



Carter Clark House



Courthouse



Old Jail



Nashville Methodist



Tygart House



First Baptist

A COMPREHENSIVE 'HOW TO' GUIDE TO *STARTING A BUSINESS* *IN BERRIEN COUNTY, GA*

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Dear Entrepreneur:

Our economic system is based upon free enterprise and the right of each person to take the chance, follow the dream and open a business. The information enclosed in this booklet has been compiled to answer many of the questions that arise when a person begins to think about opening a business.

Owning and operating a business is hard work. It takes dedication, patience and an assortment of skills and money. The individuals who have worked to gather this information are supportive of your desire to follow your dream. Take the time to read the material. Knowing how to handle the many details of going into business and knowing yourself are very instrumental in the success of your business.

This information may lead to additional questions. Do not hesitate to find an answer, no matter what the question. There is help available to help find the answers. Please call the Chamber of Commerce office and our staff can help identify the best person to assist you.

We ask your help in identifying additional topics that should be included in this guide. The more information we can provide, the better we can assist you and the others who will follow.

We commend you in your desire to open your own business and look forward to working with you. Please give us a call if you have additional questions.

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The contents of this publication are presented for informational purposes only and should not be considered in any way legal or professional assistance. We encourage you to seek the advice and council of a licensed professional when dealing with legal and financial matters.

While care has been taken to provide accurate, up-to-date information, the information presented has been collected from numerous sources and is subject to errors and changes and should be further researched for updates and accuracy.

WHAT IS AN ENTREPRENEUR?

- ❖ Someone who organizes and maintains a business venture
- ❖ Someone who takes on the risk and does what he/she wants in order to make a profit
- ❖ Someone who can coordinate the resources available to meet a need.

How can you become an entrepreneur? How can you start your own business? Berrien County Chamber of Commerce has designed this booklet to simplify transition into the role of an entrepreneur.

The ABC's of Starting a Business in Berrien County will make establishing your own business easier by giving you 'one-stop shopping' for the information you will need. Berrien County Chamber of Commerce is determined to promote economic development.

We believe that begins with you. By giving you the proper tools, we can help build a strong economic foundation. We hope this booklet will be of assistance.

In order to receive the maximum benefits of the information contained in this booklet, we suggest you treat it as you would a workbook. Start at the beginning and work through to the end, making notes along the way.

IS ENTREPRENEURSHIP FOR YOU?

There is no way to eliminate all the risks associated with starting a small business. You can improve your chances of success with good planning and preparation. A good starting place is to evaluate your strengths and weaknesses as the owner and manager of a small business. Carefully consider each of the following questions.

Are you a self-starter? It will be up to you – not someone else telling you to develop projects, organize your time and follow through on details.

How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers and professionals such as attorneys, accountants or consultants. Can you deal with a demanding client, an unreliable vendor or cranky staff person in the best interest of your business?

How good are you at making decisions? Small business owners are required to make decisions constantly, often quickly, under pressure and independently.

Do you have the physical and emotional stamina to run a business? Business ownership can be challenging, fun and exciting, but it is also a lot of work. Can you face 12-hour days six or seven days a week?

How well do you plan and organize? Research indicates that many business failures could have been avoided through better planning. Good organization of financials, inventory, schedules and production can help avoid many pitfalls.

Is your drive strong enough to maintain your motivation? Running a business can wear you down. Some business owners feel burned out by having to carry all the responsibility on their shoulders. Strong motivation can make the business succeed and will help you survive slowdowns as well as periods of burnout.

How will the business affect your family? The first few years of business startup can be hard on family life. The strain of an unsupportive spouse may be hard to balance against the demands of a business. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

Self-Biz Quiz

Are you the type of person who should open their own business? Take this short quiz and see how your score adds up.

MOTIVATION	Disagree	Strongly Agree
I constantly see business opportunities or ideas with potential commercial value.	1 2 3 4 5 6	7 8 9 10
I like growing or building businesses or taking ideas and making something of them.	1 2 3 4 5 6	7 8 9 10
I regularly come up with new ideas on doing things better or more efficiently.	1 2 3 4 5 6	7 8 9 10
I am able to find solutions to challenges and problems.	1 2 3 4 5 6	7 8 9 10
I am able to find the help, assistance and resources I need to be successful.	1 2 3 4 5 6	7 8 9 10
I am a dynamic person providing vision, hope and energy to those with whom I work and partner.	1 2 3 4 5 6	7 8 9 10
I am a hardworking person. I do what it takes to succeed.	1 2 3 4 5 6	7 8 9 10
I am able to adapt to changes and surprises quickly and successfully.	1 2 3 4 5 6	7 8 9 10
I am able to successfully manage risk associated with creating and growing a business.	1 2 3 4 5 6	7 8 9 10
I thrive on learning. I am constantly seeking new information that can help me with my business.		
I am motivated by success and driven to do well.	1 2 3 4 5 6	7 8 9 10
I believe in working with others who can help me make my dream a reality.	1 2 3 4 5 6	7 8 9 10

CAPACITY RELATED TO BUSINESS SKILLS

Consider yourself and other members of your management team

Ability to assess market opportunities	1 2 3 4 5 6	7 8 9 10
Ability to develop products for services	1 2 3 4 5 6	7 8 9 10
Ability to provide products or services	1 2 3 4 5 6	7 8 9 10
Marketing and communications capacity	1 2 3 4 5 6	7 8 9 10
Fiscal management	1 2 3 4 5 6	7 8 9 10
Ability to acquire financial capital	1 2 3 4 5 6	7 8 9 10
Personnel or team development management	1 2 3 4 5 6	7 8 9 10
Ability to develop and sustain partnerships	1 2 3 4 5 6	7 8 9 10
Quality control	1 2 3 4 5 6	7 8 9 10

CAPACITY TO NETWORK AND PARTNER

I am comfortable seeking information from others	1 2 3 4 5 6	7 8 9 10
I regularly network to gain information for my business.	1 2 3 4 5 6	7 8 9 10
I have an extensive resource network I am constantly building.	1 2 3 4 5 6	7 8 9 10
I am comfortable with partnerships	1 2 3 4 5 6	7 8 9 10
I have two or more partnerships associated with my business.	1 2 3 4 5 6	7 8 9 10
I have learned how to deal with the challenges of partnering.	1 2 3 4 5 6	7 8 9 10

SUPPORT FROM FAMILY AND COMMUNITY

I am challenged and happy in my work building a business	1 2 3 4 5 6	7 8 9 10
There is good balance between my work and personal life	1 2 3 4 5 6	7 8 9 10
Family and friends are supportive and encourage me.	1 2 3 4 5 6	7 8 9 10
My community is supportive of me and my undertaking	1 2 3 4 5 6	7 8 9 10
My community is actively helping me build my business.	1 2 3 4 5 6	7 8 9 10

SCORE Self-Biz Quiz

SCORING

0-25 points Low Potential
 26-50 points Some Potential
 51-75 points Moderate Potential
 76-100 points High Potential

Questions	Total Points		Value Factor		Points
1-2		X	1.0	=	
3-12		X	0.25	=	
13-21		X	0.25	=	
22-27		X	0.25	=	
28-32		X	0.25	=	
Total Points					

SOURCE: Center for Rural Entrepreneurship

For information on starting your own business, contact:

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ONE YEAR CHECKLIST FOR ENTREPRENEURS

Starting your own business is not something to be rushed into. Careful, advanced planning can ensure the success of your venture. Below is a suggested one-year plan.

ONE YEAR BEFORE START-UP

- ❑ Refine your ideas in writing. Determine exactly where you want to go.
- ❑ Decide what business you want to start. Be specific in your business definition.
- ❑ Assess the impact on your family and personal life. How will this affect your relationships? Will your family support the use of finances and time?
- ❑ Begin research. You must determine if there is a need for your product. This research can be performed by students, professionals or on your own.
- ❑ Build your skills by taking management/business courses. Contact ABAC/VSU about continuing education courses or WFDC Business and Industry Services for options.
- ❑ Contact the SBDC for assistance in writing a business plan.
- ❑ Contact GA DOL for information on educational seminars on labor/safety issues.

SIX MONTHS BEFORE START-UP

- ❑ Determine the focus of your business. What do you want to specialize in? It is easier to excel at one area than at many.
- ❑ Start writing your business plan
- ❑ Define your target markets. Who is your intended clientele? Who should you aim your advertising towards?
- ❑ Research business and trade organizations. Most areas of business have agencies and organizations set up to facilitate business. Take advantage of what these groups have to offer.
- ❑ Seek the best location for your business. Do you need little or lots of space? Would your business be better suited downtown or in rural part of the county? Is a storefront location even needed or can you work from your home? Location can make or break a business. Conduct the search on your own or contact a real estate agent.

FOUR MONTHS BEFORE START-UP

- ❑ Name your business. Be careful in deciding on a name and be aware that someone may already be using the name. Have a few back-up ideas. You can check to see if a name is being used by contacting the Georgia Secretary of State's office.
- ❑ Select a business location. After seeking out several possible locations, now is the time to choose one. Make sure the location you choose is within your budget.
- ❑ Select outside advisors. This will be a very hectic time. It will be beneficial to have people on whom you can call to listen to your ideas, problems and plans. These people will provide you with guidance, constructive criticism and feedback. They should be people experienced and knowledgeable in business.
- ❑ Set up a network of mentors. Select people who can help you by giving you insight and ideas.

- ❑ Choose your business' legal form. Will you be a partnership, sole proprietorship or corporation? Legal form should be chosen very carefully as it can impact your business in many ways.
- ❑ Set up bookkeeping, accounting and office systems. How are you going to operate your office? If you are going to keep your own books, then you need to learn or refresh your skills. Are you going to hire a bookkeeper/bookkeeping firm?
- ❑ Seek outside demographic information. Gather secondary information.
- ❑ Work on your business plan.

THREE MONTHS BEFORE START-UP

- ❑ Determine your cash needs. How much money do you need to start up? What will your monthly variable and fixed costs? What is your break-even point? These are all questions that must be answered. You must estimate your cash flow.
- ❑ Review preliminary financial objectives. How much profit do you expect to make? Are you planning on making investments? What is your intended cash flow?
- ❑ Decide on your pricing strategy. After determining your variable and fixed costs, decide what your markup rate will be. You will also need to consider demand and competitive factors in setting your price.
- ❑ Forecast sales. Contact the SBDC or others in your field to help you forecast accurately.
- ❑ Determine your company's employee needs. How many people do you need on your staff this is important to decide as it affects your requirements for insurance, etc.
- ❑ Project your cash flow. Write out an estimated statement of revenues and expenditures. This statement should cover one calendar year. Also project your net cash flow for the entire year.
- ❑ Work on your business plan.

