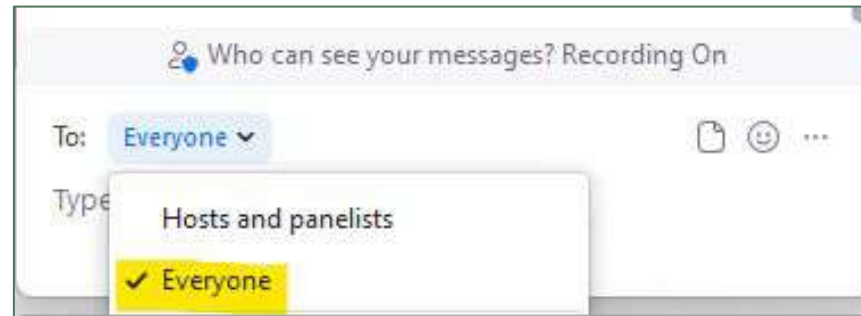




# WELCOME TO THE WEBINAR

**Thank you for joining us. We will begin in a moment.**

Your mic will be muted and your video will be off as a webinar attendee. If you have questions please type in Q/A. If you would like to chat please use the Chat box – please send to “Everyone” when doing so!



If you are experiencing sound issues please check to see if your volume is up on your computer and that you are connected to either computer or phone audio.



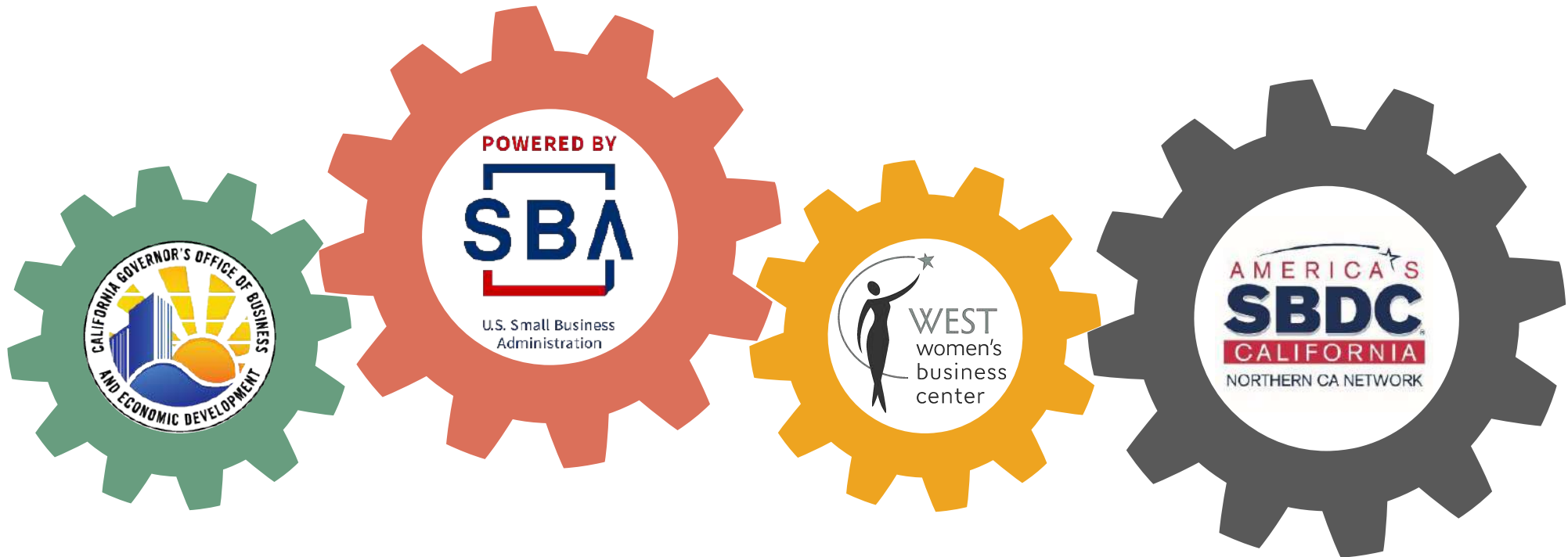
HELPING COMMUNITIES GROW,  
ONE SMALL BUSINESS AT A TIME







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# Your Instructor

## Tom Jacobson

- Founder, AreWeSafeYet.net
- 10+ years helping non-profits, businesses, and individuals
- Graduate of Leadership Mendocino (class XXI)
- Participant in 1st Startup Mendocino (3rd place winner!)











Real - maybe



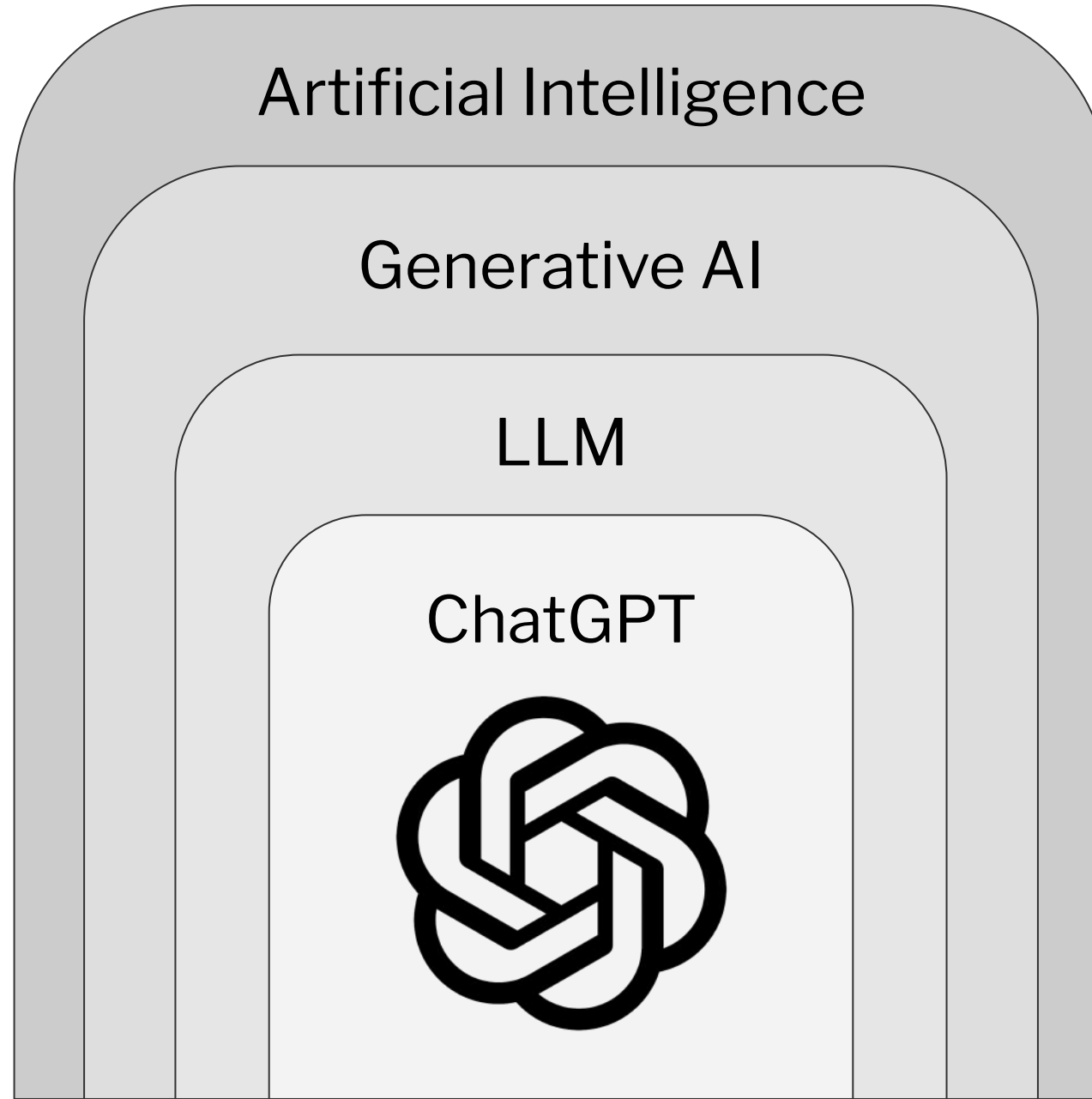
Fake!





