



*Yuba-Sutter*  
**BUSINESS RESOURCE GUIDE**



Founded in 2006 as a committee of the Yuba-Sutter Economic Development Corporation, Yuba-Sutter Business Consortium is an association of 9 organizations that pool resources and offer local businesses access to business assistance services.

Each Consortium member offers its own expertise to benefit specific needs of business.

Employment Development Department

North Central Counties Consortium

Small Business Development Center

Sutter County One-Stop

Yuba City Economic Development

Yuba Community College District

Yuba County One-Stop

Yuba-Sutter Chamber of Commerce

Yuba-Sutter Economic Development Corporation

950 Tharp Road, ■ Suite 1303 ■ Yuba City, CA 95993  
(530) 751-8555 ■ [www.ysedc.org](http://www.ysedc.org)

Thank you for doing business in the Yuba-Sutter region.

This business resource guide is designed to provide business owners a tool to grow their business. Each organization represented within this publication is poised to assist in obtaining the goals of your business.

We are dedicated to providing you the resources for the success of your business!

# *Linking Business With Resources*

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# LINKING BUSINESS WITH RESOURCES



## Business attraction, expansion and retention

## Business planning and counseling

## Workforce development and training

## Business financing

## Chambers of Commerce and associations

## Tax credits

## Local incentives

## Shared space

## Site identifications

## Training costs reimbursement

## Employment tax assistance

	California Employer Development Department	North Central Counties Consortium	Small Business Development Center	Sutter County One Stop	Yuba City Economic Development	Yuba College	Yuba County One Stop	Yuba-Sutter Chamber of Commerce	Yuba-Sutter Economic Development Corporation
Accounting/Bookkeeping Training						■			
Business Financing									■
Business Planning			■	■		■			■
Business Research		■	■	■	■		■		■
Business Resource Seminars	■	■	■	■	■	■	■	■	■
Business Retention and Expansion				■	■		■	■	■
Business to Business Networking	■	■		■			■	■	■
Business Workshops	■		■	■			■	■	
Co-worker Shared Space									
Counseling		■	■	■		■	■		
Customized Training		■	■	■		■	■		
Data Tracking		■	■	■	■	■	■		■
Demographics and Statistics		■		■	■		■	■	■
Development Assistance				■	■		■	■	■
E Commerce Training		■	■			■			
Education Program	■			■		■	■	■	
Employee Recruitment	■	■		■			■		
Employer Tax, Filing and Compliance Information	■	■		■			■		
Financial Analysis and Business Valuation			■		■				■
Incubation									
Job Fairs	■			■			■		
Labor Market Information	■	■		■	■		■		■
Layoff assistance	■	■		■			■		
Loan Application Preparation			■						
Local Permit Assisance			■		■				■
Site Identification					■				■
Small Business Training Course	■		■		■	■			
State & Federal Procurement			■						
Tax Credits	■			■					■
Testing and Assessment Services		■		■		■	■		
Training Cost Reimbursement		■		■			■		
Transportation and Infrastructure Information					■				■
Utilities Information					■				■

# *Linking business with resources*

**California Employment  
Development Department**  
[www.edd.ca.gov](http://www.edd.ca.gov)

**Live Oak District  
Chamber of Commerce**  
P.O. Box 391, Live Oak  
(530) 695-1519  
[www.liveoakchamber.org](http://www.liveoakchamber.org)

**North Central Counties  
Consortium**  
1110 Civic Center Blvd.  
Suite 402A, Yuba City  
(530) 822-7145  
[www.northcentralcounties.com](http://www.northcentralcounties.com)

**North Valley Hispanic  
Chamber of Commerce**  
(530) 923-7665  
[www.nvhcc.org](http://www.nvhcc.org)

**Small Business Development  
Center**  
Local Office:  
950 Tharp Rd., Suite 1303  
Yuba City  
(530) 751-8555

**Small Business Development  
Center**  
Regional sign-up for services:  
1 Capital Mall, Suite 700  
Sacramento, CA 95814  
(916) 319-4268  
[www.CapitalRegionSBDC.com](http://www.CapitalRegionSBDC.com)

**Sutter County One Stop**  
950 Tharp Road, Building 1000  
Yuba City  
(530) 822-5120  
[www.sutteronestop.com](http://www.sutteronestop.com)

**Yuba City Downtown Business  
Association**  
409 Center Street, Suite E  
Yuba City  
(530) 755-1620  
[www.yubacitydowntown.com](http://www.yubacitydowntown.com)

**Yuba City Economic  
Development**  
1201 Civic Center Blvd.,  
Yuba City  
(530) 822-4762  
[www.yubacity.net](http://www.yubacity.net)

**Yuba College**  
2088 North Beale Road,  
Marysville  
(530) 741-6853  
and

**Yuba College - Sutter County  
Center**  
3301 E. Onstott Road, Yuba City  
(530) 751-5565  
[www.yc.yccd.edu](http://www.yc.yccd.edu)

**Yuba County One Stop**  
1114 Yuba Street, Marysville  
(530) 749-4800  
[www.yuba1stop.org](http://www.yuba1stop.org)

**Yuba-Sutter  
Chamber of Commerce**  
519 D Street, Marysville  
(530) 743-6501  
[www.yubasutterchamber.com](http://www.yubasutterchamber.com)

**Yuba-Sutter Economic  
Development Corporation**  
950 Tharp Road, Suite 1303  
Yuba City  
(530) 751-8555  
[www.ysecdc.org](http://www.ysecdc.org)  
[www.chooseyuba.com](http://www.chooseyuba.com)

Call any one of us, we'll get you to the right place.  
**[www.yubasutterbusiness.org](http://www.yubasutterbusiness.org)**

## PLANNING DEPARTMENTS

**Sutter County**  
(530) 822-7400

**Live Oak**  
(530) 695-2112

**Yuba City**  
(530) 822-4700

**Yuba County**  
(530) 749-7575

**Marysville**  
(530) 749-3904

**Wheatland**  
(916) 372-6100

**YUBA ~ SUTTER  
BUSINESS CONSORTIUM**  
**LINKING BUSINESS WITH RESOURCES**



**business attraction,  
expansion and  
retention**



The goals of Yuba-Sutter Economic Development Corporation’s (YSEDC) business attraction program are to create new job opportunities for all Yuba and Sutter county residents, improve the business climate for companies, and enhance the quality of life for all residents.