TWO MONTHS BEFORE START-UP

- ❑ Prepare your marketing plan. How are you going to market your product? Are you going to use publicity? Are you going to use paid advertisement? You must decide how you will go about introducing your business to the public.
- ❑ Get your business license. (see occupational tax)
- ❑ Review non-financial objectives (image, legal questions). How do you want the public to see your business? Are you a family establishment or geared more toward adults? What form is your business taking? Do you have all legal documents needed?
- ❑ Prepare a preliminary balance sheet. Contact SBDC for assistance.
- ❑ Secure necessary financing. Whether through a private lender or through other resources, you must obtain the necessary amount of start-up capital.
- ❑ Secure insurance coverage if applicable. (see Labor/Safety).
- ❑ Determine advertising, promotion and public relations strategies.
- ❑ Order opening inventories. Talk to your suppliers for estimated opening needs.
- ❑ Complete improvements to your facility.
- ❑ Start your hiring process (see Labor/Safety).
- ❑ Refine your business plan.

ONE MONTH BEFORE START-UP

- ❑ Fine-tune your cash flow budget
- ❑ Prepare for your grand opening. Berrien County Chamber of Commerce can be of assistance in planning your event. Be creative and practical.
- ❑ Set up your office, display areas, etc. Have everything exactly as you want it. The last few days before opening are not the time to do this. The look of your store or office sets the tone for your business. You should put thought and time into it.
- ❑ Review your final checklist.
- ❑ Hire your staff (see Labor/Safety)
- ❑ Make sure everything works. It is better to find out that your equipment does not work in advance. In that case, you can make any necessary repairs and be ready to open the doors on time.
- ❑ Implement marketing, promotion and opening plans. This will be a good time to start advertising in local newspapers, radio and television if your budget permits. Remember: word of mouth is your most powerful publicity! It's also the least expensive. Spread the Word.

START-UP AND AFTER

- ❑ Budget your time. As a new business owner, your time will be precious. Schedule your time wisely. It is important to get the maximum out of time you have available. You must consider reading some time management materials or speaking with someone who you think manages time wisely.
- ❑ Continuously update your product/service. What is good about your product? Make it better. What doesn't work with your product? Eliminate the problem as much as possible. If people patronize your business for the original product, an improved product can only increase that.
- ❑ LISTEN to your customers, advisors and vendors. The customers are your cash flow. It is important to gather their opinions and put them to use. Their ideas can be helpful in updating your product. LISTEN to your advisors, you asked them to advise you for a reason. Let them guide you. LISTEN to your vendors. They have been in business much longer than you. They can possibly provide you with money saving or moneymaking ideas.
- ❑ Check cash flow budget against actual performance.
- ❑ Maintain good communications with your bankers and vendors. By keeping the lines of communication open, you are helping yourself. Should you need their help in the future, you are more likely to receive it.
- ❑ Continue to improve the 5 Cs of credit – character, collateral, capacity, capital and condition.
- ❑ Work with investors. Make sure you are in contact with them. Make sure that you understand the conditions of your repayment. When are payments due? Make sure you fulfill all obligations to investors. You may need to call them again someday.
- ❑ Check cost of living budget. If you are drawing money from the company for living expenses, be sure to take only what is necessary. Stick tightly to your budget.
- ❑ CONSIDER delaying your official grand opening/ribbon cutting until you've been in business for a couple of weeks. If you do, you can make sure you have worked all the 'bugs' out and everything is running smoothly.

BUSINESS PLAN

A business plan precisely defines your business, identifies your goals and serves as your firm's resume. The basic components include a current and pro forma balance sheet, an income statement and a cash flow analysis. It helps you allocate resources properly, handle unforeseen complications and make good business decisions. Because it provides specific and organized information about your company and how you will repay borrowed money, a good business plan is a crucial part of any loan application. Additionally, it informs sales personnel, suppliers and others about your operations and goals.

The following outline of a typical business plan can serve as a guide. You can adapt it to your specific business. Breaking down the plan into several components helps make drafting it a more manageable task.

INTRODUCTION

- ❑ Give a detailed description of the business and its goals.
- ❑ Discuss the ownership of the business and the legal structure.
- ❑ List the skills and experience you bring to the business.
- ❑ Discuss the advantages you and your business have over your competitors.

MARKETING

- ❑ Discuss the products/services offered.
- ❑ Identify the customer demand for your product/service.
- ❑ Identify your market, its size and locations.
- ❑ Explain how your product/service will be advertised and marketed.
- ❑ Explain the pricing strategy.

FINANCIAL MANAGEMENT

- ❑ Explain your source and the amount of initial equity capital.
- ❑ Develop a monthly operating budget for the first year.
- ❑ Develop an expected return on investment and monthly cash flow for the first year.
- ❑ Provide projected income statements and balance sheets for a two-year period.
- ❑ Discuss your breakeven point.
- ❑ Explain your personal balance sheet and method of compensation.
- ❑ Discuss who will maintain your accounting records and how they will be kept.
- ❑ Provide 'what if' statements that address alternative approaches to any problem that may develop.

OPERATIONS

- ❑ Explain how the business will be managed on a day-to-day basis.
- ❑ Discuss hiring and personnel procedures.
- ❑ Discuss insurance, lease or rent agreements and issues pertinent to our business.
- ❑ Account for the equipment necessary to produce your products or services.
- ❑ Account for production and delivery of products and services.

CONCLUDING STATEMENT

- ❑ Summarize your business goals and objectives and express your commitment to the success of your business.
- ❑ Once you have completed your business plan, review it with a friend or business.
- ❑ When you feel comfortable with the content and structure, make an appointment to review and discuss it with your lender. The business plan is a flexible document that should change as your business grows.

SOURCE: www.sba.gov

FEASIBILITY AND MARKETING STRATEGY

Is Your Business Idea Feasible?

Answer the following questions regarding your idea. Give complete, well thought out answers. If you are unsure about or answer no to any of the following questions, then you would rethink your idea.

- ❑ What type of business do you plan to start?
- ❑ What kind of product do you plan to offer?
- ❑ Will your product satisfy a need yet unfilled?
- ❑ Will your product have a competitive edge based on price, location, quality or selection?

Researching Your Markets

It is recommended that you research your potential market demand for your product or service. First, determine what questions you need answered. The following are ideas on where to find the information you need.

Primary Data:

- ❑ Your experience
- ❑ Experiences of people you know
- ❑ Survey potential customers to determine their wants/needs. Observe similar businesses
- ❑ Interview these business's owners
- ❑ Interview suppliers, vendors, bankers

Secondary Data:

- ❑ Visit your public library
- ❑ Contact trade associations (trade shows and trade journals)
- ❑ Contact the SBDC, VTC, VSU, Cook Co. EDC and Berrien County Chamber of Commerce. See the Resource Directory for contact information;
- ❑ Use various search engines on the Internet (Yahoo, Lycos, Alta Vista, Google, etc.)

MARKETING YOUR BUSINESS

In order to properly market your product, you need to answer the following questions. This information can be used to help you develop your marketing plan. Contact SBDC for more information on constructing this plan.

- ❑ Who are my customers? (This determines your target market.)
- ❑ Where are they?
- ❑ How many are there? (This indicates your market size).
- ❑ What are their needs?

- Who are your competitors?
- How does my competition do it? (One method of marketing/dealing with competition is the end-run strategy. In this strategy you adopt your competitors' strategy with the intention of making it better).
- How can I reach them? (The distribution of our product is very important. Where your product is located can affect how well it sells).
- How much will they pay? (The pricing of your product is also very important. You must take into consideration what your competitors charge).
- What are the market trends? (What are people buying? It is important to be aware of market trends. This relates back to knowing your customer's needs. Try to distinguish between trends and fads).
- What are the technological trends? (One obvious answer to this question is the Internet. Will you be using technology? How can it be used to help your business? Do you need to advertise on the Internet? Do you need a network of computers for your business? If you are in a business related to technology, it is imperative that you stay abreast of any changes).

Determining Cash Needed to Start A Business

	Estimate of monthly expenses based on projected sales of \$_____ per year .	Estimate of cash needs to start (col. 1 x non-profit months)
Salary of owner/manager	_____	_____
All other salaries/wages	_____	_____
Rent (building/equipment)	_____	_____
Advertising	_____	_____
Office Expenses	_____	_____
Supplies	_____	_____
Telephone and fax	_____	_____
Other utilities	_____	_____
Insurance	_____	_____
Taxes, including Social Security	_____	_____
Maintenance/Repairs	_____	_____
Legal/Professional Fees	_____	_____
Loan Payments	_____	_____
Miscellaneous	_____	_____
SUBTOTAL:	_____	_____

One Time Start-Up Costs

Fixtures and equipment (get estimates from suppliers)	_____
Decorating and remodeling (get estimates from contractors)	_____
Installation of fixtures/equipment (get estimates from suppliers)	_____
Starting inventory (vendors can advise as to amounts and costs)	_____
Deposit of utilities (contact providers for estimates)	_____
Legal/professional fees (get estimates from attorney/CPA, etc.)	_____
Licenses & permits (contact government offices for amounts)	_____
Advertising and promotions for opening (get estimates from media)	_____
Other (make additional list if necessary)	_____
TOTAL ESTIMATE OF CASH NEEDED FOR START-UP	_____

DEMOGRAPHIC INFORMATION

A variety of free demographic information is available on the Internet or through the local chamber of commerce office. This information breaks down population by different categories, such as age, sex, race, income and education. It can be used to identify the number of people who may use your business or services.

PROCUREMENT – DOING BUSINESS WITH THE GOVERNMENT

Through the Governor's Small Business center, learn how to become a registered vendor with the State of Georgia and its many agencies. Visit the Governor's Small Business Center website for more information, a list of current bid opportunities and to register online.

Governor's Small Business Center

www.doas.state.ga.us ;

Contact: Tony Greene,
(404)662-4824; tgreene@georgia.org

LEGAL ASPECTS OF STARTING A BUSINESS

Deciding what form of legal entity your business will take is an important decision. This will have an impact on the future of your business including your protection under the law, and the rules and regulations (for example: federal and state taxes) that will apply to you.

It is recommended that before you enter into any of these four forms of business, that you contact an attorney, CPA or other qualified individuals. Speaking with someone informed about the legal entities of business will reduce the risk of mistakes in the business setup. You can probably do the necessary paperwork and procedures yourself, but it makes sense to leave it up to the professionals. Also, contact the Small Business Development Center (SBDC) at 245-3738 for more information.

THERE ARE FOUR BASIC FORMS THAT A NEW BUSINESS CAN TAKE:

- ❑ Sole proprietorship
- ❑ Partnership (General or Limited)
- ❑ Corporation (C or S)
- ❑ Limited Liability Company

A **sole proprietorship** is usually owned and operated by one person. Under the law, it is not actually considered a legal entity. It is instead considered an extension of the person who owns the business. This individual has sole ownership of assets, but is also solely liable for the debts of the business.

A **partnership** can be formed in two ways. A general partnership is comprised of two or more individuals who join to start a business. Each person has proportional ownership of the business assets and proportional liability for business debts. Each person also has authority in running this business. A partnership agreement can be drawn up to alter each person's particular liability. However, despite this document, creditors may collect from each and every member of the partnership (this may include personal assets).

A **limited partnership** is made up of one or more general partners as well as one or more limited partners. Limited partners contribute capital and share in profits/losses. These limited partners, however, take no part in the running of the business and are not held liable for the organization's debts.

Whether taking part in a general or limited partnership, it is advisable that you draw up a partnership agreement. This document will detail each partner's rights and responsibilities. Partnerships are required to file both federal and state income tax. While the partnership is not typically taxed, each partner reflects charges for the partnership on his/her personal tax returns.