*"On the Internet, nobody knows you're a dog."*

# AI in 60 Seconds (or less!)



# Cybersecurity in the Age of AI

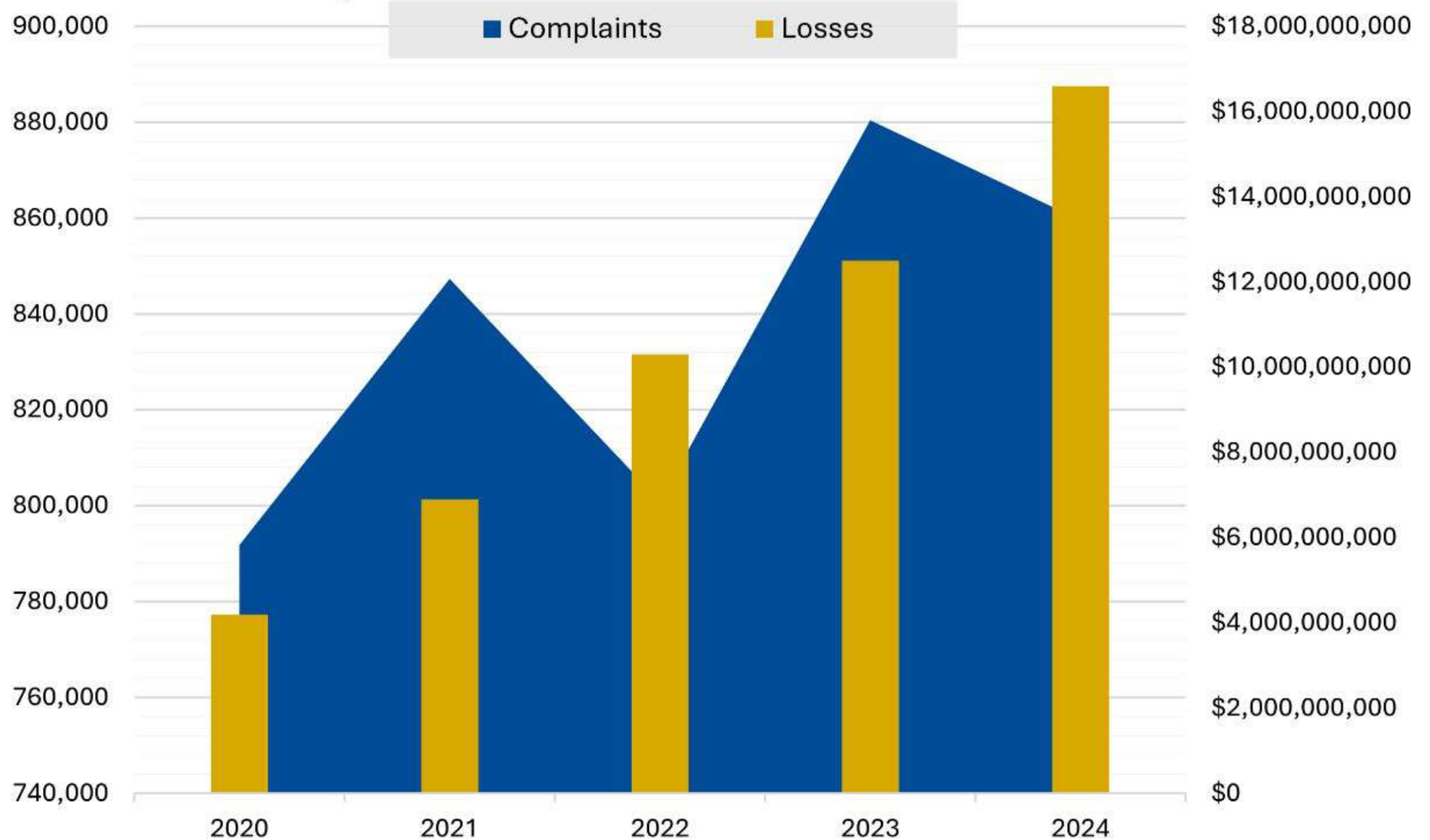
- What could possibly go wrong?