YSEDC’s objective is to diversify the employment base, increase the wage base and create a sustainable economy. Community partners in this effort include private-sector business, regional jurisdictions, chambers of commerce, educational institutions, workforce development partners and entrepreneurs.

Marketing and business recruitment efforts are focused on target industries which include:

- Medical/Health Services
- Agriculture/Agbiotech
- Food Processing
- Timber and Wood-related Processing
- Renewable Energy
- Back-office and Information Technology
- Logistics and Distribution

### BUSINESS ATTRACTION SERVICES

- Site identification
- Tax Credits
- Incentives and programs
- Local permit assistance
- Business research
- Workforce
- Utilities
- Development assistance

[ysedc.org](http://ysedc.org)



**Yuba-Sutter Economic Development Corporation**  
Brynda Stranix, President/Chief Operating Officer  
950 Tharp Road, Suite 1303, Yuba City, CA 95993  
(530) 751-8555  
[www.ysedc.org](http://www.ysedc.org)

**business  
attraction  
and site  
identification**



# CALIFORNIA

## Governor's Office of Business and Economic Development

Whether you're starting a business, looking to expand, or wondering about a particular policy or procedure, GoED has answers.

Contact a business specialists to get the help you need.

**business attraction and site identification**

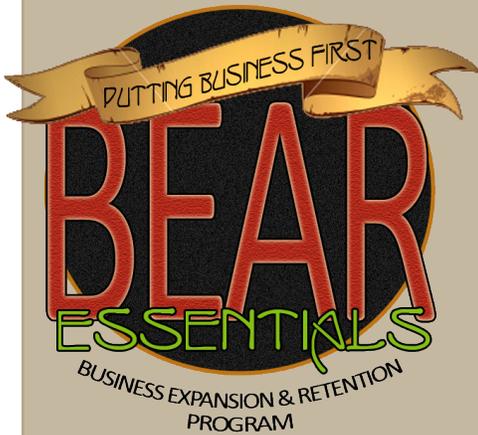
The Governor's Office of Economic Development (GoED) was created by Executive Order as a one-stop shop for business assistance and to facilitate and stimulate economic growth through the development and implementation of strategic policies and partnerships with the private sector, community, local, and national organizations that enhance human and capital infrastructure as well as increase California's competitive advantage in the global marketplace.

- Financial assistance and loan programs
- Military and defense reuse zones
- Labor availability and education information
- State and local permit assistance
- Transportation and infrastructure information
- Information on tax credits and other incentive programs
- Economic and demographic data



**business.ca.gov**

**Governor's Office of Economic Development**  
1325 J Street, Suite 1800, Sacramento, CA 95814  
(877) 345-GOED  
[www.business.ca.gov](http://www.business.ca.gov)



Yuba-Sutter Economic Development Corporation recognizes the importance of nurturing its existing business base for long-term growth and prosperity.

Nationally, 80 percent of *all* new jobs are created by existing businesses.

BEAR ESSENTIALS, YSEDC's Business Expansion and Retention program helps retain these jobs and tax revenues, create new jobs and increase the tax base, foster growth

**80 percent  
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and development of local firms and enhance the community's reputation as a great place to do business.

BEAR ESSENTIALS is a core component of YSEDC's economic development program and is designed to keep our businesses from relocating, to help them survive economic difficulties, assist with expansion projects and increase competitiveness in the marketplace. BEAR ESSENTIALS has been developed to fully and efficiently engage the business resources in the community to grow local businesses by identifying barriers and strengthening relationships needed for expansion.

[ysedc.org](http://ysedc.org)

Watch for our no-charge Business Resource Seminars

**Primary objectives of BEAR ESSENTIALS**

Evaluate the local business community's perceptions of the region and the advantages or disadvantages of operating a business in Yuba-Sutter

Determine the needs of local firms, especially the firms that might be at risk of closure or relocation

Respond to those needs with a variety of business assistance services provided through federal, state and local economic development programs

Identify and build on the strengths that enhance the community's competitiveness and address issues that detract



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**business  
expansion &  
retention**

**business planning  
and  
counseling**

# the business plan

The key to every business is the business plan. The plan allows you to obtain financing and establish a direction for the business. This document is not written once and stashed in a file cabinet. Most experts say the business plan should be reviewed once every three to five years and revised to meet the current economic environment. The timeframe depends on how fast or slow your business grows and is completely up to you. Entrepreneurs must view the business plan as a living document that changes as the company grows and reaches certain milestones. The business plan usually contains an executive summary, introduction, financial projections, personal financials, marketing plan, and the resumes of the management team.

The executive summary is the first page of the business plan. Write every other part of the business plan first and then summarize the entire document into one page. The executive summary is your first selling point followed by your financial projections when trying to obtain financing. If you are looking for a loan, include the amount you are asking for, purpose, and how the loan will be paid back.

The introduction will include the details of your business. Include a description of the company's operations, primary market, background and eventual goals. Explain the company structure, legal structure (sole proprietorship, partnership, corporation or limited liability) and business location. Include your product and/or service and identify your company or entrepreneur name. This section should be two to three sentences long.

The financial portion of the business plan consists of documents that support loan requests and indicate the expected financial position of the company at different periods. This is the area where you should be realistic or at least conservative. List the amount of money the company has spent or is prepared to spend on the business venture. This should include funds raised, the source of those funds (owner's cash, loans from friends or investors) and how the funds are going to be used.

Common documents found in financial projections include an operating expense report, cash flow statement, balance sheet, and income statement. Entrepreneurs say the most common mistake in starting a business is understanding start-up costs and the time required to generate positive cash flow. Start-up costs are either fixed or variable costs. Examples, sometimes referred to as overhead, are the purchase or lease of equipment, supplies, utility deposits, furniture, fixtures and vehicles, real estate rent or mortgage. They will be the same regardless of the volume of business generated.

Variable costs are associated with the volume of operations: such as payroll, inventory, utility bills, production waste costs, unanticipated production costs, and underestimated job quotes. It is usually a good idea to add 10 to 20 percent of variable costs as unanticipated expenses. List fixed and variable costs on the operating expense report.

