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About This Guide

The authors initially developed this guide as a resource for participants in Entrepreneur Express Workshops. Offered throughout the commonwealth, Entrepreneur Express Workshops provided basic information on starting and operating a small business. The VDBA, VCE, VTC, Small Business Development Centers (SBDCs), SCORE, and various local governments and chambers of commerce partnered to develop and implement these workshops. More information on workshop dates, locations, and registration information for these and other events is available at www.vastartup.org.

This guide is not intended to replace or duplicate existing resources or to serve as a comprehensive resource for entrepreneurs. This guide does provide initial information and resources for basic questions from entrepreneurs. The guide compiles selected information from a number of existing resources and publications of Virginia Cooperative Extension, the Virginia Department of Business Assistance, SCORE, Small Business Administration, and other sources as referenced.

Any errors in content are strictly the mistake of the authors and all entrepreneurs are urged to consult other resources, including SBDCs, VDBA business-development specialists, VCE or VTC personnel, or the Virginia Business One Stop at (804) 371-0438 or www.bos.virginia.gov.

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ENTREPRENEURSHIP BASICS

Who are entrepreneurs?

Entrepreneurs ...

- create and grow enterprises. (Kellogg Foundation)
- organize and manage a business undertaking, assuming the risk for the sake of the profit. (Webster's New World Dictionary)
- develop innovations, create jobs, and contribute to a more vibrant national and global economy. (Kauffman Foundation)

Why are entrepreneurs important?

Economist David Birch estimates that on average, 7 percent to 8 percent of jobs are lost in a local economy each year due to the natural cycling of firms. Typically, the new jobs that replace those lost are coming from expansion of existing small businesses (55 percent), from new business start-ups (44 percent), and from business relocations (1 percent). Research also strongly correlates the level of entrepreneurship to overall economic growth.

The Small Business Administration's data indicate that small businesses:

- Represent 99.7 percent of all employer firms.
- Employ half of all private-sector employees.
- Pay more than 45 percent of the total U.S. private payroll.
- Have generated 60 percent to 80 percent of net new jobs annually over the last decade.
- Create more than 50 percent of nonfarm private gross domestic product (GDP).
- Supplied more than 23 percent of the total value of federal prime contracts in FY 2005.
- Produce 13 to 14 times more patents per employee than large patenting firms. These patents are twice as likely as large firm patents to be among the 1 percent most cited.
- Are employers of 41 percent of high-tech workers (such as scientists, engineers, and computer workers).
- Are 53 percent home-based and 3 percent franchises.
- Made up 97 percent of all identified exporters and produced 28.6 percent of the known export value in FY 2004.

Sources: U.S. Bureau of the Census; Advocacy-funded research by Joel Popkin and Company (Research Summary #211); Federal Procurement Data System; Advocacy-funded research by CHI Research, Inc. (Research Summary #225); Bureau of Labor Statistics, Current Population Survey; U.S. Department of Commerce, International Trade Administration.

Do you have what it takes to be a successful entrepreneur?

Successful entrepreneurs come from every type of background. While the failure risk is real, two-thirds of new small employers survive at least two years, according to the Small Business Administration. Many "self-tests" are available to guide potential entrepreneurs through an assessment of their experiences and skills as compared to those of the "typical" successful entrepreneur. These self-tests are only tools to provoke thought, not valid predictive instruments. If there are skills or traits in which you assess yourself to be weak, then these are also great opportunities for personal development, not absolute barriers

Here's a fun and easy self-test adapted from one developed by USA Today's Jim Hopkins (from the April 7, 2004, print edition):

- 1 Did you franchise your lemonade stand when you were 8 years old (in other words, have you tried other ventures, perhaps even at an early age)?
- 2. Do you have "entrepreneurial genes" (did you grow up around a business such as a farm or store that was operated by parents, family, or close mentors)?
- 3. Are your spouse, children, and family network loyal and supportive?
- 4. Is wealth a better reason to start a business than riches (is it about something more than just money)?
- 5. Do you LOVE your business idea and the day-to-day work you'd be doing?
- 6. Ever doubled down in Vegas (are you a risk taker)?
- 7. Do you know when to replace passion with pragmatism?
- 8. Are you honest, trustworthy, and committed to avoiding evil?
- 9. Do you know a spreadsheet from a bed sheet (do you have an understanding of finances and technology)?
- 10. Do you have the tenacity of a pit bull (once you start something, do you tend to keep at it until you reach your goal)?

Count your number of "yes" answers.

- 1 3: You may not want to jump into anything without a careful consideration of whether this is for you.
- 4 7: You may want to proceed further with the planning
- 8 10: Watch out, Donald Trump!

THE BUSINESS PLAN

What is a business plan?

A business plan is a document that outlines the key functional areas of a business, including operations, management, finance, and marketing. It should serve as the road map for your business and follow a basic format, but could be fairly simple or rather large and complex for a larger company. There are two main reasons for having a business plan: (a) to assist the entrepreneur in planning and developing the business and (b) to demonstrate the feasibility and potential profitability to potential investors, lenders, and other outside audiences.

The actual length of a business plan is normally determined by the scope and detail as well as the size of the prospective business. The plan itself can be utilized both internally for management purposes and externally to assist in identifying quality employees and possible partners. It serves as a feasibility study in the sense of defining the business's strengths, weaknesses, opportunities, and threats (SWOT). The business plan can also assist in decision making and the evaluation of processes.



- Small Business Development Centers are located across the commonwealth and are an excellent resource. The centers provide a certain number of hours of free assistance to entrepreneurs, with much of that time allocated for assistance with business and financial plan development. Visit www.virginiasbdc. org for a listing of the centers with telephone and e-mail contacts.
- Virginia Department of Business Assistance has a number of staff and online resources at www.vdba. virginia.gov. For a wealth of resources, contact the Virginia Business One Stop at (804) 371-0438 or www. bos.virginia.gov.
- SCORE is another resource with business counselors who are usually experienced entrepreneurs trained to work with you. Visit www.score.org.
- Virginia Cooperative Extension has offices in every county in the commonwealth. Your local Extension office connects you to Virginia Tech and/or Virginia State University faculty members who may be able to assist with business planning or technical needs. There are also numerous VCE publications available online or in the local office related to small business development. Contact your county Extension office or visit www.ext.vt.edu.



 Virginia Tourism Corporation has staff and resources to assist with tourism-related business development, expansion, and marketing. Visit www.vatc.org and select Tourism Development for a list of contacts and services.

Are there any tips for creating business plans?

SCORE offers five tips for effective business planning:

- 1 Clearly define your business idea and be able to succinctly articulate it. Know your mission.
- 2. Examine your motives. Make sure that you have a passion for owning a business and for this particular business.
- 3. Be willing to commit to the hours, discipline, continuous learning, and the frustrations of owning your own business.
- Conduct a competitive analysis in your market, including prices, promotions, products, advertising, distribution, quality, service, and be aware of the outside influences that affect your business.
- Seek help from other small businesses, vendors, professionals, government agencies, employees, trade associations, and trade shows. Be alert, ask questions, and take advantage of the resources available.

The SCORE website has a number of helpful tips. See www.score.org. SCORE also has counselors available to meet with you.

What are the elements of a business plan?

The key elements that many effective business plans have in common are these:

- I. Cover Page and Executive Summary
- II. The Industry, the Company, and its Products
- III. Market Research and Analysis
- IV. Marketing Plan
- V. Operating Plan
- VI. Management Team
- VII. The Financial Plan

Cover Page

The cover page of the plan clearly identifies the name of the business and contact information, including addresses, phone numbers, e-mail addresses, and also the date the plan was created. With the potential for numerous revisions, the date may be used to track the revisions and to recall where you were and where you are heading with respect to your business venture. When the plan is distributed, some businesses actually number each individual copy of their plan, keeping a record of who received the plans. It is not uncommon for superb ideas to be "borrowed" from one plan and used by another.

Executive Summary

The executive summary serves as a concise (usually one page) overview of the vital elements of the business plan. Its purpose is to give the reader a quick glimpse of the entire business plan. If the summary sparks an interest, the reader will find more details throughout the actual plan.

The Industry, the Company, and its Products

Include a history/general description of the proposed company with the reasons for starting the business or adding the new product. Also discuss the structure of the business. In addition, this is the place to include a description of the industry in general and of your company's formal legal structure and its mission. Describe in detail the products and services you will offer, including:

- Important customer benefits
- Intended quality level
- Intended use
- Intended price/performance relationship
- How the product fits into your current product "portfolio"
- Technical developments involved
- Regulatory status, e.g., EPA requirements, if applicable, and current status
- Other considerations that influence the plan

For the services you provide, include:

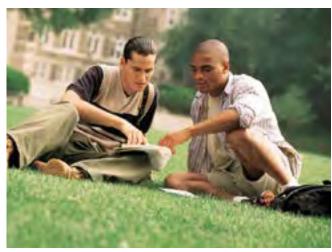
- Warranties
- Marketing support
- Technical support
- Any other "field" support you provide

Market Research and Analysis

Successful marketing requires relevant and updated information. Even if you think you know, it is still important to thoroughly and objectively assess who your competitors are, what they offer, and what factors might differentiate your products or services from theirs. In other words, what is your competitive advantage? There needs to be a reason why customers will come to you instead of to their competitors. According to the VDBA, research provides the "what," "where," and "how much" that every business owner needs in order to be successful. This also includes a look at (a) customers (who are they), (b) market size and trends, (c) competition (who are they), and (d) market share and sales. There are two basic types of market research information: (a) primary (information you gather directly from customers, potential customers, competitors, etc.) and (b) secondary (general data from other sources). Your local Small Business Development Center, SCORE counselor, or other resource can help you with designing and conducting primary market research.

Web resources for market data include:

- SBA research and data sources, www.sba.gov/advo/ research/
- Tourism data, www.vatc.org
- Entrepreneur.com, tips and sources, www. entrepreneur.com/marketing/index.html
- Direct Marketing Association, www.the-dma.org
- General data, www.zapdata.com
- Trade shows and conferences, www.tsnn.com
- General marketing tips and data, www. marketingsherpa.com/



Marketing Plan

Entrepreneurs need to have a solid base of customers in order to be successful. Marketing is the process whereby businesses attract or retain customers. A marketing plan is an ongoing process, not a one-time document.

Your marketing plan should include the following:

- Overall market strategy
- Pricing
- Sales tactics
- Advertising and promotion
- Packaging
- Publicity

A marketing plan may also answer some or all of these questions:

- Who or what is your market?
- What are the conditions and trends of your market?
- What is your market share?
- What methods can be used to increase market share?
- Within that market share, how can you increase profitability?

It is important to realize that marketing and planning are ongoing processes, not just done once for an initial business plan and then stuck on the shelf. Some experts suggest quarterly self-evaluations of your business performance.

Good general information on marketing may be found at:

- www.entrepreneur.com/marketing/
- Small Business Administration at www.sba.gov/ smallbusinessplanner/manage/marketandprice/ index.html
- SCORE at www.score.org

Operating Plan

The operating plan simply describes how you plan to manage your company in both the short and long term. This plan includes:

- Location
- Facilities and improvements
- Strategies and plans for operations
- Labor force

A key component of an operating plan is a list of specific objectives, the means of evaluation, and the timing of the evaluation process. Often these objectives are based on some benchmarks that are created through previous experience or actual measurement and calculation.

Management Team

Even if you are a company of one, this should say more than just your name. Readers (and you) are interested in the management team and its background, management structure, duties and responsibilities, and management compensation and ownership. This might also include a list of business advisors or a formal or informal board of directors.



Financial Plan

Developing a financial plan can be extremely difficult if you do not have an accounting background. You may want to seek the help of an accountant, counselor, or successful entrepreneur. Basically, the financial plan consists of a detailed five-year plan, with sources (such as government or industry forecasts) to justify your estimates. Be sure to use reliable sources. Generally there are five parts to a financial plan:

- A. Listing of capital requirements, sources of information, contingencies, and reserves.
- B. Description of your financing plan, including all major alternatives considered and all sought. Describe all sources of capital.
- C. Beginning balance sheet (current if presently in business, pro forma for a new business; a pro forma statement provides a forecast of expected financial performance, rather than a history of actual results).
- D. Complete statement of projected operations and cash flows. Include monthly data for year one, quarterly data for years two and three, and annual data for years four and five.
 - Separate the plan into sales and financial sections.
 - Explain assumptions in footnotes.
 - Discuss how costs may fluctuate with production volumes.
 - Describe the cost system and budgets you will use.

