. pays its own -S Corp. passes through to owners -File C Corps file 1120S	-Usually taxed as a partnership, but can be taxed as a corp. in some states -Usually form 1065

Need more information?



Go to www.IESmallBusiness.com/resources.html for links to these documents and guidelines:

- Licenses and Permits
- Financial Projections Template
- Succeeding Online
- Citigroup Small Business Guides

- Major Media Types
- Business Plan Resources
- Green Small Business
- · And More!!

8 Major Media Types for Advertising

-Newspaper

-Magazines

-Television

-Outdoor

-Direct Mail

-Webpage

-Radio

-Email

(A profile of major media types comparing advantages and limitation along with average cost associate with advertising is available online at www.IESmallBusiness.com/resources.html)