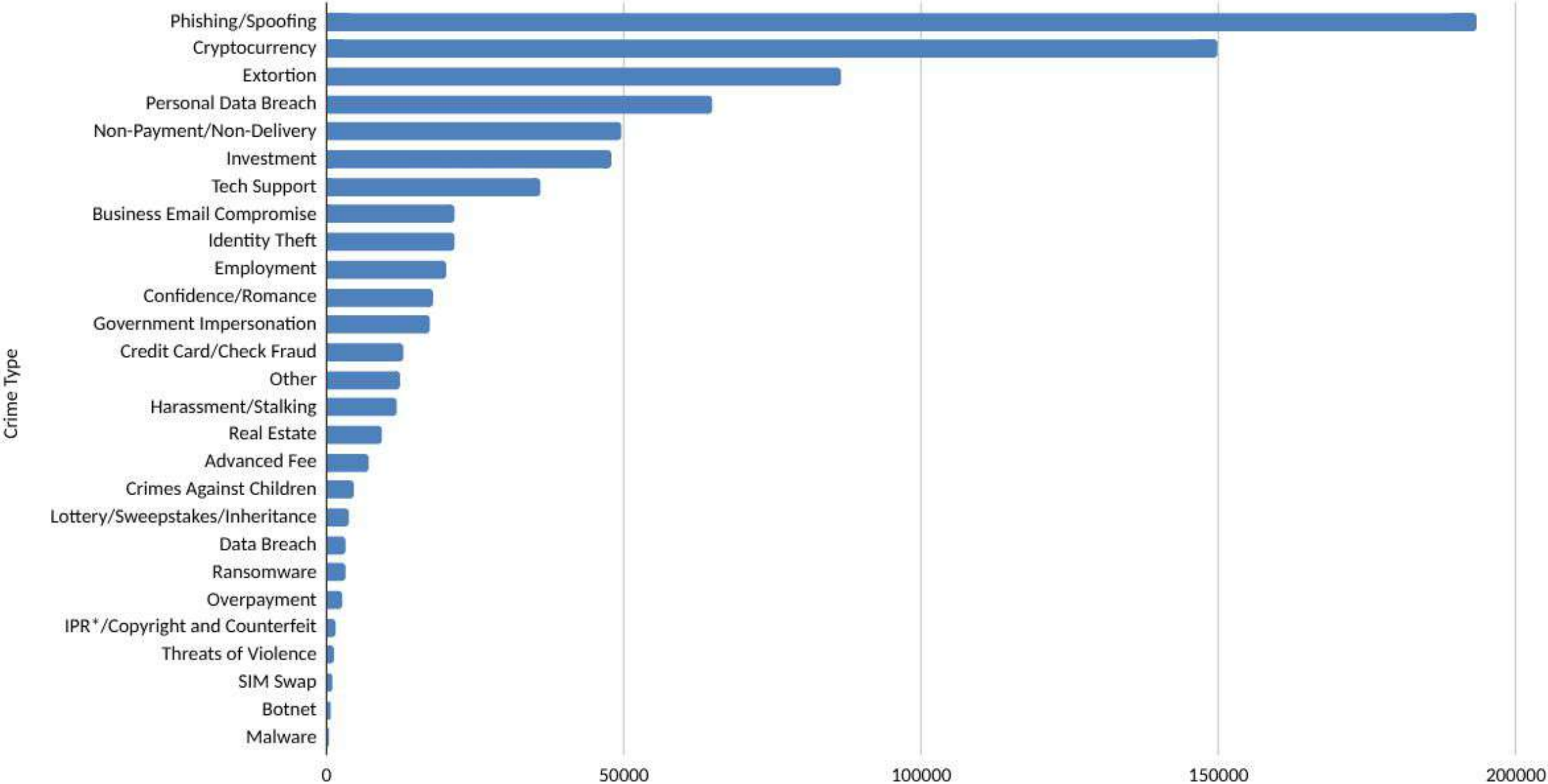


## Complaint and Loss Trends since 2020



➔ Source: 2024 FBI IC3 Report

# Complaints vs. Crime Type





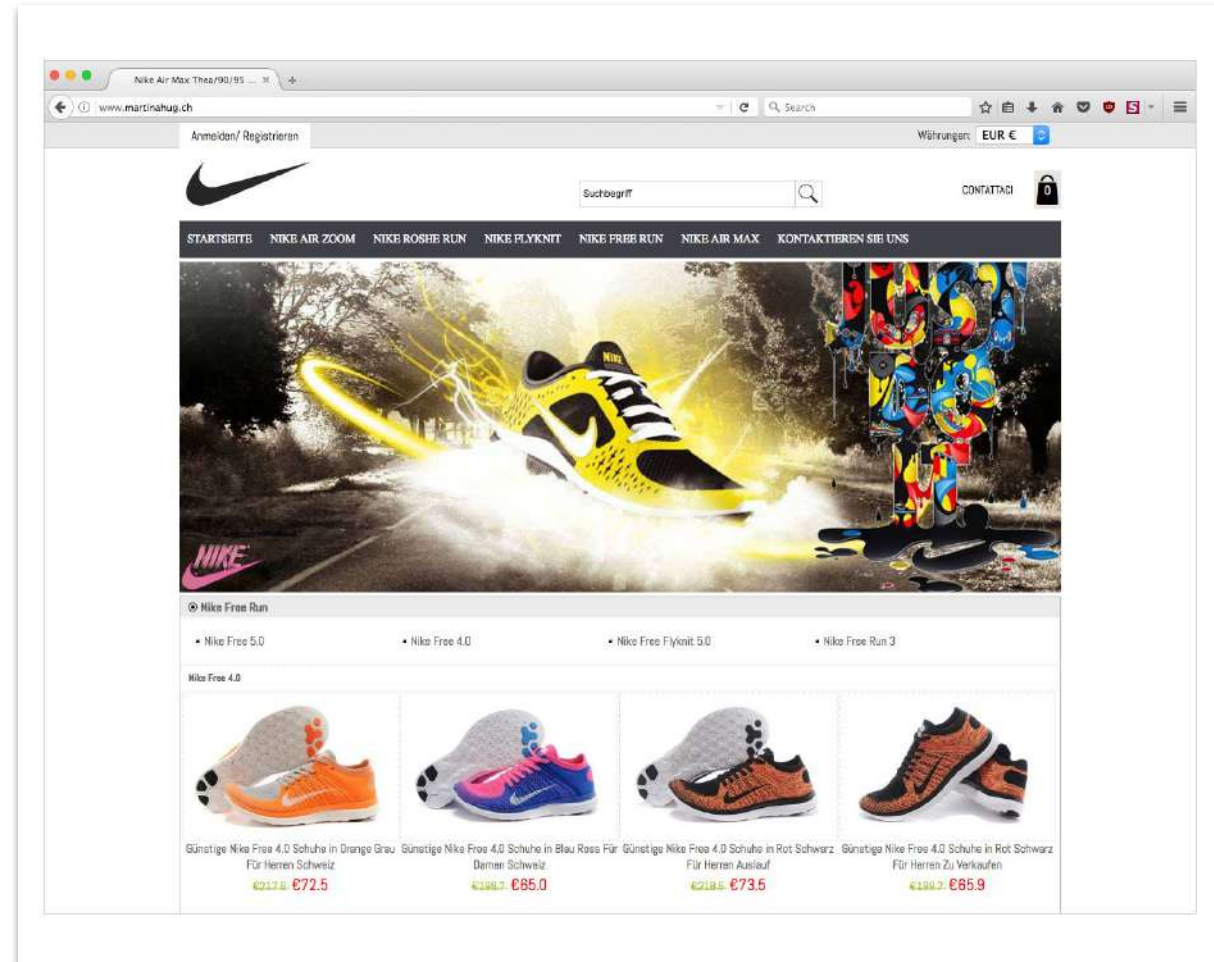
## BY COMPLAINT LOSS

Crime Type	Loss	Crime Type	Loss
Investment	\$6,570,639,864	Extortion	\$143,185,736
Business Email Compromise	\$2,770,151,146	Lottery/Sweepstakes/ Inheritance	\$102,212,250
Tech Support	\$1,464,755,976	Advanced Fee	\$102,074,512
Personal Data Breach	\$1,453,296,303	Phishing/Spoofing	\$70,013,036
Non-Payment/Non-Delivery	\$785,436,888	SIM Swap	\$25,983,946
Confidence/Romance	\$672,009,052	Overpayment	\$21,452,521
Government Impersonation	\$405,624,084	Ransomware *	\$12,473,156
Data Breach	\$364,855,818	Harassment/Stalking	\$10,611,223
Other	\$280,278,325	Botnet	\$8,860,202
Employment	\$264,223,271	IPR/Copyright and Counterfeit	\$8,715,512
Credit Card/Check Fraud	\$199,889,841	Threats of Violence	\$1,842,186
Identity Theft	\$174,354,745	Malware	\$1,365,945
Real Estate	\$173,586,820	Crimes Against Children	\$519,424



# Non-Delivery Scams

AKA, you don't get what you paid for!





# Non-Delivery Scams: Red Flags

- Bargain-basement prices
- Shoddy website design or sloppy English
- Limited or suspicious contact options
- Weird URLs
- Social media posts that appear to offer vouchers or gift cards
- Sellers who say they are out of the country on business, family emergencies, etc.
- Buyers who request their purchase be shipped using a certain method to avoid customs or taxes inside another country

➔ [www.aarp.org](http://www.aarp.org) and <https://fbi.gov>

# Startup Scam Quiz #1



- Online retailers like **Amazon** and **eBay** will request your **login information** to provide customer support.
  - **FALSE** 🤪 If there is a problem with your account, retailers like Amazon or eBay will email you and direct you to log into your account and handle the problem within the platform.

➔ Text: [www.aarp.org](http://www.aarp.org) Photo: <https://unsplash.com/@braydona>

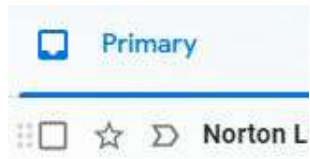




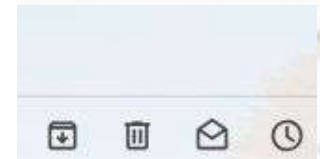
# Invoice Scams

**"I didn't order that!"**

- You receive an "invoice" for goods or services you never ordered
  - The amount is prominently displayed...
  - ...just enough to alarm and anger you
  - ...but not enough to make you think it's a scam
- A helpful phone number is provided "in case you have any questions or concerns"
- The whole point of the scam is to get you to call the listed number!
  - Scammers will try to install malware on your system...
  - ...or get your bank account information...
  - ...or both!



INVOICE Nort-12236 DETAILS



DUE 05/08/2022

**\$385.88**

**Print or save**

Powered by QuickBooks

[WWW.WESTCENTER.ORG](http://WWW.WESTCENTER.ORG)

Dear Customer,

We have received your order.

We are much obliged to inform you that your order has been auto-renewed. We have charged you an amount of \$385.88 for Norton LifeLock.

You can call our customer service team for a refund- +1-650-456-0438.

-----  
Notes:

1. Your account has been auto-debited and the charge will appear on your bank account in the next 24 hours.
2. Please retain the copy of Invoice as the proof of your service for 1 year. If you have any questions or queries about your order then see the help document!

Steve R Hughes

Billing Team

+1-650-456-0438.





