



# **SMALL BUSINESS** RESOURCE GUIDE



CITY OF SIMI VALLEY

# **SIMI VALLEY**

## **SMALL BUSINESS RESOURCE GUIDE**

This Small Business Resource Guide is a compilation of resources intended to serve as a source of information for existing and new businesses. The goal of this Guide is to provide residents with a where-to-go guide on starting a business and a resource for current business owners on where to find information, data, and materials to strengthen their business.

In preparing the Guide, the City has attempted to include all pertinent resources and information. However, the information contained in the Guide should not be considered all-inclusive list for any one topic. In addition, please know that the information, contacts, and places contained in the Guide will change. If a reader becomes aware of a change in the Guide's information, the City welcomes the corrected information as well as your feedback and suggestions. Feedback and suggestions can be directed to the Office of Economic Development, City Manager's Office, at (805) 583-6701.

The City of Simi Valley does not endorse nor support any business, organization or entity contained in the Guide nor does it recommend any business exclusively.

# SMALL BUSINESS RESOURCE GUIDE

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## **TRAINING AND TECHNICAL ASSISTANCE**

### **Building Industry Association of Los Angeles/ Ventura Counties**

**28460 Avenue Stanford, Suite 240**

**Santa Clarita, CA 91355**

**661-257-5046**

**661-705-4469 fax**

**[www.bialav.org](http://www.bialav.org)**

The Building Industry Association of Southern California's Los Angeles Ventura Chapter (BIA/LAV) is the voice of the building industry in Los Angeles and Ventura counties. The BIA/LAV represents more than 500 companies involved in every aspect of building homes and creating communities. The BIA/LAV provides leadership on public policy issues that assist members build quality communities for the region's growing population.

### **California Department of General Services State Contracts – Office of Small & Minority Business (OSMB)**

**1531 I Street, 2<sup>nd</sup> Floor**

**Sacramento, CA 95814-2016**

**916-323-5478**

**[www.dgs.ca.gov/osmb](http://www.dgs.ca.gov/osmb)**

OSMB's primary responsibility is communication and access to State contracting information. The OSMB certifies eligible small business enterprise for the state's 5-percent bid preference and eligible disabled veteran business enterprise for the state's 3-percent participation goal program. They offer a variety of business and community workshops to assist businesses through the process.

**California Employment Development  
Department (EDD)  
980 Enchanted Way  
Simi Valley, CA 93065  
805-955-2211  
805-955-2233 fax  
www.edd.ca.gov**

The EDD can assist businesses in obtaining a State Employer Identification Number. The EDD also operates the State unemployment and disability insurance programs and provides job training and job listing services. In addition, the EDD provides current information on labor force trends, with reference to economic, labor force and occupational data based upon ongoing employer surveys.

**California Manufacturing Technology Center (CMTC)  
690 Knox Street, Suite 200  
Torrance, CA 90502  
310-263-3060  
800-300-CMTC  
www.cmtc.com**

The CMTC is a public/private partnership established to promote the competitiveness of the State's manufacturers. A non-profit organization, CMTC provides manufacturing companies with consulting engineers that provide services in the areas of process improvement, business planning, business startups/growth, operational certification, plant modernization, product design, computer systems, and workforce development.

**California Occupational Safety and  
Health Administration  
(Cal/OSHA)  
[www.dir.ca.gov/dosh](http://www.dir.ca.gov/dosh)**

Consultation Services  
6150 Van Nuys Boulevard, Suite 307  
Van Nuys, CA 91401  
800-963-9424  
818-901-5754

Enforcement Unit  
6150 Van Nuys Boulevard, Suite 405  
Van Nuys, CA 91401  
818-901-5403

Ventura County Field Office  
1000 Hill Road, Suite 110  
Ventura, CA 93003  
805-654-4581

The purpose of Cal/OSHA is to access, monitor, and enforce compliance of health and safety regulations in the workplace.

The Consultation Service offers a variety of services to California employers at no charge. Services are available upon request of the employer and may include on-site evaluation of safety and health hazards in the workplace, providing training for employees and managers, publications, loan of visual materials and other information related to occupational safety and health. The Enforcement Unit conducts inspections of California workplaces in response to a report of an industrial accident, a complaint about an occupational safety and health hazard, or as part of an inspection program targeting industries which have a high rate of occupational hazards, fatalities, injuries or illnesses.

