



Question and  
Answer Guide for

# STARTING AND GROWING YOUR SMALL BUSINESS



**Virginia Cooperative Extension**

Virginia Tech • Virginia State University



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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](http://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](http://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 process.
- 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.

## How can I get help with my business plan?

- **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.virginiabdc.org](http://www.virginiabdc.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](http://www.vdba.virginia.gov). For a wealth of resources, contact the Virginia Business One Stop at (804) 371-0438 or [www.bos.virginia.gov](http://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](http://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](http://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](http://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.
4. 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.
5. 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](http://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:

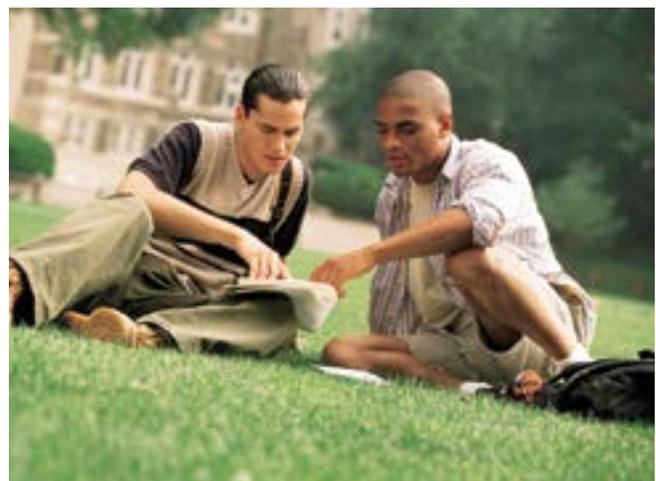
- Warranties
- Marketing support
- Technical support
- Any other “field” support you provide

### 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/](http://www.sba.gov/advo/research/)
- Tourism data, [www.vatc.org](http://www.vatc.org)
- Entrepreneur.com, tips and sources, [www.entrepreneur.com/marketing/index.html](http://www.entrepreneur.com/marketing/index.html)
- Direct Marketing Association, [www.the-dma.org](http://www.the-dma.org)
- General data, [www.zapdata.com](http://www.zapdata.com)
- Trade shows and conferences, [www.tsnn.com](http://www.tsnn.com)
- General marketing tips and data, [www.marketingsherpa.com/](http://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/](http://www.entrepreneur.com/marketing/)
- Small Business Administration at [www.sba.gov/smallbusinessplanner/manage/marketandprice/index.html](http://www.sba.gov/smallbusinessplanner/manage/marketandprice/index.html)
- SCORE at [www.score.org](http://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.

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- 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.
2. *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.
4. *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.
6. *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.
9. *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.

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- *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.**

<b>Legal Issue</b>	<b>Sole Proprietorship</b>	<b>Partnership</b>	<b>Regular Corporation</b>	<b>S-Corporation</b>	<b>Limited Liability Company</b>
Legal Liability	Unlimited	Unlimited for partners  Limited for limited partners	Limited	Limited	Limited
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	Lowest	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](http://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](http://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](http://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](http://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](http://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) 552-7945 or go to [www.scc.virginia.gov](http://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](http://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](http://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 requirements, 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](http://www.dpor.virginia.gov/dporweb/dpormainwelcome.cfm).