- E. A discussion of the investment criteria that you use, including calculations for:
 - Internal rate of return
 - Break-even point
 - Present net worth
 - Ratio of present net worth to initial investment
 - Any other ratios requested specifically by your audience
 - Sensitivity analysis, showing changes in interest rates and their impact on your figures



What pitfalls should I avoid in business planning?

The Virginia Cooperative Extension offers the following pitfalls to avoid when preparing a business plan:

- 1 Too much detail. There is a fine line between too little and too much detail in a business plan. Minute or trivial items that dilute or mask the critical aspects of the plan should be avoided.
- Graphics without substance. With the sophisticated computer software available to the average user today, it is easy to over-emphasize aesthetics while compromising substance. Graphics can be a complement to, but not a substitute for, logic and reasoning.
- 3. No executive summary. Many readers of business plans will not read past the executive summary. If it does not exist, they may not read the plan at all.
- Inability to communicate the plan. The business plan should clearly outline the proposal in understandable terms. Monumental ideas are worthless if they cannot be communicated.

- 5. No sensitivity analysis. All quantitative aspects of a business plan should be tested for sensitivity. The most common areas tested are revenues and expenses. However, sensitivity analysis can be conducted on interest rates, yields, production variables, or any other quantitative measure that is relevant to business success.
- Failing to anticipate problems. A good business plan will recognize potential roadblocks that could arise in implementing the plan and provide contingency plans to overcome them.
- 7. Lack of involvement. The business plan should be a team effort and involve not only management but also spouses, children, staff members, and any other stakeholders. Careful consideration should be given before making the decision to have someone outside the business prepare the plan.
- 8. Infatuation with product or service. Although a business plan should clearly explain the attributes of the business's key product or service, it should focus on the marketing plan. An entrepreneur can often become so intrigued by his/her idea that he/she forgets about the big picture.
- Focusing on production estimates. When making projections, the focus needs to be on sales estimates, not production estimates. Production is irrelevant if there are no buyers.
- 10. Unrealistic financial projections. Potential investors are certainly interested in profitability so that they may earn a return on investment. However, unrealistic financial projections can quickly cause a plan to lose credibility in the eyes of investors.
- 11. Technical language and jargon. Technical language, acronyms, and jargon that would be unfamiliar to a person without experience in a particular industry should be avoided. The reader will be more impressed if he/she understands the plan.
- 12. Lack of commitment. The entrepreneur must show commitment to his/her business if he/she expects a commitment from others. Commitment is exhibited by timeliness and following up on all professional appointments. Investment of personal money is looked upon favorably because it shows that the owner is willing to make a financial commitment.

LEGAL STRUCTURE AND REGULATIONS

What are the options for my business's legal structure?

As a small business owner, one of the first major decisions you will make is to choose a legal form under which to operate your business. It is important to understand the four basic legal forms: sole proprietorship, partnership, corporation, and limited liability company, and determine the advantages and disadvantages of each. There are variations to each type, and it is wise to remember that the best sources of advice for making this decision will be from your accountant and attorney.

Sole Proprietorship

Most businesses begin as sole proprietorships, the simplest form of business. No special legal steps are required to get started and it is the easiest one to end. Bookkeeping and tax operation are also the simplest. For income tax reporting purposes, you and your business are considered to be the same. You do not pay yourself a salary as such, because your profits, if any, are your "salary." You may or may not have a name, as you choose.

Partnership

There may be good reasons why you need to consider incorporating or forming a partnership. Partnerships are necessary when two individuals want to do business together. Partnerships have the advantage of combining the resources or skills of two or more people into the enterprise. A partner, for example, provides a source of needed start-up capital for a business.

A written partnership agreement, although not mandatory, is almost always a practical necessity. It describes each person's responsibility, how profits and losses will be divided, how a partner can leave the business, and what happens in case of serious discord or a partner's death or disability. You may wish to use an attorney for this purpose.

Partnerships do not have permanence; if one partner leaves, the partnership is dissolved. Partners are personally liable for all liabilities of the partnership. But note that a new form of partnership called a "limited liability company," approved by the Commonwealth of Virginia in 1991, provides liability protection for partners. Partnerships must file a federal income tax return but do not pay tax; each partner's share of profits or losses are included in the individual partner's income tax return.

Corporation

The advantages and disadvantages of incorporating are numerous and complex. They take into account issues of duration of the business, capital formation, income distribution and retention, liability protection, ownership transfer, taxation, and legal costs. One main reason businesses incorporate is for the liability protection that a corporation provides to shareholders. In the eyes of the government, a corporation is a legal entity distinct from its owner or owners. It reports and pays taxes separately and its organization and operation are regulated by Virginia law. A corporation has permanence; unlike a partnership or sole proprietorship, it cannot be so easily dissolved. Using an attorney to incorporate is not legally mandatory but recommended. The choice of an S-corporation deals largely with tax considerations. S-corporations pass through profits or losses to the shareholders much like a partnership.

Limited Liability Company (LLC)

The Limited Liability Company (LLC) is rapidly becoming a very popular business form. An LLC combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity, it can acquire assets, incur liabilities and conduct business. As the name implies, however, it provides limited liability for the owners. LLC owners risk only their investment. Personal assets are not at risk.

What are the factors to consider when choosing the type of legal structure for my business?

There are five factors to consider when choosing the type of business structure:

- Liability. Determine the type of liability your business may incur and how this may affect you and your business in the future.
- Tax implications. Yes, we're all proud of living in the great Commonwealth of Virginia and the United States of America, and we recognize that all the wonderful things brought about by this democracy cost money which is generated by taxes. By choosing the most appropriate business structure, you will ensure that you are paying the correct tax rate.

- Cost of formation and recordkeeping. There are certain laws and requirements about recordkeeping that are associated with each type of business. Perhaps the time and expense involved with this recordkeeping is not worth the perceived benefit.
- Flexibility. You need to run your business, not vice versa.
 Some types of business are more rigid than others.
 Choose the one that gives you the flexibility you need to do your job and maintain a healthy lifestyle.
- Future needs. You must anticipate future events, some that may happen and others that will happen.
 Future events include growth, expansion, bringing in

additional partners or owners, rewarding employees with ownership, or the unfortunate possibilities of your retirement, or worse, your death or disability.

The decision on how to structure a business varies for each owner. There is, of course, no need to make the business structure more complicated than it needs to be. If possible, consult with an attorney, an accountant, or business counselor. The person who helps you should be familiar with your type of business, your business goals, and personal finances. For referrals to attorneys or accountants, you may contact the chamber of commerce, an SBDC, or even ask some businesses in your community who they use.

Table 1. Comparison of the different types of legal structures of a business.

	Sole		Regular		Limited Liability
Legal Issue	Proprietorship	Partnership	Corporation	S-Corporation	Company
Legal Liability	Unlimited	Unlimited for partners	Limited	Limited	Limited
		Limited for limited partners			
Continuity of Entity	Limited to life of proprietor	Limited unless provided for in partnership agreement	Unlimited	Unlimited	Varies; can affect tax status of the entity
Transfer of Interest	Difficult	Difficult unless provided for in partnership agreement	Readily accomplished through stock transfer	Readily accomplished through stock transfer	Varies; can affect tax status of the entity
Acquisition of Capital	Limited to what proprietor can secure	Easier than sole proprietorship since shared by partners	Acquired by issuing stock or bonds	Acquired by issuing stock	Shared by members
Tax Filing Required	Schedule C with Form 1040	Form 1065; distributes K-1s to partners	Form 1120	Form 1120S; distributes K-1s to shareholders	Depends on classification of LLC
Taxation of Income	Directly to owner	Directly to partners in proportions agreed upon by partners	Taxed once at corporate level, again at shareholder level when distributed (usually as individuals)	Taxed directly to shareholders (no double taxation)	Generally taxed as a partnership (though classification may result in corporate taxation)
Administrative and Legal Costs		Medium	Highest	Highest	Similar to corporation
Fringe Benefits	Generally not deductible	Generally not deductible for partners	Deductible, but subject to many rules (mainly non-discrimination)	Generally not deductible for over 2% shareholders	Depends on tax status
Recommended Pension Plans	IRA (within limits), Keogh, SEP	IRA (within limits), Keogh, SEP	Qualified Plans	Qualified Plans	Depends on tax status
Major Advantage(s)	Independence, flexibility, minimum red tape	Chance of business success enhanced if right combination of partners	Limited Liability	Limited liability without double taxation of regular corporation	Limited liability with partnership tax treatment; fewer ownership restrictions than S-corporation
Major Drawback(s)	Unlimited liability; a problem if business has financial difficulties	Unlimited liability; frequent changes in partners can be difficult	Greater cost, government regulations, and red tape; double taxation of income	Not every corporation qualifies for S status; more limits on fringe benefits	Inconsistent state tax treatment

What are some of the legal and regulatory requirements for my business?

Again, it is prudent and advisable to consult with an attorney, accountant, or other professional to ensure compliance with all local, state, and federal regulations. However, there are several things required of most businesses:

- Federal Employer ID Number. Contact the IRS at (800) 829-1040 for details or log on to www.irs.ustreas.gov to obtain form SS-4.
- Licensing. Contact the county, city, and/or town in which your business is established to find out which licenses are required.
- Zoning. If you're a new business, contact the local planning/zoning department to make sure your location is zoned for business activities.
- State taxes. Register with the state Department of Taxation. Log on to www.tax.virginia.gov or call (804) 367-8037 for information and forms.
- Virginia Employment Insurance. If you hire employees, you will be subject to unemployment insurance tax. Contact the Virginia Employment Commission for more information at www.VaEmploy.com or telephone your nearest VEC office.
- Workmen's Comp Insurance. Employers in Virginia are required to carry workers' compensation insurance with a private insurance carrier, hold a certificate of self-insurance issued by the Virginia Workers' Compensation Commission, or be a member of a self-insurance association approved by the Virginia State Corporation Commission. This holds true for employers with three or more employees. Operations with fewer than three employees may voluntarily come under the requirement. Log on to www.vwc.state. va.us/employers_guide.htm or call (877) 664-2566.
- Labor Regulations. All Virginia companies are required to comply with the state and federal labor laws. For guidance in all areas of labor regulations contact the Virginia Department of Labor and Industry at (804) 371-2327 or log on to www.doli.state.va.us.
- Registration with the State Corporation Commission.
 The SCC is the clearinghouse for all companies in
 Virginia. Most entities must register. Contact the SCC
 if you plan to conduct business under your business
 name or a trade name to sell securities, to use a
 trademark, or to operate a franchise. Call (800) 5527945 or go to www.scc.virginia.gov.
- Naming Your Business. You will need to find out if the name is available for use. Check with the SCC at www.scc.virginia.gov or call (800) 552-7945 to see

- if the name you want is available in Virginia. Avoid names easily confused with national brands. Large companies aggressively protect their brand names.
- Incorporating in Virginia. Companies incorporating in Virginia must file articles of incorporation with the SCC and pay a \$25 filing fee and charter fees based on the amount of stock issued. Companies incorporated outside the state have to get a certificate from the SCC to transact business here and pay an entrance and filing fee.
- Annual Registration for Corporations. The annual fee
 for a corporation doing business in Virginia is based on
 the number of outstanding shares of stock shown in the
 charter. The fee is \$100 for 5,000 or fewer shares, plus
 \$30 for each additional 5,000 shares to a maximum
 fee of \$1,700. The fee is assessed two months before
 the anniversary month of the corporation's date of
 incorporation.
- Franchise Registration. If you plan to operate a franchise in Virginia, you must be registered with the SCC. For additional information contact the State Corporation Commission's Division of Securities and Retail Franchising, P.O. Box 1197, Richmond, Virginia 23218, (804) 371-9051, www.scc.virginia.gov/ division/srf/index.htm.
- Trademark Registration. If you own and plan to use a trademark in Virginia, file an application for registration of the trademark with the SCC. Application forms can be obtained from the SCC's Division of Securities and Retail Franchising. The application fee is \$30.
- Business Formation in Virginia. For complete information you should refer to the Commonwealth of Virginia State Corporation Commission's Entity Formation online site (http://www.scc.virginia.gov/clk/begin.aspx). The Web page contains advice on entity types, formation fees, required forms, and other helpful links. In addition to state requirments, if your business is in a city, you will need a business license from the municipality. Contact your local Commissioner of Revenue.
- County or City Health Department. Any food business must comply with state and local food ordinances. Contact your local health department.
- Department of Environmental Quality. The DEQ administers state and federal programs to safeguard air, water, and land resources. Contact the local office to obtain an environmental permit. For further information, contact (800) 592-5482.
- Department of Professional and Occupational Regulation. This department enforces regulations regarding health, safety, and welfare in 26 professions, from architects to wastewater works operators. Contact the DPOR at (804) 367-8500 or www.dpor. virginia.gov/dporweb/dpormainwelcome.cfm.