**City of Simi Valley –  
Office of Economic Development  
2929 Tapo Canyon Road  
Simi Valley, CA 93063  
805-583-6701  
805-526-CITY fax  
www.simivalley.org**

The Office of Economic Development can provide various levels of assistance and information to business owners. Information available from the Office includes demographic data, drive-time information, census data, competitive business analysis, zoning, permits, and land use information, utility contact information, and lease and sales rates. The Office also provides detailed reports of available buildings, vacant spaces, and vacant land within Los Angeles and Ventura Counties. If you are interested in increasing or decreasing your space, the Office can provide you with the options in Simi Valley. The Office also assists businesses with the Shop Simi Valley First campaign and provides information and data to help grow business locally.

**County of Ventura Recycling Market  
Development Zone (RMDZ)  
800 S Victoria Ave., #1650  
Ventura, CA 93009-1650  
805-658-4312  
805-658-4324 fax  
www.calrecycle.ca.gov/RMDZ/Ventura/**

The State of California has designated areas as Recycling Market Development Zones (RMDZ) and Simi Valley is included in the County of Ventura's zone. The purpose of the zone is to encourage the use of recycled product in the manufacturing process, to reduce waste, and increase job opportunities.

In addition to assisting companies in obtaining low-interest, long-term, fixed-rate loans offered through the RMDZ program, Ventura County RMDZ staff can assist companies with financing strategies that include



other loans and grants. RMDZ staff can also provide assistance with obtaining permits, siting, and acquisition of materials for manufacturing. Additionally, through Ventura County's Workforce Development Division employers are offered free personnel services, including employee recruitment and screening, on-the-job training, and customized training. Up to half the salary of eligible employees can be reimbursed to employers during an agreed-upon training period. There are also sheltered workshops, job coaching programs, and other opportunities for subsidized labor in Ventura County.

**East County Job and Career Center**

**980 Enchanted Way, Suite 105**

**Simi Valley, CA 93065**

**805-955-2282**

**[www.venturacountygrowsbusiness.com](http://www.venturacountygrowsbusiness.com)**

The East County Job and Career Center offers a one-stop location for job seekers as well as employers who are looking for new employees. Employers have quick access to local labor market information, determine competitive starting salaries, manage job orders, and find qualified candidates.

**International Council of Shopping Centers (ICSC)**

**1221 Avenue of the Americas, 41<sup>st</sup> Floor**

**New York, NY 10020-1099**

**646-728-3800**

**732-694-1755 fax**

**[www.icsc.org](http://www.icsc.org)**

ICSC is a global trade organization for the shopping center industry. Its members in the United States, Canada, and more than 70 other countries include shopping center owners, developers, managers, marketing specialists, investors, lenders, retailers, and other professionals as well as academics and public officials. ICSC offers a variety of training and statistical information, most of which can be assessed via their web site.

**Minority Business Development Agency (MBDA)**  
**Los Angeles Regional Enterprise Center**  
**3716 South Hope Street, Suite 341**  
**Los Angeles, CA 90089**  
**213-821-2541**  
**[www.mbda.gov](http://www.mbda.gov)**

The MBDA is part of the U.S. Department of Commerce and is the only Federal agency created to specifically foster the establishment and growth of minority-owned businesses. The MBDA is an entrepreneurial focused organization committed to wealth creation in minority communities. The Agency's mission is to actively promote the growth and competitiveness of minority business enterprises. The MBDA provides funding for the Centers that provide one-on-one assistance with writing business plans, marketing, management and technical assistance and financial planning to assure adequate financing for business ventures.

**National Retail Federation (NRF)**  
**325 7<sup>th</sup> Street MW, Suite 100**  
**Washington DC 20004**  
**202-783-7971**  
**[www.nrf.com](http://www.nrf.com)**

NRF conducts programs and services in research, education, training, information, technology, and government affairs for the retail industry. NRF's membership includes leading department, specialty, independent, discount, and mass merchandise stores in the United States and 50 nations around the world. NRF represents more than 100 state, national, and international trade organizations, which have members in most lines of retailing.