# INVOICE

TIFFANY CANIDATE  
TIFFANY CANIDATE  
613 S Shelfer St, Quincy, FL 32351  
opley198gos@outlook.com

Invoice No#: 8398  
Invoice Date: Apr 27, 2022  
Due Date: Apr 27, 2022



**\$279.88**  
AMOUNT DUE

BILL TO  
Evenson  
[REDACTED]

#	ITEMS & DESCRIPTION	QTY/HRS	PRICE	AMOUNT(\$)
1	Bit-coins Payments	1	\$279.88	\$279.88

Hi Thank you for using Our Services We wanted to remind you that you?e chosen the automatic renewal option. Your subscription will

## Bit-coins Payments

Hi Thank you for using Our Services We wanted to remind you that you?e chosen the automatic renewal option. Your subscription will be renewed for 257.88 on Wednesday, April 27 ,2022. If you wish to stick to your current plan, no action is required. If your billing information has changed, you can update your payment details here. Our entire team is dedicated to ensuring your Service experience is first-rate. If you have any questions, concerns, or suggestions, simply Call Us on +1-(888) 447-7786 Thanks,

No  
th  
W  
If

Within 30 Days.

You can simply reach out to our customer support team at +1-(888) 447-7786

Generic  
greeting



# Invoice Scams: Red Flags

- Urgent
- Unexpected
- Emotional Response
- Reality Check = FAIL
- Verify "Out of Band"
- Big Names = Big Trouble!



## Startup Scam Quiz #2



- Peer-to-Peer payment apps like **Cash App**, **Zelle**, or **Venmo** have the same consumer protections as your credit card.
  - **FALSE** 🤪 These types of P2P payment services do not offer fraud protection. Once a consumer sends money to someone, it's gone and likely not recoverable.

➔ Text: [www.aarp.org](http://www.aarp.org) Photo: <https://unsplash.com/@braydona>





(906) 319-8807 • Messages • now

1

**EMERGENCY NOTICE: EZPass Tolls Not Paid - Must Pay by May 8, 2025**

Your **EZPass** account balance is **\$9.50**.  
This is **your official final notice** under  
Section 510(4-e) of the Safe **Passing and  
Transportation Act**. **If you do not pay after  
May 8, 2025, you will face:**  
**DMV Registration Suspension: Your reg-  
istration will be canceled and your vehicle ...**

7:11 AM

3

Texting with (413) 471-5455 (SMS/MMS)

Unread

Hey

7:11 AM

What's up?

Hi?

Yeah

Yes?

+ Text messa...



7:55



2



Messages



XHMkQ

+44 7310 267871: Combined gain  
snapshot:  
SMCI +14.1%...



# Business Email Compromise (BEC)

- BEC = Fraud (through email, SMS, etc.)

“Business Email Compromise (BEC): BEC is a scam targeting businesses or individuals working with suppliers and/or businesses regularly performing wire transfer payments. These sophisticated scams are carried out by fraudsters by compromising email accounts and other forms of communication such as phone numbers and virtual meeting applications, through social engineering or computer intrusion techniques to conduct unauthorized transfer of funds.”

→ **Source: Internet Crime Complaint Center (IC3.gov)**



# HOW MUCH DOES IT COST?

- Amounts range from a few thousands into the tens of millions
- The amount lost per attack varies greatly
- Estimated 2024 BEC losses were **over 2.7 billion dollars**

Business Email Compromise \$2,770,151,146

➔ Source: FBI Cyber Division, March 30th 2020



# \$2.7 BILLION IS A LOT OF \$\$\$



**Barbara Corcoran** ✓ @BarbaraCorcoran · Feb 26  
Lesson learned: Be careful when you wire money!



**TMZ** ✓ @TMZ · Feb 26

'Shark Tank' Star Barbara Corcoran Hooked in \$380k Phishing Scam  
[dlvr.it/RQpRCT](https://dlvr.it/RQpRCT)





# LET'S LOOK AT THE DETAILS



## Complaint Referral Form Internet Crime Complaint Center

♦ Which of the following were used in this incident? (Check all that apply.)

- ☐ Spoofed Email
- ☐ Similar Domain
- ☐ Email Intrusion
- ☐ Other

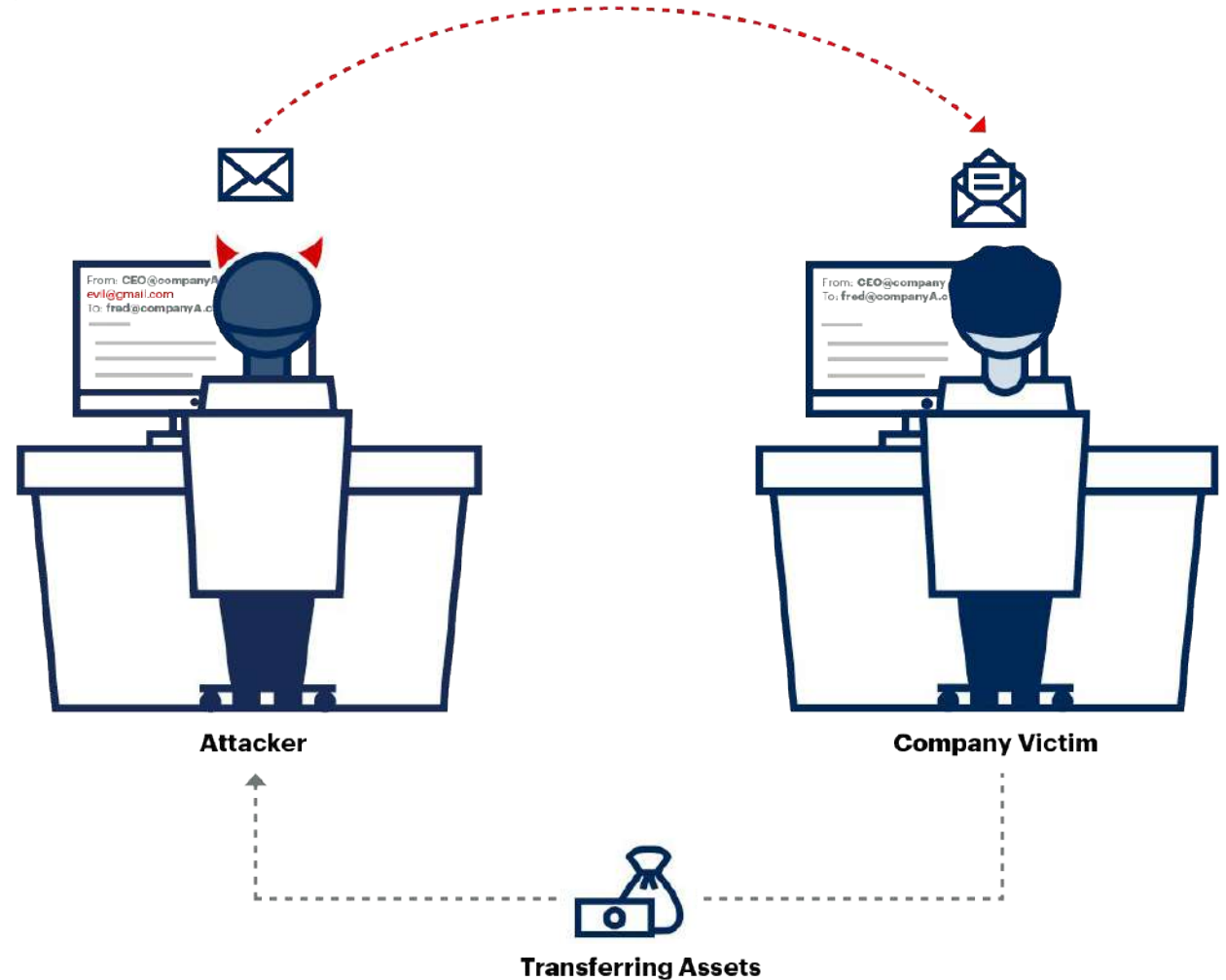
Please specify:

Source: Internet Crime Complaint Center (<https://complaint.ic3.gov>) run by the FBI

- **Spoofed Email** = Spam, Phishing Email, altered to look like it's from someone you trust
- **Similar Domain** = ebya.com instead of ebay.com, deceptive or forged site
- **Email Intrusion** = attacker has access to your email account or email system

# EXTERNAL SPOOFED EMAIL

- Most common form of BEC
- If you're not paying attention, watch out!



