

## OTHER HELP FOR YOUR BUSINESS

### Rent, eviction, or other legal problems?

**Elevate Community Center** offers free legal services for small businesses, including contract drafting, contract review, litigation, incorporation and formation services. **(408) 357-9538** or <http://bit.ly/4etiBy0>

**Santa Clara University's Entrepreneurs' Law Clinic** provides by-appointment advising on legal issues. [law.scu.edu/elc](http://law.scu.edu/elc)

### Looking to Hire?

**work2future** can help employers with talent, training, outplacement, and expertise. [work2future.org](http://work2future.org) or **(408) 794-1163**

**US Department of Labor:** [dol.gov](http://dol.gov)

### Looking for Online Education?

**The San José Public Library Works** program provides expert online webinars on a wide variety of subjects such as ecommerce and marketing at the San José Public Library. [sjpl.org/sjpl-works](http://sjpl.org/sjpl-works)

**My Own Business Institute** at Santa Clara University offers free online courses and resources for starting or expanding your business. [scu.edu/mobi](http://scu.edu/mobi)

### Permitting assistance?

**The Small Business Ally** program assists with City permits, inspections, and business tax certificate registrations (AKA, "business license"). [Juan.Borrelli@sanjoseca.gov](mailto:Juan.Borrelli@sanjoseca.gov)  
[Anh1.Nguyen@sanjoseca.gov](mailto:Anh1.Nguyen@sanjoseca.gov)

## Safety or Blight Problems?

**Non-Emergency SJPD 24/7:** (408) 277-8900

**Code Enforcement (on private property):**

Emergency: (408) 794-7477

Non-Emergency: [bit.ly/CodeEnforce](http://bit.ly/CodeEnforce)

**Issues on Public Property and Streets**, including Graffiti, Abandoned Vehicles, Illegal Dumping, Potholes, Streetlight Outages, Community WiFi, and more: [311.sanjoseca.gov](http://311.sanjoseca.gov)

**Encampment Cleanup:** [BeautifySJ@sanjoseca.gov](mailto:BeautifySJ@sanjoseca.gov)

**Homeless Outreach Team/Report an Encampment:** [bit.ly/CSJHomelessOutreach](http://bit.ly/CSJHomelessOutreach)

**County Behavioral Health Services** (Mental Health and Substance Abuse Referrals): (800) 704-0900

**County Crisis and Suicide Prevention Lifeline:** 988

**TRUST: Trusted Response Urgent Support Team**, handles mental health and substance use: 988 or (800) 704-0900, press 1, available 24/7

**County of Santa Clara Resources for Small Businesses:** [santaclaracounty.gov/businesses](http://santaclaracounty.gov/businesses)

*For ongoing news and resources, sign up for the monthly newsletter at [sjeconomy.com](http://sjeconomy.com) or follow us on social media*

**@SJEconomy**



Esta información está disponible en español aquí:

Thông tin này có sẵn tại đây:

此連結提供繁體中文信息:  
此連結提供簡體中文信息:



# HELP FOR SMALL BUSINESSES



*Key resources for businesses in San José*

## Want to learn more? Contact us!

Office of Economic Development

Phone: (408) 535-8181

Email: [economic.development@sanjoseca.gov](mailto:economic.development@sanjoseca.gov)

Website: [sjeconomy.com](http://sjeconomy.com)



Current as of 3/1/2024

## Financial Resources for your Business

### LOANS

**Accion Opportunity Fund** is a nonprofit that serves many types of businesses, with special loans for food-related and food-truck businesses. Low-interest loans are offered up to \$100,000. [aofund.org](http://aofund.org)

**Community Bank of the Bay** serves the financial needs of closely held businesses, professional service firms, owner-operators, and non-profit organizations throughout the San Francisco Bay Area. [bankcbb.com](http://bankcbb.com) or (408) 385-3800

**Excite Credit Union** provides meaningful financial products and services, and financial education to underserved individuals. [excitecu.org](http://excitecu.org) or (800) 232-8669

**ICA** provides expertise, coaching, incubation and connections to scale your business by providing loans for equity. [info@ica.fund](mailto:info@ica.fund) or (510) 271-0142.

