Ellaville-Schley County

ENTREPRENEUR/BUSINESS DEVELOPMENT GUIDE

A service for New and Existing Businesses in Ellaville and Schley County

Prepared and Presented by the

Ellaville-Schley County Chamber of Commerce

Business, Industry and People Working Together

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This publication is presented for informational purposes and is not intended for legal or professional guidance. We encourage you to seek advice and council of a licensed professional when dealing with legal and financial matters.

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

Information contained herein will be updated periodically. Please let the Ellaville-Schley County Chamber of Commerce know when you see items that need to be updated.

WHAT IS AN ENTREPRENEUR?

Someone who organizes and maintains a business venture

Someone who takes on the risk and does what he/she wants in order to make a profit

Someone who can coordinate the resources available to meet a need

How can you become an entrepreneur?

How can you start your own business?

The Ellaville-Schley County Chamber of Commerce has designed this Guide to help entrepreneurs in their work to establish their business. Through this booklet the chamber wants to help you establish your business by providing you some information that we think can be useful and helpful. The Chamber works to bring economic development to Ellaville and Schley County and wants to encourage and assist entrepreneurs any way possible. The Chamber wants to know what else it can do to assist you in your business venture.

Let us hear from you.

IS ENTREPRENEURSHIP FOR YOU?

There is no way to eliminate all risk associated with starting a business. However it is possible to improve chance of success with good planning and preparation. As an owner/manager of a small business, a good place to start is to evaluate your strengths and weaknesses related to owning/managing a business. Consider these questions:

Are you a self-starter? It will be up to you, not someone else, to take the initiative to organize your time, develop projects, pay attention to details, and follow through.

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

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

Do you have the physical and emotional stamina to run a business? Successful business ownership can be fun and exciting… and also challenging and hard work. Can you manage 12-hour days six or seven days a week?

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

Is your drive strong enough to maintain your motivation? Running a business can wear you down. Some business owners feel burned out by having to carry all the responsibility on their shoulders. Strong motivation can help a business succeed.

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

Self-Biz Quiz

Are you the type of person who should open their own business? Take this short quiz and give yourself a score.

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

CAPACITY RELATED TO BUSINESS SKILLS

Consider yourself and other members of your management team

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

CAPACITY TO NETWORK AND PARTNER

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

SUPPORT FROM FAMILY AND COMMUNITY

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

SCORE Self-Biz Quiz

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

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

SOURCE: Center for Rural Entrepreneurship

The Ellaville-Schley County Chamber of Commerce is available to assist you as you explore business development ideas and possibilities:

Ellaville-Schley County Chamber of Commerce
P.O. Box 4
On the Square
Ellaville, Georgia 31806
229-937-2262
229-937-2262 (Fax)
Email: www.ellavillega.com/chamber_of_commerce

ONE YEAR CHECKLIST FOR ENTREPRENEURS

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

ONE YEAR BEFORE START-UP

Refine your ideas in writing. Determine exactly what you want to do.

Decide what business you want to start. Be specific in defining your business.

Assess the impact on your family and personal life. How will this affect your relationships? Will your family support the use of family finances and time?

Begin research. You must determine if there is a need for your product. This research can be performed by students, professionals or by you.

Build your skills by taking management/business courses. Contact South Georgia Technical College or Georgia Southwestern University for options.

Contact the Small Business Development Center (SBDC) for assistance in writing a business plan.

Learn about writing a business plan.

Contact GA Department of Labor for information on educational seminars about labor and safety issues.

Refer to the Resource Contacts section of this Guide for sources of information and support.

SIX MONTHS BEFORE START-UP

Determine the focus of your business. What do you want to specialize in? Doing well in a business is easier when there is a single purpose.

Start writing your business plan. Ask for assistance from sources described below.

Define your target markets. Who is your intended clientele? To whom should you aim your advertising?

Research business and trade organizations. Most areas of business have agencies and organizations set up to facilitate business. Take advantage of what these offices have to offer.

Seek the best location for your business. Do you need little or lots of space? Would your business be better suited downtown or in rural part of the county? Is a storefront location even needed, or can you work from your home? Depending on the type of business, location can make or break a business.