## What are the state licensing agencies for different business types?

Administrators, Nursing Home	<a href="http://www.dhp.virginia.gov/nha/">www.dhp.virginia.gov/nha/</a>
Alcohol	<a href="http://www.abc.virginia.gov/licensing/liccost.htm">www.abc.virginia.gov/licensing/liccost.htm</a>
Appraisers, Real Estate	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Architects	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Architects, Landscape	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Asbestos Workers	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Auctioneers	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Audiologists	<a href="http://www.dhp.virginia.gov/aud/">www.dhp.virginia.gov/aud/</a>
Barbers	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Body Piercing	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Boxers	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Branch Pilots	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Brokers, Real Estate	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Campgrounds, Membership	<a href="http://www.vdacs.virginia.gov/forms-pdf/cp/oca/campgrounds/oca51campappl.pdf">www.vdacs.virginia.gov/forms-pdf/cp/oca/campgrounds/oca51campappl.pdf</a>
Cemeteries	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Charitable Organizations	<a href="http://www.vdacs.virginia.gov/forms-pdf/cp/oca/charitable/registration.pdf">www.vdacs.virginia.gov/forms-pdf/cp/oca/charitable/registration.pdf</a>
Clubs, Travel	<a href="http://www.vdacs.virginia.gov/forms-pdf/cp/oca/travelclubs/oca21travelapp.pdf">www.vdacs.virginia.gov/forms-pdf/cp/oca/travelclubs/oca21travelapp.pdf</a>
Contractors	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Cosmetology	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Counsel, Fund Raising – Professional	<a href="http://www.vdacs.virginia.gov/forms-pdf/cp/oca/charitable/fundraisers.pdf">www.vdacs.virginia.gov/forms-pdf/cp/oca/charitable/fundraisers.pdf</a>
Counselors, Professional	<a href="http://www.dhp.virginia.gov/counseling/">www.dhp.virginia.gov/counseling/</a>
Credit Service Businesses	<a href="http://www.vdacs.virginia.gov/forms-pdf/cp/oca/creditservicebus/oca71csbreg.pdf">www.vdacs.virginia.gov/forms-pdf/cp/oca/creditservicebus/oca71csbreg.pdf</a>
Dentistry	<a href="http://www.dhp.virginia.gov/dentistry/">www.dhp.virginia.gov/dentistry/</a>
Designers, Interior	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Embalmers	<a href="http://www.dhp.virginia.gov">www.dhp.virginia.gov</a>
Engineers, Professional	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Extended Service Contracts	<a href="http://www.vdacs.virginia.gov/forms-pdf/cp/oca/extservcontracts/oca61escapplication.pdf">www.vdacs.virginia.gov/forms-pdf/cp/oca/extservcontracts/oca61escapplication.pdf</a>
Food Processing, Retail and Warehousing Establishments	<a href="http://www.vdacs.virginia.gov/fdsafety/index.html">www.vdacs.virginia.gov/fdsafety/index.html</a>
Funeral Directors	<a href="http://www.dhp.virginia.gov/funeral/">www.dhp.virginia.gov/funeral/</a>
Fund Raising Counsel, Professional	<a href="http://www.vdacs.virginia.gov/allforms.shtml">www.vdacs.virginia.gov/allforms.shtml</a>
Geologists	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Ginseng Dealers	<a href="http://www.vdacs.virginia.gov/plant&amp;pest/ginseng.html">www.vdacs.virginia.gov/plant&amp;pest/ginseng.html</a>
Health Spas	<a href="http://www.vdacs.virginia.gov/forms-pdf/cp/oca/healthspas/oca31healthreg.pdf">www.vdacs.virginia.gov/forms-pdf/cp/oca/healthspas/oca31healthreg.pdf</a>
Herbicide, Commercial Applicators	<a href="http://www.vdacs.virginia.gov/pesticides/index.html">www.vdacs.virginia.gov/pesticides/index.html</a>
Home Inspectors	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Insecticide, Commercial Applicators	<a href="http://www.vdacs.virginia.gov">www.vdacs.virginia.gov</a>
Inspectors, Home	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Interior Designers	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Land Surveyors	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Landscape Architects	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Lead Workers	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Meat Slaughter and Processing Facilities	<a href="http://www.vdacs.virginia.gov">www.vdacs.virginia.gov</a>
Medicine	<a href="http://www.dhp.virginia.gov/medicine/">www.dhp.virginia.gov/medicine/</a>
Medicine, Veterinary	<a href="http://www.dhp.virginia.gov/vet/">www.dhp.virginia.gov/vet/</a>
Milk	<a href="http://www.vdacs.virginia.gov/dairy&amp;foods/index.html">www.vdacs.virginia.gov/dairy&amp;foods/index.html</a>
Nail Technicians	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Nurse (RN, LPN, Aide)	<a href="http://www.dhp.virginia.gov/nursing/">www.dhp.virginia.gov/nursing/</a>
Nursery Dealers	<a href="http://www.vdacs.virginia.gov/plant&amp;pest/nursery.html">www.vdacs.virginia.gov/plant&amp;pest/nursery.html</a>
Nursing Home Administrators	<a href="http://www.dhp.virginia.gov/nha/">www.dhp.virginia.gov/nha/</a>
Operators, Waste Management Facilities	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Operators, Waste Water Works	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Operators, Waterworks	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Opticians	<a href="http://www.dpor.virginia.gov">www.dpor.virginia.gov</a>
Optometry	<a href="http://www.dhp.virginia.gov/Optometry/">www.dhp.virginia.gov/Optometry/</a>
Pesticide Applicators	<a href="http://www.vdacs.virginia.gov/pesticides/certification.html">www.vdacs.virginia.gov/pesticides/certification.html</a>

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

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



# 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.

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

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](http://www.bos.virginia.gov) or contact your closest SBDC ([www.virginiاسبdc.org](http://www.virginiاسبdc.org)) or SCORE Counselor ([www.score.org](http://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](http://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.