A **corporation** is an entity, which must be approved by the state of Georgia through the Office of the Secretary of State. A corporation must file federal, state and local taxes on its operations. One advantage to a corporation is the protection from liability afforded to shareholders. However, when an organization is small, creditors may require personal guarantees of predominate owners. Another advantage to the corporation is the ease of

raising capital through the sale of common or preferred stock. A disadvantage of the corporation is that the organization's income will essentially be taxed twice (once for the business and again on the shareholders personal income tax after collecting dividends). There are two types of corporations: C and S.

The **C** corporations have their own tax identification numbers and pay their own taxes. The **S** corporation is the opposite. It is not taxed as if it is a corporation at all. Instead, it is taxed similarly to a partnership. Its gains and losses are reflected on the personal income tax of the shareholder. The **S** corporation does not provide protection from liability to its shareholders. (the distinctions between **C** and **S** corporations can be complicated. It is very important that you consult with someone who is knowledgeable on the subject before making a decision.)

In order to incorporate your business, contact the Office of the Secretary of State. You will then reserve your corporation name. The incorporation process must be completed within 90 days. The Office of the Secretary of State will instruct you in the completion of all documents needed. You will be required to pay an incorporation fee each by April 1.

Office of the Secretary of State

315 West Tower
2 Martin Luther King Drive
Atlanta, GA 30334
404-656-2817
www.sos.state.ga.us

Office of the Secretary of State

238 E. Second St.
Tifton, GA 31794
229-391-3732

This incorporation process includes publishing your intent to incorporate in the local newspaper's legal publication. Newspapers do charge for this service. The legal organ for Berrien County is The Berrien Press. To publish your intent to incorporate contact:

The Berrien Press

P.O. Box 455 200 E McPherson Ave.
Nashville, GA 31639 Phone: 229-686-3523 Fax: 229-686-7771

An attorney can usually perform the necessary procedures for you for several hundred dollars. How much it will cost depends on the attorney and your business.

The **limited liability company (LLC)** is one owned by two or more persons known as members. It is a mixture of other forms of organizations. This form combines some of the partnership, corporation and **S** corporation's best features. Similarly to a corporation, you must reserve a name and file the articles of incorporation. You and your fellow members should write an operation agreement to control the conduct of the business.

An LLC shields the personal assets of members as if they were shareholders in a corporation. It also eliminates double taxation. Because an LLC is a somewhat new organizational form, it is unclear how the partnership tax rules will apply. You may not be able to conduct interstate trade as an LLC. Many state and foreign governments have not yet approved this form. In addition, an LLC may not have a perpetual life. While this form of organization is gaining popularity, you must take great care in the establishment of an LLC to insure pass-through tax treatment.

LICENSING AND PERMIT INFORMATION

Business License (also called an Occupational Tax)

If you plan to operate a business in the state of Georgia, you must obtain a city or county business license. In some cases, such as home-based businesses and some county areas outside the incorporated city limits, no license is needed. You should discuss the details of your situation with the licensing department. The fee for a license is contingent on the location, type and size of your business.

If your business will be located within the Nashville city limits:

City of Nashville
405 West Washington Avenue
P.O. Box 495
Nashville, GA 31639
229-686-5527

If your business will be located within any other cities in Berrien County:

City of Alapaha
Railroad St.
P.O. Box 385
Alapaha, GA 31622
229- 532-7475

City of Enigma
Main St.
P.O. Box 40
Enigma, GA 31749
229- 533-4185

City of Ray City
704 Main St.
P.O Box 128
Ray City, GA 31645
229-455-2501

ZONING

Once you have chosen a tentative location for your business, contact the zoning department to determine the permitted uses of that location. There might be special restrictions on that area. **DO NOT INVEST ANY MONEY IN A LOCATION UNTIL ZONING HAS BEEN THOROUGHLY RESEARCHED!!**

The Zoning Office can help with determining if your location and type of business are in compliance with ordinances. You will be required to submit your business plans to the zoning office to determine if the business complies/can be adapted to comply with the following:

- ❑ Current zoning classification
- ❑ Building setbacks
- ❑ Off-street parking availability and service entrance requirements
- ❑ Buffer yards or required screening
- ❑ Lot area minimum
- ❑ Sign regulations

In Nashville

Street, Sanitation, Planning and Zoning

Eric Graham

405 West Washington Avenue or

P.O. Box 495,

Nashville, Georgia. 31639

Phone: (229) 686-5527

In Berrien County

Berrien County Code Enforcement

Wayne Blanton

909 North Davis Street

P.O. Box 446

Nashville, Georgia. 31639

229-686-6589

In Other Cities

City of Alapaha

Railroad St.

P.O. Box 385

Alapaha, GA 31622

229- 532-7475

City of Ray City

704 Main St.

P.O Box 128

Ray City, GA 31645

229-455-2501

If your plans do not/cannot meet these specifications, you can discuss options with the zoning office. If you find the current zoning classification of your potential location does not allow for your business, you may file an appeal for rezoning. In order to file this appeal, contact the Zoning Administrator's office. An answer on this appeal can usually be expected within 4-5 weeks after submission of your application packet.

Building Construction/Renovations/Occupancy

A building permit must be obtained for both new construction and renovations of and additions to existing buildings. Before you may construct a new facility or renovate an existing one, you must have this permit. Once you have obtained a building permit, complied with the regulations pertaining to the area you are in, and construction is

complete, your facility will be inspected. You will then apply for a Certificate of Occupancy. Without this certificate, it is illegal for your business to reside in the facility.

In Nashville

Street, Sanitation, Planning and Zoning

Eric Graham
405 West Washington Avenue or
Nashville, Georgia. 31639
Phone: (229) 686-5527

In Berrien County

Berrien County Code Enforcement

Wayne Blanton
909 North Davis Street
Nashville, Georgia. 31639
229-686-6589

In Other Cities

City of Alapaha
Railroad St.
P.O. Box 385
Alapaha, GA 31622
229- 532-7475

City of Ray City
704 Main St.
P.O Box 128
Ray City, GA 31645
229-455-2501

Health Permits

If your business is to involve food processing, handling, storage, or distribution, you must obtain permits from the Cook County Health Department, which handles the permits for the entire county and city. If you are unsure if your business needs a permit, contact the Health Department.

Berrien County Health Dept.

600 A South Jefferson Street
P.O. Box 275
Nashville GA 31639
229-686-5411 or 686-2038

Trade Name Registration

In the State of Georgia, every person, firm or partnership that conducts business has two options regarding trade name registration: 1) The business name must include the last name of the individual owner of the business. 2) If using a fictitious name (one not including the last name of the individual owner), the fictitious name must be registered in the office of the clerk of the Superior Court of the county where the business is located. A corporation or limited liability company will not need to file this registration, as it will already be registered with the office of the Secretary of State. The fee for trade name registration is approximately \$10.

The Clerk's office will provide any paperwork that needs to be completed. Similar to publishing your intent to incorporate a business, you must publish a notice of your trade name registration in the newspapers. You must also file the required affidavit. Notice of the filing of the trade name registration must be published once a week for two weeks in the legal section of the publication. In order to run your legal advertisement, contact:

The Berrien Press

P.O. Box 455

200 E McPherson Ave.

Nashville, GA 31639 Phone: 229-686-3523 Fax: 229-686-7771

Failure to register a trade name will not nullify contracts signed by the unregistered entity. The court, however, is authorized to assess court costs against the parties who have failed to register the trade name or partnership name at the time an action is filed. Thus the trade name registration prevents a company from having to pay all court costs in an action by or against a company. If you have a question as to whether your business needs to register a trade name, contact the Clerk's office.

To file your trade name registration, contact:

Clerk of Superior Court (Carol Ross)

Berrien County Courthouse

Davis Street Courthouse

Nashville, GA 31639

229-686-5506

Federal Licensing

Most new small businesses most likely will not require any type of federal licensing to conduct business, unless you will be engaged in one of the following activities:

- ❑ Rendering investment advice
- ❑ Making alcohol products
- ❑ Making tobacco products
- ❑ Preparing meat products
- ❑ Making or dealing in firearms

You would need a federal permit also to start large operations such as a television station, radio station, common carrier or producer of drugs or biological products. The aforementioned businesses are all heavily governmentally regulated. For information on federal licensing for these types of businesses, contact:

U.S. Dept. of Alcohol, Tobacco & Firearms

2600 Century Parkway Suite 3430

Atlanta GA 30345

404-679-5130

U.S. Federal Drug Administration

60 Eighth St.

Atlanta, GA 30309

404-347-4265

U.S. Federal Communications Commission

3575 Kroger Blvd.
Duluth, GA 30096
888-225-5322

State Licensing

Many licensing regulations should be considered when establishing a business or practicing certain regulated occupations in Georgia. Contact the Secretary of State's office for a listing of all occupations that require state licensing. You can find a complete list of occupations requiring state licenses in Appendix 1 (Section X). Before applying, you would be well advised to check the current licensing regulations through the office of the Secretary of State, the county and the city. For information, contact:

GA Secretary of State

Licensing Boards Division
166 Pryor Street SW
Atlanta, GA 30303
404-656-3900

**The Office of Secretary of State offers a timesaving booklet entitled *Consolidated Registration Information for Businesses*. This book is more familiarly known as the BLUE BOOK. This packet includes request forms for governmental departments and agencies that will be instrumental in starting your business. In addition, this book contains important phone numbers, addresses and Internet addresses of offices and departments essential to your business. See the Resource Directory (Section IX) for the list of forms included in this booklet.

TAXES

State of Georgia

Sales & Use Taxes

Every business that sells tangible personal property, such as merchandise, to customers is required to obtain a seller's permit. This is issued from the state sales tax agency. (There are some businesses, however, that are exempt from this requirement.) Typically, a separate permit must be obtained for every business in which property subject to sales tax is sold. If selling to a retailer, wholesalers and manufacturers usually do not have to collect sales tax on the goods they sell. This, however, is contingent on whether the retailer has a valid seller's permit and can provide you with a "resale certificate".

Similarly, retailers are not required to pay sales tax on items you purchase for resale. You may purchase blank resale certificates at office supply stores. If state law requires that your business collect sales and use tax, you must keep detailed records of your gross receipts from sales/rentals. These records must include all sales/rentals whether or not you believe them to be taxable. Your records must also include evidence of all deductions you claim on sales/use tax returns. In addition you must record the total purchase price of all tangible personal property acquired for sale, lease or consumption.

Sales tax forms must be filed monthly. The taxes must also be paid on a monthly basis. You can contact the Georgia Department of Revenue to petition for special permission for pay/file quarterly.

Contact:

Douglas Regional Office

GA Dept. of Revenue

1214 N. Peterson Ave.
Douglas, Ga 31533
(912) 389-4094

GA Dept. of Revenue

312 Canna Drive
Valdosta, GA 31603
229-245-6504

State Excise Taxes

In addition to federal excise tax, you may be responsible for collecting state excise tax as well. The categories are comparable to the federal categories. Alcoholic beverages, tobacco products, motor carriers and trucks with more than two axles are included in the taxed categories. You should contact the GA Department of Revenue for complete information.