What are the state licensing agencies for different business types?

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Land Surveyors	Inspectors, Home	www.dpor.virginia.gov
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Pesticide Businesses	www.vdacs.virginia.gov/pesticides/licensing.html
Pesticide Products	www.vdacs.virginia.gov/pesticides/registration.html
Pharmacy	www.dhp.virginia.gov/Pharmacy/
Physical Therapy	www.dhp.virginia.gov/PhysicalTherapy/
Piercers, Body	www.dpor.virginia.gov
Pilots, Branch	www.dpor.virginia.gov
Polygraph Examiners	www.dpor.virginia.gov
Poultry Slaughter and Processing	www.vdacs.virginia.gov/meat&poultry/index.html
Facilities	
Psychology	www.dhp.virginia.gov/Psychology/
Real Estate Appraisers	www.dpor.virginia.gov
Real Estate Brokers and Salesmen	www.dpor.virginia.gov
Scientists, Soil	www.dpor.virginia.gov
Service Contracts, Extended	www.vdacs.virginia.gov/allforms.shtml
Social Work	www.dhp.virginia.gov/social/
Solicitors, Professional	www.vdacs.virginia.gov/allforms.shtml
Spas, Health	www.vdacs.virginia.gov/forms-pdf/cp/oca/healthspas/oca31healthreg.pdf
Speech Pathologists	www.dhp.virginia.gov/aud/
Surveyors	www.dpor.virginia.gov
Tattooist	www.dpor.virginia.gov
Therapy, Physical	www.dhp.virginia.gov/PhysicalTherapy/
Therapy, Family and Marriage	www.dhp.virginia.gov/counseling/counseling_occupations.htm
Tradesmen	www.dpor.virginia.gov
Travel Clubs	www.vdacs.virginia.gov/forms-pdf/cp/oca/travelclubs/oca21travelapp.pdf
Trucking	www.dmv.virginia.gov/webdoc/commercial/mcs/index.asp
Veterinary Medicine	www.dhp.virginia.gov/vet/
Waste Management Facility Operators	www.dpor.virginia.gov
Waste Water Works Operators	www.dpor.virginia.gov
Water Works Operators	www.dpor.virginia.gov
Wetland Delineators	www.dpor.virginia.gov
Wrestlers	www.dpor.virginia.gov



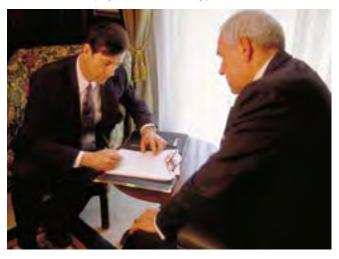
FINANCING YOUR BUSINESS

How are most small businesses financed?

The VDBA estimates that 95 percent of new businesses are financed with personal funds and loans. Personal investment may come from savings, investments from family and friends, and/or credit cards.

Personal Funds. While this is not always possible, outside investors and lenders like to know that the entrepreneur has some personal investment in the enterprise beyond their labor.

Family and Friends. This is a potential source of start-up capital with little or no paperwork or legal issues. However, money issues can be a major source of conflict in relationships, so give serious thought to your ability and timetable for repayment of these types of funds.



Credit Card. While it is never recommended to carry large credit card debt, there are many anecdotal examples of entrepreneurs who used credit cards to successfully start their enterprise. This may be a viable option if the interest rates are reasonable and a reasonable pay-off schedule is likely.

Loans. According to the Small Business Administration, commercial banks are the largest suppliers of debt capital to small firms. See below for more information on commercial loans.

What is the bottom line when it comes to my business finances?

As always, the bottom line is whether the business will turn a profit. Will the income from the business exceed the expenses and allow the entrepreneur to meet his or her basic and long-term needs? This is hard to predict, particularly for new entrepreneurs. The business plan is

the instrument that allows you to make this prediction in an objective manner.

How do I fund my new business enterprise?

Lack of capital is among the leading causes of small business failure. It is essential to have a business plan that details start-up and ongoing capital needs and their sources. Outside financing usually comes in these forms:

- **Debt financing** does not give the lender ownership control, but the principal must be repaid with interest. Length of the loan, interest rates, security, and other terms depend on what the loan is being used for.
- **Commercial bank loans** may offer a variety of loans and terms for small business.
- Real estate financing is typically financed over a fairly long term, 10 to 30 years. Expect a down payment of about 20 percent.
- Accounts receivable financing is money loaned against accounts receivable pledged as collateral.
- Equity financing is money put into a business by the owner, private investors, and/or venture capitalists.
 Equity gives an investor ownership and possibly some control of the business.

While new entrepreneurs sometimes expect "free money" in terms of grants or other sources, the reality is that grants (outside funds that do not require repayment or an ownership stake) are almost never available to for-profit enterprises.

Equity financing is more often available for technology or innovation-driven enterprises with prospects for greatly increased earnings in the long term, based on rapid growth or a technological or other type of innovation. However, there are some investors with other, more specialized interests, so this may be worth exploring if you are willing to provide outside investors with a financial ownership stake in the business. Selling shares or stock in a business is another possible option. An attorney and investment banker should be consulted for more information.

Smaller start-ups or home-based enterprises sometimes have difficulty securing funding through traditional lending institutions or programs. However, there may be loan programs or organizations in your area that provide loans for microenterprise or specific types of business owners or business activities for which you may qualify. These include federal and state loans, community micro-lending programs, minority lending programs, and agriculture-related loans. Sometimes these sources may not always be widely known.

The local Small Business Development Center or the Virginia Business Information Center are good starting points, as are your county's chamber of commerce and county administrator's office. Frequently, congressional representatives or Virginia state elected officials have a staff that welcomes the opportunity to assist with finding resources for entrepreneurs in their districts.

To find a listing of financial resources available, see the Department of Business Assistance's Capital Resources Directory at http://vdba.virginia.gov/vsbfa.shtml.

For general assistance, contact the Virginia Business One Stop at (804) 371-0438 or www.bos.virginia.gov or contact your closest SBDC (www.virginiasbdc.org) or SCORE Counselor (www.score.org).



What is venture capital and can I use it for my business?

Venture capitalists, angel investors, and others are equity investors looking to invest money in exchange for an ownership stake in your business. These investors usually look only for businesses where a high rate of return can be expected in a short period of time. This is more common in high-tech/biomedical type enterprises. One rule of thumb suggested that venture capital should be sought only if you expect profits well in excess of a million dollars within the first five years. For more information on venture capital, see www.capital-connection.com.

How do I increase my chances at getting a bank loan?

The kind of financing most entrepreneurs seek through commercial lenders is debt financing. Most banks provide debt financing for existing and start-up businesses. Banks vary substantially in their lending practices. While one bank may decline your loan application, another may be willing to take a higher risk or be interested in lending to

small businesses. It is advisable to understand a bank's lending guidelines before applying for a loan. The general guidelines that would enable a lending officer to at least make an informed decision regarding your loan proposal are as follows: consideration of the business idea, usually explained in a business plan, collateral down payment (or equity in an ongoing business), credit history and personal financial net worth, management ability, ability to repay the debt, and conditions of the economy and/or market area.

Commercial lenders do vary widely in their offerings and requirements and often their personal relationships with local or regional lenders still have real significance. Communication with lending officers should be viewed as a relationship that may require time, multiple contacts, and a long-term focus. A business plan is essential to commercial lenders, even those with whom you might have a strong relationship. A solid business plan and a thorough preparation to ensure that the lender's requirements are met are the essential ingredients to commercial loan application.

How can I strengthen the financial health of my business?

The most essential item is the development and maintenance of a sound financial plan with associated systems for tracking financial status. See the financial plan section for more details. Within the framework of a financial plan, there are five areas that contribute to the financial health of your enterprise:

- Effective management of financial resources
- Effective financial systems/tracking
- Conservation of existing capital
- Increased profit
- Access to outside capital

Which numbers should I use to assess the ongoing financial health of my business?

One of the most significant tools for growing your business is the development of a clear set of performance indicators that represent criteria that you will monitor and use to assess your business. In general, make a list of factors most critical to your business performance and then select a group of key indicators to track on a regular basis. For example, you might focus on sales growth, cash management, profit measures, customer feedback, and/ or employee feedback.

In addition, here are some numbers that you may want to monitor weekly (as identified by *Inc.* magazine and SCORE):

- Current cash position (how much cash was received, when, and from whom)
- Cash disbursements (such as payroll, purchasing, rent, etc.)
- New sales
- Accounts receivable (beginning balances, outstanding credit, and cash receivables)
- Accounts-payable payments
- Order backlog
- Productivity (sales per employee, etc.)

Here are some numbers that you may need to monitor monthly (as identified by *Inc.* magazine and SCORE):

- Inventory (with accounting or physical tests for accuracy)
- Accounts-receivable average days outstanding
- Accounts-payable obligations (with aging breakdown)

There is also easily adaptable and user-friendly software available for small businesses. Among the most common are QuickBooks (www.quickbooks.com) and Sage50, formerly Peachtree (http://na.sage.com/sage-50-accounting-us/).



BUSINESS OPPORTUNITIES AND TYPES OF BUSINESSES



Why should I become certified as a small, woman- or minority-owned business?

The commonwealth has a plan to increase the utilization of small, woman-, and minority-owned (SWAM) businesses as suppliers in state purchasing. Commonwealth agencies provide the Department of Minority Business Enterprise with a monthly detailed report of purchases with SWAM vendors. Certification provides procurement officers with a means of identifying SWAM vendors, who are "certified" as meeting specific guidelines. The Department of Minority Business Enterprise provides certification for SWAM firms. Contact (804) 786-5560 or www.dmbe.virginia.gov.

Where can I get assistance with selling my product or service to the state?

The Commonwealth of Virginia buys almost \$5 billion in goods, services, and construction annually. This business-to-government market represents growth opportunities for Virginia firms interested in selling their products and services to state government.

Businesses can learn how to access these opportunities through VDBA's Selling to the Commonwealth program. Virginia's government purchasing is conducted on eVA, www.eva.virginia.gov, the state's electronic purchasing system. eVA is managed by the Department of General Services (DGS), the commonwealth agency that oversees state purchasing and sets related policies. VDBA has partnered with DGS to develop educational tools and

provide outreach throughout the commonwealth, helping businesses understand how to use the eVA system.

The Virginia Department of Business Assistance can help you with state government procurement. Contact the Virginia Business One Stop at (804) 371-0438 or www.bos. virginia.gov, or visit www.vdba.virginia.gov for information on getting registered as a supplier, identifying business opportunities for your company, and accessing resources and training available on state procurement.

What is a small business incubator?

Incubators nurture young firms, helping them to survive and grow during the start-up period when they are most vulnerable. Incubators provide hands-on management assistance, access to financing, and exposure to critical business or technical support services. They also offer entrepreneurial firms shared office services, access to equipment, flexible leases, and expandable space – all under one roof.

Most new businesses have strength in a specific area and a great deal of passion. What they generally lack is experience in the basics of running a business and the infrastructure – the fax machines and telephone systems – to make things work. Virginia's business incubators give these bold new companies structure, credibility, access to knowledge, infrastructure, and contacts that are necessary for the businesses to take root.

