

# County of Santa Cruz

## Cottage Food Operations

### Business Plan

If you are seeking to start a successful Cottage Food Operation business, it is advisable that you create a business plan. The business plan will identify your business strategy for the next three to five years and include such things as starting capital needs, costing of your products, what you can afford to pay on supplies, when to bring on your staff person, when it will be time to move out into a larger facility and much more. There are superb free resources to help you craft a business plan specific to your needs. Please call Santa Cruz SCORE at 831-621-3735 to set up an appointment.

### Funding

If you need access to funding for equipment, supplies or starting materials, please be aware that you will need the business plan completed for any funding operation to review. There are several micro-loan products (loans generally under \$50,000) available in our market. If you would like to apply for a Small Business Administration (SBA) loan, please contact the Central Coast Small Business Development Center (SBDC) at 831-479-6136. They have counselors that are provided for free to assist you with your application. The Santa Cruz Community Credit Union also has a micro-lending program. You can reach them at 831-425-7708. The El Pajaro Community Development Corporation also has a microenterprise loan program. You can reach them at 831-722-1224.

### Education

The SBDC provides educational trainings every month for local businesses at no or very little charge. You can see the latest offerings by checking their website: <http://centralcoastsbdc.org/events2> . Please check with your local Chamber of Commerce or Business Association too!

### County Permit

Please start with Environmental Health on the Third Floor of 701 Ocean Street, Santa Cruz. Once you fill out the simple form, register and pay for your permit, you will be directed to the Planning Department on the Fourth Floor. The Planning Department will go over the rules for Home Occupation Businesses and verify that your business will be located in a residence. Please remember that you must re-register every year.

If you would like a full copy of the bill as passed as well as several other related items, please visit: <http://www.cdph.ca.gov/programs/Pages/fdbCottageFood.aspx>

Information on the County of Santa Cruz Home Occupation Permit is available online or at our lobby on the 4<sup>th</sup> floor. These are the general rules that you must follow in order to operate a business from your home.

When you have exceeded the maximum amount of sales allowed, please give our office a call. We will assist you with providing a list of certified kitchens in your area. We want you to be successful! Please call us if you have questions!

Santa Cruz County, Economic Development, 831-454-2728