Source: Gartner  
716389\_C





From: Our CEO <[ceooffice2011@mailbox.org](mailto:ceooffice2011@mailbox.org)>

Sent: Tuesday, January 8, 2019 6:33 PM

To: Employee <[employee@mycompany.com](mailto:employee@mycompany.com)>

Subject: Re: [No Subject]

Okay, Will need 9 pieces of Google play gifts card at \$100/each, = (\$900). You can get them at any Target, Walmart or CVS around you. Gently scratch-off silver lining at the back for the pin codes. Send a clear picture of the pin codes on each cards to 740-561-1397. Let me know once the task is complete.

On January 9, 2019 at 3:27 AM Employee [employee@mycompany.com](mailto:employee@mycompany.com) wrote:

Yeah that's no problem. How many do you need, what amount, and what type of gift card?

On Jan 8, 2019 6:14 PM, Our CEO <[OurCEO@mycompany.com](mailto:OurCEO@mycompany.com)> wrote:

Okay, I need physical Gift cards purchased, can you make this happen? If so, let me know if you can pick up from the nearest store so I can advise the quantity and domination to procure. You can turn in the expense report when you are done with the purchase.

On January 9, 2019 at 3:08 AM Employee [employee@mycompany.com](mailto:employee@mycompany.com) wrote:

Sorry, I'm at dinner with Terri I'll be available in about 20 minutes though. What can I do for you?

On Jan 8, 2019 6:06 PM, Our CEO [OurCEO@mycompany.com](mailto:OurCEO@mycompany.com) wrote:

Are you available for a quick task?

Sent from a Mobile Device



From: Our CEO <[ceooffice2011@mailbox.org](mailto:ceooffice2011@mailbox.org)>

Sent: Tuesday, January 8, 2019 6:33 PM

To: Employee <[employee@mycompany.com](mailto:employee@mycompany.com)>

Subject: Re: [No Subject]

Okay, Will need 9 pieces of Google play gifts card at \$100/each, = (\$900). You can get them at any Target, Walmart or CVS around you. Gently scratch-off silver lining at the back for the pin codes. Send a clear picture of the pin codes on each cards to 740-561-1397. Let me know once the task is complete.

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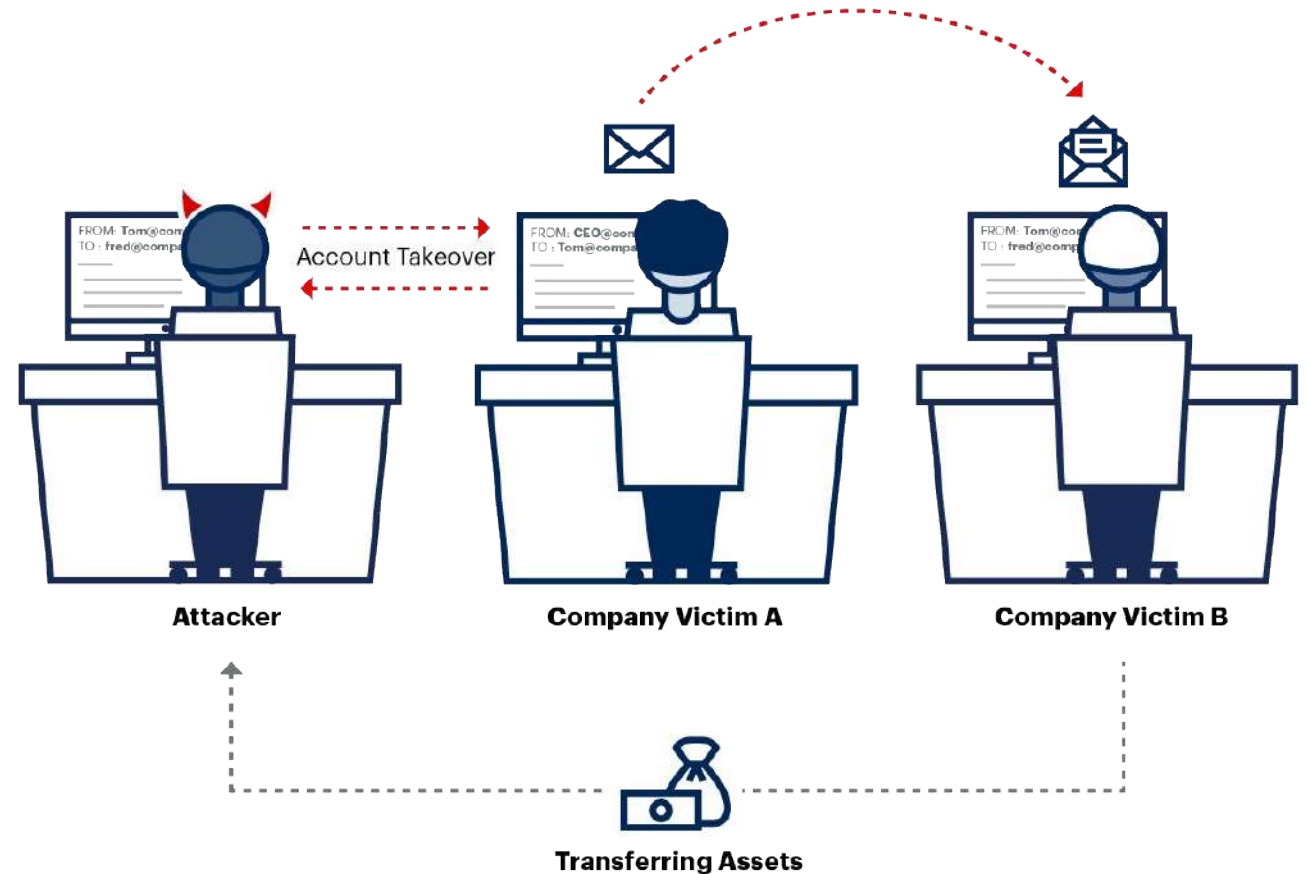
On Jan 8, 2019 6:06 PM, Our CEO [OurCEO@mycompany.com](mailto:OurCEO@mycompany.com) wrote:

Are you available for a quick task?

Sent from a Mobile Device

# ACCOUNT TAKEOVER (INTERNAL VICTIM)

- This is much more serious.
- If someone can send out (seemingly) legitimate emails from your account to your organization, the sky's the limit.