To find a business incubator near you, contact the Virginia Business Incubator Association at www.vbia.org or visit the Department of Business Assistance at www.vdba.virginia. gov. You can also call your local chamber of commerce for a referral (see the listing of chamber offices in this guide).

Where can I find more information on starting a bed and breakfast?

The Virginia Tourism Corporation has many resources for tourism-related businesses. Its Tourism Development Division focuses on promoting new tourism businesses and the development of community-based tourism products throughout the commonwealth, with special emphasis on economically challenged areas such as the Southwest, Southside, and Eastern Shore. The Tourism Development Division accomplishes this through technical support, facilitation of resources, and integration with other state and federal agencies. VTC also offers assistance with

marketing and has market research data and other resources. For more information, contact (804) 545-5500 or visit www.vatc.org.

There are several good publications on starting a bed and breakfast, so be sure to check the local library or bookstore. In addition, there are several associations for B&B owners. You might start with one of these:

American Bed & Breakfast Association, 16 Village Green, Suite 203, Crofton, MD 21114, (301) 261-0180, membership \$150, newsletter guidebook published, also other publications and information for members, www. abba.com.

American Hotel & Lodging Association, 1201 New York Avenue NW #600, Washington, DC 20005-3931, (202) 289-3100, fax: (202) 289-3199, www.ahla.com.

Association of Professional Innkeepers International, JoAnn M. Bell, Executive Director, P.O. Box 90710, Santa Barbara, CA 93190, (805) 965-0707, newsletter, workshops, technical assistance, and index of members.

Bed & Breakfast Association of Virginia, P.O. Box 1077, Stanardsville, VA 22973, (888) 660-2228, www.innvirginia. com.

The National Bed & Breakfast Association, P.O. Box 332, Norwalk, CT 06852, referrals and guidebook.

Tourist House Association of America, R.D. 2, Box 355A, Greentown, PA 18426, guidebook of B&B homes, newsletter, and group liability insurance.

Are there any special considerations for starting a home-based business?

In general, the same processes apply to home-based businesses as to others. There may be some tax advantages to operating a business from home, but it is advisable to consult with an accountant for more information. County, town, or city zoning may or may not allow you to operate your business from home. Contact the local planning/zoning department to make sure your location is zoned for business activities.

However, working from your home is a serious lifestyle change and requires full consideration of all of the implications. See the Virginia Cooperative Extension publication Can You Live Where You Work...And Work Where You Live? This is available online at www.ext.vt.edu/pubs/homebus/354-306/354-306.html or by contacting your local Extension office. Another online resource is available at www.powerhomebiz.com.

What is a microenterprise and are there microenterprise support organizations in Virginia?

The Association for Enterprise Opportunity (AEO) defines a microenterprise as any business with five or fewer employees requiring \$35,000 or less in start-up capital. Loans of \$35,000 and under are known as microloans. AEO estimates that there are over 20 million U.S. microenterprises, which represent 17 percent of all private employment in the U.S.

Many of the organizations listed throughout this guide support microenterprises, including Virginia Cooperative Extension, SCORE, the Small Business Development Centers, and the Virginia Department of Business Assistance.



Some other organizations in Virginia that provide assistance and/or funding for microenterprises include:

Business Development Center, Inc.

147 Mill Ridge Road Lynchburg, VA 24502 (434) 582-6100 www.lbdc.com

Community Business Partnership

7001 Loisdale Road, Suite C Springfield, VA 22150 (703) 768-1440 www.cbponline.org

ECDC Enterprise Development Group

901 South Highland Street Arlington, VA 22204 (703) 685-4200 www.entdevgroup.org

Middle Peninsula Bus. Development

P.O. Box 286 Saluda, VA 23149 (804) 458-4917 www.mpbdp.org

Richmond Economic Dev. Corporation

411 East Franklin Street, Suite 203 Richmond, VA 23227 (804) 780-3012 www.redccommunitycapital.org

People Incorporated Financial Services

1173 West Main Street Abingdon, VA 24210 (276) 623-9000 www.peopleinc.net

Round the Mountain

One Heartwood Circle Abingdon, VA 24210 (276) 492-2408 www.roundthemountain.org

TAP/Business SEED

145 Campbell Avenue, Suite 308 Roanoke, VA 24011 (540) 345-4421 www.businessseed.com

United Virginia

700 W. Franklin Street Richmond, VA 23220 (804) 252-7175 www.unitedvirginia.org

Virginia Community Capital

100 West Franklin Street Suite 200 Richmond, VA 23220 (804) 344-5484 www.vacommunitycapital.org

Where can I find more information on starting a restaurant?

The Virginia Tourism Corporation is a good starting point. Its Tourism Development Division focuses on promoting new tourism businesses and the development of community-based tourism products throughout the commonwealth, with special emphasis on economically challenged areas such as the Southwest, Southside, and Eastern Shore. The Tourism Development Division accomplishes this through technical support, facilitation of resources, and integration with other state and federal agencies. VTC also offers assistance with marketing and has market research



data and other resources. For more information, contact (804) 545-5500 or visit www.vatc.org.

There is a fairly comprehensive online guide for starting a restaurant available at: www.entrepreneur.com/startingabusiness/businessideas/startupkits/article73384.html

The Virginia Department of Business Assistance is also a great resource. Start with the Virginia Business Information Center at (866) 248-8814 or www.business.virginia.gov.

The Virginia Department of Agriculture and Consumer Services is also a resource for restaurants and food-related businesses in terms of regulation compliance, market data, and other information. See www.vdacs.virginia.gov.

Where can I find more information on starting a food products business?

Virginia Cooperative Extension offers a number of publications on starting a food products business in Virginia, available online at http://pubs.ext.vt.edu/category/food-business.html. Contact your local extension office for more information.

Virginia Tech and Virginia Cooperative Extension offer a Food Innovations Program that offers training, one-on-one consultations, product-development research and assistance, and other services. More information is available at http://www.fcs.ext.vt.edu/fnh/food-innovations/. You may also contact your local Extension office. A listing of county Extension offices can be found at www.ext.vt.edu.

The Virginia Department of Agriculture and Consumer Services is also a resource for food products businesses. Information is available at www.vdacs.virginia.gov, or by contacting one of the agency's state field offices.

Where can I find more information on starting a retail/service business?

Entrepreneur.com offers a series of start-up guides that may be useful for those looking to start a retail business. These include:

How to Start a Retail Business at http://www.entrepreneur.com/article/75912

How to Start a Service Business at http://www.entrepreneur.com/article/80686

The Virginia Department of Business Assistance is also a great resource, at www.vdba.virginia.gov. Start with the Virginia Business Information Center at (866) 248-8814, vbic@vdba.virginia.gov, or www.vdba.virginia.gov.

The Small Business Development Centers are located across the commonwealth and are an excellent resource. The Centers provide a certain number of hours of free assistance to entrepreneurs. See www.virginiasbdc.org for a listing of centers with phone and e-mail contacts.



AGENCIES AND RESOURCES

What is the Virginia Department of Business Assistance?

The Virginia Department of Business Assistance (VDBA) supports economic development in the commonwealth by working with new and existing businesses to provide workforce incentives, loans, business information, incubator counseling, and educational opportunities for the business and economic development communities. The agency administers free and easy services for accessing information and solving problems.

VDBA manages the Virginia Business One Stop, with the help of a team of seasoned economic development and business professionals that can respond to a range of inquiries from simply "getting started" to other very business-specific questions. The Virginia Business One Stop may be accessed at (804) 371-0438 or www.bos. virginia.gov.

Virginia Business Information Center team members also worked closely with the Virginia Information Technologies Agency (VITA) to create the recently launched Internet business portal www.business.virginia.gov – designed to consolidate information about Virginia's various business assistance and support services into one website to allow businesses to find useful and relevant information quickly. The site also has a "live chat" feature, providing businesses with real-time access to VBIC.

Interested Virginia business owners may also qualify for other assistance offered through VDBA, including the agency's signature economic development programs. The Virginia's Jobs Investment Program works with state businesses to provide customized recruitment and training programs. Small businesses may also qualify for training and retraining programs.



VDBA's Financial Services division administers the programs of the Virginia Small Business Financing Authority (VSBFA). VSBFA professionals work with businesses, bankers, economic developers, and state agencies to provide direct funding and credit enhancements through a variety of financing programs for the benefit of eligible businesses.

Businesses may find value in VDBA's entrepreneurship development seminars and tools showcasing successful development, prosperity, and sound business practices. VDBA organizes workshops to educate businesses on how to effectively sell their goods and services to the Commonwealth of Virginia. Each year, VDBA also coordinates Business Appreciation Week – a statewide effort to acknowledge the contributions Virginia businesses make to the commonwealth's economy and quality of life.

The Commonwealth of Virginia buys almost \$5 billion annually in goods and services. This business-to-government market represents growth opportunities for Virginia businesses. VDBA assists firms in accessing these opportunities through its Selling to the Commonwealth program. VDBA has partnered with the Department of General Services, which administers the state's electronic purchasing program, eVA, to develop educational tools and help businesses understand how to use the system.

Contact VDBA at 707 East Main Street, Suite 300, Richmond, VA 23219, (804) 371-8200 or any member of the VDBA team.

What is Virginia Cooperative Extension?

As the front door to the land-grant university system, Virginia Cooperative Extension uses objective, research-based educational programs to stimulate positive personal, economic, and societal change. Its educational programs lead to more productive lives, families, communities, and farms and forests while enhancing and preserving the quality of the commonwealth's natural resources.

Recognizing that knowledge is power, Virginia Cooperative Extension uses the resources of the land-grant university system to deliver educational programs through a network of 107 local county and city offices, six 4-H educational centers, and 13 agricultural research and Extension centers. Extension is funded through the cooperative efforts of local, state, and federal governments. In addition, over 40,000 citizen volunteers contribute millions of hours every year helping identify and deliver needs-driven educational programs.



Virginia Cooperative Extension provides educational programs to individuals, families, organizations, and communities in four broad program areas: 1) agriculture and natural resources; 2) 4-H youth development; 3) family and consumer sciences; and 4) community viability.

Contact VCE by finding your local office at www.ext. vt.edu/offices. You may contact agents or staff that serve your region by e-mail, phone, or personal visit. Local office staff are then able to direct you to campus or field-based specialists with expertise in your subject area, as needed.

What is the Virginia Tourism Corporation?

The Virginia Tourism Corporation (VTC) serves the broader interests of the economy of Virginia by supporting, maintaining, and expanding the commonwealth's domestic and international travel market, thereby generating increased visitor expenditures, tax revenues, and employment. The corporation develops and implements programs beneficial to Virginia travel-related businesses and consumers that no industry component or organization would be expected to carry out on its own. Through its multifaceted national and international marketing programs, the VTC researches and targets specific, highly profitable audience segments in those geographic markets offering the highest potential of travel to Virginia.

The Tourism Development Division focuses on promoting new tourism businesses and the development of community-based tourism products throughout the commonwealth, with special emphasis on economically challenged areas such as the Southwest, Southside, and Eastern Shore. The Tourism Development Division accomplishes this through technical support, the

facilitation of resources, and integration with other state and federal agencies.

The Tourism Development Division can assist with:

Business Development. Assistance with entrepreneurial development, including business plans, financial planning, regulations, and other business-related issues for both new and existing tourism businesses.

Strategic Planning. Assistance with community and organization planning.

Tourism Program Development. Assistance with launching a tourism promotion program within a community or region.

Funding. Assistance with finding funding for tourism businesses and programs, including grants and loans.

Industry Liaisons. Facilitation of relations with other agencies helpful to the tourism industry including the Department of Housing and Community Development, Department of Conservation and Recreation, Department of Transportation, and others.

Contact a VTC specialist nearest you or visit www.vatc.org.

What is the Virginia Small Business Development Center?

For established firms, emerging companies or aspiring entrepreneurs, the Virginia SBDC is the place where businesses go to talk business. Counseling, training, and information resources are the hallmarks of the SBDC program. Business owners and managers can count on professional guidance, experienced insight, practical solutions, and respect for confidentiality when they work with a Virginia SBDC.