Douglas Regional Office

GA Dept. of Revenue

1214 N. Peterson Ave.
Douglas, Ga 31533 (912) 389-4094

GA Dept. of Revenue

312 Canna Drive
Valdosta, GA 31603 229-245-6504

Estimated State Income Taxes

The State of Georgia also requires that you pay estimated state income taxes. The payment dates for estimated state tax are the same as those for federal payments (see Section K. Federal Income Taxes above). The form 500ES should be completed for sole proprietorships or partnerships. A 9% per year penalty can be imposed for failure to file an estimated return or failure to pay the correct amount of tax.

Federal Taxes

Federal Excise Taxes

There are some forms of business on which the U.S. Government requires additional taxation. This will be a tax that you are responsible for collecting. This tax does not come out of your pocket. Typically it is added to the sale price of your product or service. Form 720. Quarterly Federal Excise Tax Return is used to file most federal excise taxes. Federal excise taxes can be broken into nine general categories of products and services.

They are:

- ❑ Motor vehicle use tax (vehicles greater than 55,000 lbs. gross weight)
- ❑ Retailers tax (certain types of fuels)
- ❑ Retail excise tax on the sales of the following: heavy trucks/trailers, tires and tubes, recreation equipment (e.g. fishing/hunting supplies), firearms and ammunition
- ❑ Air transportation tax (if you are transporting people by air, you have to collect this tax)
- ❑ Communications taxes (e.g. on telephone or teletype services)
- ❑ Wagering taxes
- ❑ Taxes on U.S mined coal
- ❑ Environmental taxes (imposed on petroleum products, various chemicals and hazardous wastes)
- ❑ Alcohol, firearms, ammunition and tobacco taxes

Be sure to contact the IRS for complete information on federal excise taxes.

Internal Revenue Service

Valdosta Post Office
401 N. Patterson St.
Valdosta, GA 31601
800-424-1040

Federal Income Taxes

The amount and way you will pay federal income taxes will be dependent on the legal form in which your business is organized.

For a sole proprietor or a member of a partnership:

In either of these arrangements, you will be required to make estimated federal income tax payments and federal self-employment tax payments in advance. These individual payments are due in four installments. These payment deadlines are April 15, June 15, September 15 and January 15 for one whose tax year is the calendar year. Any amount left unpaid will be due April 15 of the following year. The form 1040-ES is used to file these taxes. 90% of your estimated tax must be paid during the course of the year.

For a corporation

The corporation is responsible for paying estimated corporate taxes if it has taxable income. These taxes can be due as soon as the fourth month of the corporation's first tax year. The proper form for filing these taxes is the Form 1120W. You must deposit these payments in a bank licensed to accept federal tax payments. The corporation will be issued a coupon book. These coupons will carry the corporations tax ID number and are to be used with all federal tax payment deposits.

All forms necessary to file any of the estimated taxes mentioned above are available at your local IRS office. A coupon book will be mailed to you upon receipt of your Form SS-4 (the form filed requesting a tax ID number).

Internal Revenue Service

Valdosta Post Office
401 N. Patterson St.
Valdosta, GA 31601
800-424-1040

Employer Taxes

There are taxes that as an employer you are responsible for both withholding from employee wages as well as paying yourself. For more complete information on employer taxes, see Labor and Safety Regulation Information in Section IV.

Federal Tax Identification Numbers

Your federal tax identification number is the number used to file your taxes. It acts in a similar capacity to your social security on your personal income taxes. In fact, if you are a sole proprietorship you will probably use your social security number. In partnerships and corporations you will need a Federal Tax ID number. To determine whether you need a Tax 10 number. To determine whether you need a Tax 10 number, contact the Internal

Revenue Service. There is a form in the BLUE BOOK (see Section G-State Licensing above) that you may fill out and mail in for more information.

Internal Revenue Service

(See above contact information)

Utilities

Establishing Water, Sewer and Garbage Service

To establish water, sewer and garbage service in an existing location within the city limits of Nashville, you must contact Nashville City Hall. You will be required to sign a service contract and pay a deposit. This deposit is refundable at the closing of your final bill. The amount of your deposit is dependent on the size of your business and its estimated water use. To sign up, you must present a copy of your lease agreement or closing statement and driver's license or valid GA ID with Social Security number.

To establish in a new facility in the City of Nashville, Alapaha, Enigma or Ray City, you must contact city hall.

To establish service within the City of Nashville, contact:

City of Nashville
405 West Washington Avenue
Nashville, GA 31639
229-686-5527 OR GA Power Co. (888) 660-5890

To establish service within the City of Alapaha, contact:

City of Alapaha
Railroad St.
Alapaha, GA 31622
229- 532-7475 OR GA Power Co. (888) 660-5890

To establish service within the City of Enigma, contact:

City of Enigma
Main St.
Enigma, GA 31749
229- 533-4185 OR GA Power Co. (888) 660-5890

To establish service within the City of Ray City, contact:

City of Ray City
Main St.
Ray City, GA 31645
229-455-2501 OR GA Power Co. (888) 660-5890 OR Colquitt EMC 229-686-7431

To establish service within the county, contact:

Colquitt EMC
431 East Dennis Ave.
Nashville, GA 31639
229-686-7431

Establishing Gas Service

To establish gas service in Nashville, contact the City of Nashville at 686-5527. To establish service, provide the service address, the name of the person responsible for bill payment and company name. A deposit will be assessed for each business that begins service. The minimum deposit that you can be assessed is \$100.00. The amount you will pay is contingent on your location and other factors. Please call the City of Nashville for specific amount.

If your business will be located in a facility that has not previously had gas service, your deposit will be based on the gas appliances in your facility. City of Nashville is familiar with estimated gas use on any appliance you might be using.

If building a new facility for your business, contact the City of Nashville and have them put you in touch with a local commercial representative, who will help insure that all gas fixtures in your building are up to the City of Nashville specifications and also help address any questions regarding gas service.

If your business will be located within the city limits of Alapaha, Enigma or Ray City or within the county, you must seek an alternate provider. These areas have no underground gas lines. Contact local gas or propane providers for information.

Establishing Electrical Service

Nashville and Berrien County have two electrical services. They are Georgia Power and Colquitt EMC. Each has its own application process. Which provider you will use is dependent on where your business is located.

If your business is located outside any city limits in the county, Colquitt EMC is your provider. To establish service with Colquitt EMC, call (229) 686-7431. It will be necessary to discuss the steps to getting service with a customer service representative. Colquitt EMC assesses a deposit on new commercial service contingent on location and type of business. Contact a customer service representative for a specific amount.

If your business is located in the city limits of Alapaha, Enigma or Ray City, Georgia Power is your provider. To establish service with Georgia Power, call (888) 660-5890. The same rules above will apply.

Establishing Telephone Services

ALLTEL provides telephone service for businesses in areas within the city limits of **Alapaha, Enigma, Nashville and Ray City** as well as county areas. To establish phone service, call **ALLTEL at 800-501-1776**. An order for service will be taken and a credit evaluation will be made. Whether establishing service in a new or existing facility, a small business services representative should be consulted.

Labor and Safety Regulation Information

Education Yourself on Labor/Safety Issues

The Georgia Department of Labor (GDOL) is available to provide consultation to new businesses in the state. The local and state departments offer educational seminars and presentations throughout the year. These classes cover a wide range of labor-related topics such as labor laws, labor issues, prevailing wages, unemployment insurance, benefits and employment services. It would be advisable to contact the local office regarding these classes. These seminars are intended to provide you with all the information you need to prepare you for the employment aspects of running a business. You should begin these classes up to one year before your intended start-up. At these seminars you will be provided with a section of the instructional workbook. After attending a certain number of these seminars, you will have the entire workbook. The GDOL can help walk you through all of your employment and labor problems.

Georgia Department of Labor
310 South Tift Avenue
Tifton, GA 31794-4828
(229) 386-3322

Georgia Department of Labor
221 South Ashley Street
Valdosta, GA 31602-1716
(229) 333-5211

OSHA

The issuing and enforcing of occupational and safety health regulations is handled by the U.S. Department of Labor. The Occupational Safety and Health Administration (OSHA) is the federal agency that administers these policies. The requirements put forth by OSHA include posting notices to employees and maintaining accurate records of employee injuries. OSHA will provide you with information on all requirements as well as related publications. OSHA policies and regulations must be posted in the workspace where all employees may see.

In addition to OSHA, the U.S. government also supports the Employment Standard Administration, Mine Safety and Health Administration, Veterans Employment and Training Service and the Pension and Welfare Benefits Administration. Each of these departments is designed to protect both the employer and employee. Similar to OSHA, each issues and enforces a unique set of requirements and regulations.

OSHA U.S. Dept. of Labor

1375 Peachtree St. NE Suite 587

Atlanta, GA 30303

Phone: 404-374-3573

Website: www.osha.gov

EMPLOYER TAX RESPONSIBILITIES

Income Taxes

Businesses with employees must pay employer taxes and withhold employee taxes for both the state and federal governments. These should be deposited in any Federal Reserve Bank. You will be given a coupon book to accompany your deposits. These deposits are required monthly or quarterly. The Georgia and U.S. Departments of Revenue will determine your time of payment. You will be required to withhold Social Security and Medicare taxes. In addition to this withholding, the employer must pay a matching amount. You should consult the current year tax calendar for present percentages.

Douglas Regional Office

GA Dept. of Revenue

1214 N. Peterson Ave.
Douglas, Ga 31533
(912) 389-4094

GA Dept. of Revenue

312 Canna Drive
Valdosta, GA 31603
229-245-6504

GA Dept. of Labor

148 International Blvd. NE Suite 265
Sussex Place
Atlanta, GA 30303
404-656-6000

Unemployment Insurance Taxes

Federal Unemployment Insurance Tax is the employer's responsibility. This is not withheld from employee wages. Consult the Employer's Tax Guide for more information on the various taxes that you will be required to pay. The Employer's Tax Guide is a booklet designed to help you with all aspects of taxation. Contact the Georgia and U.S. Departments of Labor and Revenue to receive the Employer's Tax Guide and other relevant information. See contact information below.

If you are a sole proprietor, you are not required to pay withholding. You are however required to pay self-employment tax. Contact the Internal Revenue Service for complete details.

Workers' Compensation Insurance

Workers' Compensation Insurance is required of any business with more than three employees. The rates vary with the business type and the risk level. For more information, contact the State Board of Workers' Compensation.

State Board of Workers' Compensation

404-656-3875

www.state.ga.us/sbwc/

Your business can become eligible for 7.5% discount on your Workers' Compensation Insurance Premiums. This is possible through the DRUGS DON'T WORK PROGRAM. Contact Berrien County Chamber of Commerce or visit the Georgia Chamber of Commerce website listed below for more information on this program.