The cash flow statement is one of the fundamental projections in securing outside financing. Cash flow projections demonstrate the inflow and outflow of cash over a specific interval of time. They project increases and decreases in the cash accounts of your company. As a result, the cash flow statement projects your firm's ability to pay bills, cover payrolls, and service bank debt from one period to the next (usually per month). It shows the source of cash and the uses of cash.

## *Key elements to a business plan*



# business planning and counseling

The balance sheet describes the condition of the company on a particular day, usually the last day of the month, quarter, or year. This makes it different from other financial statements, most of which cover a time period. Another difference between the balance sheet and other statements is that it must balance the assets and liabilities of the company.

An asset is anything the business owns that has monetary value. The assets of a small business commonly include cash, notes receivable, accounts receivable, inventories, land, buildings, machinery, equipment and other investments. A liability is the claim of creditors against the assets of the business. In other words, debts owed by the business. A new business should prepare projected annual balance sheets for three years. An existing firm should include historical balance sheets from the three previous years (or however long it has been in existence if fewer than three), as well as three years of annual projections.

You will also need to calculate a break-even analysis. This analysis determines the volume of sales necessary to reach the minimum point where you can cover both fixed and variable costs. The point of no loss and no profit is the break-even point.

**Before everything else,  
getting ready is the  
secret of success.**

*Henry Ford*

If you are going to use the business plan to support a loan request, include personal financial statements. Personal financial statements are needed for every owner no matter how small the percentage of ownership. Owners should list any assets owned and debt owed to creditors. Knowing the credit score of all owners is very important when submitting the business plan to lenders.

The marketing plan is one of the crucial aspects of your business plan. In this section, you will include a market analysis, identify your competitors, your target market, and include a marketing plan. You want to provide information on the economic environment of the industry. The economic environment will tell how well the industry is performing versus the economy as a whole. It should also review business cycles and practices that may be unique to the industry. It describes competitors who may affect the success of your business and identifies pricing or technical innovation strategies that give your business a competitive advantage in the market. You want to include anyone that makes or offers a product or service that is comparable to what you offer. You will define the specific customer you plan on targeting. This section contains valuable data about customers, such as what they expect of the product or service. Include data on purchasing dollars spent, road and foot traffic around the business location, and market share you expect to gain. The marketing plan details how you are going to advertise, when you will advertise, and where you place your advertisements. This is important because it shows how you inform customers about your product or service.

The final section should outline your management team and include the name, address, telephone numbers and relevant work or industry experience for each team member. The purpose of this section is to acquaint loan officers with the team's industry experience and demonstrate their ability to operate a company. Unlike a job-seeking resume that concentrates on accomplishments, this resume should outline learned skills and experiences that facilitate the operation of a company. This section should answer several key questions. Who is going to run the daily operations? Who will balance the books? Who will market and sell your product or service? Who is your attorney? Having the management team's roles and responsibilities on paper benefits everyone because they know their duties. In this section you may include an advisory board that supports your company in areas where your team lacks experience.

## **business planning and counseling**

Yuba-Sutter SBDC Hub (part of the Capital Region SBDC/SacMetro Chamber) and hosted by Yuba-Sutter Economic Development Corporation.

Our experienced business advisors give you the tools and guidance needed to improve your business and grow your bottom line. With direct and personalized business assistance to entrepreneurs through one-on-one consulting as well as satellite offices in eight counties across our marketplace, the Yuba-Sutter SBDC hub offers easy access to professional consulting in all aspects of small business management. We provide first rate, no cost confidential consulting to small business owners interested in achieving growth and profitability. Contact us at: (530) 751-8555 to set up an appointment today.

The Yuba Sutter SBDC hub offers a variety of workshops available to small business owners and entrepreneurs free of charge or for a modest fee.



- Finance
- Legal
- Human Resources
- Strategic Business Development
- State and Federal Procurement
- Payroll
- Marketing
- Sales Strategies

All of our consultants are experienced small business owners. All SBA programs are extended to the public on a non-discriminatory basis and reasonable accommodations for the disabled will be made, if requested in advance.

**Small Business Development Center**  
Local Office: 950 Tharp Rd., Suite 1303  
Yuba City, CA 95993  
(530) 751-8555

Regional - sign-up for services:  
1 Capital Mall, Suite 700  
Sacramento, CA 95814  
(916) 319-4268  
[www.CapitalRegionSBDC.com](http://www.CapitalRegionSBDC.com)

**business  
planning and  
counseling**

# **workforce development and training**

Sutter County One-Stop, America's Job Center of California, is the Adult Education and Workforce Development division locally operated by Sutter County Superintendent of Schools.

Sutter County One-Stop is a multi-faceted organization and offers a highly qualified, professional and caring team focused on offering resources, assistance, and/or skills to support customers in their educational and employment goals, as well as our local businesses with a multitude of services in attaining, training and constructing a workforce based on current and future needs.

Sutter County One-Stop partners with many of our internal and external partners to offer integrated services and maximize the benefits to all our customers and businesses. Our partners include: Workforce Innovative Opportunity Act (WIOA), Adult Education/Career Technical Education (CTE), Cal-Works, Department of Rehabilitation (DOR), California State Employment Department (EDD), Veterans Services (DVOP), and Yuba-Sutter Economic Development Corporation (EDC), just to name a few.

These partnerships allow for the Sutter County One Stop to offer the following resources:

- Labor Exchange (Hosting/posting job openings, marketing openings, screening for potential candidates, resume referrals, etc.)
- Focused recruitment and/or hiring events
- Services to navigate and assist with lay-offs or a business closure (Rapid Re-employment Team)
- Resources related to labor law, human resources, and local government
- Skills testing/certification: Prove It (Kenexa)
- Wage reimbursement for new hires that will learn while working on the job (for individuals that qualify; please call for more details)
- Paid extenships (for individuals that qualify; please call for more details)
- Conference rooms and computer lab
- Training: Skills training (medical, clerical and computer skills/certifications)
- ESL citizenship courses
- GED preparation, HS Diploma, independent studies and distant learning classes

...and more



#### MISSION STATEMENT

Sutter County One Stop empowers individual self-sufficiency through education, training, jobs, and partnerships with the community, employers, and agencies to provide increased opportunities for success.



# sutteronestop.com

The goal is to grow with Sutter County to meet the increasing demands and needs of our local workforce partners.