Business management counseling is the premier offering of the Virginia SBDC network. The depth and breadth of the SBDC network ensures that businesses across Virginia can tap into a variety of expertise, including strategic and business planning, marketing, operations, accounting and record keeping, financial analysis, international trade, manufacturing, government procurement, and access to capital. All Virginia SBDC professional counselors have extensive business experience and many have personal business ownership in their backgrounds. In addition, private-sector professionals are also available to meet with and advise business owners. Confidentiality and privacy are ensured.

Contact Virginia's SBDCs through the website www. virginiasbdc.org or review the following list for the office nearest you.

Alexandria SBDC

(703) 778-1292 625 North Washington Street, Suite 400 Alexandria, VA 22314 www.alexandriasbdc.org

Blue Ridge Crossroads SBDC

(276) 236-0435 1117 E. Stuart Drive Galax, VA 24333 www.brceda.org

Central Virginia SBDC

(434) 295-8198 2211 Hydraulic Rd. Suite 107 Charlottesville, VA 22901 www.cvsbdc.org

Crater SBDC of Longwood University

(804) 518-2003 P.O. Box 1808 1964 Wakefield Street Petersburg, VA 23805-0808 www.sbdc-longwood.com

Eastern Shore SBDC

(757) 789-3418 19056 Parkway Melfa, VA 23410-0133 www.hrsbdc.com

Greater Richmond SBDC

(804) 783-9369 600 East Main Street Suite 700 Richmond, VA 23219 www.grsbdc.com

Hampton SBDC

Thomas Nelson Community College (757) 865-3126 600 Butler Farm Road Suite A, Room 1105 Hampton, VA 23666-1564 www.hrsbdc.org

Hampton Roads SBDC

Hampton Roads Chamber of Commerce (757) 664-2595 500 East Main Street, Suite 700 Norfolk, VA 23510 www.hrsbdc.org

Longwood SBDC-Danville

(434) 797-8482 1008 South Main St. Taylor Bldg, Ste 105 Danville, VA 24541 www.sbdc-longwood.com

Longwood SBDC-Farmville

Longwood University (434) 395-2086 515 Main Street Farmville, VA 23909-1898 www.sbdc-longwood.com

Longwood SBDC-Martinsville

(276) 632-4462 115 Broad Street P.O. Box 709 Martinsville, VA 24114-0709 www.sbdc-longwood.com

Longwood SBDC-South Boston

(434) 572-4533 515 Broad Street South Boston, VA 24592 www.sbdc-longwood.com

Lord Fairfax SBDC

(540) 868-7093 Corron Community Dev. Ctr, Ste 109 173 Skirmisher Lane Middletown, VA 22645-1745 www.lfsbdc.org



Lord Fairfax at Culpeper Economic Development Office (540) 727-0638 233 E. Davis Street, Suite 300 Culpeper, VA 22701 www.lfsbdc.org



Lord Fairfax at Fauquier SBDC at Warrenton

(540) 351-1595 6480 College Street Warrenton, VA 20187-8820 www.lfsbdc.org

Loudoun SBDC

(703) 430-7222 202 Church Street SE, Suite 100 Leesburg, VA 20175-3006 www.loudounsbdc.org

Mason SBDC

(703) 277-7747 4031 University Drive, Ste. 100 Fairfax, VA 22030 www.masonsbdc.org

Mountain Empire SBDC

(276) 523-6529 3441 Mountain Empire Road Big Stone Gap, VA 24219-4634 www.me.vccs.edu/sbdc/

Radford SBDC

(540) 831-6056 701 Tyler Ave. #231 Radford, VA 24142 www.radford.edu/sbdc

Region 2000 SBDC

Central Virginia Community College (571) 321-2023 Merritt Hall 3506 Wards Road Lynchburg, VA 24502-2498 www.region2000.org/sbdc.html

Roanoke Regional SBDC

(540) 983-0717 210 S. Jefferson Street Roanoke, VA 24011-1702 www.rrsbdc.org

SBDC at CBP

(703) 768-1440 7001 Loisdale Road, Suite C Springfield, VA 22150 www.cbponline.org

Shenandoah Valley SBDC

(540) 568-3227 1598 South Main Street JMU MSC 5502 Harrisonburg, VA 22807-0001 www.valleysbdc.org

Southwest Virginia SBDC

(276) 739-2474 P.O. Box SVCC, Rt. 19 Richlands, VA 24641-1101 www.sw.edu/sbdc/

Suffolk SBDC

(757) 664-2613 127 East Washington Street Suffolk, VA 23434 www.hrsbdc.org

University of Mary Washington SBDC

(540) 654-1096 1125 Jefferson Davis Highway, Suite 400 Fredericksburg, VA 22401 umw.edu/sbdc/

University of Mary Washington-Warsaw

(804) 333-0286 P.O. Box 490 479 Main Street Warsaw, VA 22572-0490 umw.edu/sbdc/

Virginia Highlands SBDC VA Highlands Community College

(276) 739-2474 100 VHCC Drive Abingdon, VA 24210 www.vhcc.edu/sbdc

Williamsburg SBDC

(757) 229-6511 421 North Boundary Street Williamsburg, VA 23187-3495 www.hrsbdc.org

What is the Virginia Small Business Financing Authority?

The Virginia Small Business Financing Authority (VSBFA) has both direct and indirect financing programs. These programs serve a variety of borrowing needs and can assist both new and existing Virginia businesses with access to financing. Because some VSBFA programs require the participation of a commercial bank, new business owners are encouraged to speak with their commercial bank to review their business plan and to discuss their request for financing.

Under its direct loan programs, VSBFA is the lender. These programs include the Economic Development Loan Fund, the Child Day Care Fund, and the Environmental Compliance Assistance Fund. To qualify for these funds, you must be a basic employer within the commonwealth. Retail businesses do not qualify. You should contact VSBFA directly to make an application for financing.

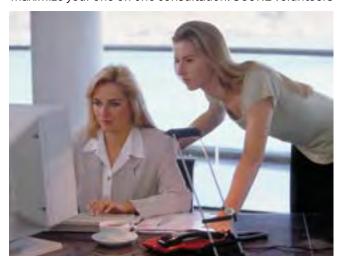
To access VSBFA indirect loan programs, you must go through your commercial bank.

Contact VSBFA for information on its financing programs by calling (866) 248-8814 or visit http://vdba.virginia.gov/vsbfa.shtml.

What is SCORE?

SCORE: Counselors to America's Small Business. At SCORE, counseling is always free-of-charge. The volunteers donate their time and talent. As a non-profit organization, SCORE brings Fortune 500 executives and successful entrepreneurs to you team as mentors. Services include:

Counseling. Business counseling relationships can last just a few sessions or a number of years, based on your needs as an entrepreneur. Prepare for your counseling session by arriving with a well-thought-out idea, preliminary business plan, and other information that will help you maximize your one-on-one consultation. SCORE volunteers



sometimes counsel in teams, bringing a specific strength to the table. Counselors may be available to visit you at your place of business to learn about your venture and concerns.

Workshops and Seminars. Local SCORE chapters offer low-cost business workshops and seminars for both start-up and in-business entrepreneurs. Training covers a variety of topics, from writing a business plan to importing/exporting to e-commerce. Workshops also offer a chance to network with local small business owners.

Contact SCORE through its website www.score.org for more information and to locate the chapter nearest you.

Bristol SCORE

30 Sixth Street, 2nd Floor Bristol, TN 37620 (423) 523-9050

Central Virginia SCORE

209 5th St NE Charlottesville, VA 22902 (434) 295-6712 Fax: (434) 295-3144

Greater Lynchburg SCORE

1100 Court Street Federal Building Lynchburg, VA 24504 (434) 846-3235 Fax: (434) 846-1798

Hampton Roads SCORE

838 Granby Street Retail Alliance Norfolk, VA 23510 (757) 455-9338 Fax: (757) 466-9472

Martinsville SCORE

115 Broad Street Martinsville, VA 24112 (276) 632-6401 Fax: (276) 632-5059

Peninsula SCORE

21 Enterprise Parkway Peninsula Chamber of Commerce, Suite 100 Hampton, VA 23666 (757) 262-2000 Fax: (757) 595-1306

Richmond SCORE

400 N. 8th Street Federal Building Richmond, VA 23219 (804) 771-2400 x131

Fax: (804) 344-0805

Roanoke SCORE

105 Franklin Road SW, Suite 150 Roanoke, VA 24011 (540) 857-2834 Fax: (540) 857-2043

Shenandoah Valley SCORE

301 W. Main Street Waynesboro, VA 22980 (540) 949-4423 Fax: (540) 942-6755

Washington DC SCORE

740 15th Street NW American Bar Association Building Washington, DC 20005 (202) 272-0390 Fax: (202) 638-7670

Williamsburg SCORE

421 N. Boundary Street Williamsburg, VA 23185 (757) 229-6511 Fax: (757) 229-2047

What is Virginia Economic Bridge?

Virginia Economic Bridge, Inc., is a nonprofit organization whose primary goal is to promote economic development in Southwest Virginia. It provides business, economic, and workforce development programs and services to individuals and localities that include:

- Virginia's Business Pipeline, an online, searchable database of more than 10,000 Virginia-based companies, serves as a marketing and resource tool. www.virginiabusiness.org
- Virginia Community Analysis, Research, and Development offers community audits, custom surveys, business directories, data collection, analysis and presentation, monthly and quarterly economic data for PDCs 1-5 and customized research. www. virginiaeconomicbridge.org/community
- Virginia's Linked Workforce Showcase is designed to create business partnerships between SWVA and NOVA by bringing companies in targeted industry sectors together for one-on-one, roundtable discussions with key decision makers. www.linkedworkforce. org/LWShowcase

What are some other resources for business data and general business information?

Governor's Official Website www.governor.virginia.gov

The Better Business Bureau www.bbb.org

U.S. Bureau of Labor Statistics www.bls.gov

U.S. Business Advisor http://business.usa.gov/

U.S. Census Bureau www.census.gov

U.S. Department of Commerce www.doc.gov

U.S. Small Business Administration www.sba.gov



Virginia Department of Social Services www.dss.virginia.gov

Virginia AFL-CIO www.va-aflcio.org

Virginia Department of Aging www.vda.virginia.gov

Virginia Department of Education http://www.doe.virginia.gov/

Virginia Department of Labor and Industry www.doli.virginia.gov

Virginia Department of Professional and Occupational Regulation

www.dpor.virginia.gov

Virginia Employment Commission

www.vec.virginia.gov/vecportal

Virginia Rehabilitation Services

www.vadrs.org

Virginia Website

www.Virginia.gov

Virginia Workforce Network

http://vwn.vccs.edu/

Council on Human Rights

1100 Bank Street, 12th Floor Richmond, VA 23219 (804) 225-2292 www.chr.state.va.us

U.S. Citizenship and Immigration Services

1525 Wilson Boulevard, Suite 300 Arlington, VA 22209 (800) 870-3676 http://www.uscis.gov

Metropolitan Business League

115 E. Marshall Street Richmond, VA 23219 (804) 649-7473 www.thembl.com

Social Security Administration

718 E. Franklin Street Richmond, VA 23219 (804) 771-8125 www.ssa.gov

U.S. Dept. of Commerce (NOVA)

1401 Wilson Boulevard, Suite 1225 Arlington, VA 22209 (703) 524-2885 www.doc.gov

U.S. Dept. of Labor

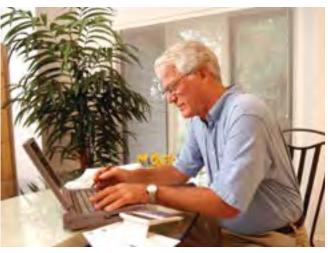
400 N. Eighth Street, Suite 416 Richmond, VA 23240 (804) 771-2996 www.dol.gov

U.S. Dept. of Agriculture

1606 Santa Rosa Road, Suite 138 Richmond, VA 23229 (804) 771-2246 www.usda.gov

U.S. Dept. of Commerce (Central)