FOUR MONTHS BEFORE START-UP

Name your business. Be careful in deciding on a name and be aware that someone may already be using the name. Have a few back-up ideas. You can check to see if a name is being used by contacting the Georgia Secretary of State's office.

Select a business location. After seeking out several possible locations, now is the time to choose one. Make sure the location you choose is within your budget.

Select outside advisors. This will be a hectic time. It will be beneficial to have people on whom you can call to listen to your ideas, problems and plans. These people will provide you with guidance, constructive criticism and feedback. They should be people experienced and knowledgeable in business.

Set up a network of mentors. Select people who can help you by giving you insight and ideas.

Choose your business' legal structure. Will you be a partnership, sole proprietorship or corporation? Legal structure should be chosen carefully as it can impact your business in many ways.

Set up bookkeeping, accounting and office systems. How are you going to operate your office? If you are going to keep your own books, then you need to learn or refresh your skills. Are you going to hire a bookkeeper or a bookkeeping firm?

Seek outside demographic information. Gather secondary information.
Work on your business plan.

THREE MONTHS BEFORE START-UP

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

TWO MONTHS BEFORE START-UP

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

ONE MONTH BEFORE START-UP

Fine-tune your cash flow budget
Prepare for your grand opening. Ellaville-Schley County Chamber of Commerce can be of assistance in planning your event. Be creative and practical.
If you are going to have an office and a display area, now is the time to set them up. As much as possible, have everything exactly as you want it. The last few days before opening are not the time to do this. The appearance of your business sets the tone for your business. You should put thought and time into it, before you open to the public.
Review your final checklist.
Hire your staff (see Labor/Safety)

Make sure everything works. It is better to find out in advance that some piece of equipment, etc. doesn't work properly. Leave time for any necessary repairs and be ready to open the doors on time.
Implement marketing, promotion and opening plans. This will be a good time to start advertising in local newspapers, radio and television if your budget permits. Remember: word of mouth is your most powerful publicity! It's also the least expensive. Spread the Word.

START-UP AND AFTER

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

BUSINESS PLAN

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

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

Introduction

Give a detailed description of the business and its goals.

Discuss the ownership of the business and the legal structure.

List the skills and experience you bring to the business.

Discuss the advantages you and your business have over your competitors.

Marketing

Discuss the products/services offered.

Identify the customer demand for your product/service.

Identify your market, its size and locations.

Explain how your product/service will be advertised and marketed.

Explain the pricing strategy.

Financial Management

Explain your source and the amount of initial equity capital.

Develop a monthly operating budget for the first year.

Develop an expected return on investment and monthly cash flow for the first year.

Provide projected income statements and balance sheets for a two-year period.

Discuss your breakeven point.

Explain your personal balance sheet and method of compensation.

Discuss who will maintain your accounting records and how they will be kept.

Provide 'what if' statements that address alternative approaches to any problem that may develop.

Operations

Explain how the business will be managed on a day-to-day basis.

Discuss hiring and personnel procedures.

Discuss insurance, lease or rent agreements and issues pertinent to our business.

Account for the equipment necessary to produce your products or services.

Account for production and delivery of products and services.

Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business.

Once you have completed your business plan, review it with a friend or business.

When you feel comfortable with the content and structure, make an appointment to review and discuss it with your lender. The business plan is a flexible document that should change as your business grows.

SOURCE: Small Business Administration: www.sba.gov

FEASIBILITY AND MARKETING STRATEGY

Is Your Business Idea Feasible?

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

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

Researching Your Markets

It is recommended that you research your potential market demand for your product or service. First, determine what questions you need answered. Following are some ideas for finding information you need:

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

Secondary Data:
Visit your public library
Contact trade associations (trade shows and trade journals)
Contact the SBDC, SGTC, GSW, Schley Co. EDC and Ellaville-Schley County Chamber of Commerce. (See Resource Contacts section).
Use various search engines on the Internet (Yahoo, Lycos, Alta Vista, Google, etc.)

Marketing Your Business

Answering the following questions can help you properly market your product. The resulting information can be used to help you develop your marketing plan. Contact SBDC for more information on constructing a marketing plan.