**workforce  
development  
and  
training**

**Sutter County One-Stop**  
950 Tharp Road, Building 1000, Yuba City, CA 95993  
(530) 822.5120  
(530) 822.5104 TTY  
[www.sutteronestop.com](http://www.sutteronestop.com)



Yuba County One-Stop, America's Job Center of California, is a conduit for business and employer information. Offering on-site trained staff, printed and electronic resource materials, Internet access and referrals to other professionals, Yuba County One-Stop can assist you with needs related to human resource issues, recruitment, labor laws, licensing, permits, customized training, economic development and entrepreneurial activities.

Business services are provided by staff from:

Workforce Investment Act Program

Employment Development Department



## BUSINESS SERVICES

- Job postings
- Recruitment of skilled job seekers
- Conference, workshop and meeting facilities
- Business training
- Tax credit information
- Labor market information
- Training cost reimbursement
- Jobs for youth
- Downsizing, layoffs and closures

[yuba1stop.org](http://yuba1stop.org)

**workforce  
development  
and  
training**

**Yuba County One-Stop**  
1114 Yuba Street, Suite #214  
Marysville, CA 95901  
Main (530) 749-4800  
Business Services (530) 749-4828  
[www.yuba1stop.org](http://www.yuba1stop.org)

The Employment Development Department (EDD) is one of the largest state departments with employees at hundreds of service locations throughout the state. For more than 70 years, it has connected millions of job seekers and employers in an effort to build the economy of the Golden State.



# edd.ca.gov

## SERVICES

- CalJOBS contains thousands of job openings and the largest pool of candidates in the state
- Labor market tools designed to help make educated decisions
- Information on Unemployment Insurance, Disability Insurance, or Paid Family Leave
- Payroll tax information and forms
- Employment and training services

**California Employment Development Department**  
(800) 300-5616 Unemployment Information  
(800) 480-3287 Disability Information  
(888) 745-3886 Payroll Tax Assistance  
(530) 225-2347 Labor Market Information  
[www.edd.ca.gov](http://www.edd.ca.gov)



The Employment Training Panel (ETP) is a business and labor supported state agency that assists employers in strengthening their competitive edge by providing funds to offset the costs of job skills training necessary to maintain high-performance workplaces.

The ETP program is performance-based, providing funds for trainees who successfully complete training and are retained in well-paying jobs for a specific period of time. The program is funded by the Employment Training Tax paid by California employers, and targets firms threatened by out-of-state and international competition.

Employers match training funds awarded by ETP for training existing workers, making these projects true public-private partnerships. ETP also funds training for unemployed workers. ETP prioritizes small businesses and employers in high unemployment areas of the state.

The program serves as the state's premier economic development tool, encouraging many companies to locate or expand in California with the assistance of ETP's job training funds.

# etp.ca.gov

**Did you know ...**

**your  
business  
could  
receive  
funds to pay  
to train your  
employees?**

# workforce development and training

**California Employment Training Panel**  
1100 J St, Ste. 400, Sacramento, CA 95814  
(916) 327-5239  
[www.etp.ca.gov](http://www.etp.ca.gov)



### Business Cluster Groups

#### Yuba College General Business Community Advisory Group

This community advisory group, comprised of members of the Yuba College Business Division and community business leaders, meet to discuss community needs and to address ways that Yuba College can meet their education and workforce training requirements.

# workforce development and training

Yuba College has been an active leader in the vital economic development of the Yuba Sutter area.

Yuba College offers technical and occupational classes to help students gain or improve job skills. In addition, Contract Education and Community Education helps local employers improve and expand employee skills and knowledge.

Yuba College offers associate degrees and certificates in a wide variety of business and career technical education.

Students can select a program that meets their needs: Two-year Associate in Arts/ Science Degrees, or shorter certificate programs. Students have the option to prepare for transfer to a four-year university by completing their general education studies or may chose a shorter certificate through our community education program.

Yuba College offers flexible class scheduling.

- Day and evening classes
- Distributive education through Internet/online, enhanced Internet/online, instructional television and telecourse

The growing contribution of the community's economy can be seen in the increase in graduating classes over the college's 80-plus year history, from an enrollment of 67 students in Marysville to an average enrollment 9,752. In 2016 - 2017 there were 1265 degrees and certificates awarded.

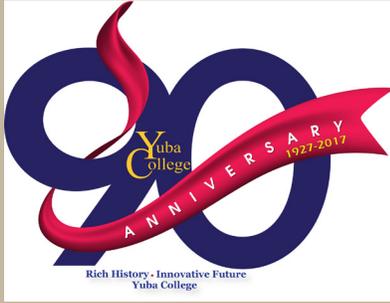
Associate in Arts	198
Associate in Science	860
Certificate of Achievement	146
Certificate of Training	61
<b>Total</b>	<b>1265</b>

### BUSINESS DEGREE PROGRAMS OFFERED

- Accounting
- Administrative Assistant
- Business Administration
- Business Computer Applications
- General Business Management
- Income Tax Preparation
- Small Business Management

### BUSINESS CERTIFICATES OF ACHIEVEMENT OFFERED

- Accounting
- Administrative Assistant
- Business Computer Applications
- Income Tax Preparation
- Retail Management
- Small Business Management



Yuba College offers both Associate in Arts and Associate in Science degrees. The college also offers Certificates of Achievement and Certificates of Training which provide a broad understanding of the occupational programs that the student wishes to enter.