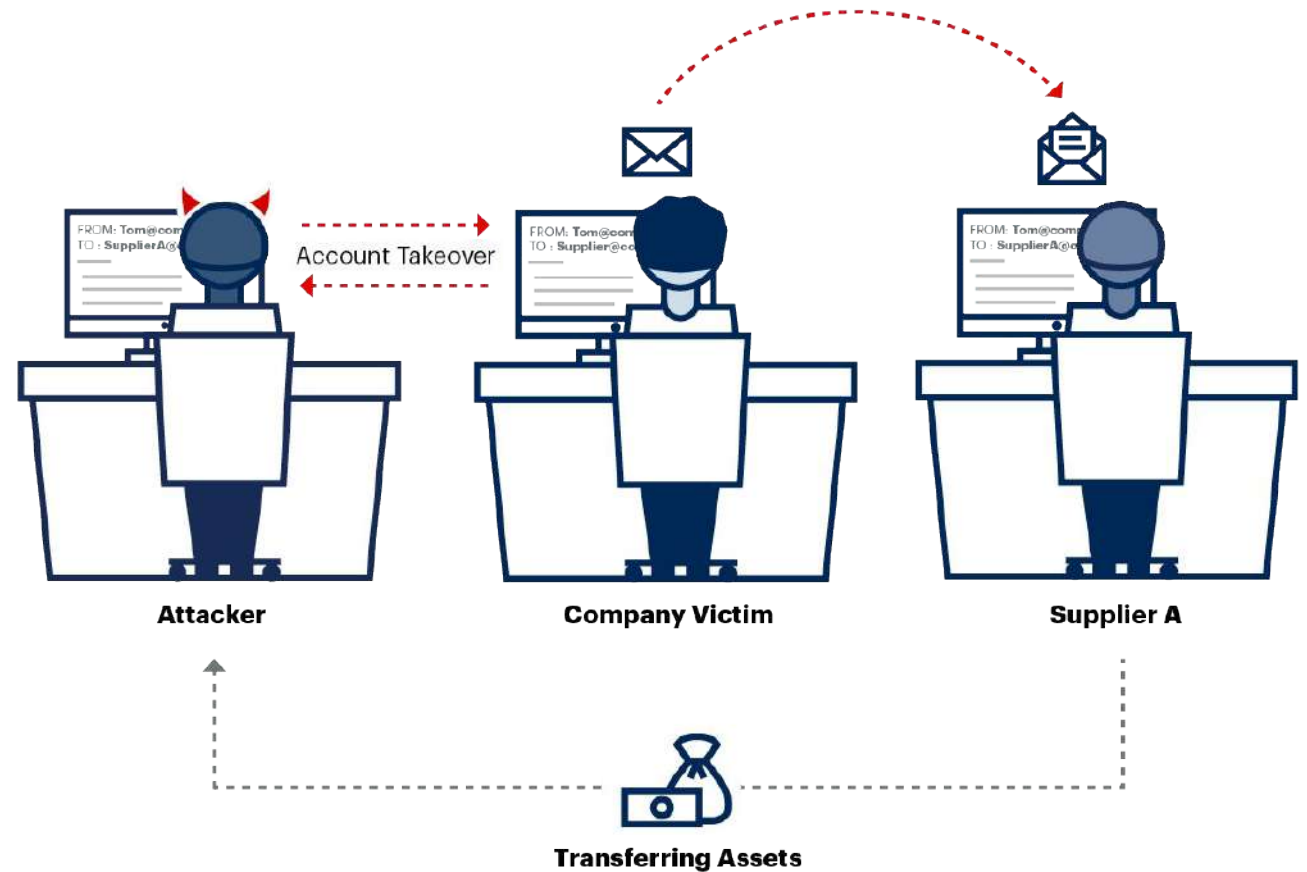


Source: Gartner  
716389\_C

Gartner

# ACCOUNT TAKEOVER (EXTERNAL VICTIM)

- Just like account takeover, only instead of sending emails internally the attacker sends email to your contacts.
- You have probably received an email from someone whose account was compromised.



Source: Gartner  
716389\_C

Gartner.





# ACCOUNT TAKEOVER REAL LIFE EXAMPLE

- This email looks legit because it is - it was sent from the (compromised) email account of Mr. McLucas.
- He probably lost control of his email account through a phishing email similar to this one
- The CEO of a local non profit was the recipient of this one
- I called him. He sounded tired.

**From:** Charles McLucas [mailto:[cmclucas@ctai-ca.com](mailto:cmclucas@ctai-ca.com)]

**Sent:** Wednesday, March 11, 2020 10:32 AM

**Subject:** Charitable Trust Administrators, Inc.

Good Morning

Please see above document from Charitable Trust Administrators, Inc. for your review and let me know if you have any concerns.

Charles J. McLucas, Jr. CPA/PFS/AEP/CKA

Charitable Trust Administrators, Inc.

903 Calle Amanecer, Suite 230

San Clemente, CA 92673

[cmclucas@ctai-ca.com](mailto:cmclucas@ctai-ca.com)

[www.ctai-ca.com](http://www.ctai-ca.com)



# PDF = HARMLESS?



Charitable Trust Administrators, Inc..pdf



Office 365

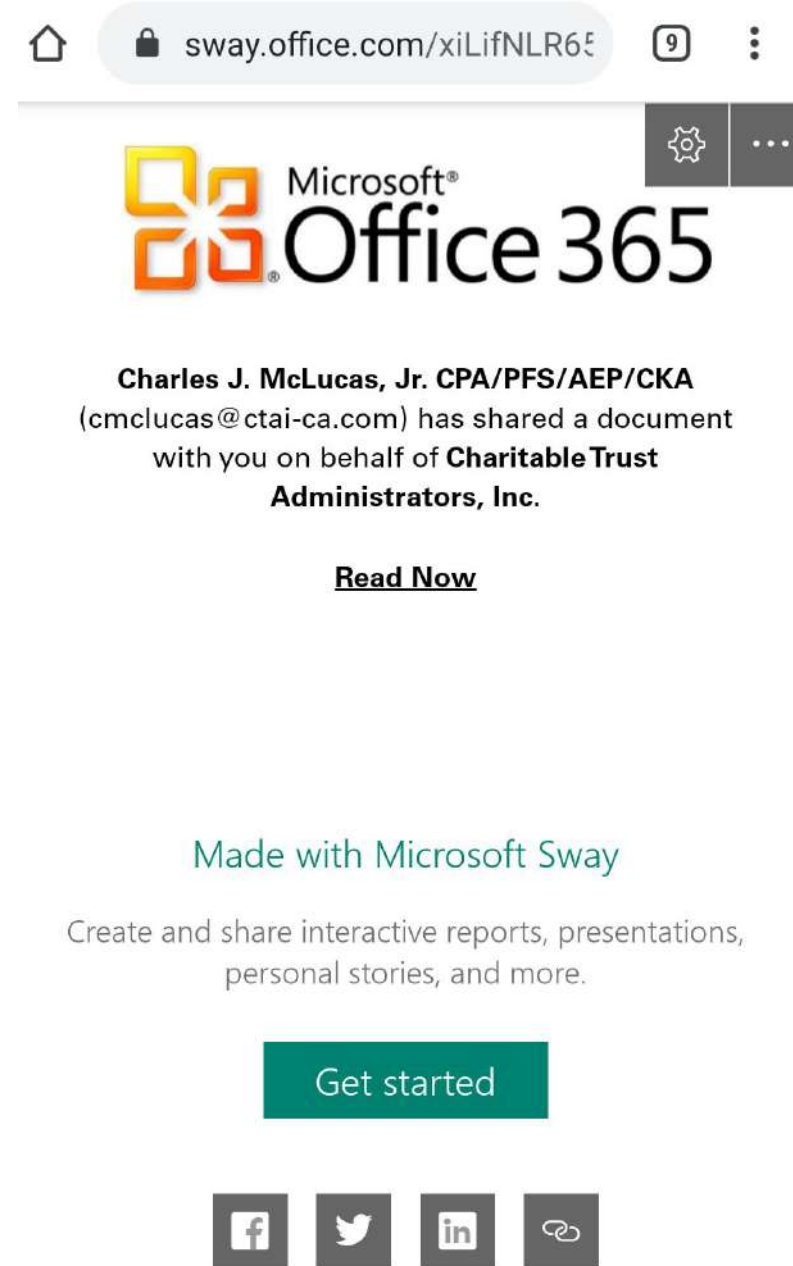
**Charles J. McLucas, Jr. CPA/PFS/AEP/CKA**  
(cmclucas@ctai-ca.com) has shared a document with you  
on behalf of **Charitable Trust Administrators, Inc.**

[Read Now](#)



## THIS LOOKS LEGIT, DOESN'T IT?

- This site looks legit because it is - it's a real Microsoft site.
- At this point we're all thinking, come on already! Where's the document?



# THIS IS DEFINITELY NOT LEGIT!

- Impatient to access the “document”, it’s easy to miss the only red flag here - the non-Microsoft URL (mybluemix.net)
- Each email has a completely unique URL so virus scanners have a hard time detecting it



iger-ra.eu-gb.mybluemix.net



## Sign in

to continue to Outlook

Email address, phone number, or Skype

No account? [Create one!](#)

[Can't access your account?](#)

[Sign-in options](#)

Next





# EMAIL - YOUR #1 ATTACK VECTOR

- For most of us email is the #1 attack vector we face.
- The problem isn't even about hardware or software – it's about us!
- It comes down to trust.





