

# CALIFORNIA STATE TREASURER'S OFFICE

## Resources for Small Businesses and Families



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# Empowering Your Success: A Message from State Treasurer Fiona Ma, CPA

Dear Friends,

As your State Treasurer, I am honored to present this Resource Guide for Small Businesses and Families, which reflects my commitment to ensuring that all Californians have access to the resources, support, and financial tools needed to thrive in the Golden State. This guide is designed to help you navigate the many opportunities available for financial growth and resilience in our great state.

California has long been a state of innovation, diversity, and opportunity. In that spirit, this guide brings together an array of programs, financial products, and services tailored to meet your unique needs. Whether you are looking to expand your business, purchase a home, reduce energy costs, or plan for your family's future, you'll find valuable information to help you achieve your goals.

A strong and thriving economy begins with the success of small businesses and the families who fuel our local communities. Small businesses are the backbone of our state's economy, creating jobs and fostering economic growth for our local communities. Equally important are the families who make up those communities, striving every day to build a secure future. This guide is part of my office's ongoing effort to support you in these endeavors by providing access to affordable financing, grants, and resources that can make a tangible difference in your lives.

The California State Treasurer's Office is proud to be your partner in building a prosperous and sustainable future. Thank you for your hard work, dedication, and resilience. Together, we are building a brighter future for all Californians.

In Peace & Friendship,



Fiona Ma, CPA  
California State Treasurer



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# Resources for Small Businesses

## Grants

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### California Community Reinvestment Grants Program

Grants support job placement, mental health and substance use treatment, legal services, and medical care for communities affected by past drug policies.

<https://business.ca.gov/california-community-reinvestment-grants-program/>



### California Grants Portal

A Centralized destination to find all grants and loans offered by California state agencies.

<https://www.grants.ca.gov/>



### CalSEED

Provides grants of up to \$700,000 and professional development to early-stage clean energy entrepreneurs to accelerate California's clean energy goals.

<https://calseed.fund/>

## Incentives



### California Business Incentives - General Information

The State of California offers a wide range of tax and other incentives to help attract and retain businesses.

<https://calosba.ca.gov/for-small-businesses-and-non-profits/business-incentives/>



### California Competes Tax Credit

Available to businesses who want to come, stay, or grow in California.

<https://business.ca.gov/california-competes-tax-credit/>



### Sales and Use Tax Exclusion Program

Offers a full sales and use tax exclusion for advanced manufacturers and those producing alternative source, recycled feedstock, and advanced transportation products.

<https://www.treasurer.ca.gov/caeatfa/ste/index.asp>



### Tax credits and Exemptions

Tax credits and exemptions that may help reduce the amount of tax a business owes.

<https://calosba.ca.gov/for-small-businesses-and-non-profits/business-incentives/#by-incentive-type>



# Resources for Small Businesses

## Loans



### California Capital Access Programs (CalCAP)

Supports financial institutions making loans to small businesses through CalCAP for Small Business and CalCAP Collateral Support, catering to various sectors.

<https://www.treasurer.ca.gov/cpcfa/calcap/index.asp>



### California Small Business Loan Match

Helps connect small business owners with trusted lenders at no cost.

<https://caloanmatch.org/>



### Community Development Financial Institutions (CDFI)

CDFIs are a resource for underserved communities that face low income barriers to affordable lending. Locate a CDFI near you at

<https://www.ofn.org/cdfi-locator/>



### iBank's Small Business Finance Center

Supports California communities with loan guarantees, Jump Start loans, disaster relief financing, and more.

<https://ibank.ca.gov/small-business/loan-guarantees/>



### Lendistry

A minority- and women-led small business lender offering loans and access to government and private programs to support growth for new business owners.

<https://lendistry.com/>



### Small Business Administration

Offers loans to start or expand businesses.

<https://www.sba.gov/funding-programs/loans>



### Tax Exempt Bond Financing Program

Facilitates the issuance of tax-exempt bonds for businesses with qualifying projects in the federal tax code categories of solid waste (organic and inorganic), water furnishing, and wastewater.

[https://www.treasurer.ca.gov/cpcfa/tax\\_exempt.asp](https://www.treasurer.ca.gov/cpcfa/tax_exempt.asp)



# Resources for Small Businesses

## Other Small Business Resources



### **California Investment & Innovation Program (Cal IIP)**

Provides grants to community development financial institutions to enhance support for economically disadvantaged California communities, with up to \$15,000 awarded annually.

<https://www.treasurer.ca.gov/cpcfaiip/index.asp>



### **California Office of Small Business Administration (CalOSBA)**

Provides small businesses, startups, and entrepreneurs with tools and resources to start, manage, and grow.

<https://calosba.ca.gov/>



### **California Workforce Development Board**

Offers information and guidance on job training, placement, and business services.

[https://cwdb.ca.gov/local\\_boards/local\\_workforce\\_investment\\_associations/](https://cwdb.ca.gov/local_boards/local_workforce_investment_associations/)



### **CalSavers**

A state-mandated retirement program enabling California workers to save through automatic payroll contributions from their workplace.