Berrien County Chamber of Commerce

201 N. Jefferson St.

Nashville, GA 31639

229-686-5123

GA Chamber of Commerce

Atlanta, GA

www.gachamber.com/affiliates/drugs

U.S. Dept. of Labor

1375 Peachtree Street NE Suite 587

Atlanta, GA 30367

404-347-3573

<http://www.dol.gov>

GA Dept. of Revenue

PO Box 38027

Atlanta, GA 30374-0001

404-656-4071

Application, Hiring and Termination Process

There are basic ground rules for hiring and firing employees. There are legal requirements to acquiring or terminating employees. If handled incorrectly, personnel issues can result to legal problems. These legal problems can be large enough to close your business. It is important to make sure all your bases are covered. In addition to the do's & don'ts listed below, contact the Georgia Dept. of Labor for more on correct hiring and firing policies.

Application and Hiring

DON'T

- ❑ *Ask obvious questions.* Do not ask questions regarding sex, age, race, etc. or anything related to these areas. These are sensitive areas and cannot be used as discriminating factors. Some applicants may believe that all gathered information is used. It is for this reason that you should not ask these questions. It is best to avoid these topics so as to eliminate all possibility of legal problems.
- ❑ *Write on the job application form.* Any notes taken during interviews should be made on photocopies or other paper. This allows you to preserve the original application without marring it for your permanent records.

DO:

- ❑ *Limit your interview questions to job duties.* There is no reason to ask questions that do not apply to the responsibilities of the position. You may ask if an applicant has any barriers to completing the duties. Do not ask questions such as "Do you have children?" or "Are you married?" Small talk is acceptable if the interviewer is careful. Do not venture into conversation that might produce seemingly discriminatory information.
- ❑ *Make sure all company procedures follow employment statutes.* Have your advisors or attorney to review your system for application, hiring and termination before you begin hiring and periodically thereafter.
- ❑ *EDUCATE YOURSELF!!!!* The best way to prevent problems is to be familiar with the law. When you are in doubt about any issue concerning labor of safety, contact the Georgia Dept. of Labor. See the Resource Directory for contact information.

Termination Process:

DO:

- ❑ *Review company policies.* If you have not yet developed company policies regarding application, hiring and termination, call the GDOL. Make a checklist of your procedures. Make sure that you have followed the rules in the firing process. If you have not completed your checklist, YOU SHOULD NOT TERMINATE THE

EMPLOYEE YET. Take care to finish all steps in the process to alleviate any questions and possible legal repercussions.

- ❑ *Have a stated code of expected employee behavior.* Many employers face problems due to unclear expectations of conduct. It is easier to prove reasons for termination if such a code is in place. This documentation will be helpful if you are faced with paying restitution because it will show that you had sufficient cause to terminate the employee.
- ❑ *Conduct an exit interview.* This allows you to tie up any loose ends. Final paychecks can be issued, and company property (keys, paperwork, files, etc.) can be returned. Ask the employee what he/she liked or disliked about your company. Ask for feedback on aspects of your company of which this person has knowledge. This person might be a bit more forthcoming with problems or constructive criticisms than someone that still works there.
- ❑ *Keep termination of an employee between you (management) and the employee.* The fired employee should not be discussed with other employees. Privacy can help you avoid harsh feelings and legal repercussions.
- ❑ *Have employees sign a release.* If you are offering the fired employee severance pay or anything of value, have him/her sign a release of liability to the company. This may protect you in case of legal action.

Where to Find Your Labor Force

There are many resources through which one can find employees. The first things that typically come to mind are the classified advertisements in local newspapers. You can place ads in these publication for week long and even month long periods. Contact the publication you wish to use for more specific information. The GA Dept. of Labor is an agency that can assist you in finding employees. For more information on how the GDOL can help you, call Tifton office (229) 386-3322 Valdosta office (229) 333-5211.

Other places you might contact are Valdosta Technical College (VTC), ABAC or Valdosta State University (VSU). You can register your job opening with their Cooperative Education or Career Planning and Placement offices.

Valdosta Technical College

229-333-2120

ABAC

229-386-7111

Valdosta State University

229-333-7172

Cook Co. Work Force Development Center (Cook Co. WFDC)

229-549-7368

Financing Information

When starting a business, one important consideration is where to obtain capital to back your venture. Most start-up businesses require a capital contribution by the entrepreneur, usually 20%. The remaining financing may be available from local banks or may require private investors. There are several Small Business Administration loan programs available to businesses, all of which require bank participation. These loan programs, however, are not guaranteed. They are all subject to change based on the SGA's current budget.

- ❑ **SBA Guaranteed Loan Program 7 (A):** This program provides financing to small businesses through guaranteeing a percentage of the bank's loan to the business. Eligible expenditures are for land and building, machinery and equipment, working capital and some restructure of existing debt. The maximum SBA will guarantee is \$750,000 and not more than 75% of the total loan.
- ❑ **SBA 504 Loan Program:** This program provides financing for small business through a low interest, fixed rate, long-term loan. The Small Business Administration takes a second lien position behind the bank. Eligible expenditures are for land and building, long-life machinery and equipment. The minimum SBA will finance is \$125,000, and the maximum is \$1,000,000. Job creation is a requirement of the program.
- ❑ **BLX (Business Loan Express):** This program is designed primarily for women, minorities, veterans and persons living in low to moderate income areas. One of the requirements is that applicants receive "appropriate pre and post loan closing management and technical assistance from the SBDC. Loan amounts range from \$5,000 to \$25,000 and are for working capital. They do not require a business plan and are unsecured. However, excellent personal credit is one of the primary criteria. Existing as well as start-up businesses are eligible. Loan terms are typically seven years and the interest rates are set at prime plus 4.75%.

While each of these programs has specific requirements for eligibility, there are certain standards that must be met for all loan programs. A loan applicant must be of good character, show the ability to operate a small business successfully and have a reasonable amount of his/her own resources to invest to withstand possible losses. In addition, the following will likely be required:

- ❑ Credit report
- ❑ Collateral adequate to secure the debt. List of collateral and its value.
- ❑ Appraisals required on real property used as collateral.
- ❑ Personal guarantees required of those persons (or companies with 20% ownership).
- ❑ Secondary collateral may be required.
- ❑ Personal financial statements and financial statements of businesses (if applicable).

How To Apply

You must first seek financing from a bank or other private source. If that is available at reasonable terms, the SBA cannot make the loan. Take your business plan to our banker and discuss your financial requirements with him/her. His/her involvement is essential. Then, call the Small Business Development Center (SBDC) at (229) 245-3738 to discuss the project's eligibility for SBA assistance.

OTHER LOAN PROGRAMS:

OneGeorgia Authority: (478)274-7734; Website: www.onegeorgia.org

Entrepreneur-Small Business Loan Guarantee Program: Is designed to assist Georgia's small businesses in obtaining the financing they need to help start-up, expand or improve their operations, thereby creating new job opportunities in Georgia's 112 economically depressed rural counties.

The ESBD guarantee benefits participating banks by reducing credit and exposure risk, and the business benefits by getting financing it could not otherwise have obtained.

Borrowers must be a "for profit" business enterprise properly organized in Georgia and located in a rural county.

Eligible Activities – OneGeorgia will consider a broad range of loan applications. Desirable loans include, but are not limited to: Building construction, conversion, expansion, repair and modernization, purchase of land, building, machinery and equipment, start-up and working capital (adequate collateral required such as Inventory, A/R, other tangible assets).

Loan Guarantee Assistance – Available on eligible loans ranging from \$35,000 to \$250,000; requires 10% cash equity injection by borrower. Interest rate (negotiated between lender and borrower) should not exceed prime + 2%.

ESBD will guarantee 50%, or up to \$112,500; ESBD guaranteed loan cannot exceed 90% of collateral value.

Fees: lender must submit 1% on guarantee amount at closing; 0.5% annual fee on guarantee balance. Company owners with greater than a 20% ownership must provide personal guarantees. Must provide business plan, financial projections, marketing analysis and outline strength of management.

SPECIAL CASES

Downtown Nashville

Nashville's downtown area represents an opportunity to the potential entrepreneur. The City of Nashville has applied for a grant to begin rejuvenation of the downtown area. This may take several years to come to fruition. For information on available commercial property in the downtown and surrounding area, call the Berrien County Chamber of Commerce at 229- 686-5123. If you are planning to open a full-service restaurant, you should be aware of the laws and permitting that applies. For information, contact Nashville City Hall at 229-686-5527.

Agribusiness

Agribusiness makes up a large part of the economy of Berrien County. This field of business also encounters special restrictions and opportunities. For more information on agribusiness ventures, contact the Berrien County Extension Service. The Extension Service is a part of the University of GA College of Agriculture and Environmental Sciences and provides research-based information and technical guidance to farmers and landowners about farming. The Extension Service has information on crop and livestock enterprise budgets and license/permits requirements of the GA Dept. of Agriculture and the Environmental Protection Agency. The Farm Service Agency (FSA) of the U.S. Department of Agriculture has farm loan programs and farm land acreage information (quotas, allotments, etc.). The Natural Resources Conservation Service (NRCS) provides land conservation assistance programs. Please see the Resource Directory for contact information.

University of GA Extension Office

Tim Flanders
516A County Farm Road
Nashville, GA 31639
229-686-5431

Ag Innovation Center

Resource Outreach Specialist
Bobby Rowe
P.O. Box 7350, 2356 Rainwater Rd.
Tifton, GA 31794
(229)424-3424
bobby.rowe@edi.gatech.edu

Berrien Co. FSA

Gary Glow
516A County Farm Road
Nashville, GA 31639
229-686-5557

Berrien Co. NRCS

Hal Simpson
516A County Farm Road
Nashville, GA 31639
229-686-5557

International Trade

International trade can be difficult, but also can provide tremendous opportunities. Most start-up businesses will not be participating in international trade. However, if you choose to export or import goods, the following contacts may provide you with valuable information. The U.S. Export Assistance Center can provide you access to all federal exporting resources. Valdosta Technical College may also be of assistance with its GA International Trade Data Network.

United States Export Assistance Center

Marquis Two Tower Suite 200
285 Peachtree Center Ave. NE
Atlanta, GA 30303
404-657-1900

Regional Contact:

Renee Rosenheck
Int'l Trade Specialist
(404)962-4117
rosenheck@georgia.org

Tourism

Jeff Stubbs – Plantation Trace

102 S. Church
Hahira, GA 31632
(229)794-4672; Fax: (229)794-8591
jstubbs@georgia.org

Counties Served: Baker, Ben Hill, Berrien, Brooks, Calhoun, Clay, Colquitt, Cook, Decatur, Dougherty, Early, Echols, Grady, Lanier, Lee, Lowndes, Miler Mitchell, Quitman, Randolph, Seminole, Terrell, Thomas, Tift, Turner, Worth

Resource Directory

When starting a new business, it is important to have a diverse base of information sources. One way to ensure success is through education. The more you know about your field, the better off your business will be. The following is a list of potential resources for information.