**Service Corps of Retired Executives (SCORE)**  
**400 E. Esplanade Drive, Suite 301**  
**Oxnard, CA 93036-2146**  
**805-204-6022**  
**[www.ventura.score.org](http://www.ventura.score.org)**

SCORE is a non-profit association sponsored by the Small Business Administration that provides counseling to help individuals start and operate successful small businesses. SCORE volunteers are retired business owners, executives and managers who have been trained as counselors. They possess real-world experience and offer expert advice on both general business practices and industry specific issues. Counseling sessions give business owners valuable information about everything from writing an effective business plan to cash flow management. One-on-one counseling with a SCORE representative is always FREE.

**Simi Valley Chamber of Commerce**  
**40 West Cochran Street, Suite 100**  
**Simi Valley, CA 93065**  
**805-526-3900**  
**[www.simichamber.org](http://www.simichamber.org)**

For over 50 years, the Simi Valley Chamber of Commerce has been welcoming visitors, new residents and providing forums for businesses to flourish. The Chamber represents the interests of every facet of the business community and works with government officials and the public to make Simi Valley business friendly. The Chamber has many resources for information, networking and publicity available to its members, including a newsletter, business directory, workshops, economic profiles, and a member referral service.

**Small Business Development Center (SBDC)  
Ventura County Office  
1601 Carmen Drive, Suite 215  
Camarillo, CA 93010  
805-384-1800  
[www.edc-vc.com](http://www.edc-vc.com)**

The SBDC provides management assistance to current and prospective small business owners. The SBDC is designed to provide up to date counseling, training, and technical assistance in all aspects of small business management.

The SBDC services include assisting businesses with business plans, sources of capital, contracting and procurement, financing, human resources, legal issues, start up help, and marketing and sales. Special SBDC services include assistance with international trade and manufacturer assistance.

**Southern California Association of  
Governments (SCAG)  
Ventura County Regional Office  
950 County Square Drive, Suite 101  
Ventura, CA 93003  
805-642-2800  
[www.scag.ca.gov](http://www.scag.ca.gov)**

SCAG is the nation's largest metropolitan planning organization, representing six counties, 190 cities and more than 19 million residents. SCAG undertakes a variety of planning and policy initiatives to encourage a more sustainable Southern California now and in the future. SCAG can provide demographic data integrated with housing, transportation, and employment projections.

## **United States Postal Service**

- **255 I Galena Avenue 805-526-9819**
- **225 Simi Village Drive 805-584-0278**
- **2157 Tapo Street (inside Kopy King) 805-527-0060**

**[www.usps.gov](http://www.usps.gov)**

There are a number of ways to reduce mailing costs by utilizing programs provided by the U.S. Postal Service. For example the business reply program or the bulk mail program may reduce business mailing costs significantly.

## **Ventura County Air Pollution Control District**

**669 County Square Drive, 2<sup>nd</sup> Floor**

**Ventura, CA 93003**

**805-645-1400**

**805-645-1444 fax**

**[www.vcapcd.org](http://www.vcapcd.org)**

The Ventura County Air Pollution Control District is an agency that seeks to achieve and maintain healthful air through a comprehensive program of research, regulation, enforcement, and communication with the Ventura County community.

## **Ventura County Community College District**

**Chancellor's Office – Division of Economic Development**

**71 Day Road**

**Ventura, CA 93003**

**805-654-6358**

**[www.vcccd.edu/departments/economic\\_development/index.shtml](http://www.vcccd.edu/departments/economic_development/index.shtml)**

The Division of Economic Development is committed to helping California businesses and organizations stay strong and competitive. Their purpose is to actively promote and support the growth of the State's economy by providing employers with consultation and customized training that allows them to maintain a capable and effective workforce. One of the goals of the Division of Economic Development include providing local employers with customized

training support that will enable them to maintain a skilled and competitive workforce.

**Ventura County Consumer and  
Environmental Protection Unit  
Office of the District Attorney - Bureau of Investigation  
800 South Victoria Avenue  
Ventura, CA 93009  
805-654-2500  
[www.vcdistrictattorney.com](http://www.vcdistrictattorney.com)**

The Bureau is the primary investigative agency for various crimes and issues including: worker's compensation fraud, non-sufficient fund (NSF) checks, consumer fraud, environmental crimes, identity theft, computer crimes, and complex financial crime investigations.

