



VENTURA COUNTY BUSINESS START-UP GUIDE

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Starting a new business is an exciting endeavor but navigating all of the requirements that a new business may need can be daunting. The Ventura County Business Start-Up Guide is designed to provide you with a starting point for the steps and the resources to set-up your new business. The requirements and regulations stated in this Guide may be incomplete or superseded by subsequent judicial, legislative or regulatory action. The information in this guide is intended to be accurate but it should be not relied on as legal advice. If you are in need of legal advice please contact a licensed California attorney.

Some businesses may be categorized as an industry that requires specific filing and compliance. In addition to the resources presented here and contacting an attorney, if necessary, it is recommended that you contact the city and state offices where your business will operate to ensure compliance with all requirements of business ownership for your industry and location.

RESEARCH AND BUSINESS PLAN

MARKET FEASIBILITY:

Before you begin any business venture, it is important to adequately research the industry and potential market of your product or service. Best practice is to look at your competition locally, nationally and for some businesses internationally. As you conduct your research using the organizations and tools in this guide, start by identifying:

- What makes your product or service different than your competition?
- What are you doing differently than your competition?
- How can you bring more value to the market you are entering?
- What problem are you solving with your product or service?
- How are you helping people fulfill a need or desire they have?

Your <u>local library</u> (vencolibrary.org/resource-type/business) may have online tools available for industry and market research searchable databases, such as Reference USA, that contain economic industry profiles and directory information of thousands of U.S. businesses and house-holds.

BUSINESS PLAN:

Writing a business plan is an essential step in the initial start-up phase of any business. A strong business plan should include a summary of your product or service, market position, sales and distribution strategies, marketing and financial projections and an analysis of the estimated start-up capital needed. If you are planning to apply for a loan, a business plan will most likely be required.

- SBA Business Plan Guide- SBA provides a guide to writing a plan quickly and efficiently using business plan templates. Learn more at <u>SBA Business Plan Guide</u> (sba.gov/business-guide/plan-your-business-your-business-plan).
- SCORE Financial Planning Worksheets- Financial planning and cashflow management spreadsheets (Excel) from are available through SCORE. Learn more at <u>SCORE</u> (score.org) by entering "business plan" or "financial plan" in the search box.

CONFIRM PERMIT/LICENSE REQUIREMENTS:

The best thing you can do before you open your business and preferably during the research phase of your new venture, is to confirm all of the permit and license requirements necessary to maintain compliance with all local, state and national regulations. Do not make assumptions on which permits and licenses apply to your business and which do not. Be sure to receive confirmation from the different regulatory agencies. In addition to a general business license, there may be home occupational, health and safety and regulatory permits that apply specifically to your type of business.

If your business is located or operates in a city within Ventura County:

A good place to start is with your local city office. Contact information is listed below.

LOCAL PERMIT & LICENSE ASSISTANCE		
City	Phone	Email
Camarillo ci.camarillo.ca.us/business/business_tax/index.php	805.388.5330	businesstax@cityofcamarillo.org
Fillmore fillmoreca.com/departments/finance/ licensing-and-permits/business-license	805.524.1500 ext.134	shannong@fillmoreca.gov
Moorpark - NEW Registration moorparkca.gov/250/business-registration	805.517.6230	pneumann@moorparkca.gov
Moorpark - RENEWAL Registration moorparkca.gov/846/business-registrations	805.517.6243	kpriestley@moorkparkca.gov
Oxnard oxnard.org/city-department/department- billing-licensing/business-license	805.385.7817	ctlicensing@oxnard.org
Ojai ojaicity.org/finance-department	805.646.5581 ext.100	rivera@ojaicity.org
Port Hueneme porthueneme.hdlgov.com	805.290.4927	porthueneme@hdlgov.com
Santa Paula spcity.org/208/business-license-forms	805.933.4211 ext.219	businesslicenseinfo@spcity.org
Simi Valley simivalley.org/departments/environmental- services/planning-division	805.583.6769	simivalley@hdlgov.com
Thousand Oaks toaks.org/departments/finance/business-licenses	805.449.2201	businesslicenses@toaks.org
Ventura cityofventura.ca.gov/1552/Business-License	805.658.4715	bl@cityofventura.ca.gov

If your business is located or operates in an unincorporated area of Ventura County:

All residents of Ventura County who conduct business or have a business address located in the unincorporated areas of the county must obtain a **County Business Tax Certificate** from the Ventura County Treasurer-Tax Collector.