Berrien County

- Berrien County Chamber of Commerce: Phone: 229-686-5123
201 N. Jefferson St. website: www.berrienchamber.com
The Chamber promotes economic growth in the county through a variety of programs and services. It can serve as your connection to the existing economic and political community-
- City of Nashville: Phone: 229-686-5527
405 W. Washington Ave. website: www.cityofnashvillega.net
- Berrien County Commission: Phone: 229-686-5421
909 N. Davis St. Nashville County Administrator: Elaine Shiver
- Downtown Development Authority Phone: 229-686-5527
405 W. Washington Ave.
- Nashville Better Hometown Phone: 229-686-5527
405 W. Washington Ave. website: www.nbht.org
- Berrien County Development Authority Phone: 229-686-7124
201 N. Jefferson St. Director: Mary Alice McGee
- Berrien County Farm Service Agency Phone: 229-686-5431
County Farm Road
- Perry Memorial Library Phone: 229-686-2782
315 W. Marion St.
- Drugs Don't Work Program: This program is administered through the Berrien County Chamber of Commerce: 201 N. Jefferson St. Phone: 229-686-5123
- GA Dept. of Economic Development: Regional Project Manager for Entrepreneur & Small Business Development, Rhonda Geiger (229) 386-3097 rgeiger@georgia.org
Regional Project Manager for Business Retention & Recruitment, Michelle Shaw; (229)386-3095 mshaw@georgia.org ; 2356 Rainwater Road, Tifton, GA 31793; website: www.georgia.org.

- GA Dept. of Labor: 310 South Tift Ave. Tifton Phone: 229-386-3322
 GA Dept. of Labor: 221 S. Ashley St. Valdosta Phone: 229-333-5211
 Website: www.dol.state.ga.us
- GA Tech Economic Development Institute (Hortense Jackson)
 125 Pine Street, Albany GA 229-430-4327; Fax: 229-430-4200
 E-mail: hortense.Jackson@edi.gatech.edu
 Website: www.edi.gatech.edu
- Small Business Development Center: Phone 229-245-3738
 VSU, Thaxton Hall, Room 100, Valdosta.
 Suzanne Barnett's direct line is 229-245-3739
 Scott Manley's direct line is 229-249-2724
 Offers a wide range of free business consulting services for potential business owners, including assistance in starting a business, obtaining financing and developing marketing and managerial plans.
- University of GA Cooperative Extension Service: 229-686-5431
 County Farm Road, Nashville
- US Postal Service
 Nashville 301 S. Bartow St. 229-686-5936
 Valdosta 401 N. Patterson Street 229-242-7115

Other Resources

- Better Business Bureau 229-883-0744
 PO Box 808 Fax: 229-438-8222
 Albany, GA 31702 -0808
 Website: www.columbus-ga.bbb.org Email: albgabbb@mchsi.com
 District office, Valdosta Phone: 229-242-7441
- GA Dept of Agriculture & Farm Service Agency 229-242-0575
 416 N. Patterson St. Valdosta
- GA Secretary of State's Office 404-656-2881
 211 State Capitol, Atlanta, GA 30331 www.sos.state.ga.us
 This office is determined to ensure the success of small businesses in the state. A variety of information can be obtained through this office including the BLUE BOOK.
- Secretary of State's Office 229-391-3732
 238 E. Second Street, Tifton, GA

□ **STATEWIDE INNOVATION CENTERS:**

Ag Innovation Center, Tifton, GA
Life Science Innovation Center, Augusta, GA
Aerospace Innovation Center, Warner Robins, GA
Information Technology Innovation Center, Columbus, GA
Manufacturing Innovation Center, Gainesville, GA
Maritime Logistics Innovation Center, Savannah, GA

Contact:

Georgia Centers of Innovation
Don Betts, Program Director Email: don.betts@innovate.gatech.edu
404 North Peterson Avenue, Douglas, Georgia 31533
Phone: (912) 389-4324 Fax: (912) 384-4151

- Internal Revenue Service: Phone: 800-829-1040
Valdosta Federal Bldg. 401 N. Patterson St., Valdosta
- Minority Business Development Agency Phone 404-730-3300
Regional Office: 401 W. Peachtree St., Room 1717, Atlanta GA 30308
- U.S. Dept. of Labor: Phone: 404-347-3573
1375 Peachtree St. NE Suite 587, Atlanta, GA 30308
This office can provide you with information on OSHA.
- **Other Web based resources for entrepreneurs**
 - CCH-Business Owner's Toolkit Website: www.toolkit.cch.com
 - Kauffman Foundations Resources for Entrepreneurs: www.entreworld.org
 - Price Waterhouse Coopers-Vision to Reality: www.pwcglobal.com/v/2r
 - Wall Street Journal Center for Entrepreneurs: www.startup.wsj.com
 - Microsoft Small Business Solutions: www.bentreal.com
 - Center for Rural Entrepreneurship-404-323-7336-Taina Radenslaben
www.ruraleship.org
 - Community-based E & SB Programs: www.georgia.org
 - GA Dept. of Economic Development: Mary Ellen McClanahan 404-962-4071
www.memclanahan@georgia.org
 - GA Rural Development Center, Swainsboro, GA www.gredc.org
Patrick Wilbanks 478-289-2138
E-mail: Patrick.wilbanks@edi.gatech.edu

Other Resources-Statewide

<u>Resource/Program</u>	<u>Contact</u>
1. Georgia's web portal to business resources	www.georgia.gov click on Business & Labor
2. Georgia Dept of Economic Development	www.georgia.gov click on Small Business

This comprehensive site gives all information necessary to start or grow a new business and also includes links to Secretary of State's office, federal resources, online applications (Federal I.D. numbers) and by county pertinent numbers.

3. For all procurement information
(business to government)
Governor's Small Business
Center (GSBC)
www.doas.state.ga.us
click on Governor's Small
Business Center
Contact: Tony Greene
404-962-4824
tgreene@georgia.org
4. Governor's Mentor Protégé Program
www.state.ga.us
Contact: Gail Webb
404-463-1096
5. GA Tech's entrepreneur Resource Center
(start up technology companies)
www.atdc.org/erc
Cindy Cheatham
404-894-6113
6. GA Minority Business Development Center
(GMBDC)
www.edi.gatech.edu
Contact: Donna Ennis
404-894-2096
7. GA Hispanic Chamber of Commerce
Sara Gonzales/Anna Torro
404-929-9998
E-mail: atoro@ghcc.org
8. Asian American Chamber of Commerce
Lani Wong
770-394-0970
E-mail: laniwong@bellsouth.net
9. GA Micro Enterprise Network (GMEN)
Patricia Williams
404-696-8748
E-mail: pcwill@bellsouth.net
10. USDA Rural Economic Development
www.rurdev.usda.gov/ga
Contact: Stone Workman
706-546-2161
11. Dept. of Education (curriculum)
Cindy Greene
404-657-8307
E-mail: cylgreene@doe.k12.ga.us
12. DTAE
www.georgiaquickstart.org
Pam Griffin
404-679-2971

13. SBA

www.sba.gov

Terri Denison (GA Director)

404-331-0100, ext 212

E-mail: terri.denison@sba.gov

14. GA Black Chamber of Commerce

Judy Brownlee

770-322-8980

E-mail: judy@gablackchamberofcommerce.org

Booklets & Forms

- The Office of Secretary of State's BLUE BOOK provides postage paid response cards so you may access the following forms or agencies:
 - Business Incorporation Forms
 - Professional and Occupational Licensing Forms
 - State Tax Application
 - Internal Revenue Service Forms
 - GA Dept of Economic Development/U.S. Small Business Administration
 - UGA Small Business Development Centers
 - GA Tech Services for Business & Technology
 - Governor's Office of Consumer Affairs
 - U.S. General Services Administration
 - GA Dept. of Labor
 - U.S. Dept. of Labor
 - GA Dept. of Consumer Affairs-Office of Business & Economic Assistance U.S. Export Assistance Center
 - GA Dept. of Insurance
 - GA Dept. of Agriculture

Also available through this booklet are various books and publications on starting a business and entrepreneurship.

Local Resources

Attorneys

- Hamilton & Perryman 104 W. Washington Ave, Nashville GA 31639 229-686-3000
- Dan Knight Jr. 108 S. Jefferson Street, Nashville GA 31639 229-686-9704
- Moore & Studstill 110 N. Dogwood Street, Nashville GA 31639 229-686-5591
- Waugh Turner 309 S. Bartow Street, Nashville GA 31639 229-686-5782

Banks

- Bank of Alapaha Alapaha GA 31622 229-532-6115
- Bank of Alapaha Enigma GA 31749 229-533-6315
- Bank of Alapaha 201 W. Marion Ave., Nashville GA 31639 229-686-7491
- Citizens Bank 301 S. Davis Street, Nashville GA 31639 229-686-7444
- Ray City Citizens 401 Patten Ave., Ray City GA 31645 229-455-2111
- F & M Bank 202 W. Washington Ave. Nashville GA 31639 229-686-9451

Certified Public Accountants

- Buford Connell 507 Middle School Circle, Nashville 31639 229-686-7500
- Conner Conner & Associates 212 N. Davis, Nashville 31639 229-686-3377
- Meeks Roberts Ashley & Sumner 225 Fourth St. Ocilla 31774 229-686-2901

Real Estate Agencies

- Dogwood Real Estate 107 Dogwood Dr., Nashville 31639 229-543-1510
- Keen Realty 509 S. Davis St., Nashville 31639 229-686-7839
- Southern Reality 303 N. Davis St. Nashville 31639 229-686-1712

Insurance Companies

- Farm Bureau of Berrien 411 Tifton Rd., Nashville 31639 229-686-7496
- Gaskins Co. Inc. 108 Dogwood Dr., Nashville 31639 229-686-2011
- Morris & Shaw Ins. 109 Dogwood Dr., Nashville 31639 229-686-3060
- Life of the South 205 N Dogwood Dr., Nashville 31639 229-686-7454
- Owen Insurance 102 S. Jefferson St., Nashville 31639 229-686-7739
- Robinson Ins. Agency 303 E. McPherson, Nashville 31639 229-686-3996
- State Farm Ins. 114 N Dogwood Dr., Nashville 31639 229-686-7800
- Sutton Insurance 106 S. Jefferson St., Nashville 31639 229-686-3598

Glossary of Terms

- ❑ **Assets** – resources, owned or controlled by a company, that have future benefits. These benefits must be quantifiable in monetary terms.
- ❑ **Balance Sheet** – a list of company's assets, liabilities and owner's equity of a particular point in time.
- ❑ **Break Even** – the unit volume where total revenue equals total cost; there is neither profit nor loss.
- ❑ **Capacity** – the amount of goods or work that can be produced by a company given its level of equipment, labor and facilities
- ❑ **Capital** – the funds necessary to establish or operate a business.
- ❑ **Cash Flow** – the movement of money into and out of a company; actual income received and actual payments paid out.
- ❑ **Cash Flow Statement** – a presentation of the cash inflows and outflows for a particular period of time. These flows are grouped into major categories of cash from operations, cash investing activities and cash-financing activities
- ❑ **Collateral** – assets pledged in return for loans
- ❑ **Conventional Financing** – financing from established lenders, such as banks, rather than from investors/debt financing
- ❑ **Debt Financing** – raising money for a business by borrowing, often in the form of bank loans. (see Conventional Financing above)
- ❑ **Debt Service** – money being paid out on a loan; the amount necessary to keep a loan from going into default
- ❑ **Disbursements** – money paid out
- ❑ **EDC** – Economic Development Commission, Cook County
- ❑ **Equity** – shares of stock in a company; ownership interest in a company
- ❑ **Expenses** – outflows of resources to generate revenues
- ❑ **Fixed Costs** – those costs that are not responsive to changes in volume over the relevant range of time
- ❑ **GDEcD** – Georgia Department of Economic Development
- ❑ **GDOL** – GA Department of Labor
- ❑ **Income Statement** – a matching of a company's accomplishments (i.e. sales) with effort (expenses from operations) during a particular period of time
(Revenues – Expenses = Net Income)
- ❑ **Leasehold Improvements** – the changes made to a rented store, office or plant, to suit the tenant and make the location more appropriate for the conduct of the tenant's business
- ❑ **Letter of Intent** – a letter or other document by a customer indicating the customer's intention to buy from a company
- ❑ **Liabilities** – commitments to pay out assets (typically cash) to or render services for creditors
- ❑ **Licensing** – the granting or permission by one company to another to use its products, trademark or name in a limited, particular manner
- ❑ **Liquidity** – the ability to turn assets into cash quickly and easily
- ❑ **Market Share** – the percentage of the total available customer base captured by a company