**Ventura County Fire Protection District  
165 Durley Avenue  
Camarillo, CA 93010  
805-389-9710  
[www.fire.countyofventura.org](http://www.fire.countyofventura.org)**

The City of Simi Valley is served by the Ventura County Fire Protection District. The District partners with Simi Valley to identify risks and empower people with the tools to prepare and protect themselves. As part of that responsibility, the District enforces fire codes and regulations, issues fire code permits, and plan checks construction drawing and development proposals to ensure conformance with the fire code. In addition, the Fire Prevention Bureau and fire station personnel conduct fire safety inspections.

**Ventura County Rapid Response  
Ventura Job & Career Center  
465 I Telephone Road, Suite 201  
Ventura, CA 93003  
805-654-3434  
[www.workforceventuracounty.org](http://www.workforceventuracounty.org)**

Services through the Rapid Response program help businesses avert layoffs and closures. In addition, referrals are provided to no-fee/low-fee, one-on-one consulting with marketing, finance, and management professionals who support companies of all sizes facing challenges. Services that are available include: strategic planning and growth; finances and cash flow; management and marketing; and regulatory compliance.

When there is a need for workforce reduction because of company restructuring, closure, or relocation, Rapid Response services are available at no cost to employers and workers. Rapid Response services are part of the comprehensive workforce services provided through the collaboration of the Workforce Investment Board, the Ventura County Human Services Agency, the Employment Development Department (EDD), and other local community resources.

## **PERMITS AND LICENSING**

**Alcohol Beverage Control Department  
Ventura District Office  
1000 South Hill Road, Suite 310  
Ventura, CA 93003  
805-289-0100  
[www.abc.ca.gov](http://www.abc.ca.gov)**

ABC regulates the manufacture, sale, purchase, possession, and transportation of alcoholic beverages within California. The ABC provides education and training for retail licensees, their employees and applicants through L.E.A.D. – Licensee Education on Alcohol and Drugs. LEAD is an award winning, free program that provides practical information on serving alcohol beverages safely, responsibly, and legally, and preventing illicit drug activity at the licensed establishment.

**California – Governor’s Office of Business and Economic Development  
1400 10th Street, 2nd Floor  
Sacramento, CA 95814  
916-322-0694  
[www.business.ca.gov](http://www.business.ca.gov)  
[www.calgold.ca.gov](http://www.calgold.ca.gov)**

The Governor’s Office of Economic Development can readily accommodate expansion and location projects with properly zoned, infrastructure-rich industrial and commercial sites. The Governor’s Office of Economic Development’s Permit Assistance staff, combined with local and regional permitting agencies provides permit identification and regulatory compliance assistance. The permit assistance staff acts as a neutral third-party facilitators and their service is confidential and free. A project manager may be assigned to personally guide an applicant through the permit process.



**California State Board of Equalization  
Ventura District Office  
4820 McGrath Street, Suite 260  
Ventura, CA 93003  
805-677-2700  
805-677-2710 fax  
[www.boe.ca.gov](http://www.boe.ca.gov)**

The Board of Equalization collects California state sales and use tax, as well as fuel, alcohol, and tobacco taxes and fees. In addition, if your business engages in selling a product, whether resale or wholesale, you will need a Seller's Permit. The Seller's Permit grants a business the right to collect sales tax on retail sales and buy merchandise wholesale without paying taxes – as long as you resell it. The BOE offers a variety of on-line and in-person seminars and training on various subjects under the purview of the BOE. Sample seminars and training include how to apply sales and use taxes, how to maintain your financial records, and how to file tax returns.

**California Worker's Compensation Insurance  
1901 N. Rice Avenue, Suite 200  
Oxnard, CA 93030  
805-485-2533  
[www.dir.ca.gov/dwc](http://www.dir.ca.gov/dwc)**

The Division of Worker's Compensation monitors the administration of worker's compensation claims, and provides administrative and judicial services to assist in resolving disputes that arise in connection with claims for worker's compensation benefits.

The law requires worker's compensation insurance, even if a business has only one part-time employee. The amount of the insurance premium is determined by your business classification, the size of your payroll, the particular risk characteristics of your workplace, and your company's safety record. Coverage may be obtained through the State Compensation Insurance Fund or through a private insurance agency.