Ventura County Treasurer-Tax Collector (ventura.org/ttc/bl) 800 S. Victoria Ave. Ventura, CA 93009 805.654.3727 An additional **County Regulatory Business License** may also be required if your business is located in or conducts business in an unincorporated area AND your business activity is regulated by the Ventura County Sheriff's Office. See further information below in step #7.

Local, State and Federal Permit Assistance Resources:

For additional assistance contact the agencies below.

- CalGold provides businesses with permit information on the city, county, state and federal level. Learn more at CalGold (calgold.ca.gov).
- The California Governor's Office of Business and Economic Development offers comprehensive permit and regulatory compliance assistance to all businesses in California, helping business owners identify the permits needed to start a new business or expand an existing one. Learn more at GO Biz (business.ca.gov/advantages/permit-and-regulatory-assistance).

STEPS TO OBTAINING BUSINESS PERMITS AND LICENSES

Opening a business legally while maintaining compliance with all permits and license requirements can be complicated but all Ventura County cities provide great customer service to facilitate business compliance and license requirements. To begin, use the checklist list below as a guide through the process.

STEPS TO OBTAINING BUSINESS PERMITS AND LICENSES:

- 1. Determine your business name.
- 2. Obtain a Fictious Business Name (FBN), if necessary, and advertise the FBN in a local newspaper. See further information below.
- 3. Determine your business entity (if any).
- 4. Contact the California Department of Tax and Fee Administration for information on whether your business will need to file sales and use taxes. Apply for a seller's permit if your business will be reselling merchandise.
- 5. Research additional local and state taxes that may be applicable to your business.
- 6. Enroll with Stormwater Industrial General Permits, if necessary.
- 7. Apply for a business license with the city or unincorporated area of the county that your business will be located in.
- 8. Apply for your FEIN number for tax filing purposes.
- 9. Register with the California Employment Development Department (EDD) if necessary. See further information below.
- 10. Apply for a Dun & Bradstreet D-U-N-S® Number to establish your business credit file.

1. Determine Business Name:

You will need to select a name for your business. It is important to select a name that is unique, non-descriptive and non-generic, otherwise you may later be prevented from using it and/or stopping others from benefitting from the good will you create.

- Check your proposed name availability on the <u>CA Secretary of State's Name Reservation</u> (sos.ca.gov/business-programs/business-entities/name-reservations) website.
- Conduct a "Google" search for your business name to identify business names that may be in use but have not been register with regulatory agencies.

• Use the United States Patent and Trademark Office website <u>Trademark Electronic Search System(TESS)</u> (uspto.gov/trademarks/search) to see if any trademark has already been registered or applied for that is live, similar to your business name or used on related products or for related services.

2. Obtain a Fictitious Business Name:

If you plan to conduct business in a name other than your surname or the business has more than one owner you must file a Fictious Business Name and publish it in a newspaper. You must run an ad in a major newspaper within 30 days of filing, once a week for four weeks. A list of approved publications will be provided to you at the time of filing. Proof of the run must be submitted within 30 days of the final run to the County Clerk's Office.

- Sole Proprietorships requires FBN if it is doing business with a name that does not contain the last name of the owner.
- A partnership or other association requires an FBN if it is doing business with a name that does
 not include the last name of each general partner or a name that suggests the existence of
 additional owners.
- A limited partnership, corporation or Limited Liability Company requires an FBN if it will be doing business with a name not stated in the Articles of Incorporation or Articles of Organization filed with the California Secretary of State.