- **Net Worth** – the total ownership interest in a company, represented by the excess of the total amount of assets minus the total amount of liabilities
- **Partnership** – a legal relationship of two or more individuals to run a company
- **Profit Margin** – the amount of money earned after the cost of goods or all operating expenses are deducted; usually expressed in percentage terms
- **Pro Forma Statements** – a financial statement detailing management's predictions
- **Receipts** – funds coming into the company; the actual money paid to the company for its products or services; not necessarily the same as a company's actual receipts
- **SBA** – Small Business Administration
- **SBDC** – Small Business Development Center
- **SGC** – South GA College in Douglas
- **Sole Proprietorship** – company owned and managed by one person
- **Variable Costs** – those costs that are directly responsive to changes in volume over the relevant range of time
- **Venture Capitalists** – individuals or firms who invest money in new enterprises
- **VTC** – Valdosta Technical College
- **WFDC** – Workforce Development Center, Cook County
- **Working Capital** – the cash available to the company for the ongoing operations of the business

State Issued Licenses

State Board of Accounting

Certified Public Accountant
Registered Public Accountant
Foreign Accountant
Accounting Firms

State Boards of Architects

Architects
Interior Designers

GA Athlete Agent

Commission
Athlete Agents

Board of Athletic Trainers

Athletic Trainers

GA Auctioneer Commission

Auctioneers
Auctioneer Corporations
Non-resident Auctioneers
Non-resident Corporations

State Board of Barbers

Master Barbers
Teachers
Apprentice
Schools
Shops

State board of Chiropractic

Examiners
Chiropractors

Construction Ind. Licensing

Boards Condition Air Contractors
Electrical Contractors
Low Voltage Contractors
Master Plumbers
Journeyman Plumbers
Utility Contractors
Utility Manager
Utility Foreman

State Board of Cosmetology

Master Cosmetology
Teachers
Instructor Trainee
Esthetician

Apprentice
Schools
Shops
Manicurists

Composite Board of Prof. Counselors, Social Workers and Marriage Therapists

Marriage Therapists
Professional Counselor
Associate Prof. Counselor
Master Social Worker
Clinical Social Worker
Marriage & Family Therapist
Assoc. Marriage & Fam. Therapist

GA Board of Dentistry

Dentists
Dental Hygienists

Board of Examiners of Licensed Dieticians

Dieticians

State Board of Professional Engineers & Land Surveyors

Professional Engineer
Engineer in Training
Land Surveyor
Land Surveyor in Training

State Board of Registration for Foresters

Foresters

State Board of Funeral Serv.

Funeral Director
Embalmer
Establishment
Apprenticeship

State Board of Registration for Professional Geologists

Professional Geologist

State Board of Hearing Aid Dealers & Dispensers

Hearing Aid Dealer
Hearing Aid Dispenser

State Board of Landscape Architects

Landscape Architects

State Board of Certification of Librarians

Librarians

Composite State Board of Medical Examiners

Acupuncture
Paramedic
Cardiac Technician Teacher
Institutional & Provisional Physician,
(MD & OO)
Osteopath Respiratory Therapist

State Board of Nursing Homes Administrators

Nursing Home Administrators
Nursing Home Administrator in
Training

Occupational Therapy

Occupational Therapist
Occupational Therapist Assistant

State Board of Dispensing Opticians

Opticians

State Board of Examiners in Optometry

Optometrists

State Board of Pharmacy

Pharmacy Intern
Retail Pharmacy
Hospital Pharmacy
Wholesaler Manufacturer
Research Approvals
Pharmacy Schools
Nuclear Pharmacists
Pharmacy Clinics
Nuclear Pharmacies
Prison Clinic Pharmacies

State Board of Physical Therapy

Physical Therapists
Physical Therapists/Assistants

State Board of Podiatry Examiners

Podiatrists

Board of Examiners of Licensed Practical Nurses

Licensed Practical Nurses

Board of Private Detectives and Security Agents

Private Detectives
Employees
Private Detective Businesses
Private Security Businesses
Weapon Permits
Training Instructors
Classroom Firearms
Classroom & Firearms

State Board of Examiners of Psychologists

Psychologists

GA Board of Nurses

Registered Nurses
Licensed Undergraduate Nurses
Advanced Practice

State Board of Examiners for Speech Language Pathology and Audiology

Speech Language Pathologists
Audiologists
Speech Language Pathology Aide
Paid Clinical Experience Fellow

State Board of Registration of Used Motor Vehicle Dealers & Used Vehicle Parts Dealers

Used Motor Vehicle Dealers
Used Motor Vehicle Parts Dealers
Used Motor Vehicle Dismantlers
Salvage Yard Dealers Rebuilders
Salvage Pool Operators

State Board of Veterinary Medicine

Veterinarians
Faculty Licenses
Animal Technicians

State Board of Water and Wastewater Treatment Plant & Operator & Laboratory Analysis

Public Water Supply System
Operator Class I, II, III, IV)
Biological Wastewater Treatment
System Operator

(Class I, II, III, IV)
Industrial Wastewater Treatment
System Operator
Wastewater Collection System
Operator



THE GOVERNOR'S ENTREPRENEUR AND SMALL BUSINESS OFFICE

RESOURCE LIST

Accion USA	Embracing the Spirit of Entrepreneurship (HACED)
AEA, Advancing the Business of Technology	Internal Revenue Service
Atlanta Business League	Metro Atlanta Chamber of Commerce
Atlanta Metropolitan College Office of Continuing Education (C.E.)	Mexican American Business Chamber
Asian American Coalition	Minority Business Development Agency
Asian American Chamber of Commerce of GA, Inc.	Minority Business Development Center
Georgia Black Chamber of Commerce	National Association of Women Business Owners
Georgia Hispanic Chamber of Commerce	Occupational Safety and Health Administration (OSHA)
Georgia Microenterprise Network (GMEN)	Office of Secretary of State
Georgia Minority Supplier Development Council	Pension and Welfare Benefits Administration (USDOL)
Georgia Tech Electronic Commerce Resource Center	Small Business Development Center
Georgia Tech Procurement Assistance Center	UIDA Business Services
Georgia Women's Business Council	U.S. Small Business Administration
Georgia Women Entrepreneurs (GWEN)	Women's Economic Development Agency, Inc.
Governor's Entrepreneur and Small Business Office	
Hispanic American Center for Economic Development	

Accion USA

100 Peachtree St.
Suite 700
Atlanta, Georgia 30303
Tel: 404-521-0594
Fax: 404-521-0597

E-mail: atlantaloans@accionusa.org

Website: www.accionusa.org

Accion is a community-based organization offering business loans to those who run their own small businesses. We offer loans of \$2,500 to \$25,000 to small business owners who do not have access to credit from other sources.

AEA, Advancing the Business of Technology

2700 Mansell Road
Suite 140

Alpharetta, GA 3002

Tel: 678-352-9469

Fax: 678-585-9657

Website: www.aeanet.org

AeA is the nation's largest high-tech trade association. AeA represents more than 3,000 companies with 1.8 million employees. These 3000+ companies span the high-technology spectrum, from software, semiconductors, medical devices and computers to Internet technology, advanced electronics and telecommunications systems and services. With 17 regional U.S. councils and offices in Brussels and Beijing, AeA offers a unique global policy grassroots capability and a wide portfolio of valuable business services and products for the high-tech industry. AeA has been the accepted voice of the U.S. technology community since 1943.

Atlanta Business League

931 Martin Luther King Jr. Dr.

P.O. Box 92363

Atlanta, GA 30314

Tel: 404-584-8126

Fax: 404-584-0445

E-mail: rtemple@theabl.org

Website: www.theabl.org

The Atlanta Business League was established in 1933 as an affiliate of the National Business League, which was founded in 1900 by Dr. Booker T. Washington. Serving as minority business developer and advocate, the Atlanta Business League seeks to provide economic empowerment and business development opportunities for minorities throughout the metropolitan Atlanta area, with specific emphasis on the development of businesses owned by African-Americans.

Atlanta Metropolitan College Office of Continuing Education (C.E.)

1630 Metropolitan Parkway, SW

Atlanta, GA 30310

Tel: (404) 756-4039

Fax: (404) 756-4833

Website: www.atlm.edu

Online courses: www.ed2go.com/atlmetro

Atlanta Metropolitan College Office of Continuing Education offers training to individuals and company groups in computer competency; computer applications; web page design; management skills; business planning; human

resources topics; customer service; office support skills; business skills; Spanish for the workplace; and academic preparation. We also offer over 100 courses online in the same areas.

Asian American Coalition

690 Brookfield Pkwy

Roswell, GA 30075

Tel: 770-643-8945

Fax: 770-643-1806

Email: AsianAmerican@hotmail.com

The Asian American Coalition is a not-for-profit, non-partisan, advocacy, civil rights, educational and leadership development organization. The Coalition's objectives include promoting communication, cooperation and coalition building within the diverse Asian American communities.

Asian American Chamber of Commerce of Georgia, Inc.

P.O. Box 550113

Atlanta, GA 30355

Tel: 770-394-0970

Fax: 770-394-9911

Website: www.aaccga.org

The Asian American Chamber of Commerce of Georgia, Inc. is committed to the unification of the human financial, technological, commercial and political resources of Asian Americans in the State of Georgia. The Chamber will pursue all avenues to promote the status of its charter and corporate members so that they will be in more competitive positions to meet the challenge in Georgia, the USA, and Asia and the international arena.

Georgia Black Chamber of Commerce

P.O. Box 370344

Decatur, GA 30037

Tel: 678-437-6644

Fax: 404-289-8257

Email: info@gablackchamberofcommerce.org

Website: www.gablackchamberofcommerce.org

The Georgia Black Chamber of Commerce (GBCC) is dedicated to promoting and advancing public policy issues and programs that will serve to strengthen and enhance the economic climate in which African-American businesses operate statewide.

Georgia Hispanic Chamber of Commerce

1961 North Druid Hills Road, N.E.

Suite 201B

Atlanta, GA 30329

Tel: 404-929-9998

Fax: 404-929-9908

Website: www.ghcc.org

To promote and support the domestic and international economic development of Hispanic businesses and individuals, and to serve as a link between non-Hispanic entities and the Hispanic market.

