

# Legacy Business Program Resources Handbook

2018



# Local Resources for Legacy Businesses

**Congratulations!** Being listed on the Legacy Business Registry means that your business is officially recognized as a long-standing community-serving cultural asset in the City and County of San Francisco. The City intends the Registry be a tool for providing educational and promotional assistance to Legacy Businesses to encourage their continued viability and success. To that end, the City has created this handbook to serve as a handy reference guide of local business programs, services and resources that are available to help you succeed and continue the legacy.

Here is a preview of the resources described in this booklet:

- **Office of Small Business:** One-on-one assistance on licenses and permits, compliance with government laws, zoning and land use, and access to nonprofits and other city resources.
- **San Francisco Business Portal:** Comprehensive online resource about permits, financing, hiring employees, disaster preparedness, doing business with the city, and more.
- **Lawyers' Committee for Civil Rights:** Free legal services, clinics, workshops, and one-on-one legal representation through the Legal Services for Entrepreneurs program.
- **Main Street Launch:** Micro-loans at preferential interest rates through the City's Revolving Loan Fund.
- **Mission Economic Development Agency:** Business assistance and workshops on access to capital, marketing, financial management, and small business loans through the Adelante Fund.
- **Office of Economic and Workforce Development:** Nonprofit resources and assistance for production, distribution, and repair sectors.
- **San Francisco Small Business Development Center:** One-on-one consulting and workshops on accounting, business planning, sales and marketing, HR, legal services, and more.
- **University of San Francisco Gellert Family Business Resource Center:** Access to strategic and practical family business information, research, and networking opportunities.
- **Working Solutions:** Business retention and relocation through lease negotiation assistance, microloans paired with mentorship for start-ups, and existing businesses.

Please refer to the dedicated pages in this booklet for these resources, including agency contact information. We will keep you informed about further opportunities for technical assistance and promotion of your Legacy Business as we continue to grow the program. For questions about technical assistance, please contact Lawrence Liu at (415) 937-7232 or by email at [lawrence.liu@sfgov.org](mailto:lawrence.liu@sfgov.org).

This handbook can be accessed online on our Resources page: <http://sfosb.org/legacy-business/resources>.

Once again, on behalf of the City and County of San Francisco, we wish you continued success in the years to come, and thank you for serving our community.

## Legacy Business Program

Office of Small Business  
City and County of San Francisco  
1 Dr. Carlton B. Goodlett Place, Room 110  
San Francisco, CA 94103  
(415) 554-6680





# Office of Small Business

## Small Business Assistance Center and Business Portal

The Office of Small Business' **Small Business Assistance Center (SBAC)** serves as the central point for information and assistance for small businesses in San Francisco. We are committed to helping Legacy Businesses continue to grow and thrive in the City. Our business case managers are available to help you navigate a wide range of topics, including licensing and permits, compliance with government laws and regulations, business expansion, and more. We can also connect you with local business organizations and other business professionals for individualized assistance in areas such as marketing and business planning.

Our case managers are accessible by phone, e-mail, walk-in, and by appointment. We offer services in Spanish and Chinese.

### Services include:

- Business licenses and permits.
- Access to capital options.
- ADA requirements and compliance.
- Legal resources.
- Employer mandates and labor laws.
- Zoning and land use assistance.
- Building permit process.
- Government contracting and Local Business Enterprise (LBE) certification.
- Other business resources and programs.

For more information, visit us online at [www.sfosb.org](http://www.sfosb.org).

### Contact:

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Office Hours: Monday-Friday 8 AM - 5 PM



**The San Francisco Business Portal** is an award-winning online resource for comprehensive business information available 24/7.

Visit: [www.businessportal.sfgov.org](http://www.businessportal.sfgov.org).





# Lawyers' Committee for Civil Rights

## Legal Services for Entrepreneurs

### **The Lawyers' Committee for Civil Rights (LCCR)**

For more than 40 years, the Lawyers' Committee for Civil Rights (LCCR) of the San Francisco Bay Area has worked to advance, protect, and promote the legal rights of communities of color, immigrants, and refugees. Through hundreds of pro bono attorneys, Lawyers' Committee provides free legal assistance and representation to individuals on legal matter through direct services, impact litigation, and policy advocacy.