**City of Simi Valley Business Tax Certificate**  
**2929 Tapo Canyon Road**  
**Simi Valley, CA 93063**  
**805-583-6736**  
**[www.simivalley.org](http://www.simivalley.org)**

All businesses operating within the City of Simi Valley must obtain a Simi Valley Business Tax Certificate. A Business Tax Certificate is required even if the business is located outside of Simi Valley or the business has a certificate from another city. The Business Tax Certificate is valid through December 31 of the year it is issued and must be renewed by April 30<sup>th</sup> of the following year. It is the responsibility of the Certificate holder to renew their Certificate each year.

**City of Simi Valley**  
**Planning and Building & Safety Divisions**  
**2929 Tapo Canyon Road**  
**Simi Valley, CA 93063**  
**805-583-6723**  
**[www.simivalley.org](http://www.simivalley.org)**

Contact the City's Planning Division and the Building & Safety Division to make sure that the type of business you wish to conduct is permissible at the location that you have chosen. Your business category and business address must meet zoning requirements and, in some cases, building construction requirements.

For building signage, sign permits are issued through the Planning Division and permits for installation and, if necessary, electrical connections are issued through Building & Safety.

**Contractors State Licensing Board**  
**P.O. Box 26000**  
**Sacramento, CA 95826**  
**1-800-321-2752**  
**[www.cslb.ca.gov](http://www.cslb.ca.gov)**

The Contractors State Licensing Board provides information on application and examination requirements, contractor license status, complaint information, and law and regulation updates for the construction industry.

**County of Ventura – County Clerk and Recorder**  
**800 South Victoria Avenue**  
**Ventura, CA 93009**  
**805-654-2263**  
**[recorder.countyofventura.org/county-clerk/](http://recorder.countyofventura.org/county-clerk/)**

Every person who regularly transacts business in California under a fictitious business name must file a fictitious business name (FBN) statement not later than 40 days from the date they commence to transact business. For businesses in Ventura County, the FBN statement must be filed with the County Clerk.

The law requires that a business publish their intent to use a fictitious business name in the local newspaper. The notice must appear at least once a week for four consecutive weeks. The notice must appear in the newspaper within 30 days of filing the FBN statement with the County Clerk.

**County of Ventura - Environmental Health**  
**800 South Victoria Avenue**  
**Ventura, CA 93009**  
**805-654-2813**  
**[www.ventura.org/rma/envhealth/](http://www.ventura.org/rma/envhealth/)**

Environmental Health's mission is to protect public health and the environment by ensuring conformance with the State laws and County ordinances pertaining to the following programs: food protection, hazardous materials, hazardous waste, sewage disposal systems, land use, medical waste, ocean water quality monitoring, recreational health, solid waste, underground fuel tanks, and vector control. If your business is involved in serving or selling food or beverages, you must contact Environmental Health for permitting requirements.

**Internal Revenue Service**  
**Ventura County Office**  
**751 Daily Drive**  
**Camarillo, CA 93010**  
**805-445-4771**  
**[www.irs.gov](http://www.irs.gov)**

Businesses must have a Federal Employer Identification Number (EIN) regardless of the number of employees on staff. Businesses must have this number, even without employees, if they file excise, employment, alcohol, tobacco, or firearms returns. The EIN is used on all Federal forms to identify a business. In order to receive an EIN, complete Form SS-4 and submit the form to the IRS. The IRS website also contains valuable information for business owners on running a business as well as those starting a business.

**State of California – Trademarks and Service Marks**  
**P.O. Box 942877**  
**Sacramento, CA 94277-0001**  
**916-653-3984**  
**[www.sos.ca.gov/business/ts/](http://www.sos.ca.gov/business/ts/)**

A business may obtain an application and instructions for registration of a trademark or service mark from the State of California's Secretary of State. California does not permit a business to register a business name as a trade name. A trademark identifies goods of a person, including a unique product, from those manufactured or sold by others. The State will allow a business to register a service mark for a distinctive mark or design. A service mark is the same as a trademark with the exception that it identifies a service and not a product.

## **FINANCE AND FUNDING**

**California Economic Development Lending Initiative (CEDLI)**  
**1200 Wilshire Blvd., 4th Floor**  
**Los Angeles, CA 90017**  
**213-347-2202**  
**213-347-2674 fax**  
**[www.cedli.com](http://www.cedli.com)**

CEDLI, the California Economic Development Lending Initiative, is a statewide for-profit loan fund sponsored by California financial institutions. The purpose of CEDLI is to create jobs by providing financing to support small business and community economic development activities that fall outside of normal bank lending practices. CEDLI aims to achieve and sustain financial self-sufficiency to ensure the continuing availability of credit to CEDLI borrowers, while providing appropriate returns for the funds placed at risk by the participating institutions.

