



## **UNDERSTANDING THE PROCESS GUIDE**

We look forward to working with you and want to make the process as simple as possible. Please read this guide carefully and feel free to contact us with questions at -----

### **Kitchen Incubator Requirements:**

You must submit each of the following items to use the shared kitchen at SBDC IV Center:

- Obtain applicable business licensing, permits and registration
- Obtain Food Handler's Permit for all personnel
- Obtain general liability insurance naming Rogue Community College and Oregon SBDC as additional insured
- Submit RCC application
- Read and signed Kitchen User Contract
- Submitted \$50 fully refundable cleaning / security deposit

### **Food Handler Card**

RCC SBDC IV Kitchen requires a food handler's card to begin work. The cost of the card is \$10.00 and the card is valid for three years. If you have a valid food manager training certificate, it is accepted in lieu of a food handler card. Food handler cards issued in other states are not valid in Oregon.

#### ***How can I get a card?***

You must pass a food handlers exam. You may take the class online at the following link: [http://www.orfoodhandlers.com/contentGen.aspx?PageName=FoodHandlers\\_Gen&County=Josephine](http://www.orfoodhandlers.com/contentGen.aspx?PageName=FoodHandlers_Gen&County=Josephine).

The exam is available in English and Spanish.

### **Licensing**

The State of Oregon does not have a general business license. However, many occupations and business activities require special licenses, permits, or certifications from state agencies or boards. The State of Oregon offers a searchable online License Directory containing information on how to acquire a license, registration, certification, or permit. This is a comprehensive directory of over 1,100 licenses, permits, registrations, and certifications. In addition, the

Business Information Center's "Business Wizard" provides information on state and local license requirements based on business activity, and location. These online services are available at:

<https://apps.oregon.gov/SOS/LicenseDirectory/>

<http://sos.oregon.gov/business/Pages/oregon-business-wizard.aspx>

Cities and counties may require a license for businesses operating within their jurisdictions. If your business is located within the city limits, check with your city offices to see if a local business license is required. If there is no specific listing for business licenses, the city hall information number is an appropriate initial contact.

### **Liability Insurance**

Submit proof of liability insurance of a minimum \$1,000,000 with "Rogue Community College and Oregon Small Business Development Center named as additional insured. This should be available for most small business for less than \$500 a year.

### **Commercial Kitchen License**

RCC SBDC IV Kitchen carries a -----license. This allows certain foods to be prepared in this kitchen. Renters of the kitchen need to comply with all policies and procedures. These can be found in our User Services Contract. Our license does not cover meat, dairy, alcoholic beverages or acidified foods. Special requirements must be met before processing low acid canned foods (LACF), acidified foods, products under seafood HACCP and products under juice HACCP. If a client wishes to process an LACF or an acidified food, we recommend client attend a Better Processing School and have their process reviewed and approved by a process authority. Please visit the following link for further licensing information:

<http://www.oregon.gov/ODA/programs/FoodSafety/FS Licensing/Pages/ProcessingWarehouse.aspx>

For more information on Better Processing School or to find a process authority for your LACF or acidified food product, contact:

Oregon State University food sciences extension program  
Washington State University food science  
Chapman University -Orange, CA courses in English and Spanish  
New Mexico State University - Las Cruces, NM courses in English and Spanish

## **Business Insurance**

In addition to liability insurance, we encourage you to seek additional protection with product liability insurance. This protects your business against claims of injury due to your product specifically. If you have business assets, you may also seek property insurance to protect them against theft or damage.

### ***How General Liability Works***

Covered liability claims include bodily injury, property damage, personal injury, and advertising injury. The insurance company also covers compensatory and general damages. General liability insurance policies always state a maximum amount that the insurer will pay during the policy period. For example, if a company has a \$1 million occurrence cap in its liability policy and it's successfully sued for \$1.5 million, the insurer would pay \$1 million and the business would be responsible for paying \$500,000. To cover these types of situations, many companies purchase umbrella liability insurance, which picks up where their general liability coverage ends.

### ***Obtaining a quote***

Your insurance agent may be able to provide the lowest rates and best service due to the fact that they are familiar with your operation and currently holds your other policies.

Prior to speaking with an agent you should be prepared to answer detailed questions about your business. You should have the following information at hand:

- Description of the business location (Illinois Valley Learning Center, Kirby Belt Building, 24343 Redwood Highway, P.O. Box 337, Kerby, OR 97531-9722)
- Annual sales and payroll data (you will have to forecast this for a new business)
- List of employees with a breakdown of full time, part time and contractors if applicable
- Details surrounding the products and equipment you handle
- Social Security or Federal Tax ID number (EIN) for credit check purposes

### **General Food Labeling Requirements**

Food labeling is regulated by the US Food and Drug Administration (FDA) and dictates the type of information that must be on the label and where the label can be placed on the package. Refer to the following link for additional information:

<http://www.fda.gov/Food/GuidanceRegulation/GuidanceDocumentsRegulatoryInformation/LabelingNutrition/ucm064866.htm>

For questions and inquiries, please contact:

Kenny Houck  
Illinois Valley Learning Center  
24353 Redwood Highway  
P.O. Box 337  
Kerby, OR 97531-9722  
541-956-7455  
[khouck@rogucecc.edu](mailto:khouck@rogucecc.edu)