<b>ADMINISTRATION OF JUSTICE - A.S. Degree</b>
Basic Police Academy
Corrections
Law Enforcement
T-Administration of Justice
<b>ADMINISTRATION OF JUSTICE - Certificates of Achievement</b>
Basic Police Academy
Reserve Training Module I Academy
Reserve Training Module II Academy
Special Investigator Academy
<b>ADMINISTRATION OF JUSTICE - Certificates of Training</b>
Reserve Training Module III Academy
Correctional Officer Academy
Juvenile Counselor Academy
Police Officer Orientation
Basic Requalification
Reserve Officer Level II
Reserve Officer Level III
<b>AGRICULTURE</b>
A.S. Agriculture - Degree
Agriculture Business -Certificates of Achievement
<b>ART - Degree</b>
A.A. Art
A.A. T. Studio Arts
A.S. Commercial Art
A.S. Photographic Imaging
<b>ART-Certificates of Achievement</b>
Photographic Imaging

<b>AUTOMOTIVE TECHNOLOGY- A.S. Degree</b>
A.S. Auto Body Repair
A.S. Master Mechanic
A.S. Tune-Up & Driveability
<b>AUTOMOTIVE TECHNOLOGY - Certificates of Achievement</b>
Auto Body Repair
Automotive Drive Trains
Master Mechanic
Tune-Up & Driveability
<b>AUTOMOTIVE TECHNOLOGY - Certificates of Training</b>
Brakes
<b>BIOLOGY - Degree</b>
A.S. Biology
A.S. T-Biology
<b>BUSINESS - Degree</b>
Accounting
Administrative Assistant
Business Administration
Business Computer Applications
General Business Management
Income Tax Preparation
Small Business Management
<b>BUSINESS - Certificate of Training</b>
Accounting
Administrative Assistant
Business Computer Application
Income Tax Preparation
Retail Management
Small Business Management
<b>CHEMISTRY - Degree</b>
A.S. Chemistry
A.S. T-Chemistry
<b>COMMUNICATION STUDIES (SPEECH) - Degree</b>
A.S. Communication Studies
A.S. T-Communication Studies
<b>COMPUTER SCIENCE - Degree</b>
A.S. Computer Science
A.S. T-Computer Science
<b>COMPUTER SCIENCE - Certificate of Achievement</b>
Computer Science
<b>COSMETOLOGY</b>
A.S. Cosmetology - Degree
Cosmetology -Certificate of Achievement

<b>CULINARY ARTS</b>
A.S. Culinary Arts - Degree
Culinary Arts - Certificate of Achievement
<b>EARLY CHILDHOOD EDUCATION - Degree</b>
A.S. Early Childhood
A.S. T-Early Childhood Education
<b>EARLY CHILDHOOD EDUCATION - Certificate of Achievement</b>
Child Development Teacher
Diversity Specialization
Infant and Toddler
School Age Specialization
<b>EMERGENCY MEDICAL TECHNOLOGY</b>
EMT-1 - Certificate of Training
EMT-1 Refresher - Certificate of Training
<b>ENGLISH</b>
A.A. English - Degree
A.A. T-English - Degree
<b>FIRE TECHNOLOGY - Degree</b>
A.S. Fire Technology
A.S. Fire Technology - Fire Academy
<b>FIRE TECHNOLOGY - Certificates of Achievement</b>
Fire Technology
Fire Fighter 1 Academy
Fire Technology Practicum
<b>GENERAL EDUCATION - Degree</b>
A.A. Arts and Humanities
A.A. Communication
A.S. Natural Science
A.S. Social and Behavioral Sciences
<b>HISTORY</b>
A.A. History - Degree
A.A. T-History - Degree
<b>HUMAN SERVICES - Degree</b>
A.S. Human Services
A.S. Chemical Dependency Counselor
<b>HUMAN SERVICES - Certificates of Achievement</b>
Alcohol and Controlled Substances
Chemical Dependency Counselor

**workforce  
development  
and  
training**

## Programs and Options Continued

<b>MANUFACTURING TECHNOLOGY - MACHINING</b>
A.S. Manufacturing Technology/Machining -Degree
Manufacturing Technology/Machining - Certificate of Achievement
<b>MASS COMMUNICATIONS - Degree</b>
A.A. Mass Communications
A.S. Mass Communications
<b>MASS COMMUNICATIONS- Certificates of Training</b>
Mass Communications
<b>MATHEMATICS</b>
A.S. Mathematics - Degree
A.S. T-Mathematics - Degree
<b>MUSIC</b>
A.A. Music - Degree
A.A. T-Music-Degree
<b>NURSING</b>
A.S. Nursing - Degree
A.S. Vocational Nursing - Degree
<b>PHYSICAL EDUCATION</b>
A.A. T-Kinesiology - Degree
A.S. Physical Education - Degree
<b>POLITICAL SCIENCE- Degree</b>
A.A. T-Political Science
<b>PYSCHIATRIC TECHNOLOGY</b>
Psychiatric Technician - Cert. of Achievement

<b>RADIOLOGIC TECHNOLOGY</b>
A.S. Radiologic Technology - Degre
<b>SOCIAL SCIENCE</b>
A.A. Social Science
<b>SOCIOLOGY</b>
A.A. T-Sociology DegrEE
<b>THEATRE ARTS</b>
A.A. Theatre Arts
<b>VETERINARY TECHNOLOGY - Degree</b>
A.S. Veterinary Technology
<b>VETERINARY TECHNOLOGY - Certificate of Achievement</b>
Veterinary Receptionist/Assistant
<b>WELDING - Degree</b>
A.S. Welding Technologies
<b>WELDING - Certificate of Achievement</b>
Advanced Welding Technologies

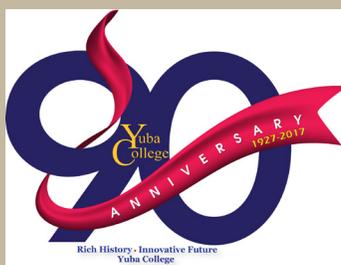
The following degrees are available at the Yuba College Sutter County Center with three or less DE courses in addition to face-to-face courses:  
**Small Business Management (A.S)**  
**English (A.A.)**  
**English (A.A.-T)**

The following degrees are available at the Sutter County Center with all face-to-face courses.