Ventura County Clerk Recorder

(recorder.countyofventura.org/county-clerk/county-clerk/fictitious-business-name/require-ments-for-filing/instructions-for-completing-and-filing-your-fbn-statement)
800 S. Victoria Ave.
Ventura, CA 93009
805.654.2263

3. Determine Business Entity:

Prior to deciding what entity to select, it is important to make sure you understand the pros and cons of each. It may be worth discussing with a licensed California attorney. Depending on your business entity, you may need to register with the Secretary of State in addition to all other permits and licenses described in this document.

- If you choose to open your business as a sole proprietor, you cannot register with the Secretary of State.
- For a general partnership you may register with the Secretary of State if you wish to do so.
- For a corporation (either stock or nonprofit), a limited liability company or a partnership (limited or limited liability), you must file with the Secretary of State's Office.

Secretary of State

(sos.ca.gov/business-programs)
Business Programs Divisions 1500 11th St.
Sacramento, CA 95814
916.657.5448

4. Register with the California Department of Tax and Fee Administration:

This state agency is the governing body for sales and use tax and issues Seller's Permits. Any business that sells tangible personal property needs to obtain a State resale permit tax number from the California Department of Tax and Fee Administration. To determine if your business requires such a permit, you may first contact them by telephone. Be sure to check with the department below to determine if sales or use tax is applicable to your product or service and do not make assumptions that sales and use tax is not applicable to your business's product or service. Learn more at <u>CDTFA</u> (cdffa.ca.gov).

Local Office for the California Department of Tax and Fee Administration

(cdtfa.ca.gov/office-locations.htm) 4820 McGrath St., Ste. 270 Ventura, CA 93003 800.852.5711

Seller's Permit: Any business that sells or leases tangible personal property, makes three or more sales within a 12-month period, and (1) has a place of business in California, (2) has a representative in California, or (3) receives rental payments from the lease of tangible personal property tax in California must obtain a State Seller's Permit from the California Department of Tax and Fee Administration (formerly the BOE). To determine if your business requires such a permit, you may first contact them by telephone. Be sure to check with the department below to determine if sales or use tax is applicable to your product or service and do not make assumptions that sales and use tax is not applicable to your business's product or service. Learn more at CDTFA (cdtfa.ca.gov/formspubs/pub107/#permit).

Resale Certification: If a business wants to purchase item(s) exclusively for resale, they can issue a resale certification that prevents them from paying sales tax twice. This certification can only be issued by a business with a valid seller's permit. There are many ways to issue a resale certificate. To learn more about the different types and to download a worksheet resale certification you can provide to sellers please visit CDTFA Sales and Use Tax Regulations (cdffa.ca.gov/lawguides/vol1/sutr/1668.html).

5. State and Local Taxes:

It is important that you research what additional local and state taxes may be applicable to your business. Review the information below to get started.

Local Taxes: Business personal property tax may apply to your business. Be sure to check with your local assessor's office to remain in compliance.

*Note that the Ventura County Assessor's Division is not the same as the Ventura County Treasurer Tax Collector (see their information above).

Ventura County Tax Assessor

(assessor.countyofventura.org/assessmentresources/businessowner.asp) 800 S. Victoria Ave. Ventura, CA 93009 805.654.2181

State Taxes: For more help understanding which state taxes may be applicable to your business contact the California Tax Service Center. The California Tax Service Center works to provide one stop tax help through taxpayer resources and educational programs. Learn more at <u>California Tax Service Center</u> (taxes.ca.gov).

6. Enroll with Stormwater Industrial General Permits:

On October 2, 2019, the State of California passed Senate Bill 205, effective January 1, 2020, requiring certain regulated businesses to demonstrate enrollment with Stormwater Industrial General Permits (IGP) before cities may issue, or renew, a local business license. To determine if your business needs to enroll and comply with these requirements, review the following steps:

- Determine the primary Standard Industry Classification (SIC) Code(s) for your business using <u>SIC Search</u> (osha.gov/data/sic-search) or <u>NAICS/SIC crosswalk</u> (naics.com/naics-to-sic-crosswalk-2) if you know your NAICS. If you have questions or need assistance, email <u>tax.collector@ventura.org</u> and they can assist you with finding the best fit.
- 2. Determine whether the SIC code is one required to enroll in the State IGP program at IGP-regulated codes (waterboards.ca.gov/water_issues/programs/stormwater/sicnum.html).