### **Legal Services for Entrepreneurs (LSE)**

Legal Services for Entrepreneurs (LSE) is an economic justice and community empowerment project of the LCCR. Founded in 1997, LSE provides free business legal services to low-income individuals who want to start or develop for-profit businesses committed to community economic development.

LSE recognizes that a business's long-term viability may be jeopardized when it forgoes legal assistance on fundamental matters including employment, zoning, terms of a commercial lease, intellectual property protection, and other business concerns. To date, LSE has assisted more than 2,000 clients.

LSE provides:

- **Legal Clinics and Consultations:** One-on-one attorney consultations for entrepreneurs who have legal questions related to a start-up or existing businesses.
- **Attorney Matching:** Entrepreneurs are matched with experienced business attorneys who provide their services free of charge. Types of business law matters covered include: entity formation, commercial leases, employment issues, customer and supplier contracts, trademarks, and patents. Visit LSE's website for information about eligibility guidelines for attorney matching.
- **Legal Workshops:** Topics address a range of legal issues entrepreneurs face when starting or growing a business, including business entity formation, hiring 101, commercial leasing basics, and intellectual property.

Please note, while LSE is pleased to assist clients with business legal needs, LSE does not provide advice on litigation matters or business disputes.

For more information, visit [www.lccr.com/get-help/economic-justice-legal-services-for-entrepreneurs-lse](http://www.lccr.com/get-help/economic-justice-legal-services-for-entrepreneurs-lse).

### **Contact:**

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## Main Street Launch

**Main Street Launch** is a nonprofit organization with a mission to create economic opportunity by empowering entrepreneurs. Through lending and business development services, Main Street Launch has been serving small businesses in the Bay Area since 1979. In San Francisco, Main Street Launch operates as San Francisco Launch.

Working with the Office of Economic and Workforce Development (OEWD), Main Street Launch provides capital to businesses through the City's Revolving Loan Fund (RLF), Emerging Business Loan Fund (EBLF), and other lending programs.

Main Street Launch has funded over \$14 million in loans to more than 150 businesses in San Francisco.

CAPITAL	
Loan Amounts	\$10,000 to \$250,000
Interest Rate	Starting at 3.5%* *For qualifying neighborhoods. Other loan products have an interest rate of WSJ Prime +4% (8.25% as of June 2017).
Loan Terms	Up to 10 year loan amortization No prepayment penalty
Loan Uses	Furniture, fixtures, equipment Inventory Working capital Business debt refinancing Business acquisition Tenant improvements
Collateral	All business assets



*"The loan enabled me to shift from being a referral-based business to building a sales pipeline. We're on track to double the business over the next 36 months."*

Daniel Hernandez  
Owner of Professional Computer Support  
Bayview, San Francisco

For more information, visit [www.mainstreetlaunch.org/san-francisco-launch](http://www.mainstreetlaunch.org/san-francisco-launch).

### Contact:

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**Karolyn Wong\***

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\*For Chinatown businesses

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## Mission Economic Development Agency

**Mission Economic Development Agency (MEDA)** is rooted in the Mission and has been providing business technical assistance in San Francisco for 44 years through its Business Development Program (BDP). MEDA tailored its program to meet the needs of low- and moderate-income families by providing bilingual assistance using a coaching model and offering a microloan program to small businesses who are typically ineligible for conventional bank loans.

The **Business Development Program** offers the following services to its clients through English and Spanish workshops and one-on-one consultations. The program includes:

- **Financial projections:** Provides assistance to help clients in generating business financial statements. Having a basic understanding of financial statements is essential for any business owner. The goal is to help clients use financial statements as a tool for a better run business.
- **Marketing:** MEDA provides assistance on marketing and advertising. This includes identifying the client's market, target customers, and the ways to best reach its customers.
- **Access to Capital:** Through its small business lending program, **Adelante Fund**, MEDA provides loans of up to \$100,000 to San Francisco small business owners. All loan recipients receive pre- and post-loan closing technical assistance, offered in English and Spanish, from MEDA's Business Development Program. MEDA's loan fund considers small business owners who are often deemed too high-risk even by other community-based lenders.

For more information, visit [www.medasf.org](http://www.medasf.org).