<https://employer.calsavers.com/>



### **CalTestBed**

This voucher program assists clean energy entrepreneurs in gaining access to critical testing facilities. It expedites their pathway to commercialization through connection to a network of next-level partners.

<https://www.caltestbed.com/>



### **Department of General Services, Office of Small Business and Disabled Veteran Business Enterprise Services (OSDS)**

Supports California's small, diverse, and disabled veteran businesses in pursuing state contracts through outreach, certification, and education. OSDS manages the SB, SB-PW, DVBE, and NVSA certification programs.

<https://www.dgs.ca.gov/PD-OSDS>



### **GoGreen Financing Programs**

Helps California residents, businesses, and nonprofits save energy and money by providing accessible financing for energy efficiency improvements.

<https://www.gogreenfinancing.com/>



### **Governor's Office of Business and Economic Development (GO-Biz)**

Offers permit and regulatory assistance.

<https://business.ca.gov/advantages/permit-and-regulatory-assistance/>



### **iHub 2**

Aids DEI-focused science and tech firms in designated areas, helping diverse entrepreneurs develop their ideas through local connections and access to advising and training.

<https://calosba.ca.gov/funding-grants-incentives/ihub2/>



# Resources for Small Businesses

Other Small Business Resources Cont'd

## Other Small Business Resources Cont'd



### **Procurement Technical Assistance Centers (PTAC)**

Provides one-on-one technical assistance, information, and training to small businesses to help them compete more effectively on federal, state, and local government contracts at no cost.

<https://www.aptac-us.org/find-a-ptac/?state=CA>



### **ScholarShare Workplace Savings Program**

Integrates the ScholarShare 529 program into employee benefit plans, requires no contracts or reporting, and costs employers nothing to participate.

<https://www.scholarshare529.com/employer>



### **SCORE**

Provides business mentoring, education, and resources to help aspiring and established small business owners.

<https://www.score.org/>



### **Small Business Development Centers (SBDC)**

Offers FREE business consulting and affordable training on various topics. The California SBDC network assists all industries with capital, HR, marketing, e-commerce, and more.

<https://americassbdc.org/find-your-sbdc/>



### **Small Business Majority**

Provides information on Federal, State and Local Resources.

<https://smallbusinessmajority.org/>



### **Venturize.org**

Offers small business owners on-demand information on topics like capital access, COVID-19 relief, retirement, and workforce benefits.

<https://venturize.org/>



### **Veterans Business Outreach Centers**

Offer resources to veterans, service members, and military spouses who are interested in starting or growing a small business.

<https://www.sba.gov/local-assistance/resource-partners/veterans-business-outreach-centers-vboc>



### **Women's Business Centers**

Provide free, to low-cost counseling and training and focus on women who want to start, grow, and expand their small business.

<https://awbc.org/wbc-locator/>

# Resources for Families



## Income Taxes



### CalEITC4Me Calculator

Use the CalEITC4Me Calculator to estimate your tax credits.

<https://www.caleitc4me.org/eitc-calculator/>



### California Earned Income Tax Credit

<https://www.ftb.ca.gov/file/personal/credits/california-earned-income-tax-credit.html>



### California Foster Youth Tax Credit

<https://www.ftb.ca.gov/file/personal/credits/foster-youth-tax-credit.html>



### Expanded California Young Child Tax Credit

<https://www.ftb.ca.gov/file/personal/credits/young-child-tax-credit.html>



### Federal Earned Income Tax Credit

<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit-eitc>



### Free Tax Preparation Assistance

Free in-person or online tax return preparation services are available for low- and moderate-income taxpayers.

<https://www.myfreetaxes.org/>



### Individual Taxpayer Identification Number (ITIN) Resource Hub

Provides free assistance with the ITIN application process and information about the benefits of having an ITIN.

<https://www.myfreetaxes.org/itin/>

## Internet



### Broadband for All

Links California households, schools, and businesses to affordable internet, computers, and digital training.

<https://broadbandforall.cdt.ca.gov/>



### Lifeline Program

Offers up to \$9.25 per month off phone and internet plans for eligible households.

[https://getinternet.gov/apply?id=nv\\_home&ln=RW5nbGlzaA%3D%3D](https://getinternet.gov/apply?id=nv_home&ln=RW5nbGlzaA%3D%3D)



# Resources for Families

## Savings & Financial Wellness



### **CalABLE**

People with disabilities diagnosed before age 46 can save up to \$20,000 per year, and up to \$100,000 total, in a tax-advantaged savings and investment plan without affecting eligibility for public disability benefits. Savings can be used to pay for eligible expenses, including education, healthcare, housing, recreation, and more.

<https://www.calable.ca.gov/>



### **CalKIDS**

Provides children born in California and eligible public school students with a CalKIDS Scholarship worth up to \$1,500 for college or career training. A CalKIDS Scholarship can be used to cover qualified education expenses such as tuition and fees, required books and supplies, and computer equipment, helping to reduce financial barriers for families.