**California Statewide Certified Development Corporation**  
**141 South Hudson Avenue, Suite 200**  
**Pasadena, CA 91101**  
**(800) 982-9192**  
**[www.californiastatewide.org](http://www.californiastatewide.org)**

California Statewide Certified Development Corporation is licensed by the U.S. Small Business Administration to provide second mortgage financing to expanding small businesses through the SBA 504 Loan Program. California Statewide has been helping successful small businesses in California purchase their own real estate since 1987. Start-ups are generally not eligible.

**Economic Development Collaborative – Ventura County**  
**1601 Carmen Drive, Suite 215**  
**Camarillo, CA 93010**  
**805-384-1800**  
**[www.edc-vc.com](http://www.edc-vc.com)**

The Economic Development Collaborative - Ventura County is a business resource for companies of all sizes in Ventura County. Established in 1996, the EDC-VC promotes jobs and economic growth to maintain the County's economic vitality. The EDC-VC focuses on attraction, retention and expansion of business through economic development programs. Key programs and services include business consulting and workshops, loans, manufacturing outreach, and international trade development.

The EDC-VC Revolving Loan Fund is a county-wide program that provides funding for a wide range of eligible businesses. With loans ranging from \$20,000 to more than \$200,000, EDC-VC assists local businesses to ensure they thrive in a competitive economy.

**Small Business Administration (SBA)**  
**Los Angeles District Office**  
**330 North Brand Street, Suite 1200**  
**Glendale, CA 91203**  
**818-552-3201**  
**[www.sba.gov](http://www.sba.gov)**

The SBA assists small businesses in obtaining Federal financial assistance and contracts. The SBA can also help business owners acquire funding by guaranteeing loans through various banks.

Even though SBA does not loan money directly to small business owners, the SBA plays an important role for people who want to finance or grow their business. When you apply for a SBA-backed loan at your local bank or credit union, you are asking the SBA to provide a guarantee that you will repay your loan as promised.

**State of California - California Capital Access Program  
Office of the Treasurer  
304 South Broadway, Suite 550  
Los Angeles, CA 90013-1224  
(213) 620-4467  
[www.treasurer.ca.gov](http://www.treasurer.ca.gov)**

The California Capital Access Program (CalCAP) encourages banks and other financial institutions to make loans to small businesses that fall just outside of most banks' conventional underwriting standards. CalCAP is a form of loan portfolio insurance which may provide up to 100% coverage on certain loan defaults. By participating in CalCAP, lenders have available to them a proven financing mechanism to meet the financing needs of California's small businesses.

CalCAP insures bank loans made to small businesses to assist them in growing their business. Loans can be used to finance the acquisition of land, construction or renovation of buildings, the purchase of equipment, other capital projects and working capital. There are limitations on real estate loans and loan refinancing. The maximum loan amount is \$2.5 million.



## **WEB SITES**

American Fact Finder

[factfinder.census.gov/faces/nav/jsf/pages/index.xhtml](http://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml)

American Independent Business Alliance

[www.amiba.net](http://www.amiba.net)

American Marketing Association

[www.ama.org](http://www.ama.org)

Beacon Economics

[www.beaconecon.com](http://www.beaconecon.com)

Better Business Bureau

[www.bbb.org](http://www.bbb.org)

Business Alliance for Living Local Economies (Balle)

[www.livingeconomies.org](http://www.livingeconomies.org)

California Labor Market Data

[www.labormarketinfo.edd.ca.gov](http://www.labormarketinfo.edd.ca.gov)

U.S. Bureau of Labor Statistics

[www.bls.gov](http://www.bls.gov)

Home Office Association of America

[www.hoaa.com](http://www.hoaa.com)

Kantar Retail

[www.retailforward.com](http://www.retailforward.com)

National Business Association

[www.nationalbusiness.org](http://www.nationalbusiness.org)

Retail Traffic

[www.nreionline.com/retail](http://www.nreionline.com/retail)

## Notes

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