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

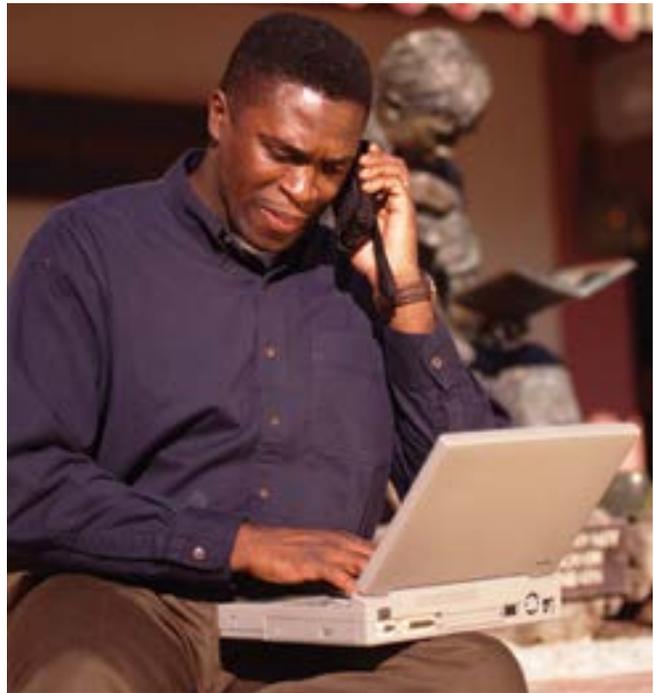
In addition, here are some numbers that you may want to monitor weekly (as identified by *Inc.* magazine and SCORE):

- 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](http://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.dmb.e.virginia.gov](http://www.dmb.e.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](http://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](http://www.bos.virginia.gov), or visit [www.vdba.virginia.gov](http://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](http://www.vbia.org) or visit the Department of Business Assistance at [www.vdba.virginia.gov](http://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

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

marketing and has market research data and other resources. For more information, contact (804) 545-5500 or visit [www.vatc.org](http://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](http://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](http://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](http://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](http://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](http://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](http://www.lbdc.com)

**Community Business Partnership**  
7001 Loisdale Road, Suite C  
Springfield, VA 22150  
(703) 768-1440  
[www.cbponline.org](http://www.cbponline.org)

**ECDC Enterprise Development Group**  
901 South Highland Street  
Arlington, VA 22204  
(703) 685-4200  
[www.entdevgroup.org](http://www.entdevgroup.org)

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### **Middle Peninsula Bus. Development**

P.O. Box 286  
Saluda, VA 23149  
(804) 458-4917  
[www.mpbdp.org](http://www.mpbdp.org)

### **Richmond Economic Dev. Corporation**

411 East Franklin Street, Suite 203  
Richmond, VA 23227  
(804) 780-3012  
[www.redcommunitycapital.org](http://www.redcommunitycapital.org)

### **People Incorporated Financial Services**

1173 West Main Street  
Abingdon, VA 24210  
(276) 623-9000  
[www.peopleinc.net](http://www.peopleinc.net)

### **Round the Mountain**

One Heartwood Circle  
Abingdon, VA 24210  
(276) 492-2408  
[www.roundthemountain.org](http://www.roundthemountain.org)

### **TAP/Business SEED**

145 Campbell Avenue, Suite 308  
Roanoke, VA 24011  
(540) 345-4421  
[www.businessseed.com](http://www.businessseed.com)

### **United Virginia**

700 W. Franklin Street  
Richmond, VA 23220  
(804) 252-7175  
[www.unitedvirginia.org](http://www.unitedvirginia.org)

### **Virginia Community Capital**

100 West Franklin Street  
Suite 200  
Richmond, VA 23220  
(804) 344-5484  
[www.vacommunitycapital.org](http://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](http://www.vatc.org).