<https://calkids.org/>



### **CalSavers**

California's retirement savings program ensures all residents have access to workplace accounts. Gov. Newsom recently signed SB1126 to expand the mandate to employers with at least one employee by Dec. 31, 2025.

<https://www.calsavers.com/>



### **HOPE for Children Trust Account Program (coming soon)**

Will provide trust accounts of \$3,000 to eligible youth who lost a parent or guardian to COVID-19 or who have been in foster care for over 18 months. The funds have no use restrictions and can be used in any way that supports financial independence, such as paying for education, housing, or savings.

<https://hopeaccount.ca.gov/>



### **MyMoneyPath**

An interactive hub by United Ways of California that offers personalized and trusted financial resources.

<https://www.mymoneypath.org/>



### **ScholarShare529**

Encourages college savings to keep students out of high student loan debt.

<https://www.scholarshare529.com/>

## Grants for Food and Beverage Workers



### **Restaurants Care Referral Program**

Offers grants up to \$2,500 for California food and beverage workers facing unexpected illness, injury, death in the family, or disasters.

<https://restaurantscare.org/help/>



# Resources for Families

## Homeownership



### **CalHFA MyHome Assistance**

Offers deferred-payment junior loans up to 3.5% of the property's purchase price or appraised value to assist with down payments and closing costs.

<https://www.calhfa.ca.gov/homebuyer/programs/myhome.htm>



### **CalVet Home Loan**

Products feature below-market interest rates with low or no down payment. CalVet Home Loans has also expanded eligibility, making nearly all California veterans eligible to buy a home.

<https://www.calvet.ca.gov/HomeLoans>



### **United Policyholders (UP)**

A non-profit 501(c)(3) serving as a trusted resource and voice for insurance consumers nationwide. They don't take money from insurers, helping you buy insurance and navigate claims while advocating for your rights.

<https://uphelp.org/>



### **USDA Single Family Housing Guaranteed Loan Program**

Assists approved lenders to offer 100 percent-financed, no money-down loans to eligible low-and moderate-income households.

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program>

## Education



### **College Countdown:**

Provides families with insights about admissions, student life, academic success, affording college, and parenting.

<https://studentaid.gov/announcements-events/idr-account-adjustment>



### **Income Driven Repayment Account Adjustment**

The U.S. Department of Education is retroactively crediting borrowers with time toward 20- or 25-year student loan forgiveness under income-driven repayment plans, even if they were on a different plan. This significantly boosts many borrowers' progress toward forgiveness.

<https://studentaid.gov/announcements-events/idr-account-adjustment>



## How to File a Business Complaint



### **Better Business Bureau**

Helps mediate disputes and keeps a public record of business practices.

<https://www.bbb.org/>



### **California Attorney General's Office**

Investigates complaints involving fraud, scams, and unlawful business practices.

<https://oag.ca.gov/>



### **California Department of Consumer Affairs**

Oversees dozens of licensing boards and bureaus that regulate businesses across California.

<https://www.dca.ca.gov/>



### **Consumer Financial Protection Bureau**

Investigates complaints involving loans, credit cards, mortgages, and banks.

<https://www.consumerfinance.gov/complaint/>



## Disaster Tax Resources



### **Disaster Loss Deduction**

Individuals and businesses in declared disaster areas with uninsured losses can claim them on state and federal tax returns.

<https://www.ftb.ca.gov/file/business/deductions/disaster-loss.html>



### **Extension to File Sales & Use Tax Returns**

The California Department of Tax and Fee Administration (CDTFA) offers emergency tax relief for taxpayers affected by declared disasters, providing up to a three-month extension to file and pay taxes or fees.

<https://www.cdtfa.ca.gov/services/state-of-emergency-tax-relief.htm#counties>



### **Federal and State Income Tax Extension**

The IRS and Franchise Tax Board may grant extra time to file or pay for individuals and businesses in areas affected by a major disaster declared by federal or state government.

<https://www.ftb.ca.gov/file/when-to-file/Emergency-tax-relief.html>



### **Free Copies of Tax Returns**

The IRS, FTB, and CDTFA will provide free copies of lost or damaged tax returns to disaster victims.

<https://www.ftb.ca.gov/file/business/deductions/disaster-loss.html#How-to-get-a-copy-of-your-California-tax-return>

## Other Disaster Resources



### **CalOSBA Outsmart Disaster**

Equips California businesses with resources to prepare for and recover from disasters and interruptions.

<https://outsmartdisaster.calosba.ca.gov/>



### **Disaster Legal Services (DLS)**

Provides free legal help to low-income disaster survivors. DLS may help with insurance claims, home repair contracts, issues with landlords, and recovery of legal documents lost in the disaster.

<https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4464>



### **LA Regional Small Business Legal Aid Program**

The County of Los Angeles Department of Economic Opportunity, the City of Los Angeles Economic and Workforce Development Department, Bet Tzedek Legal Services, and Public Counsel have teamed up to provide assistance and relief for these business owners.

<https://lalegalhelp.org/>