<b>GENERAL EDUCATION</b>
A.A. Arts & Humanities
A.A. Communications
A.S. Natural Science
A.S. Social and Behavioral Sciences
<b>HISTORY</b>
A.A. History
A.A, T-History
<b>PSYCHOLOGY</b>
A.A. Pyschology
A.A. T-Psychology
<b>SOCIAL SCIENCES</b>
A.A. Social Science
<b>SOCIOLOGY</b>
A.A. T-Sociology
<b>CHILD DEVELOPMENT - Certificate of Training</b>
Child Development Associate Teacher



[yc.yccd.edu](http://yc.yccd.edu)



**Yuba College**  
 2088 North Beale Road, Marysville, CA 95901  
 (530) 741-6853  
[www.yc.yccd.edu](http://www.yc.yccd.edu)  
 and  
**Yuba College Sutter County Center**  
 3301 E. Onstott Road, Yuba City, CA 95991

**workforce  
 develop-  
 ment  
 and  
 training**

## Colleges, Universities & Specialized Training

### **Anthony Soto Employment Training Centers (ASET)**

#### **Olivehurst ASET Center**

1468 Sky Harbor Drive, Suite G, Olivehurst, CA 95961  
(530) 741-2924  
chdcorp.org  
Truck Driving, Welding and Forklift programs

### **Cambridge Junior College**

9910 Klamath Lane, Yuba City, CA 95993  
(530) 674-9199  
cambridge.edu  
Programs: Medical Assisting

### **Brandman University**

1275 Tharp Road, Yuba City, CA 95993  
(530) 674-2758  
brandman.edu/yubacity

Yuba City campus offers a range of bachelor's and master's degrees, credential and extended education programs in a variety of disciplines including education, leadership and psychology

### **Embry Riddle Aeronautical University**

1086 Arnold Avenue, Beale AFB 95903  
(530) 788-0900  
erau.edu

**workforce  
development  
and  
training**



# North Central Counties Consortium

North Central Counties Consortium (NCCC) was created as a separate public entity through a joint powers agreement with the counties of Colusa, Glenn, Sutter and Yuba. The purpose of NCCC is to develop and operate a four-county workforce development system and administer funding through the Workforce Innovation and Opportunity Act, (WIOA).

NCCC as a joint powers agency is governed by a four-member governing board and a Workforce Development board with members from the private and public sectors. These boards contract Workforce Innovation and Opportunity Act (WIOA) funds to agencies in each county to provide services to businesses and job seekers through a America's Job Center of California (AJCC) system.



The North Central Counties Consortium boards and AJCC service providers understand that in order to generate employment opportunities the local area must have a stable and prosperous business community. Business services are interdependent with job seekers' services; therefore, hold the highest level of priority.

To reach this goal the NCCC business services plan was developed by staff of the NCCC boards and the AJCCs. The purpose of the plan is to provide a practical framework for achieving the goal of balanced services to businesses. NCCC believes that in order to be ultimately successful we must engage the business community at a greater level and achieve service diversification at the One-Stops.

## Mission

"To provide our business customer with the highest quality business services and a well-prepared self sufficient workforce"

# northcentralcounties.org



NCCC is a proud partner of America's Job Center of California's™ Network

**North Central Counties Consortium**  
1110 Civic Center Blvd., Suite 402A, Yuba City, CA  
95993  
(530) 822-7145  
www.northcentralcounties.org

**workforce  
development  
and  
training**



# **business financing**



The first few years in business are critical. You need to balance many competing priorities, while making sure you cover all the essential details. But at the heart of all these concerns is the “fuel” that will make your business go: financing. Securing adequate funding may be difficult, but it is perhaps the single most important thing you can do to prepare for success.

If you have the resources, tapping your personal assets is by far the easiest way to fund your business; however, many new businesses must seek outside investors, borrow, or do both to meet their initial funding needs. Weigh the potential risks and rewards of each approach carefully before you put up your own capital, issue equity, or take on debt.

Typical sources of startup financing range from informal to institutional:

- Personal savings and other assets
- Family members and friends
- Individual “angel” investors
- Supplier financing
- Investor groups and venture capital firms
- SBA (U.S. Small Business Administration) loans
- Commercial lenders
- Community revolving loan fund programs
- Community development lending programs

Both lenders and investors prefer entrepreneurs who’ve invested some of their own money in their new venture. Having your “skin in the game” sends the message that you are committed to making your business succeed.

Information provided by Wells Fargo, Strategies & Solutions For Your Business

#### **Community Revolving Loan Fund Program**

Yuba-Sutter Economic Development Corporation (YSEDC) has partnered with local jurisdictions, United States Department of Agriculture and local lending institutions to create several community revolving loan fund programs to make credit available to entrepreneurs that may not be able to qualify under conventional lending criteria. YSEDC’s business loan program offers financing to existing and start-up businesses, preparing them for growth and expansion and ultimately strengthening our local economies by creating new jobs.

#### **Community Development Lending Program**

3Core Community Development Financial Institution (CDFI) provides economic opportunities and improves the quality of life for lower-income and underserved communities in California through innovative and affordable financing that is unavailable in the conventional market. Loans are primarily real-estate based mortgage loans for community development, affordable housing, and small business.

**Yuba-Sutter Economic Development Corporation**  
Jackie Slade, Loan Officer  
950 Sharp Road, Suite 1303, Yuba City, CA 95993  
(530) 751-8555  
[www.ysefdc.org](http://www.ysefdc.org)

## The Five C’s

Before you apply for a loan or line of credit, you should understand what financial institutions are looking for. The Five C’s describe the areas that every lender will analyze, so be sure to provide all the details.

**Capacity.** Be prepared to explain exactly how you intend to repay the loan. Demonstrating strong cash flow and a solid payment history are key.

**Capital.** The more of your own money you put at risk in the business, the more comfortable a lender will feel that you’re committed to succeeding.

**Collateral.** Equipment, buildings, accounts payable, or personal assets provide additional security to the lender.

**Conditions.** The specific purpose of the loan (such as working capital, equipment, or inventory) and the local economic climate both affect credit decisions.

**Character.** To a potential lender, the best indicator of character is your past personal credit history as reported by various credit bureaus. Lenders consider issues like timely payments, credit usage (available credit already used) and payoff of substantial debt (auto loans) in evaluating your credit application.

[ysefdc.org](http://ysefdc.org)

**business  
financing**

# LOANS FOR YUBA-SUTTER BUSINESSES

## ELIGIBLE BORROWERS

Potential candidates include established small- and medium-sized businesses or new start-up businesses and can be corporations, partnerships or sole proprietors that are located within Yuba and Sutter counties.