There is a fairly comprehensive online guide for starting a restaurant available at: [www.entrepreneur.com/startingabusiness/businessideas/startupkits/article73384.html](http://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](http://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](http://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](http://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](http://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](http://www.vdba.virginia.gov). Start with the Virginia Business Information Center at (866) 248-8814, [vbic@vdba.virginia.gov](mailto:vbic@vdba.virginia.gov), or [www.vdba.virginia.gov](http://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.virginiabdc.org](http://www.virginiabdc.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](http://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](http://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](http://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](http://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.

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Contact Virginia's SBDCs through the website [www.virginiاسبdc.org](http://www.virginiاسبdc.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](http://www.alexandriasbdc.org)

### **Blue Ridge Crossroads SBDC**

(276) 236-0435  
1117 E. Stuart Drive  
Galax, VA 24333  
[www.brcceda.org](http://www.brcceda.org)

### **Central Virginia SBDC**

(434) 295-8198  
2211 Hydraulic Rd.  
Suite 107  
Charlottesville, VA 22901  
[www.cvsbdc.org](http://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](http://www.sbdc-longwood.com)

### **Eastern Shore SBDC**

(757) 789-3418  
19056 Parkway  
Melfa, VA 23410-0133  
[www.hrsbdc.com](http://www.hrsbdc.com)

### **Greater Richmond SBDC**

(804) 783-9369  
600 East Main Street  
Suite 700  
Richmond, VA 23219  
[www.grsbdc.com](http://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](http://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](http://www.hrsbdc.org)

### **Longwood SBDC-Danville**

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

### **Longwood SBDC-Farmville**

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

### **Longwood SBDC-South Boston**

(434) 572-4533  
515 Broad Street  
South Boston, VA 24592  
[www.sbdc-longwood.com](http://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](http://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](http://www.lfsbdc.org)

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### **Lord Fairfax at Fauquier SBDC at Warrenton**

(540) 351-1595  
6480 College Street  
Warrenton, VA 20187-8820  
[www.lfsbdc.org](http://www.lfsbdc.org)

### **Loudoun SBDC**

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

### **Mason SBDC**

(703) 277-7747  
4031 University Drive, Ste. 100  
Fairfax, VA 22030  
[www.masonsbdc.org](http://www.masonsbdc.org)

### **Mountain Empire SBDC**

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

### **Radford SBDC**

(540) 831-6056  
701 Tyler Ave. #231  
Radford, VA 24142  
[www.radford.edu/sbdc](http://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](http://www.region2000.org/sbdc.html)

### **Roanoke Regional SBDC**

(540) 983-0717  
210 S. Jefferson Street  
Roanoke, VA 24011-1702  
[www.rrsbdc.org](http://www.rrsbdc.org)

### **SBDC at CBP**

(703) 768-1440  
7001 Loisdale Road, Suite C  
Springfield, VA 22150  
[www.cbponline.org](http://www.cbponline.org)

### **Shenandoah Valley SBDC**

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

### **Southwest Virginia SBDC**

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

### **Suffolk SBDC**

(757) 664-2613  
127 East Washington Street  
Suffolk, VA 23434  
[www.hrsbdc.org](http://www.hrsbdc.org)

### **University of Mary Washington SBDC**

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

### **Virginia Highlands SBDC**

**VA Highlands Community College**  
(276) 739-2474  
100 VHCC Drive  
Abingdon, VA 24210  
[www.vhcc.edu/sbdc](http://www.vhcc.edu/sbdc)

### **Williamsburg SBDC**

(757) 229-6511  
421 North Boundary Street  
Williamsburg, VA 23187-3495  
[www.hrsbdc.org](http://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](http://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](http://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.virgiaeconomicbridge.org/community](http://www.virgiaeconomicbridge.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](http://www.linkedworkforce.org/LWShowcase)

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

**Governor's Official Website**

[www.governor.virginia.gov](http://www.governor.virginia.gov)

**The Better Business Bureau**

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

**U.S. Bureau of Labor Statistics**

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

**U.S. Business Advisor**

<http://business.usa.gov/>

**U.S. Census Bureau**

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

**U.S. Department of Commerce**

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

**U.S. Small Business Administration**

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



**Virginia Department of Social Services**

[www.dss.virginia.gov](http://www.dss.virginia.gov)

**Virginia AFL-CIO**

[www.va-aflcio.org](http://www.va-aflcio.org)

**Virginia Department of Aging**

[www.vda.virginia.gov](http://www.vda.virginia.gov)