### **Contact:**

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# Office of Economic and Workforce Development Nonprofit Resources

**The Office of Economic and Workforce Development (OEWD)** is committed to supporting the long-term health of the San Francisco nonprofit sector. Through its Business Development Division, OEWD provides assistance to nonprofits in the following areas:

<b>Business Development:</b>	Access to a network of nonprofit resources and referrals, as well as training and education suited to the arts, education, social service, community development, and other nonprofit industry clusters.
<b>City Liaison:</b>	Specialized assistance in navigating city government including permitting and zoning questions and assistance, single point of contact at the City to coordinate services.
<b>Workforce Services:</b>	Assistance with employee recruitment, subsidized job training for new hires and skills upgrading, specialized assistance in navigating City government requirements.
<b>Real Estate:</b>	Site selection, relocation, and expansion assistance with guidance towards areas which are zoned and appropriate for nonprofit uses.

Through the **Nonprofit Sustainability Initiative**, OEWD and the Northern California Community Loan Fund (NCCLF) launched programs to support nonprofits seeking long-term leases and permanent affordable space:

- **Nonprofit Space Investment Fund:** Grants for eligible nonprofits for acquisition of new, permanent space.
- **Nonprofit Space Stabilization Program:** Grants for eligible nonprofits at risk of displacement for use towards technical assistance or financial assistance to offset rent, moving expenses, and tenant improvements.

For more information, visit [www.oewd.org/nonprofits-0](http://www.oewd.org/nonprofits-0).

## **Contact:**

### **Lex Leifheit**

Nonprofit Business Development Manager

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# Office of Economic and Workforce Development

## Production, Distribution, and Repair

The **Office of Economic and Workforce Development (OEWD)** provides assistance to industrial businesses in the production, distribution, and repair (PDR) sector through the following services:

<b>Business Development:</b>	Access to a network of nonprofit resources and referrals tailored for the needs of the each individual business.
<b>City Liaison:</b>	Specialized assistance in navigating City government including permitting and zoning questions, and assistance. A single point of contact to coordinate services.
<b>Workforce Services:</b>	Assistance with employee recruitment, subsidized job training for new hires and skills upgrading, specialized assistance in navigating City government requirements.
<b>Real Estate:</b>	Site selection, relocation, and expansion assistance with guidance towards areas which are zoned and appropriate for nonprofit uses.

### Five-Point Plan for PDR

The City launched a comprehensive plan to grow and preserve San Francisco's Production, Distribution, and Repair (PDR) businesses. This plan includes:

- **Building New PDR Space on Private Sites.** The City will encourage the development of new industrial space on underutilized private sites, incentivized by newly passed legislation that allows the owners of vacant and underutilized space to develop new industrial space.
- **Building New PDR Space on Public Sites.** The City will explore opportunities for the creation of industrial space on additional public sites.
- **Upgrading Existing PDR Space.** The City will encourage job-dense industrial uses in manufacturing and distribution over less intensive uses such as storage.
- **Preserving Existing Industrial Space.** The City will strengthen outreach to owners of industrial buildings and connect them to PDR tenants. In addition to building new, modern, and more efficient industrial space, it is important to support the success of existing PDR space in core industrial areas.
- **Retaining and Growing PDR Businesses.** The City will support the growth and success of PDR business by continuing to provide a single point of contact at the City for PDR businesses, funding technical assistance for PDR firms, and connecting PDR businesses to workforce and loan programs.

For more information, visit <http://oewd.org/industrial>.

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# San Francisco Small Business Development Center

**The San Francisco Small Business Development Center (SBDC)** was created in 1995 to serve small businesses in the City and County of San Francisco. It helps existing businesses remain competitive in an ever-changing economy and assists business-ready entrepreneurs launch their ventures. The SBDC is hosted by the City of San Francisco's Office of Economic and Workforce Development (OEWD) and is funded in part by the U.S. Small Business Administration (SBA). Through its programs, the SBDC helps entrepreneurs increase sales, obtain loans, gain investment, retain jobs, and create jobs. Programs include:

## **Business Consulting**

Free, one-on-one consulting services are the cornerstone of the SBDC. Our business advisors, many entrepreneurs themselves, are professionals selected for their varied industry expertise and track records for producing results. All client information is held in strict confidence.