## ELIGIBLE USES

Purchase of land, buildings, machinery, equipment and tenant improvements  
Working capital for inventory, supplies, wages, marketing and advertising  
Business start-up costs

## AMOUNT

In general, loans are available from \$25,000 to \$150,000

## TERMS & RATES

Based on the loan and the borrower needs, interest is set at a fixed rate

**APPROVAL TIME** - 30 - 90 days

## HOW TO APPLY

Interested businesses must complete a Yuba-Sutter Economic Development Corporation loan application, submit it with a business plan and a \$250 application fee. Download an application package at [www.yседc.org](http://www.yседc.org)



**EDDC**  
*Yuba-Sutter*  
economic development corporation

For more information, please contact our loan officer, Jackie Slade  
950 Tharp Road, Suite 1303 ● Yuba City, CA ● [www.yседc.org](http://www.yседc.org)  
(530) 751-8555 or [jslade@yседc.org](mailto:jslade@yседc.org)

# California Infrastructure and Economic Development Bank (I-Bank)

I-Bank is proud to serve the Governor and the State of California as the state's only general purpose financing authority. The mission of I-Bank is to finance public infrastructure and private development that promote economic growth, revitalize communities and enhance quality of life for Californians. I-Bank has extremely broad statutory powers to issue revenue bonds, make loans and provide credit enhancements for a wide variety of infrastructure and economic development projects and other government purposes. As it approaches \$30 billion in various financings, it continues to be motivated by the financing challenges faced by infrastructure projects throughout the state.

**California Infrastructure and Economic Development Bank**  
1325 J Street, Suite 1823 Sacramento, CA 95814  
(916) 341-6600  
[ibank.ca.gov](http://ibank.ca.gov)



## Banks & Credit Unions

### **Bank of America**

(530) 674-9781, Yuba City  
(530) 740-7870 Marysville  
[bankofamerica.com](http://bankofamerica.com)

### **Bank of Feather River**

(530) 755-3700, Yuba City  
[bankoffeatherriver.com](http://bankoffeatherriver.com)

### **Farm Credit West**

(530) 671-1420, Yuba City  
[farmcreditwest.com](http://farmcreditwest.com)

### **Golden Pacific Bank**

Branches in Live Oak  
and Yuba City  
(530) 742-3800  
[goldcountrynb.com](http://goldcountrynb.com)

### **Rabobank**

(530) 741-0210, Marysville  
(530) 751-2700, Yuba City  
(530) 790-0114, Ag Lending  
[rabobank.com](http://rabobank.com)

### **River Valley Community Bank**

(530) 755-0418, Yuba City  
[rivervalleycommunitybank.com](http://rivervalleycommunitybank.com)

### **Sierra Central Credit Union**

Branches in Beale AFB, Marysville  
and Yuba City

(800) 222-7228  
[sierracentral.com](http://sierracentral.com)

### **Suncrest Bank**

(530) 674-8900, Yuba City  
[suttercommunitybank.com](http://suttercommunitybank.com)

### **Tri Counties Bank**

(530) 671-5563, Yuba City  
(530) 749-1639, Marysville  
[tcbk.com](http://tcbk.com)

### **Umpqua Bank**

(530) 790-2160, Marysville  
(530) 790-2180, Wheatland  
(530) 790-2080, Yuba City  
[umpquabank.com](http://umpquabank.com)

### **Union Bank of California**

(530) 671-7891, Yuba City  
[unionbank.com](http://unionbank.com)

### **US Bank**

(530) 673-5411, Yuba City  
[usbank.com](http://usbank.com)

### **Wells Fargo Bank, NA**

(800) 869-3557, Yuba City  
[wellsfargo.com](http://wellsfargo.com)

**additional  
business  
financing**

**chambers of commerce  
and  
business associations**

The Yuba-Sutter Chamber of Commerce is the third largest business organization north of Sacramento, a regional Chamber, representing approximately 560 businesses and their 17,000 employees in Marysville, Yuba City, Wheatland, Live Oak, and other towns in the counties of Yuba and Sutter, California.

The goal of Yuba-Sutter Chamber of Commerce is to focus on its four core objectives; Promote, Protect, Educate and Develop

### Yuba-Sutter Chamber of Commerce

- **Promote:** To promote the local community while providing a successful platform for networking and promotion.
- **Protect:** Represent the interest of members and the overall business community in order to foster and sustain a positive business climate and livable community and to maintain advocacy at all levels of government.
- **Educate:** To link business and education leading to future sustainable educational excellence and increased skilled workforce availability.
- **Develop:** to initiate, promote, market and sustain area economic development opportunities that will contribute to an expanded economy, job development, enhanced support for existing firms and a positive environment for prosperous business investment.

[yubasutterchamber.com](http://yubasutterchamber.com)

519 D Street, Marysville, CA 95901  
(530) 743-6501  
[www.yubasutterchamber.com](http://www.yubasutterchamber.com)



### Yuba-Sutter Chamber of Commerce Mission

To create and promote a innovative business solutions in order to grow a strong local economy and enrich our community's quality of life.

**chambers of  
commerce &  
associations**

## MAJOR BENEFITS OF MEMBERSHIP

### Referrals

The Chamber is an information, referral and resource center for the area. The Chamber fields more than hundreds of calls each month, referring several thousand potential customers each year to Chamber members.

### Networking & Contacts

Monthly Business After Hours and Business Connection Breakfasts, Maximize Your Membership, Membership Appreciation Events, and other programs offer Chamber members a way to introduce themselves and display their products and services to thousands of local professionals and businesses, thus increasing their visibility to the community.

### Marketing & Promotions

The Strictly Business Weekly e-newsletter offers Chamber members opportunities to promote their businesses and to stay informed on what's happening in the local business community. We offer website advertising and an on-line membership directory. Promotional opportunities in the e-newsletter are available to members and their businesses.

*Explore Yuba-Sutter* is a partnership of the Chamber and the Appeal-Democrat merging two popular publications, the *Chamber Visitors Guide* and the newspaper's *Explore Yuba-Sutter* that showcases life in Yuba-Sutter and all of the events that occur here in more than 80 pages.

### Promotional Assistance: Ribbon Cuttings, Grand Openings

The Chamber staff provides assistance and coordination to members in the planning of ribbon cuttings, grand openings, groundbreaking ceremonies and special events. The Chamber's Ambassadors have developed a professional emcee program, which provides public speakers to help members introduce their business or event to the community.

The **Shop Local Program** emphasizes the value of shopping locally and gives members a way to showcase their businesses to residents through a shop local discount program and a holiday promotional program.

**Annual Gala Awards** honor and congratulate large businesses, small businesses, non-profits, service organizations and entrepreneurs who go the extra mile for their community. Businesses are nominated by the membership.