**Virginia Department of Education**

<http://www.doe.virginia.gov/>

**Virginia Department of Labor and Industry**

[www.doli.virginia.gov](http://www.doli.virginia.gov)

**Virginia Department of Professional and Occupational Regulation**

[www.dpor.virginia.gov](http://www.dpor.virginia.gov)

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### **Virginia Employment Commission**

[www.vec.virginia.gov/vecportal](http://www.vec.virginia.gov/vecportal)

### **Virginia Rehabilitation Services**

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

### **Virginia Website**

[www.Virginia.gov](http://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](http://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](http://www.thembl.com)

### **Social Security Administration**

718 E. Franklin Street

Richmond, VA 23219

(804) 771-8125

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

### **U.S. Dept. of Commerce (NOVA)**

1401 Wilson Boulevard, Suite 1225

Arlington, VA 22209

(703) 524-2885

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

### **U.S. Dept. of Labor**

400 N. Eighth Street, Suite 416

Richmond, VA 23240

(804) 771-2996

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

### **U.S. Dept. of Agriculture**

1606 Santa Rosa Road, Suite 138

Richmond, VA 23229

(804) 771-2246

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

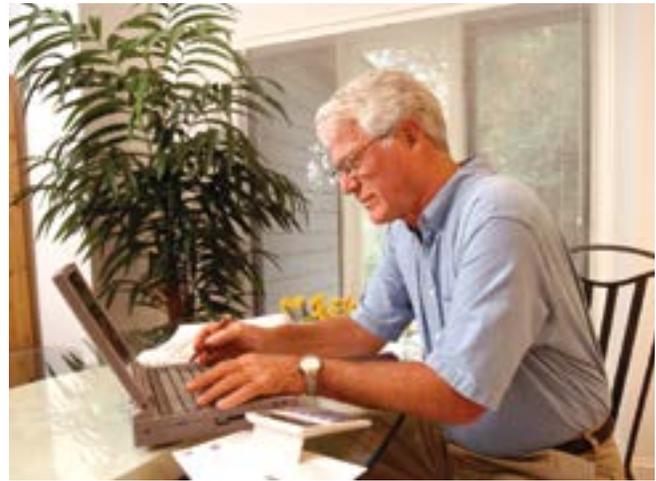
### **U.S. Dept. of Commerce (Central)**

400 N. Eighth Street, Suite 540

Richmond, VA 23240

(804) 771-2246

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



### **U.S. Patent and Trademark Office**

Crystal Plaza 3, Room 2C02

Washington, DC 20231

(703) 308-4357

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

### **U.S. Small Business Administration**

400 N. Eighth Street, 11th Floor

Richmond, VA 23240

(804) 771-2400

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

### **Virginia Business Registration Guide**

#### **Virginia Chamber of Commerce**

9 S. Fifth Street

Richmond, VA 23219

(804) 644-1607

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

### **Virginia Dept. of Ag & Consumer Services**

1100 Bank Street

Richmond, VA 23219

(804) 786-3501

[www.vdacs.virginia.gov](http://www.vdacs.virginia.gov)

### **Virginia Dept. of Alcoholic Beverage Control**

2901 Hermitage Road

Richmond, VA 23220

(804) 213-4400

[www.abc.virginia.gov](http://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](http://www.dba.virginia.gov)

### **Virginia Dept. of Labor and Industry**

13 S. 13th Street

Richmond, VA 23219

(804) 786-2376

[www.doli.virginia.gov](http://www.doli.virginia.gov)

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

### **Virginia Dept. of Minority Bus. Enterprise**

200-202 N. Ninth Street, 11th Floor  
Richmond, VA 23219  
(804) 786-5560  
[www.dmbv.virginia.gov](http://www.dmbv.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](http://www.tax.virginia.gov)

### **Virginia Dept. of Transportation**

1221 E. Broad Street  
Richmond, VA 23219  
(804) 786-2787  
[www.virginiadot.org](http://www.virginiadot.org)

### **Virginia Economic Development Partnership**

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

### **Virginia Employment Commission**

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

### **Virginia Enterprise Zone Program**

501 N. Second Street  
Richmond, VA 23219  
(804) 374-7030  
[www.dhcd.virginia.gov](http://www.dhcd.virginia.gov)

### **Virginia Manufacturers Association**

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

### **Virginia Marine Resources Commission**

2600 Washington Avenue  
Newport News, VA 23607  
(757) 247-2200  
[www.mrc.virginia.gov](http://www.mrc.virginia.gov)

### **Virginia Minority Supplier Development Council**

9210 Arboretum Pkwy, Ste 150  
Richmond, VA 23238  
(804) 320-2100  
[www.vmsdc.org](http://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](http://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](http://www.dba.virginia.gov)