- 3. If the SIC code is a regulated code, enroll the business under the State's <u>IGP SMART tracking</u> system (smarts.waterboards.ca.gov/smarts/faces/SwSmartsLogin.xhtml) and then continue to step #5.
- 4. If the SIC code for your business IS NOT a regulated code, continue with your business license form and skip step #5.
- 5. Provide one of the following to the County of Ventura with your business license renewal: WDID application # and WDID, or NONA, or NEC.

For more information visit the <u>Ventura County Tax Collector</u> (ventura.org/ttc/bl/) website or call the Stormwater Program Manager 805.645.1382 or the Stormwater Quality Hotline 805.650.4064.

7. Apply for Your Business License:

Now that you have completed the steps above you can contact the city that you will be conducting business in to apply for your business license. All cities in Ventura County require a business license in order to operate. Visit your City Hall in person or online to obtain an application. At the time of filing the application, a fee must be paid and varies depending on the size and type of business. The license must be posted in plain sight at your place of business and must be renewed annually.

If your business is located or operates in a city within Ventura County:

Please contact your local city office using the contact information table on page 3.

If your business is located or operates in an unincorporated area of Ventura County:

Confirm with the Ventura County Sheriff's Office if you need a **County Regulatory Business License**, **then obtain a County Business Tax Certificate** through the Ventura County Treasurer-Tax Collector.

County Regulatory Business License:

If your business address is located in the unincorporated area, or you conduct business in the unincorporated area, AND conducts business activities that are regulated by the Sheriff you must obtain a County Regulatory Business License in addition to your County Business Tax Certificate. Trades which require a regulatory license include: temporary show or concert, dance hall, hawker, pool table, pawn broker, junk collector or dealer, massage parlor, rubbish collector, second-hand dealer, solicitor, taxi cab operator, itinerant merchant, bingo, etc.

 Before submitting an application, your business will need an approval letter by the Ventura County Sheriff. Contact the Sheriff's Office to see if you are required to hold a County Regulatory Business License.

Ventura County Sheriff's Department Licensing

(venturasheriff.org/divisions/support-services/records-licensing) 800 S. Victoria Ave. Ventura, CA 93009 805.654.2371

2. Applications are then made to the Treasurer-Tax Collector. Application forms can be downloaded on the <u>Ventura County Treasurer-Tax Collector</u> (ventura.org/ttc/bl) website.

Ventura County Treasurer-Tax Collector

(ventura.org/ttc/bl) 800 S. Victoria Ave. Ventura, CA 93009 805.654.3727

County Business Tax Certificate:

All businesses, professions, trades, vocations, enterprises, establishments, occupations and callings being conducted in the unincorporated areas of the county must obtain a Business Tax Certificate. This includes temporary businesses (e.g., film productions). Even businesses located within any city limits that deliver, solicit, or operate in the unincorporated areas of the county must have this certificate.

- 1. Before submitting an application, your business will need one of the following:
 - **Zoning Clearance** authorizing use inauguration from the Planning Division if you are starting a business in a commercial or industrial tenant space;
 - Home Occupation Permit if you are operating your business out of your residence; or
 - Certificate of Occupancy, or waiver of such certificate, from the Building and Safety Division if you are starting a business in a commercial or industrial tenant space.

Visit the <u>Ventura County Treasurer-Tax Collector</u> (ventura.org/ttc/bl) website to review "Planning/Zoning and Building/Safety Instructions" that outline the three options above. To calculate the amount due, review the "Business Tax Certificate Instructions & Rate Sheet."