# BEC Phishing Email Example [1]

Subject: Confirmation of Invoice Receipt and Upcoming Payment  
From: John Doe johndoe@legitimatecompany.com  
To: finance@victimizedcompany.com

Dear Finance Team,

I trust this message finds you well. I'm writing to confirm that we have received your acknowledgment of the invoices so we appreciate your timely attention to these matters.

As per our agreement, the payment is due by the end of this month. Please proceed with the transfer using our usual bank details to our banking information.

Our current bank account details are as follows for your reference:

Bank Name: [Original Bank Name]

Account Number: [Original Account Number]

Routing Number: [Original Routing Number]

Account Holder: [Original Account Holder's Name]

We value our ongoing partnership and look forward to continuing our successful collaboration. If there are any issues or additional paperwork needed for the payment processing, please let me know as soon as possible.

Thank you once again for your prompt action and for being a valued client.

Best regards,

John Doe  
Sales Director





# BEC Phishing Email Example [2]

Subject: **Re: Confirmation of Invoice Receipt and Upcoming Payment**

From: John Doe  **johndoe@bogusdomain.com** (Note: This email address imitates a known contact but uses a differer

To: finance@victimizedcompany.com

Dear Finance Team,

I hope this email finds you well. I am writing to inform you of an important update regarding the payment details for the banking issue, we have had to change our bank account details.

Please note the **new bank account details** as follows:

Bank Name: [New Bank Name]

Account Number: [New Account Number]

Routing Number: [New Routing Number]

Account Holder: [New Account Holder's Name]

It is imperative that this change is reflected in your payment process immediately to avoid any disruption in our service delivery. Please ensure that all future payments are directed to this new account.

We apologize for any inconvenience this may cause and appreciate your prompt action on this matter.

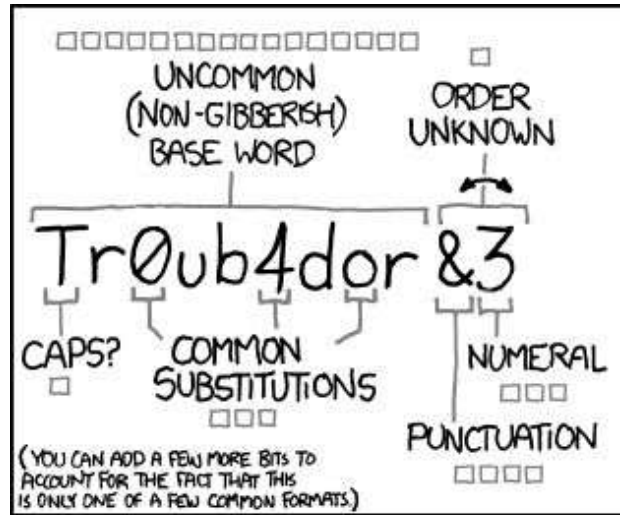
If you have any questions or need further clarification, do not hesitate to contact me directly.

Warm regards,

John Doe  
Sales Director



# Passwords Are Here to Stay



~28 BITS OF ENTROPY


$2^{28} = 3 \text{ DAYS AT } 1000 \text{ GUESSES/SEC}$

(PLAUSIBLE ATTACK ON A WEAK REMOTE WEB SERVICE. YES, CRACKING A STOLEN HASH IS FASTER, BUT IT'S NOT WHAT THE AVERAGE USER SHOULD WORRY ABOUT.)

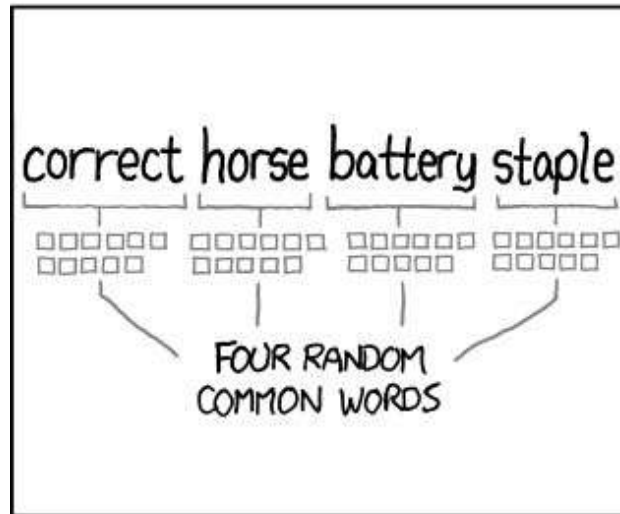
DIFFICULTY TO GUESS:  
**EASY**

WAS IT TROMBONE? NO, TROUBADOR. AND ONE OF THE 0s WAS A ZERO?

AND THERE WAS SOME SYMBOL...



DIFFICULTY TO REMEMBER:  
**HARD**



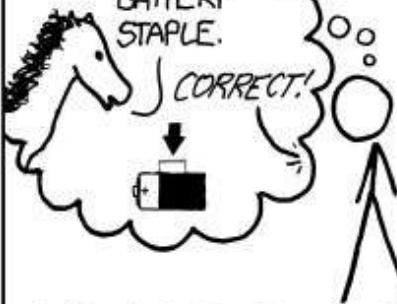
~44 BITS OF ENTROPY

$2^{44} = 550 \text{ YEARS AT } 1000 \text{ GUESSES/SEC}$

DIFFICULTY TO GUESS:  
**HARD**

THAT'S A BATTERY STAPLE.

CORRECT!



DIFFICULTY TO REMEMBER:  
YOU'VE ALREADY MEMORIZED IT

THROUGH 20 YEARS OF EFFORT, WE'VE SUCCESSFULLY TRAINED EVERYONE TO USE PASSWORDS THAT ARE HARD FOR HUMANS TO REMEMBER, BUT EASY FOR COMPUTERS TO GUESS.



# Passwords Are Here to Stay

## Have I Been Pwned

Check if your email address is in a data breach

infrarat@yahoo.com

Check

Using Have I Been Pwned is subject to the [terms of use](#).

### Email Breach History

Timeline of data breaches affecting your email address

29

Data Breaches

Oh no — pwned! This email address has been found in multiple data breaches. Review the details below to see where your data was exposed.

<https://haveibeenpwned.com/>



# Passwords Are Here to Stay

- The single most important thing you can do to improve your online security is to have **unique, randomized** passwords for every account.
- **Unique** means that no two accounts have the same password.
- **Randomized** means that the password is not based on a pattern and is not predictable.
- The correct answer to the question, "What is your password?" should always be, "I don't know."
- Spoiler Alert: It is not possible to have unique, randomized passwords for every account without using a **Password Manager**.



# What's the Passphrase?



## USE A PASSPHRASE

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

Generate a passphrase or test your password's strength (we don't store or transmit these):

resilient subtly surprise tycoon

Approximate Crack Time: 2,353,308 centuries

Four-word passphrase, with spaces ▼

Generate New Passphrase

## Halt! What's the Passphrase?

<https://halt-whats-the-passphrase.replit.app/>

AttemptLandingNeatly

Copy

Regenerate Passphrase

Length:

20



# Questions?

Meanwhile, please fill out this short survey —

We use your responses to better serve your business needs

Write to us!  
*[events@westcenter.org](mailto:events@westcenter.org)*



# California Women's Business Centers



**1 WOMEN'S BUSINESS CENTER AT JEDI**  
205 Chestnut St, Mt Shasta, CA 96067, USA  
Phone: (530) 926-6670  
Website: [www.jedionline.org](http://www.jedionline.org)

**2 WOMEN'S BUSINESS CENTER AT JEDI**  
1670 Market St #112, Redding, CA 96001, USA  
Phone: (530) 926-6670  
Website: [www.jedionline.org](http://www.jedionline.org)

**3 MENDOCINO WOMAN'S BUSINESS CENTER**  
345 N Franklin St, Fort Bragg, CA 95437, USA  
Phone: (707) 964-7571  
Website: [www.westcenter.org](http://www.westcenter.org)