### **Worker's Compensation Comm.**

1000 DMV Drive  
Richmond, VA 23220  
(804) 367-8600  
[www.vwc.state.va.us](http://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

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS



**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/Greenville 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

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

### **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

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### **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

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

### **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  
Lovingsston, 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



## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

### **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**

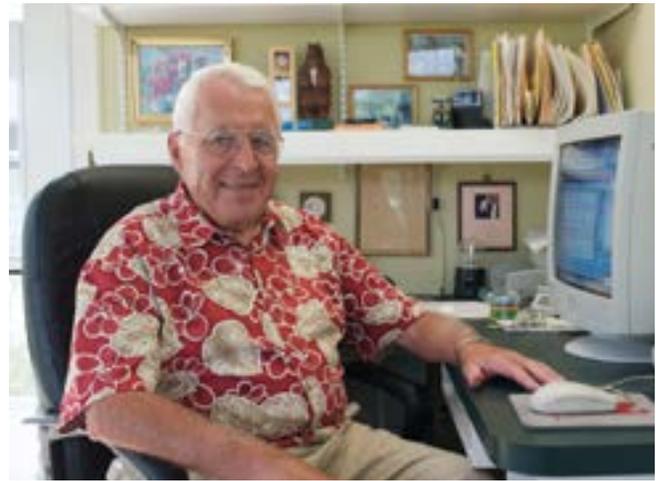
P.O. Box 481  
Tappahannock, VA 22560-0481  
(804) 443-5241

### **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

### **Tyson's 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

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

### **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



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### **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-Greenville 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

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

### **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

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

### **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

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

### **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

## QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

### **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 [viriniageneralassembly.gov](http://viriniageneralassembly.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<sup>st</sup> 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](http://www.brcc.edu)

**Central Virginia Community College**

[www.cvcc.vccs.edu](http://www.cvcc.vccs.edu)

**Dabney S. Lancaster Community College**

[www.dslcc.edu](http://www.dslcc.edu)

**Danville Community College**

[www.dcc.vccs.edu](http://www.dcc.vccs.edu)

**Eastern Shore Community College**

[www.es.vccs.edu](http://www.es.vccs.edu)

**Germanna Community College**

[www.germanna.edu](http://www.germanna.edu)

**J. Sargeant Reynolds Community College**

[www.reynolds.edu](http://www.reynolds.edu)

**John Tyler Community College**

[www.jtcc.edu](http://www.jtcc.edu)

**Lord Fairfax Community College**

[www.lfcc.edu](http://www.lfcc.edu)

**Mountain Empire Community College**

[www.mecc.edu](http://www.mecc.edu)

**New River Community College**

[www.nr.edu](http://www.nr.edu)

**Northern Virginia Community College**

[www.nvcc.edu](http://www.nvcc.edu)

**Patrick Henry Community College**

[www.patrickhenry.edu](http://www.patrickhenry.edu)

**Paul D. Camp Community College**

[www.pdc.edu](http://www.pdc.edu)

**Piedmont Virginia Community College**

[www.pvcc.edu](http://www.pvcc.edu)

**Rappahannock Community College**

[www.rappahannock.edu](http://www.rappahannock.edu)

**Southside Virginia Community College**

[www.southside.edu](http://www.southside.edu)

**Southwest Virginia Community College**

[www.sw.edu](http://www.sw.edu)

**Thomas Nelson Community College**

[www.tncc.edu](http://www.tncc.edu)

**Tidewater Community College**

[www.tcc.edu](http://www.tcc.edu)

**Virginia Highlands Community College**

[www.vhcc.edu](http://www.vhcc.edu)

**Virginia Western Community College**

[www.virginiawestern.edu](http://www.virginiawestern.edu)

**Wytheville Community College**

[www.wcc.vccs.edu](http://www.wcc.vccs.edu)

Question and Answer Guide for  
**STARTING AND GROWING  
YOUR SMALL BUSINESS**

**PUBLICATION 310-100**

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[www.ext.vt.edu](http://www.ext.vt.edu)

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