400 N. Eighth Street, Suite 540 Richmond, VA 23240 (804) 771-2246 www.doc.gov



U.S. Patent and Trademark Office

Crystal Plaza 3, Room 2C02 Washington, DC 20231 (703) 308-4357 www.uspto.gov

U.S. Small Business Administration

400 N. Eighth Street, 11th Floor Richmond, VA 23240 (804) 771-2400 www.sba.gov

Virginia Business Registration Guide Virginia Chamber of Commerce

9 S. Fifth Street Richmond, VA 23219 (804) 644-1607 www.vachamber.com

Virginia Dept. of Ag & Consumer Services

1100 Bank Street Richmond, VA 23219 (804) 786-3501 www.vdacs.virginia.gov

Virginia Dept. of Alcoholic Beverage Control

2901 Hermitage Road Richmond, VA 23220 (804) 213-4400 www.abc.virginia.gov

Virginia Dept. of Business Assistance

707 E. Main Street, Suite 300 Richmond, VA 23219 (804) 371-8200 www.dba.virginia.gov

Virginia Dept. of Labor and Industry

13 S. 13th Street Richmond, VA 23219 (804) 786-2376 www.doli.virginia.gov

Virginia Dept. of Minority Bus. Enterprise

200-202 N. Ninth Street, 11th Floor Richmond, VA 23219 (804) 786-5560 www.dmbe.virginia.gov

Virginia Dept. of Professional and Occupational Regulation

3600 W. Broad Street, Fifth Floor Richmond, VA 23230 (804) 367-8500 http://www.dpor.virginia.gov/

Virginia Dept. of Taxation

P.O. Box 115 Richmond, VA 23218 (804) 367-8037 www.tax.virginia.gov

Virginia Dept. of Transportation

1221 E. Broad Street Richmond, VA 23219 (804) 786-2787 www.virginiadot.org

Virginia Economic Development Partnership

Riverfront Plaza 901 E. Byrd Street Richmond, VA 23218 (804) 545-5600 www.yesvirginia.org

Virginia Employment Commission

703 E. Main Street Richmond, VA 23219 (804) 786-4359 www.vec.virginia.gov/vecportal

Virginia Enterprise Zone Program

501 N. Second Street Richmond, VA 23219 (804) 374-7030 www.dhcd.virginia.gov

Virginia Manufacturers Association

707 E. Main Street, Suite 1600 Richmond, VA 23219 (804) 643-7489 www.vamanufacturers.com

Virginia Marine Resources Commission

2600 Washington Avenue Newport News, VA 23607 (757) 247-2200 www.mrc.virginia.gov

Virginia Minority Supplier Development Council

9210 Arboretum Pkway, Ste 150 Richmond, VA 23238 (804) 320-2100 www.vmsdc.org

Virginia Small Business Financing Authority

707 East Main Street, Suite 300 Richmond, VA 23219 (804) 371-8254 http://vdba.virginia.gov/vsbfa.shtml

Virginia State Corporation Comm.

P.O. Box 1197 Richmond, VA 23218 (804) 371-9733 www.state.va.us/scc

Virginia Women's Business Enterprise Program

707 E. Main Street, Suite 300 Richmond, VA 23219 (800) 980-8923 www.dba.virginia.gov

Worker's Compensation Comm.

1000 DMV Drive Richmond, VA 23220 (804) 367-8600 www.vwc.state.va.us

Port of Virginia

600 World Trade Center Norfolk, VA 23510 (757) 683-8000 http://www.portofvirginia.com/



What are the Chambers of Commerce and how do I contact them?

Chambers of commerce serve as a central location where the local small business community may obtain information, publications and contact information.

Alexandria Chamber of Commerce

801 North Fairfax Street, Suite 402 Alexandria, VA 22314-1774 (703) 549-1000

Alleghany Highlands Chamber of Commerce

241 W Main St. Covington, VA 24426-1542 (540) 962-2178

Altavista Area Chamber of Commerce

P.O. Box 606 Altavista, VA 24517-0606 (434) 369-6665

Amherst County Chamber of Commerce

P.O. Box 560 Amherst, VA 24521-0560 (434) 946-0990

Annandale Chamber of Commerce

7263 Maple Place, Suite 207 Annandale, VA 22003 (703) 256-7233

Appomattox County Chamber of Commerce

P.O. Box 704 Appomattox, VA 24522-0704 (434) 352-2621

Arlington Chamber of Commerce

2009 14th St N, Suite 111 Arlington, VA 22201-2505 (703) 525-2400



Bath County Chamber of Commerce

P.O. Box 718 Hot Springs, VA 24445-0718 (540) 839-5409

Bedford Area Chamber of Commerce

305 East Main Street Bedford, VA 24523-2014 (540) 586-9401

Blackstone Chamber of Commerce

P.O. Box 295 Blackstone, VA 23824-0295 (434) 292-1677

Botetourt County Chamber of Commerce

P.O. Box 81 Fincastle, VA 24090-0081 (540) 473-8280

Bristol Chamber of Commerce

P.O. Box 519 Bristol, VA 24203-0519 (423) 989-4850

Broadway-Timberville Chamber of Commerce

233 McCauley Drive Timberville, VA 22853-9507 (540) 896-7413

Brunswick Chamber of Commerce

400 North Main Street Lawrenceville, VA 23868-1818 (434) 848-3154

Buchanan County Chamber of Commerce

P.O. Box 2818 Grundy, VA 24614 (276) 935-4147

Buckingham Chamber of Commerce

P.O. Box 951 Dillwyn, VA 23936 (434) 983-2372

Caroline County Chamber of Commerce

P.O. Box 384 Bowling Green, VA 22427-0384 (804) 633-5264

Carroll County Chamber of Commerce

P.O. Box 1184 Hillsville, VA 24343 (276) 728-7825



Central Fairfax Chamber of Commerce 11166 Fairfax Boulevard, Suite 407

Fairfax, VA 22030 (703) 591-2450

Charlotte County Chamber of Commerce

350 George Washington Highway Charlotte CH, VA 23923-3747 (434) 542-4546

Charlottesville Regional Chamber

P.O. Box 1564 Charlottesville, VA 22902-1564 (434) 295-3141 x101

Chase City Chamber of Commerce

316 North Main Street Chase City, VA 23924 (434) 372-0379

Chesterfield County Chamber of Commerce

9330 Iron Bridge Rd, Suite B Chesterfield, VA 23832 (804) 748-6364

Chincoteague Chamber of Commerce

6733 Maddox Boulevard Chincoteague Is, VA 23336 (757) 336-6161

Clarksville Lake Country Chamber of Commerce

P.O. Box 1017 Clarksville, VA 23927-1017 (434) 374-2436

Colonial Beach Chamber of Commerce

P.O. Box 475 Colonial Beach, VA 22443-0475 (804) 224-8145

Colonial Heights Chamber of Commerce

201 Temple Ave, Suite E Colonial Heights, VA 23834-2801 (804) 526-5872

Crewe-Burkeville Chamber of Commerce

P.O. Box 305 Crewe, VA 23930 (434) 645-8509

Culpeper County Chamber of Commerce

109 S. Commerce Street Culpeper, VA 22701-3007 (540) 825-8628

Danville Pittsylvania County Chamber of Commerce

P.O. Box 99 Blairs, VA 24527-0099 (434) 836-6990

Dickenson County Chamber of Commerce

P.O. Box 1990 Clintwood, VA 24228 (276) 926-6074

Dinwiddie County Chamber of Commerce, Inc.