### Business Advocacy

Yuba-Sutter Chamber of Commerce assists local economic development agencies in promoting the Yuba-Sutter business community and advocates for a strong local economy. To achieve that mission it promotes the needs and concerns of businesses; develops new business resources and disseminates important information on business development services. The Chamber regularly writes support letters for grant applications and new agricultural products and markets, infrastructure and recreational opportunities.

### Legislative Advocacy

The Chamber's Government Affairs Committee provides a forum to review current legislative and local issues and takes positions on issues that impact businesses locally. The Legislative Lunch series, held three times a year, focuses on state issues of importance to Yuba-Sutter and gives members an opportunity to hear from the elected representatives. The Chamber hosts Candidates Forums to introduce residents to candidates for office. The Chamber is affiliated with numerous organizations that assist businesses including the U.S. Chamber of Commerce, the California Chamber of Commerce and the Western Association of Chamber Executives.

### Additional Membership Benefits

- Traffic Catcher Site - Boosts your searchability online
- Radio announcements and interviews with local radio stations
  - Twenty 30 second announcements on KUBA1600A
  - One in person interview on 93.3FM
- Media announcements through the Chamber's e-newsletter and social media sources
- Business Directory listing on the Chamber's website
- Invitations to over 100 networking events
- Ribbon Cutting and/or Milestone Event
- Weekly E-newsletter, Legal Updates and Business News
- Your Business Profile in the monthly E-newsletter

### Additional Chamber Services

- Relocation packet of informative local publications
- Visitors Bureau Services & Visitors Guides
- Community demographic information

### HOW TO JOIN THE CHAMBER

For information about membership call the staff at the Chamber office at (530) 743-6501 or visit [www.yubasutterchamber.com](http://www.yubasutterchamber.com)



## **Live Oak District Chamber of Commerce**

P.O. Box 391, Live Oak, CA 95953  
(530) 695-1519  
liveoakchamber.org  
liveoakchamber@syix.com

## **Yuba City Downtown Business Association**

P.O. Box 146  
409 Center Street, Suite A, Yuba City, CA 95991  
(530) 751-1620  
yubacitydowntown.com  
info@yubacitydowntown.com

**chambers of  
commerce &  
business  
associations**

**tax credits**

# Work Opportunity Tax Credit (WOTC)

The Small Business and Work Opportunity Act of 2007 extends the WOTC Program through December 31, 2019. The WOTC has two purposes:

To promote the hiring of individuals who qualify as a member of a target group, and  
To provide a federal tax credit to employers who hire these individuals.  
An employer may qualify for a tax credit of up to \$9,000 if the employee is a member of a designated target group and meets that group's specific requirements.

Individuals hired from the following eleven target groups may qualify an employer for the WOTC:



- Qualified recipients of Temporary Assistance to Needy Families (TANF)
- Qualified veterans receiving Food Stamps or qualified veterans with a service connected disability who:
  - Have a hiring date which is not more than one year after having been discharged or released from active duty OR
  - Have aggregate periods of unemployment during the one-year period ending on the hiring date that equal or exceed six months.
- Ex-felons hired no later than one year after conviction or release from prison.
- Designated Community Resident – an individual who has attained ages 18 but not 40 on the hiring date who reside in an Empowerment Zone, Renewal Community, or Rural Renewal County.
- Vocational rehabilitation referrals, including Ticket Holders with an individual work plan developed and implemented by an Employment Network.
- Qualified summer youth ages 16 through 17 who reside in an Empowerment Zone, Enterprise Community, or Renewal Community.
- Qualified Food Stamp recipients ages 18 but not 40 on the hiring date.
- Qualified recipients of Supplemental Security Income (SSI).
- Long-term family assistance recipients.

# **local incentives, and contacts**

# Tier Two Incentives

Tier Two incentives could include the following:

- Rebates based on property tax payments
- Rebates based on Sales and Use Tax payments made to the jurisdiction
- Assistance in pursuing grant/loan funding from other public agencies
- Lease of jurisdiction-owned land at or below market prices
- Other forms of requested assistance as may be approved by the jurisdiction

Each jurisdiction will consider requests for Tier Two incentives from any business that plans to locate or expand in the region. Project specifics will be negotiated on a case-by-case basis. Requests should be made to the appropriate jurisdictional contact. Tier Two incentives require businesses to meet eligibility criteria and enter into a contract with the jurisdiction.

## COUNTY ADMINISTRATORS

**County of Sutter**  
 Scott Mitnik, County Administrator  
 1160 Civic Center Blvd.  
 Yuba City, CA 95993  
 (530) 822-7100  
[www.co.sutter.ca.us](http://www.co.sutter.ca.us)

**County of Yuba**  
 Robert Bendorf, County Administrator  
 915 8th. St., Suite 115  
 Marysville, CA 95901  
 (530) 749-7575  
[www.co.yuba.ca.us](http://www.co.yuba.ca.us)

## CITY MANAGERS

**City of Live Oak**  
 Joe Aguilar, Interim City Manager  
 9955 Live Oak Blvd.  
 Live Oak, CA 95953  
 (530) 695-2112  
[www.liveoakcity.org](http://www.liveoakcity.org)

**City of Marysville**  
 Marti Brown, City Manager  
 526 C Street  
 Marysville, CA 95901  
 (530) 749-3901  
[www.marysville.ca.us](http://www.marysville.ca.us)

**City of Wheatland**  
 Jim Goodwin, City Manager  
 111 C Street  
 Wheatland, CA 95692  
 (530) 633-2761  
[www.wheatland.ca.gov](http://www.wheatland.ca.gov)

**City of Yuba City**  
 Steve Kroeger, City Manager  
 1201 Civic Center Blvd.  
 Yuba City, CA 95993  
 (530) 822-4601  
[www.yubacity.net](http://www.yubacity.net)



**local  
 incentives  
 and  
 contacts**



## PLANNING DEPARTMENTS

### County of Sutter

(530) 822-7400

### County of Yuba

(530) 749-7575

### City of Live Oak

(530) 695-2112

### City of Marysville

(530) 749-3904

### City of Wheatland

(916) 372-6100

### City of Yuba City

(530) 822-4700

## ECONOMIC DEVELOPMENT DEPARTMENTS

### City of Yuba City

(530) 822-4762

### Yuba-Sutter Economic Development Corporation

(530) 751-8555