*Scope of Services: Accounting, Business Planning, Capital Sourcing, Financial Analysis, Human Resources, International Trade, Operation and Distribution, Patents, Trademarks & Copyrights, Procurement, Product Pricing, Restaurant Operations, Retail, Sales & Marketing, etc.*

## **Training Events & Workshops**

The San Francisco SBDC conducts a wide variety of business seminars across San Francisco County on topics including accessing capital, business planning, e-commerce and web marketing, human resource management, expansion and growth capital, legal and business issues, and a variety of best practice programs designed to help small businesses use the best techniques possible to increase sales and profits.

Seminars are led by experienced professionals who conduct presentation and provide real-world examples and engage in answer questions from the audience. Most seminars conclude with a panel of experts that provide additional insight, participate in a lively question-and-answer session and make themselves available afterwards for one-on-one conversations. **Our seminars are great opportunities for business owners to obtain applicable, real-world information and helpful advice.**

## **Access to Capital**

The San Francisco SBDC provides you with advising, practical tools, and access to sources of capital to foster your business growth and success. If you are a small business owner we can help you prepare, review, and present required documents so that you can become "bankable" and "lendable." When you are ready, we can introduce you to a wide array of financial resources and services.

For more information, visit [www.sfsbdc.org](http://www.sfsbdc.org).

## **Contact:**

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# University of San Francisco Gellert Family Business Resource Center

The goal of the **University of San Francisco's Gellert Family Business Center:**

- Provide family-owned businesses with access to networking.
- Create an open exchange of strategic and practical family business information.
- Advance the field of family business research, education, and scholarship.

The University of San Francisco's Gellert Family Business Resource Center provides a three-pronged approach to serving USF and the Greater Bay Area community.

## 1. Recognize Excellence

The Gellert Family Business Resource Center recognizes two family-owned businesses every year, provides support and resources to strengthen their operations, and promotes these businesses throughout the Bay Area.

## 2. Keep Family Businesses Informed

The Center provides family-owned businesses with access to strategic and practical family business information, networking opportunities and family business research, education, and scholarship. The Center conducts family business research to identify and improve potential areas for growth. Through luncheons, dinners, and related events, the Center looks to connect family-owned businesses with one another and create a knowledge base that will aid in enhancing the "family side" of business.

## 3. Develop Family Business Leadership

The Center promotes successful next generation leadership and provides students with the opportunity to apply related coursework within local family businesses. The University of San Francisco ensures that family business coursework is offered throughout the school year through three entrepreneurship courses including BUS398 (Family Business); BUS477 (Family Business Immersion in Colombia); and BUS479 (Practicum in Family Business).

For more information, visit <https://www.usfca.edu/management/centers-institutes/gellert-family-business-resource-center/about-us>.

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## Working Solutions

**Working Solutions** is a Community Development Financial Institution (CDFI) that provides affordable microloans and business consulting services to under-served entrepreneurs throughout the San Francisco Bay Area. Since 1999, Working Solutions has perfected its holistic approach to community economic development, blending lending services with business coaching and mentoring programs. Services include:

### **Access to Capital**

Working Solutions' unique model combines microloans (\$5,000 - \$50,000) to start-up and existing businesses with limited or no access to bank loans with business assistance to borrowers before and throughout the 5-year term of their loan.

### **San Francisco Business Retention Service**

With rent for retail spaces on the rise, many businesses are being forced out of San Francisco and are having difficulty finding new an affordable space within the city. In partnership with the City, Working Solutions aims to keep small businesses in San Francisco. The program provides a one-stop shop for small businesses complete a basic assessment, we will create an individual action plan to provide a step-by-step outline of how we will help you mitigate the issues you are facing.

### **Real Estate Assistance**

Working Solutions assists businesses with finding affordable space and renegotiating leases for spaces that they are currently occupying.

### **Navigating City Agencies**

Businesses often face a myriad of issues that required agency navigation or one-on-one consulting. Working Solutions helps to connect businesses with the correct agencies and offices that can resolve issues.

### **Accessing Incentives**

Many small businesses are unaware of incentives that are available to them simply by doing business in San Francisco. Working Solutions will help small businesses navigate incentives programs offered by the City.

For more information, visit [www.workingsolutions.org](http://www.workingsolutions.org).

### **Contact:**

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Real Estate Officer

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