7301 Boydton Plank Road Petersburg, VA 23803-6703 (804) 861-8774

Dulles Regional Chamber of Commerce

P.O. Box 327 Herndon, VA 20172-0327 (571) 323-5301

Eastern Shore of Virginia Chamber of Commerce

P.O. Box 460 Melfa, VA 23410-0460 (757) 787-2460

Edinburg Area Chamber of Commerce

P.O. Box 511 Edinburg, VA 22824 (504) 984-8318

Emporia/Greensville Chamber

400 Halifax St Emporia, VA 23847-1712 (434) 634-9441

Fairfax County Chamber of Commerce

8230 Old Courthouse Road, Suite 350 Vienna, VA 22182-3840 (703) 752-7516

Farmville Area Chamber of Commerce

P.O. Box 361 Farmville, VA 23901-0361 (434) 392-3934

Fauquier County Chamber of Commerce

P.O. Box 127 Warrenton, VA 20188-0127 (540) 347-4414

Floyd County Chamber of Commerce

201 East Main Street Floyd, VA 24091 (540) 745-4407

Fluvanna County Chamber of Commerce

P.O. Box 93 Palmyra, VA 22963-0093 (434) 589-3262

Franklin-Southampton Area Chamber

108 W 3rd Ave Franklin, VA 23851-1722 (757) 562-4900

Fredericksburg Regional Chamber of Commerce

P.O. Box 7476 Fredericksburg, VA 22404 (540) 373-9526

Front Royal-Warren County Chamber

104 E Main St Front Royal, VA 22630-3337 (540) 635-3185

Giles County Chamber of Commerce

101 South Main Street Pearisburg, VA 24134 (540) 921-5000

Gloucester County Chamber of Commerce

P.O. Box 296 Gloucester, VA 23061 (804) 693-9535

Goochland County Chamber of Commerce

P.O. Box 123 Goochland, VA 23063 (804) 556-3811

Greater Augusta Regional Chamber

P.O. Box 1107 Fishersville, VA 22939-1107 (540) 949-8203



Greater Bluefield Chamber of Commerce

P.O. Box 4098 Bluefield, WV 24701-1898 (304) 327-7184

Greater Falls Church Chamber of Commerce

417 W. Board Street, #205 Falls Church, VA 22046 (703) 532-1050

Greater McLean Chamber of Commerce

1437 Balls Hill Road McLean, VA 22101 (703) 356-5424

Greater Reston Chamber of Commerce

1763 Fountain Drive Reston, VA 20190-3344 (703) 707-9045

Greater Richmond Chamber of Commerce

P.O. Box 1598 Richmond, VA 23218-1598 (804) 648-1234

Greater Springfield Chamber

6434 Brandon Avenue Springfield, VA 22150-2513 (703) 866-3500

Greater Williamsburg Chamber & Tourism Alliance

P.O. Box 3495 Williamsburg, VA 23187-3495 (757) 229-6511

Halifax County Chamber of Commerce

P.O. Box 399 South Boston, VA 24592-0399 (434) 572-3085

Hampton Roads Chamber of Commerce

500 East Main Street Norfolk, VA 23510-2401 (757) 664-2500

Hanover Association of Businesses & Chamber of Com

9097 Atlee Station Rd, Suite 117 Mechanicsville, VA 23116-2525 (804) 798-8130

Harrisonburg-Rockingham Chamber

800 Country Club Road Harrisonburg, VA 22802-5033 (540) 434-3862 x102

Highland County Chamber of Commerce

P.O. Box 223 Monterey, VA 24465 (540) 468-2550

Hopewell-Prince George Chamber

P.O. Drawer 1297 Hopewell, VA 23860-1297 (804) 458-5536



Isle of Wight-Smithfield-Windsor Chamber of Commerce

P.O. Box 38 Smithfield, VA 23431 (757) 357-3502

Lake Anna Chamber of Commerce

2991 New Bridge Road Mineral, VA 23117-4886 (804) 448-3489

Lancaster By the Bay Chamber of Commerce

P.O. Box 1868 Kilmarnock, VA 22482-1868 (804) 435-6092

Lee County Area Chamber of Commerce

P.O. Box 417 Pennington Gap, VA 24277 (276) 337-9277

Lexington-Rockbridge County Chamber

100 E Washington St Lexington, VA 24450-2518 (540) 463-5375

Loudoun County Chamber of Commerce

P.O. Box 1298 Leesburg, VA 20177-1298 (703) 777-2176 x9020

Louisa County Chamber of Commerce

P.O. Box 955 Louisa, VA 23093-0955 (540) 967-0944

Lunenburg County Chamber of Commerce

1809 Main Street Victoria, VA 23974 (434) 696-9750

Luray-Page County Chamber of Commerce

18 Campbell Street Luray, VA 22835-1901 (540) 743-3915

Lynchburg Regional Chamber

2015 Memorial Ave Lynchburg, VA 24501-1709 (434) 845-5966

Madison Chamber of Commerce

110 A North Main Street Madison, VA 22727-9224 (540) 948-4455

Martinsville-Henry County Chamber

P.O. Box 709 Martinsville, VA 24114-0709 (276) 632-6401

Mathews County Chamber of Commerce

P.O. Box 1126 Mathews, VA 23109-1126 (804) 725-9029

Montgomery County Chamber of Commerce & Visitors Center

103 Professional Park Dr SE Blacksburg, VA 24060-6666 (540) 552-2636

Mount Jackson Chamber of Commerce

P.O. Box 111 Mount Jackson, VA 22842 (540) 477-3275

Mount Vernon-Lee Chamber of Commerce

6911 Richmond Highway, Suite 320 Alexandria, VA 22306 (703) 360-6925

Nelson County Chamber of Commerce

P.O. Box 182 Lovingston, VA 22949 (434) 263-5971

New Kent Chamber of Commerce

7324 Vineyards Parkway New Kent, VA 23124 (804) 966-8581

New Market Area Chamber of Commerce

100 W. Lee St. New Market, VA 22844 (540) 740-3212

Northampton County Chamber of Commerce

P.O. Box 475 Eastville, VA 23347 (757) 678-0010

Northumberland County Chamber

P.O. Box 149 Callao, VA, 22435-0149 (804) 529-5031

Orange County Chamber of Commerce

P.O. Box 146 Orange, VA 22960-0082 (540) 672-5216



Patrick County Chamber of Commerce

P.O. Box 577 Stuart, VA 24171 (276) 694-6012

Petersburg Chamber of Commerce

P.O. Box 928 Petersburg, VA 23804-0928 (804) 733-8131

Powhatan Chamber of Commerce

3887 Old Buckingham Road Powhatan, VA 23139-0643 (804) 598-2636

Prince William Chamber of Commerce

9720 Capital Ct, Suite 203 Manassas, VA 20110-2050 (703) 368-6600

Pulaski County Chamber of Commerce

4440 Cleburne Boulevard, Suite B Dublin, VA 24084 (540) 674-1991

Radford Chamber of Commerce & Visitor Center

27 West Main Street Radford, VA 24141 (540) 639-2202

Richlands Area Chamber of Commerce

1413 Front St. Richlands, VA 24641 (276) 963-3385

Roanoke Regional Chamber of Commerce

210 S Jefferson St Roanoke, VA 24011-1702 (540) 983-0700 x226

Russell County Chamber of Commerce

P.O. Box 926 Lebanon, VA 24266 (276) 889-8041

Salem-Roanoke County Chamber of Commerce

P.O. Box 832 Salem, VA 24153-0832 (540) 387-0267

Scott County Chamber of Commerce

P.O. Box 609 Gate City, VA 24251 (276) 386-6665

Scottsville Community Chamber of Commerce

P.O. Box 11 Scottsville, VA 24590 (434) 286-6000

Shenandoah County Chamber of Commerce

P.O. Box 605 Woodstock, VA 22664 (540) 459-2542

Smith Mountain Lake Chamber

16430 Booker T. Washington Highway Moneta, VA 24121-5888 (540) 721-1203

Smyth County Chamber of Commerce

214 West Main Street Marion, VA 24354-0924 (276) 783-3161

South Hill Chamber of Commerce

201 S Mecklenburg Ave South Hill, VA 23970-2619 (434) 447-4547

Strasburg Chamber of Commerce

P.O. Box 42 Strasburg, VA 22657 (540) 465-3187

Surry County Chamber of Commerce

57-C Colonial Trail East Surry, VA 23883 (757) 294-0066

Sussex County Chamber of Commerce

P.O. Box 1371 Sussex, VA 23884 (804) 246-4503

Tappahannock-Essex Chamber of Commerce

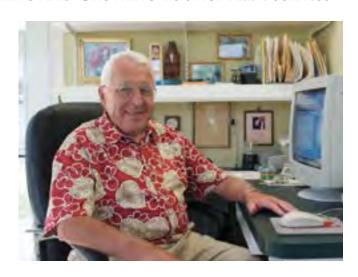
P.O. Box 481 Tappahannock, VA 22560-0481 (804) 443-5241

Tazewell Area Chamber of Commerce

Tazewell Mall, Box 6 Tazewell, VA 24651 (276) 988-5091

Top of Virginia Regional Chamber

407 S Loudoun St Winchester, VA 22601-4639 (540) 662-4118 x14



Twin County Regional Chamber

405 North Main Street Galax, VA 24333 (276) 236-2184

Tysons Regional Chamber of Commerce

513 Maple Ave W, Suite 2 Vienna, VA 22180-4229 (703) 281-1333

Vinton Chamber of Commerce

116 S. Poplar Street, Suite 1-A Vinton, VA 24179 (540) 343-1364

Virginia Asian Chamber of Commerce

P.O. Box 2640 Glen Allen, VA 23058 (804) 798-3975

Virginia Hispanic Chamber of Commerce

10700 Midlothian Turnpike, Suite 200 Richmond, VA 23235 (804) 378-4099

Virginia Peninsula Chamber of Commerce

21 Enterprise Pkwy, Suite 100 Hampton, VA 23666-6418 (757) 262-2000

Warsaw-Richmond County Chamber of Commerce

P.O. Box 1141 Warsaw, VA 22572 (804) 313-2282

Washington County Chamber of Commerce

179 E Main St Abingdon, VA 24210-2838 (276) 628-8141



West Point/Tri-Rivers Chamber of Commerce

P.O. Box 1035 West Point, VA 23181 (804) 843-4620

Wise County Chamber of Commerce

P.O. Box 226 Norton, VA 24273 (276) 679-0961

Wytheville-Wythe-Bland Chamber

150 E Monroe St Wytheville, VA 24382-2334 (276) 223-3365

York County Chamber of Commerce

P.O. Box 1103 Yorktown, VA 23692-2707 (757) 877-5920

How can Economic Development Offices help me?

If you are looking for help to expand your business, contact your local economic development office to help identify sites and buildings that meet your specific needs. The following is a listing of economic development offices within the Commonwealth of Virginia:

Albemarle County

401 McIntyre Road Charlottesville, VA 22902 (434) 296-5841

Alexandria Ec Dev Partnership

625 N. Washington Street, Suite 400 Alexandria, VA 22314 (703) 739-3820

Alleghany Highlands Economic Development Corp

1000 Dabney Drive, Suite 510 Clifton Forge, VA 24422 (540) 862-0936

Amelia County

P.O. Box A Amelia Court House, VA 23002 (804) 561-3039

Amherst County

P.O. Box 390 Amherst, VA 24521 (434) 946-9400

Appomattox County

P.O. Box 787 Appomattox, VA 24522 (434) 352-2637

Arlington Economic Development

1100 N. Glebe Road, Suite 1500 Arlington, VA 22201 (703) 228-0808

Augusta County

P.O. Box 590 Verona, VA 24482 (540) 245-5619

Bath County

P.O. Box 13 Warm Springs, VA 24484 (540) 839-7202

Bedford County

122 East Main Street, Suite 202 Bedford, VA 24523 (540) 587-5670

Bland County

P.O. Box 510 Bland, VA 24315 (276) 688-4622

Blue Ridge Crossroads Economic Development Authority

1117 E. Stuart Drive Galax, VA 24333 (276) 236-0485

Botetourt County

1 West Main Street Fincastle, VA 24090 (540) 473-8233

Bristol, Virginia

497 Cumberland Street Bristol, VA 24203 (276) 645-7333

Brunswick County

116 West Hicks Street Lawrenceville, VA 23868 (434) 848-0248

Buena Vista, City of

2039 Sycamore Avenue Buena Vista, VA 24416 (540) 261-8616

Buchanan County

P.O. Box 1072 Grundy, VA 24614 (276) 935-4003

Campbell County

P.O. Box 100 Rustburg, VA 24588 (434) 592-9595

Caroline County

23724 Rogers Clark Boulevard Ruther Glen, VA 22546 (804) 633-4074

Carroll County

605-1 Pine Street Hillsville, VA 24343 (276) 730-3001

Carroll-Grayson-Galax

1117 E. Stuart Drive, Suite 9124 Galax, VA 24333 (276) 238-9005

Charlotte County

P.O. Box 608 Charlotte Court House, VA 23923 (434) 542-5117

Charlottesville, City of

P.O. Box 911 Charlottesville, VA 22902 (434) 970-3110

Chase City, Town of

319 N. Main Street Chase City, VA 23924 (434) 372-5136

Chesapeake, City of

676 Independence Parkway, Suite 200 Chesapeake, VA 23320 (757) 382-8040

Chesterfield County

9401 Courthouse Road Suite B Chesterfield, VA 23832 (804) 318-8550

Clarke County

101 Chalmers Court, Suite B Berryville, VA 22611 (540) 955-5131

Colonial Heights

201 James Ave. Colonial Heights, VA 23834 (804) 520-9265

Culpeper County

233 East Davis Street Culpeper, VA 22701 (540) 727-3410

Cumberland County

P.O. Box 110 1 Courthouse Circle Cumberland, VA 23040 (804) 492-9175

Danville, City of

P.O. Box 3300 Danville, VA 24543 (434) 793-1753

Dickenson County

P.O. Box 1989 Clintwood, VA 24228 (276) 926-1699



Dinwiddie County

P.O. Drawer 70 Dinwiddie, VA 23841 (804) 469-4500

E. V. Williams Center for Real Estate and Economic Development

2089 Constant Hall Old Dominion University Norfolk, VA 23529 (757) 683-5352

Emporia-Greensville Industrial Development Corporation

425-H S. Main Street Emporia, VA 23847 (434) 634-9400

Essex County

P.O. 1079 Tappahannock, VA 22560 (804) 443-4331

Fairfax, City of

10455 Armstrong Street City Hall Annex, Room 207 Fairfax, VA 22030 (703) 385-7851

Fairfax County

8300 Boone Boulevard, Suite 450 Tysons Corner, VA 22182 (703) 790-0600

Falls Church, City of

300 Park Avenue, Suite 301E Falls Church, VA 22046 (703) 248-5491

Fauquier County

35 Culpeper Street Warrenton, VA 20186 (540) 422-8270

Floyd County

P.O. Box 218 Floyd, VA 24091 (540) 745-9300

Fluvanna County

132 Main Street P.O. Box 540 Palmyra, VA 22963 (434) 591-1910



Franklin Southampton Economic Development, Inc.