**Kiva** offers a loan regardless of credit rating or immigration status. Kiva loans are underwritten by crowdfunding. [kiva.org/about/how](http://kiva.org/about/how)

**Lendistry** helps small businesses grow by offering loans as well as administering government and private grant programs. Loan amounts starting at \$25,000 for longer terms, up to 10 years. [lendistry.com](http://lendistry.com)

**Meriwest Credit Union** provides personalized banking for local small businesses with free business checking, interest-bearing accounts, loans, merchant and payroll services, and dedicated business banking support. [meriwest.com](http://meriwest.com)

**Pacific Community Ventures** is a microlender that offers loans of up to \$50,000. Additionally, their advisors help businesses improve their operations. [pacificcommunityventures.org/small-business-loans](http://pacificcommunityventures.org/small-business-loans)

**Small Business Administration Loans (SBA):** The federal government backs several types of loans, from \$5,000 to \$5 million. More information. [sba.gov/lendermatch](http://sba.gov/lendermatch)

**TMC Community Capital** offers loans between \$5,000 and \$50,000. The online pre-qualification survey will tell you if you qualify. [Tmccommunitycapital.org](http://Tmccommunitycapital.org), (415) 655-5419 or [info@tmccommunitycapital.org](mailto:info@tmccommunitycapital.org)

**Venturize** is a free, online tool for identifying the best rates from FDIC-approved banks, concentrating on loans of up to \$250,000. Business loans are available for general working capital and will require applications. [venturize.org](http://venturize.org)



### GRANTS

**Storefront Activation Grants** program has two grants to help small businesses:

1. The vacant storefront grant to support small business owner to lease a ground floor space that has been vacant for longer than 3 months.
2. The existing storefront grant helps small, ground-floor business with grants to activate and improve their exteriors.

For more information, contact [Salvador.Alvarez@sanjoseca.gov](mailto:Salvador.Alvarez@sanjoseca.gov)

**Disability Access Improvement Grant** program will support your responsibility to comply with the federal Americans with Disability Act and the California Building Code. The grant will help you pay for a Certified Access Specialist (CASp) report and to hire professionals to design and remove ADA barriers. Contact [Juan.Borrelli@sanjoseca.gov](mailto:Juan.Borrelli@sanjoseca.gov)

## The City of San José has partners who can provide help and advice for free!

**Access Small Business Development Center** provides one-on-one advice, expertise on access to capital and training on a wide variety of business topics. [accesssbdc.org](http://accesssbdc.org) or (408) 385-9800

**ESO Ventures** is an entrepreneurial support organization focused on providing the confidence, competence, and capital for Black and Brown entrepreneurs, including the ReEntry Business Incubator Program, which provides training for entrepreneurs with records. [eso-ventures.com](http://eso-ventures.com)

**Latino Business Foundation of Silicon Valley** helps small businesses to grow. Get free help in partnership with Santa Clara University's My Own Business Institute and Excite Credit Union. [Lbfsv.org](http://Lbfsv.org) or (408) 618-8599

**Minority Business Development Agency** specializes in one-on-one business advice, support for scalable growth and preparing for government contracting work. [asianinc.org](http://asianinc.org) or (408) 998-8058

**ProsperityLab** offers in-person and online support including starting up your business. They offer a special focus on women entrepreneurs and local micro businesses. [prosperitylab.org](http://prosperitylab.org) or (408) 547-3190

**The Small Business Development Center** at San Jose State University provides free advice and support specializing in innovation and tech-related businesses and startups. [svsbdc.org/about/contact/](http://svsbdc.org/about/contact/) or (408) 924-1402

**Silicon Valley SCORE** offers a highly personalized expert small-business mentoring and training service. They have a specialist service for nonprofits. Visit [score.org/siliconvalley](http://score.org/siliconvalley) or (408) 453-6237.

**Start Small Think Big** offers advice and services specializing in legal, marketing and financial support. [hello@startsmallthinkbig.org](mailto:hello@startsmallthinkbig.org) or (646) 723-4053 ext.101

**Yacanex Business Group** provides the know-how in taxes, permits, licenses and loans to help small businesses grow. [ybusinessgroup.com/en/](http://ybusinessgroup.com/en/) or (408) 816-2072