2. Applications are then made to the Treasurer-Tax Collector. Application forms can be downloaded on the Ventura County Treasurer-Tax Collector (ventura.org/ttc/bl) website.

Ventura County Treasurer-Tax Collector

(ventura.org/ttc/bl) 800 S. Victoria Ave. Ventura, CA 93009 805.654.3727

8. Register with the EDD:

If you operate a business and employ one or more employees, you must register as an employer with the Employment Development Department (EDD) when you pay wages in excess of \$100 in a calendar quarter. For more information visit the EDD Payroll Taxes Information Website (edd.ca.gov/Payroll_Taxes/Am_I_Required_to_Register_as_an_Employer.htm).

9. Obtain an FEIN:

Employer Identification Number (referred to as FEIN) must be obtained for tax purposes through the IRS by filing form SS-4. You can apply for a FEIN number online through the IRS. There is no deadline for filing Form SS-4; however to avoid substantial confusion, file your Form SS-4 early. If an income tax form is filed without a FEIN, the IRS will assign one. It is not uncommon for the IRS to assign more than one FEIN to a business, which can result in notices for delinquent tax returns that have been filed using a second FEIN. Apply at IRS FEIN Number (irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identifica tion-number-ein-online).

10. Obtain a Dun & Bradstreet Number:

Getting a Dun & Bradstreet D-U-N-S® Number for your business is the first step in establishing your business credit file. If you are already in business, you can call 1.888.814.1435 or visit <u>Dun & Bradstreet</u> (dnb.com/duns-number/get-a-duns.html).

BUSINESS SUPPORT ORGANIZATIONS

Ventura County has a number of organizations that offer start-up and ongoing assistance to local business owners with many of the services free of charge.

EDC Small Business Development Center (SBDC):

The SBDC's mission is to strengthen existing business entities, and assist start-ups through high-quality, no-cost counseling, high-quality, affordable training programs and access to capital. Most services provided both in Spanish and English.

Economic Development Collaborative Small Business Development Center

(edcollaborative.com)

4001 Mission Oaks Blvd., Suite A-1 | Camarillo, CA 93012 805.409.9159

SCORE Ventura County:

SCORE offers free mentoring, a variety of free webinars and workshops educating and supporting business leaders and entrepreneurs in all facets of starting and growing their business. Most services provided both in Spanish and English.

SCORE Ventura County

(ventura.score.org)

638 Lindero Canyon Rd., #300 | Oak Park, CA 91377 805.204.6022

Women's Economic Ventures (WEV):

WEV programs combine classroom training, capital and individual technical assistance to support the small business entrepreneur through start-up, stabilization and growth phases. Most services are provided in Spanish and English.

Women's Economic Ventures

(wevonline.org)

333 S. Salinas St. | Santa Barbara, CA 93103 805.965.6073

CONTINUING EDUCATION

LinkedIn Learning: Formerly Lynda.com, LinkedIn Learning offers the most in-demand business, tech and creative skill and learning resources from industry experts. Free access is available through the Camarillo Public Library. Learn more <u>HERE</u> (linkedin.com/learning/me).

Santa Barbara City College School of Extended Learning: The School of Extended Learning offers a variety of free and fee-based educational, craft and lifestyle and community programs at two locations in Santa Barbara. Learn more <u>HERE</u> (sbcc.edu/ctl).

Ventura Adult and Continuing Education (VACE): TVentura Adult and Continuing Education prepares diverse learners with academic, vocational and technological competencies for the 21st century global workforce through a variety of craft and lifestyle classes. Learn more <u>HERE</u> (vace.com).

Creative Live: Creative Live hosts online creative classes taught by industry leaders worldwide. Creative Live is one of the best resources available for ongoing training in creative arts. Learn more <u>HERE</u> (creativelive.com).

DISCLAIMER

This document is intended to be used as a starting point to help business owners who are considering starting a new business is Ventura County. It is not comprehensive. While everything this article is intended to be accurate it is not intended as legal advice and should not be relied on as such. To obtain legal advice please contact a licensed California attorney.