601 N. Mechanic Street Suite 300 Franklin, VA 23851 (757) 562-1958

Franklin County

1255 Franklin Street Rocky Mount, VA 24151 (540) 483-3030

Fredericksburg, City of

706 Caroline Street Fredericksburg, VA 22401 (540) 372-1216

Fredericksburg Regional Alliance

P.O. Box 119 Fredericksburg, VA 22401 (540) 361-7373

George Mason University Office of Economic Development and Engagement

4031 University Drive, Suite 100 Fairfax, VA 22030 (703) 277-7724

Giles County

315 North Main Street Pearisburg, VA 24134 (540) 921-4368

Gloucester County

6467 Main Street Gloucester, VA 23061 (804) 693-1415

Goochland County

1800 Sandy Hook Road P.O. Box 103 Goochland, VA 23063 (804) 556-5862

Greene County

8315 Seminole Trail, Suite 2 Ruckersville, VA 22968 (434) 985-6663

Greensville County

1781 Greensville County Circle Emporia, VA 23847 (434) 348-4205

Halifax County IDA

1100 Confroy Drive, Suite 1 South Boston, VA 24592 (434) 572-1734

Hampton, City of

1 Franklin Street, Suite 600 Hampton, VA 23669 (757) 727-6237

Hampton Roads Economic Development Alliance

500 Main Street, Suite 1300 Norfolk, VA 23510 (757) 627-2315

Hanover County

8200 Center Path Lane, Suite E Mechanicsville, VA 23116 (804) 365-6464

Harrisonburg, City of

345 S Main St. Harrisonburg, VA 22801 (540) 432-7736



Henrico County

4300 E. Parham Road Henrico, VA 23228 (804) 501-7654

Hopewell, City of

300 N. Main Street, Room 216 Hopewell, VA 23860 (804) 541-2243

Isle of Wight County

17130 Monument Circle, Suite A Isle of Wight, VA 23397 (757) 365-6251

James City County

101-D Mounts Bay Drive Williamsburg, VA 23185 (757) 253-6607

James Madison University Office of Economic Development and Partnership Programs

MSC 4016 James Madison University Harrisonburg, VA 22807 (540) 568-2702

King and Queen County

P.O. Box 177 King and Queen CH, VA 23085 (804) 785-5975

King George County

10459 Courthouse Road, Suite 200 King George, VA 22485 (540) 775-8524

King William County

P.O. Box 215 King William, VA 23086 (804) 769-4927

Lee County

P.O. Box 912 Jonesville, VA 24263 (276) 346-7766

Leesburg, Town of

25 West Market Street Leesburg, VA 20176 (703) 737-7019

Lexington, City of

300 East Washington Street Lexington, VA 24450 (540) 462-3700



Longwood University Office of Community and Economic Development

315 W. Third St. Farmville, VA 23909 (434) 395-2086

Loudoun County

1 Harrison St. SE, MSC #63 Leesburg, VA 20175 (703) 777-0426

Louisa County

P.O. Box 160 Louisa, VA 23093 (540) 967-4581

Lunenburg County

11413 Courthouse Road Lunenburg, VA 23952 (434) 696-2546

Luray, Town of

117 S Court Street Luray, VA 22835 (540) 743-4172

Lynchburg, City of

900 Church Street, 2nd Floor Lynchburg, VA 24504 (434) 455-4490

Madison County

302 Thrift Road Madison, VA 22727 (540) 948-7500

Manassas, City of

9027 Center Street Manassas, VA 20110 (703) 257-8223

Manassas Park. City of

One Park Center Manassas Park, VA 20111 (703) 335-8820

Martinsville-Henry County Economic Development Commission

P.O. Box 631 Martinsville, VA 24114 (276) 403-5940

Mecklenburg County

P.O. Box 307 Boydton, VA 23917 (434) 738-6388

Montgomery County

755 Roanoke Street, Suite 2H Christiansburg, VA 24073 (540) 382-5732

Nelson County

P.O. Box 636 Lovingston, VA 22949 (434) 263-7015

New Kent County

7324 Vineyards Parkway New Kent County, VA 23124 (804) 966-9631

Newport News

2400 Washington Avenue, 3rd Floor Newport News, VA 23607 (757) 926-8428

New River Valley Economic Development Alliance

6226 University Park Drive, Suite 2200 Radford, VA 24141 (540) 267-0007

Norfolk, City of

500 E. Main Street, Suite 1500 Norfolk, VA 23510 (757) 664-4338

Northampton County

P.O. Box 538 Eastville, VA 23347 (757) 678-0440 x541

Northern Neck-Chesapeake Bay Region Partnership

P.O. Box 1600 Warsaw, VA 22572 (804) 333-1900

Northern Virginia Economic Development Coalition

1100 N Glebe Road, Suite 1500 Arlington, VA 22201 (703) 228-0850

Northumberland County

P.O. Box 53 Reedville, VA 22539 (804) 453-3156

Norton, City of

P.O. Box 618 Norton, VA 24273 (276) 679-1160

Nottoway County

P.O. Box 92 Nottoway, VA 23955 (434) 645-9197

Orange County

P.O. Box 111 Orange, VA 22960 (540) 672-1238

Page County

150 South Main Street Woodstock, VA 22664 (540) 459-6437

Patrick County

P.O. Box 466 Stuart, VA 24171 (276) 694-8367

Petersburg, City of

400 E. Washington Street Petersburg, VA 23803 (804) 733-2352

Poquoson, City of

830 Poquoson Ave Poquoson, VA 23662 (757) 868-5314

Portsmouth, City of

200 High Street, Suite 200 Portsmouth, VA 23704 (757) 393-8804

Powhatan County

3834 Old Buckingham Road, Suite H Powhatan, VA 23139 (804) 598-5605



Prince Edward County

P.O. Box 625 Farmville, VA 23901 (434) 392-1482

Prince George County

P.O. Box 68 Prince George, VA 23875 (804) 722-8612

Prince William County

13575 Heathcote Blvd., Suite 240 Gainesville, VA 20155 (703) 792-5500

Pulaski County

143 Third Street, NW Pulaski, VA 24301 (540) 994-8631

Radford, City of

10 Robertson Street Radford, VA 24141 (540) 731-3603

Rappahannock County

P.O. Box 519 Washington, VA 22747 (540) 675-5330

Region 2000 Economic Development Partnership

828 Main Street, 12th Floor Lynchburg, VA 24504 (434) 845-2000

Richmond City

1500 East Main Street, Suite 400 Richmond, VA 23219 (804) 646-5633

Richmond, Greater Partnership, Inc.

901 E. Byrd Street, Suite 801 Richmond, VA 23219 (800) 229-6332

Roanoke County

5204 Bernard Drive SW, Room 421 Roanoke, VA 24018 (540) 772-2069

Roanoke Valley Economic Development Partnership

111 Franklin Plaza Roanoke, VA 24011 (540) 343-1550

Rockbridge County

150 South Main Street Lexington, VA 24450 (540) 463-4361

Rockingham County

20 East Gay Street Harrisonburg, VA 22802 (540) 564-3027

Rocky Mount

345 Donald Avenue Rocky Mount, VA 24151 (540) 483-0907

Russell County

P.O. Box 1208 Lebanon, VA 24266 (276) 889-8000

Salem, City of

P.O. Box 869 Salem, VA 24153



(540) 375-3007

Scott County

180 West Jackson Street Gate City, VA 24251 (276) 386-2525

Secretary of Commerce and Trade

Patrick Henry Building 1111 East Broad Street Richmond, VA 23219 (804) 786-7831

Shenandoah, Town of

426 First Street Shenandoah, VA 22849 (540) 652-8164

Shenandoah County

600 North Main Street, Suite 101 Woodstock, VA 22664 (540) 459-6220

Shenandoah Valley Partnership, Inc.

P.O. Box 2241 Harrisonburg, VA 22801 (540) 568-3100

Smyth County

121 Bagley Circle, Suite 108 Marion, VA 24354 (276) 783-3298 x206

Southampton County

26022 Administration Center Drive Courtland, VA 23837 (757) 653-3015

Southern Virginia Regional Alliance

300 Ringgold Industrial Parkway Danville, VA 24540 (434) 710-2868

Spotsylvania County

9019 Old Battlefield Boulevard, Suite 310 Spotsylvania, VA 22553 (540) 507-7210

Stafford County

P.O. Box 339 Stafford, VA 22555 (540) 658-8681

Staunton, City of

P.O. Box 58 Staunton, VA 24402 (540) 332-3869



Suffolk, City of P.O. Box 1858 Suffolk, VA 23439 (757) 514-4040

Surry County

P.O. Box 65 Surry, VA 23883 (757) 294-5271

Tazewell County

108 E. Main Street Tazewell, VA 24651 (276) 988-1270

Thomas Jefferson Partnership for Economic Development

2211 Hydraulic Rd., Suite 104 Charlottesville, VA 22901 (434) 979-5610

University of Mary Washington Center for Economic Development

1125 Jefferson Davis Highway, Suite 400 Fredericksburg, VA 22401 (540) 654-1096

University of Virginia-Wise Office of Economic Development

One College Avenue Wise, VA 24293 (276) 889-8188

Vint Hill Economic Development Authority

P.O. Box 861617 Warrenton, VA 20187 (540) 347-6965

Virginia's aCorridor

P.O. Box 983 Marion, VA 24354 (888) 810-8343

Virginia Beach

222 Central Park Avenue, Suite 1000 Virginia Beach, VA 23462 (757) 385-6464

Virginia Center for Innovative Technology

2214 Rock Hill Road, Suite 600 Herndon, VA 20170 (703) 689-3000

Virginia Coalfield Economic Development Authority

P.O. Box 1060 Lebanon, VA 24266 (800) 735-9999

Virginia Commonwealth University Economic Development

P.O. Box 980568 Richmond, VA 23298 (804) 828-4200

Virginia Economic Development Partnership

P.O. Box 798 Richmond, VA 23218 (804) 545-5600

Virginia's Gateway Region

256 E Ellerslie Ave., Suite D Colonial Heights, VA 23834 (804) 732-8971

Virginia Growth Alliance

200 Daniel Road Keysville, VA 23947 (434) 736-2833

Virginia Heartland Partnership

P.O. Box P Farmville, VA 23901 (434) 392-6104

Virginia's River Country Economic Development Partnership

P.O. Box 286 Saluda, VA 23149 (804) 758-2311

Virginia Tech Office of Economic Development

702 University City Blvd. (Mail Code 0373) Blacksburg, VA 24061 (540) 231-5278

Warren County

P.O. Box 445 Front Royal, VA 22630 (540) 635-2182

Washington County

1 Government Center Place, Suite A Abingdon, VA 24210 (276) 525-1305

Waynesboro, City of

301 W. Main Street Waynesboro, VA 22980 (540) 942-6779

West Point, Town of

P.O. Box 152 West Point, VA 23181 (804) 843-3330

William and Mary Economic Development

5308 Discovery Park Boulevard, Suite 203 Williamsburg, VA 23188 (757) 221-1232

Williamsburg City

401 Lafayette Street Williamsburg, VA 23185 (757) 220-6120

Winchester-Frederick County Economic Development Commission

45 E. Boscawen Street Winchester, VA 22601 (540) 665-0973

Wise County

P.O. Box 570 Wise, VA 24293 (276) 328-2321

WoMen's Economic Development Center

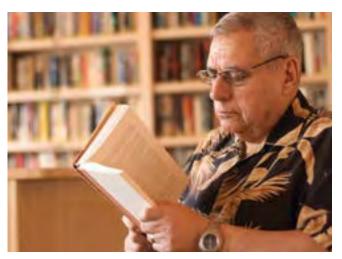
University Police Suite 138 Norfolk, VA 23504 (757) 823-2650

Wythe County

190 South First Street Wytheville, VA 24382 (276) 223-3370

York County Office of Economic Development

P.O. Box 612 Yorktown, VA 23690 (757) 890-3317



Who are my local, state, and federal elected representatives and how do I contact them?

There are local elected representatives for your town, city, and/or county. You can contact these officials through a call to the administrative offices of your county or municipality or by visiting the website of your county or municipality. There are also state elected representatives for both the Senate of Virginia and the House of Delegates. Find contact information at *virginiageneralassembly.gov*. There is also an elected official for your congressional district to the federal House of Representatives. In addition, two United States Senators represent the state of Virginia in the United States Senate.

Federal and state elected officials and/or their staffs may be able to help you with questions concerning federal and state legislation as it pertains to small business and also with accessing federal and state resources for small business.

What are the Community Colleges and how can they help me?

A college education is essential for success in the $21^{\rm st}$ century. For individuals, it is a credential necessary to access the jobs and opportunities that will lead to a better life. For the commonwealth, and its communities, it is a precondition for competing and succeeding in the world-wide competition for talent and innovation.

With 23 colleges on 40 campuses located throughout the state, Virginia's Community Colleges are committed to serving Virginia families, helping them acquire the knowledge and skills to seize the opportunities of today and tomorrow. The following is a listing of the community colleges within the Commonwealth of Virginia:

Blue Ridge Community College

www.brcc.edu

Central Virginia Community College

www.cvcc.vccs.edu

Dabney S. Lancaster Community College

www.dslcc.edu

Danville Community College

www.dcc.vccs.edu

Eastern Shore Community College

www.es.vccs.edu

Germanna Community College

www.germanna.edu

J. Sargeant Reynolds Community College

www.reynolds.edu

John Tyler Community College

www.jtcc.edu

Lord Fairfax Community College

www.lfcc.edu

Mountain Empire Community College

www.mecc.edu

New River Community College

www.nr.edu

Northern Virginia Community College

www.nvcc.edu

Patrick Henry Community College

www.patrickhenry.edu

Paul D. Camp Community College

www.pdc.edu

Piedmont Virginia Community College

www.pvcc.edu

Rappahannock Community College

www.rappahannock.edu

Southside Virginia Community College

www.southside.edu

Southwest Virginia Community College

www.sw.edu

Thomas Nelson Community College

www.tncc.edu

Tidewater Community College

www.tcc.edu

Virginia Highlands Community College

www.vhcc.edu

Virginia Western Community College

www.virginiawestern.edu

Wytheville Community College

www.wcc.vccs.edu

Question and Answer Guide for STARTING AND GROWING YOUR SMALL BUSINESS

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