Georgia Microenterprise Network (GMEN)

3695 -F Cascade Road

PMB #215

Atlanta, GA 30331

Tel: 678-296-1059

Email: www.georgiamicroenterprise.com

The Georgia Micro Enterprise Network (GMEN) is a private non-profit organization established in June 1997& dedicated to

making a difference in the economic development of Georgia. The organization serves as a statewide resource to provide training and technical assistance for the development of micro enterprises in Georgia. GMEN is one of 25 state micro enterprise associations in the United States. GMEN's mission is to create opportunities and support for micro enterprise development as an avenue for economic self-sufficiency in Georgia.

Georgia Minority Supplier Development Council

100 Edgewood Avenue, N.E.
Suite 1610
Atlanta, GA 30303
Tel: 404-589-4929
Fax: 404-589-4925

Website: www.gmsdc.org

GMSDC provides a direct link between corporate America and minority-owned businesses it is the primary objective of the Georgia Minority Supplier Development Council (GMSDC) one of the state's leading business membership organizations. As a regional council GMSDC certifies and matches minority owned businesses with member corporations which are corporations which are committed to purchasing goods and services from minority enterprises.

Georgia Tech Electronic Commerce Resource Center

866 West Peachtree Street
Atlanta, GA 30332-0585
Tel: 404-894-8042
Fax: 404-894-4785

Website: www.ecrc.gatech.edu

The Georgia Tech ECRC offers a continuum of advanced professional courses and services that provide clients with the knowledge, skill, and business focus needed to maximize the benefits of electronic commerce and information technology in their organizations and enterprises. The services include E-Commerce training, website analysis, business process re-engineering, supply chain management training and database modeling.

Georgia Tech Procurement Assistance Center Georgia Tech Economic Development Institute

760 Spring St. NW
Suite 330
Atlanta, GA 30332-0640
Tel: 404-894-0932
Fax: 404-894-0267

Website: www.gtpac.org

The Georgia Tech Procurement Assistance Center (GTPAC) offers a comprehensive and client-oriented state-of-the-art electronic bid-match service. GTPAC' computerized bid-match service provides daily identification of business opportunities with federal, state and local government agencies. We provide the latest information in marketing products/services to the federal government and prime contractors as well as to state and local agencies.

Georgia Women's Business Council

231 Peachtree Street NE
Suite 300
Atlanta, GA 30303
Tel: 678-904-8470
Fax: 678-904-8474
Email: info@gwbc.biz

Website: www.gwbc.biz

The Georgia Women's Business Council (GWBC) is an organization for women business owners interested in promoting, developing and maintaining business relationships with major corporations, governmental agencies and other women business owners. We are a non-profit organization with a mission to certify bonafide women-owned business enterprises (WBE) and to promote the activities directed toward the development, establishment, expansion, and encouragement of businesses owned by women.

Georgia Women Entrepreneurs (GWEN)

Chicopee Complex
1180 E. Broad Street
Athens, GA 30602-5412
Tel: 706-542-6822
Fax: 706-542-6803

Website: www.sbdc.uga.edu

GWEN was founded in 1999 as part of the SBDC Network. The GWEN initiative has two major goals: to provide technical assistance needed to help women-owned businesses grow and become an even greater economic force in Georgia, and to provide sharing and networking opportunities among Georgia women business owners.

Governor's Entrepreneur and Small Business Office

200 Piedmont Avenue
Suite 1306 West Tower
Atlanta, GA 30334-9010
Tel: 404-656-6315
Fax: 404-657-4681

E-mail: gsbc@georgia.org

Website: www.georgia.org/gsbcc

The Governor's Entrepreneur and Small Business Office embraces its role as the advocate for Georgia's small businesses and will continue to work on their behalf to ensure their growth and stability. GSBC's mission is to contribute to Georgia's economic growth by increasing opportunities for new, emerging and established Georgia-based small and minority businesses to improve their operations, build business alliances, develop joint ventures and promote their businesses.

Hispanic American Center for Economic Development

Embracing the Spirit of Entrepreneurship (HACED)

3097 Presidential Drive
Suite A
Atlanta, GA 30340
Tel: (770) 457-6770
Fax: (770) 457-6944

Email: lizaguirre@haced.org

Website: [http://www.ghcc.org/HispanicAmericanCenterforEconomicDev](http://www.ghcc.org/HispanicAmericanCenterforEconomicDevelopment.html)

elopment.html
HACED helps all individuals, of any ethnic group, gender, or language, achieve their business dreams. HACED assists client companies, in its incubator, in developing into solid business entities. HACED will provide a setting that fosters the client's growth outreach for employers and employees.

Internal Revenue Service

2888 Woodcock Boulevard
Atlanta, GA 30341
Tel: 404-338-9431

Fax: 404-338-9378

Website: www.irs.gov

The Small Business/Self-Employed Taxpayer Education and Communication Department (TEC) offers answers to tax law questions. The mission of the TEC organization is to provide customer focused products, services and assistance to educate customers to help them meet their taxpayer obligations.

Metro Atlanta Chamber of Commerce

235 Andrew Young International Blvd.

Atlanta, GA 30303

Tel: 404-880-9000

Website: www.metroatlantachamber.com

The Metro Atlanta Chamber of Commerce is a catalyst for business energy focused on creating sustainable economic growth and improving the region's quality of life. The Metro Atlanta Chamber of Commerce is the fastest way to stay connected to the business community, advance public policy and improve your company's visibility.

Mexican American Business Chamber

5522 New Peachtree Road

Suite 129

Chamblee, GA 30341

Tel: (770) 441-7581

Fax: (770) 441-7909

Email: info@mexicanchamber.org

Website: www.mexicanchamber.org

The Mexican American Business Chamber is the dynamic force promoting and uniting the Georgia business community. With nearly 1, 000 members, it is one of the largest business organization in Georgia. The Chamber harnesses the power of this solid and growing member base to create an environment where businesses thrive, where government supports local commerce and where the community and business work together for our city's future.

Minority Business Development Agency

U.S. Department of Commerce

401 West Peachtree St., N.W.

Suite 1715

Atlanta, GA 30308-3516

Tel: 404-730-3300

Fax: 404-730-3313

Website: www.mbda.gov

Minority Business Development Agency (MBDA) provides business development and management support to minority and disadvantaged Americans through a network of local community-based outreach centers throughout the United States. Some of the features of MBDA business support include: access to capital, assistance with business problems, assistance with 8a and other federal programs and development of business plans.

Minority Business Development Center

760 Spring St., NW

Room 319

Atlanta, GA 30332-0640

Tel: 404-894-2096

Fax: 404-894-1192

Website: www.georgiambdc.org

Minority Business Development Center (MBDC) is a non-profit organization. Our mission is to increase the size, number and capacity of minority businesses and to be excellent in the delivery of services to our clients. MBDC has

an experienced consultant network of specialists who provide services to increase the capabilities of minority businesses and enhance their revenue and capital. MBDC services include one on one consulting, counseling services and hands-on assistance, which provides direct action over a period of time.

National Association of Women Business

Owners

Suite 205

1260 Winchester Parkway

Smyrna, GA 30080

Tel: 770-433-1166

Fax: 770-433-2907

E-mail: admin@nawbo-atlanta.org

Website: www.nawbo-atlanta.org

NAWBO's mission is to foster and support the success of women business owners. The National Association of Women Business Owners (NAWBO), headquartered in the Washington DC metropolitan area, is the only dues based national organization representing the interests of all women entrepreneurs in all types of businesses. The organization currently has over 75 chapters. Those who do not live in a chapter area can join as at-large members.

Occupational Safety and Health Administration (OSHA)

2400 Herodian Way

Suite 250

Smyrna, GA 30080

Tel: 770-984-8700

Fax: 770-984-8855

Website: www.osha.gov

OSHA's primary goal is to ensure safe and healthful working conditions for every American worker. As an employer you are responsible under the Occupational Safety and Health Act to provide a workplace free from recognized hazards that are causing or are likely to cause death or serious physical harm to your employees. The agency provides consultation services, State Programs, Federal Agency Programs, Assistance for Small Businesses, Training and Education.

Office of Secretary of State

214 State Capitol

Atlanta, Georgia 30334

Tel: 404-656-2881

Fax: 404-656-0513

Email: sosweb@sos.state.ga.us

Website: www.sos.state.ga.us

The Office of the Secretary of State provides many services for the public, businesses, state agencies, and city and county governments. The Secretary of State is the keeper of the Great Seal of Georgia and the custodian of the state flag.

Pension and Welfare Benefits Administration (USDOL)

Atlanta Regional Office

61 Forsyth St., S.W.

Suite 7B54

Atlanta, GA 30303

Tel: 404-562-2161

Fax: 404-562-2727

Website: www.dol.gov/dol/pwba

The Pension and Welfare Benefits Administration (PWBA) protects the integrity of pensions, health plans, and other employee benefits for more than 150 million people. Our agency mission is to develop policies and laws that encourage

the growth of employment-based benefits and deter and correct violations of the relevant statutes.

Small Business Development Center

University Plaza

Atlanta, GA 30303-3083

Tel: 404-651-3550

Fax: 404-651-1035

E-mail: sbdrec@langate.gsu.edu

Website: www.gsu.edu/sbdc

The Georgia SBDC Network is a partnership between the U.S. Small Business Administration colleges and universities from around the state, working together to provide business assistance and community economic development support to all counties in the state of Georgia. SBDC provides business consulting, continuing education, export assistance, and applied research for the business community.

UIDA Business Services

86 South Cobb Drive

MS:0510

Marietta, GA 30063-0510

Tel: 770-494-0431

Fax: 770-494-1236

Website: www.uida.org

www.ncaied.org

UIDA Business Services (A Native American Procurement and Technical Assistance Center) UIDA Business Services (UBS) is solely dedicated to developing Native American economic self-sufficiency through business ownership. UBS has worked with various Indian communities in various phases of business planning and development. UBS maintains a comprehensive database of capable Native American-owned firms which is made available to corporate and government buying officials.

U.S. Small Business Administration

233 Peachtree St.

Harris Tower

Suite 1900

Atlanta, GA 30303

Tel: 404-331-0100

Fax: 404-331-0101

Website: www.sba.gov

Small Business Administration provides a variety of financial assistance programs, and many other programs that help small business owners gain skills required to start, manage and grow a small enterprise. One of the most successful programs is Pro-Net an Internet-based database of information on more than 180,000 small, disadvantaged, 8(a) and women-owned businesses. Pro-Net is open to all small firms seeking federal, state and private contracts.

Women's Economic Development Agency, Inc.

675 Ponce de Leon Avenue

Atlanta, GA 30308

Tel: 404-853-7680

Fax: 404-853-7677

Website: www.weda-atlanta.org

The Atlanta One Stop Capital Shop, in partnership with the Women's Economic Development Agency, has formed the Atlanta Micro-enterprise Initiative ("AMI") an in-depth, 14 week entrepreneurial development program designed to help women who own businesses-and those who want to start them-operate and manage a successful small business enterprise. Expert consultants will be available to work with

participants one-on-one to help with all of their business needs.