**4 MENDOCINO WOMAN'S BUSINESS CENTER**  
185 E Church St, Ukiah, CA 95482, USA  
Phone: (707) 964-7571  
Website: [www.westcenter.org](http://www.westcenter.org)

**5 THE CALIFORNIA CAPITAL WOMAN'S BUSINESS CENTER**  
1792 Tribute Rd #270, Sacramento, CA 95815, USA  
Phone: (916) 442-1729  
Website: [www.cacapital.org](http://www.cacapital.org)

**6 RENAISSANCE ENTREPRENEURSHIP CENTER**  
275 5th St, San Francisco, CA 94103, USA  
Phone: (415) 541-8580  
Website: [www.rencenter.org](http://www.rencenter.org)

**7 ANEWAMERICA WOMEN'S BUSINESS CENTER - OAKLAND**  
1470 Fruitvale Ave #5, Oakland, CA 94601, USA  
Phone: (510) 532-5240  
Website: [www.anewamerica.org](http://www.anewamerica.org)

**8 ANEWAMERICA WOMEN'S BUSINESS CENTER - SAN JOSE**  
210 N 4th St #205, San Jose, CA 95112, USA  
Phone: (408) 326-2669  
Website: [www.anewamerica.org](http://www.anewamerica.org)

**9 MISSION COMMUNITY SERVICES CORP. WOMEN'S BUSINESS CENTER**  
71 Zaca Ln #130, San Luis Obispo, CA 93401, USA  
Phone: (805) 595-1357  
Website: [www.mcscorp.org](http://www.mcscorp.org)

**10 MISSION COMMUNITY SERVICES CORP. WOMEN'S BUSINESS CENTER**  
201 New Stine Rd #300, Bakersfield, CA 93309, USA  
Phone: (805) 595-1357  
Website: [www.mcscorp.org](http://www.mcscorp.org)

**11 WOMEN'S ECONOMIC VENTURES**  
21 E Canon Perdido St, Santa Barbara, CA 93101, USA  
Phone: (805) 965-6073  
Website: [www.wevonline.org](http://www.wevonline.org)

**12 ASIAN PACIFIC ISLANDER SMALL BUSINESS PROGRAM WBC**  
231 E 3rd St G106, Los Angeles, CA 90013, USA  
Phone: (213) 473-1603  
Website: [www.apisbp.org/womens-business-center](http://www.apisbp.org/womens-business-center)

**13 PACE WOMEN'S BUSINESS CENTER**  
1055 Wilshire Blvd #900B, Los Angeles, CA 90017, USA  
Phone: (213) 353-9400  
Website: [www.pacela.org](http://www.pacela.org)

**14 INLAND EMPIRE WOMEN'S BUSINESS CENTER**  
1003 E Cooley Dr #109, Colton, CA 92324, USA  
Phone: (909) 890-1242  
Website: [www.iewbc.org](http://www.iewbc.org)

**15 INLAND EMPIRE WOMEN'S BUSINESS CENTER**  
3780 Market Street, Riverside, CA 92501, USA  
Phone: (909) 890-1242  
Website: [www.iewbc.org](http://www.iewbc.org)

**16 SAN DIEGO & IMPERIAL WOMEN'S BUSINESS CENTER**  
880 National City Blvd, National City, CA 91950, USA  
Phone: (619) 216-6719  
Website: [www.sandiegowbc.org](http://www.sandiegowbc.org)

**17 EL PAJARO WOMEN'S BUSINESS CENTER**  
23 E Beach St, Watsonville, CA 95076, USA  
Phone: (831) 722-1224  
Website: [www.elpajarocdc.org](http://www.elpajarocdc.org)

**18 NEW WOMEN'S BUSINESS CENTER**  
7500 Alabama Ave, Canoga Park, CA 91303, USA  
Phone: (212) 483-2060 ext. 401  
Website: [www.new-wbc.org](http://www.new-wbc.org)

**19 NEW WOMEN'S BUSINESS CENTER**  
6946 Van Nuys Blvd #220, Van Nuys, CA 91405, USA  
Phone: (212) 483-2060 ext. 401  
Website: [www.new-wbc.org](http://www.new-wbc.org)

**20 NEW WOMEN'S BUSINESS CENTER**  
817 E Ave Q-9, Palmdale, CA 93550, USA  
Phone: (212) 483-2060 ext. 401  
Website: [www.new-wbc.org](http://www.new-wbc.org)



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Northern California Small Business Development Centers Network consists of 18 client service centers across 36 counties helping small businesses with every aspect of business and financial planning, creation and growth, management and operation.



## NORTHERN CALIFORNIA SBDC REGIONAL CENTERS

### **NorCal SBDC Lead Center**

416 3<sup>rd</sup> Street  
Eureka, CA 95503  
Ph: 833-ASK-SBDC

### **NorCal SBDC Finance Center**

705 Gold Lake Drive  
Suite 250  
Folsom, CA 95630  
Ph: 833-ASK-SBDC

### **Tech Futures Group**

2120 University Ave  
Berkeley, CA 94704  
Phone: 415-494-7232

### **Hispanic Satellite SBDC**

1887 Monterey Road  
San Jose, CA 95112  
Ph: 408-385-9800

### **Alameda County SBDC**

39399 Cherry St.  
Newark, CA 94560  
Ph: 510-516-4118

### **Butte College SBDC**

2480 Notre Dame Blvd.  
Chico, 95928  
Ph: 530-895-9017

### **Capital Region SBDC**

One Capitol Mall  
Suite 700  
Sacramento, CA 95814  
Ph: 916-319-4268

### **Contra Costa SBDC**

4071 Port Chicago Hwy  
Concord, CA 94520  
Ph: 925-671-4570

### **Marin SBDC**

79 Acacia Avenue  
104 Bertrand Hall  
San Rafael, CA 94901  
Ph: 415-482-1819

### **Mendocino SBDC**

185 East Church St.  
Ukiah, CA 95482  
Ph: 707-964-7571

### **Napa-Sonoma SBDC – Napa**

2277 Napa Vallejo Highway  
Building 3300  
Napa, CA 94558  
Ph: 707-256-7250

### **Napa-Sonoma SBDC – Sonoma**

141 Stony Circle, Ste 110  
Santa Rosa, CA 95401  
Ph: 707-595-0060

### **North Coast SBDC**

Prosperity Center  
520 E Street  
Eureka, CA 95501  
Ph: 707-445-9720

### **San Francisco SBDC**

1650 Mission Street  
Suite 101  
San Francisco, CA 94103  
Ph: 415-937-7232

### **San Joaquin**

#### **Delta College SBDC**

56 S. Lincoln Street  
Stockton, CA 95203  
Ph: 209-954-5089

### **San Mateo SBDC**

1700 W. Hillsdale Boulevard  
College Center Building 19  
Room 111  
San Mateo, CA 94402  
Ph: 650-395-9130

### **Santa Cruz SBDC**

6500 Soquel Drive  
Building 2100C  
Aptos, CA 95003  
Ph: 831-479-6136

### **Shasta-Cascade SBDC**

5800 Airport Road  
Redding, CA 96002  
Ph: 530-222-8323

### **Silicon Valley SBDC**

1887 Monterey Road  
Suite 215  
San Jose, CA 95112  
Phone: 408-385-9800

### **Sierra SBDC**

10183 Truckee Airport Road  
Suite 202  
Truckee, CA 96161  
Ph: 530-582-4800

### **Siskiyou SBDC**

1512 S. Oregon Street  
Yreka, CA 96097  
Ph: 530-842-1638

### **Solano SBDC**

500 Chadbourne Road  
Fairfield, CA 94534  
Ph: 707-646-1071

**833-ASK-SBDC | NORCALSBDC.ORG**

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# THANK YOU



We have two locations to serve you:

345 N. Franklin St.  
Fort Bragg, Ca 95437

185 E. Church St.  
Ukiah, Ca 95482

Contact us for more information at:

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