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

Determining Cash Needed to Start a Business

	Estimate of monthly expenses based on projected sales of $_____ per year.	Estimate of cash needs to start (column. 1 X non-profit months).
Salary of owner/manager	_____	_____
All other salaries/wages	_____	_____
Rent (building/equipment)	_____	_____
Advertising	_____	_____
Office Expenses	_____	_____
Supplies	_____	_____
Telephone and fax	_____	_____
Other utilities	_____	_____
Insurance	_____	_____
Taxes, including Social Security	_____	_____

Maintenance/Repairs	_____	_____
Legal/Professional Fees	_____	_____
Loan Payments	_____	_____
Miscellaneous	_____	_____
SUBTOTAL:	_____	_____

One Time Start-Up Costs

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

DEMOGRAPHIC INFORMATION

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

PROCUREMENT

Doing Business with the Government

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

Governor's Small Business Center: www.doas.state.ga.us; 404-662-4824.

LEGAL ASPECTS OF STARTING A BUSINESS

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

It is recommended that before you enter into any of these four forms of business, that you contact an attorney, CPA or other qualified individuals. Speaking with someone informed about the legal entities of business will reduce the risk of mistakes in the business setup. You can probably do the necessary paperwork and procedures yourself, but it makes sense to leave it up to the professionals. Also, contact the University of Georgia's Small Business Development Center (SBDC) at 706-569-2651, www.sbdc.uga.edu for more information.

Four Basic Forms a Business Can Take
Sole proprietorship
Partnership (General or Limited)
Corporation (C or S)
Limited Liability Company

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

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

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

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

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

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

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

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

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

Office of the Secretary of State
238 E. Second St.
Tifton, GA 31794
229-391-3732

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

The Americus Times Recorder
P.O. Box 1247
Americus, Georgia 31709
229-924-2751

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

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

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

LICENSING AND PERMIT INFORMATION

Business License (also called an Occupational Tax)

If you plan to operate a business in the state of Georgia, you must obtain a city and/or county business license (pay an occupational tax). In some cases, for county areas outside the incorporated city limits no license is needed. You should discuss the details of your situation with the city of Ellaville. The fee for a license is contingent on the location, type and size of your business. In Ellaville, occupational taxes range from $50 - $250, based on the number of employees. A $15 administrative fee is also required.

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

City of Ellaville
City Hall
P O Box 839
55 Wilson St.
229-937-2207
ellavillecityclerk@alltel.net

ZONING

Once you have chosen a tentative location for your business, contact Ellaville City Hall (229-937-2207) to determine the permitted uses of that location. There might be special restrictions on that area. **DO NOT INVEST ANY MONEY IN A LOCATION UNTIL ZONING HAS BEEN THOROUGHLY RESEARCHED!!**

City Hall can help with determining if your location and type of business are in compliance with ordinances. If your plans do not/cannot meet city specifications, options may be discussed with the city

BUILDING CONSTRUCTION/RENOVATIONS/OCCUPANCY

A building permit must be obtained for both new construction and renovations of and additions to existing buildings. Before new construction or renovation of existing structures are undertaken, a building permit is required from city hall. Once you have obtained a building permit, complied with the regulations pertaining to the area you are in, and construction is complete, your facility will be inspected. You will then apply for a Certificate of Occupancy. Without this certificate, it is illegal for your business to reside in the facility. For building permits & related matters, contact Ellaville City Hall at 229-937-2207.

HEALTH PERMITS

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

Schley County Health Department
P O Box 346
103 Oglethorpe St.
Ellaville, GA 31806
229-937-2208

TRADE NAME REGISTRATION

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

Similar to publishing your intent to incorporate a business, you must publish a notice of your trade name registration in appropriate newspapers. You must also file the required affidavit. Notice of the filing of the trade name registration must be published once a week for two weeks in the legal section of the publication. In order to run your legal advertisement, contact:

The Americus Times Recorder
P.O. Box 1247
Americus, Georgia 31709
229-924-2751

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

To file your trade name registration, contact:

Clerk of Superior Court
P O Box 7
Schley County Courthouse
Ellaville, GA 31806
229-937-5581

FEDERAL & STATE LICENSING

Federal Licensing

Most new small businesses likely will not be required to have federal licensing to conduct business, unless the business will be engaged in one of the following activities:

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

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

U.S. Dept. of Alcohol, Tobacco & Firearms
2600 Century Parkway Suite 3430
Atlanta GA 30345
404-679-5130

U.S. Federal Drug Administration
60 Eighth St.
Atlanta, GA 30309
404-347-4265

U.S. Federal Communications Commission
3575 Kroger Blvd.
Duluth, GA 30096
888-225-5322

State Licensing

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

GA Secretary of State
Licensing Boards Division
166 Pryor Street SW
Atlanta, GA 30303

404-656-3900

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

TAXES

State Taxes

Sales & Use Taxes

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

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

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

Contact:

GA Department of Revenue
1501 13th Street
Columbus, Georgia 31901
706-649-7451
www.dor.ga.gov

State Excise Taxes

In addition to federal excise tax, you may be responsible for collecting state excise tax as well. The categories are comparable to the federal categories. Alcoholic beverages, tobacco

products, motor carriers and trucks with more than two axles are included in the taxed categories. You should contact the GA Department of Revenue for complete information.

GA Department of Revenue
1501 13th Street
Columbus, Georgia 31901
706-649-7451
www.dor.ga.gov

Estimated State Income Taxes

The State of Georgia also requires that you pay estimated state income taxes. The payment dates for estimated state tax are the same as those for federal payments. Form 500 ES should be completed for sole proprietorships or partnerships. A penalty can be imposed for failure to file an estimated return or failure to pay the correct amount of tax.

Federal Taxes

Federal Excise Taxes

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

They are:

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

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

Internal Revenue Service
3604 Macon Road
Columbus, Georgia 31907
706-494-9079

Federal Income Taxes

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

For a sole proprietor or a member of a partnership:

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

For a corporation:

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

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

Internal Revenue Service
3604 Macon Road
Columbus, Georgia 31907
706-494-9079

Employer Tax Responsibilities

Income Taxes

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

Unemployment Insurance Taxes

Federal Unemployment Insurance Tax is the employer's responsibility. This is not withheld from employee wages. Consult the Employer's Tax Guide for more information on the various taxes

that you will be required to pay. The Employer's Tax Guide is a booklet designed to help you with all aspects of taxation. Contact the Georgia and U.S. Departments of Labor and Revenue to receive the Employer's Tax Guide ad other relevant information. See contact information below.

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

Federal Tax Identification Numbers

Your federal tax identification number is the number used to file your taxes. It acts in a similar capacity to your social security on your personal income taxes. In fact, if you are a sole proprietorship you will probably use your social security number. In partnerships and corporations you will need a Federal Tax ID number. To determine whether you need a Tax 10 number. To determine whether you need a Tax 10 number, contact the Internal Revenue Service. There is a form in the BLUE BOOK that you may complete out and mail for more information.

UTILITIES

Establishing Electrical, Water, Sewer and Refuse Collection Services

To establish electrical, water, sewer and refuse collection services within the city limits of Ellaville, contact Ellaville City Hall.

City of Ellaville
City Hall
P O Box 839
55 Wilson St.
229-937-2207
ellavillecityclerk@alltel.net

If your business is located in Schley County outside the city limits of Ellaville, your electrical provider is either Sumter Electric Membership Corporation (229-924-8041), Flint Energies (800-342-3616) or Georgia Power Company (888-655-5888).

Water and refuse collection services in Schley County outside the city limits of Ellaville may be established by contacting the Schley County Commissioners office:

Schley County Board of Commissioners
P O Box 352
Ellaville, GA 31806
229-937-2609

Establishing Telephone Services

ALLTEL provides telephone service for businesses in Ellaville and Schley County. To establish phone service, call ALLTEL at 800-501-1776. An order for service will be taken and a credit evaluation will be made. Whether establishing service in a new or existing facility, a small business services representative should be consulted. A deposit may be assessed by Alltel.

LABOR & SAFETY REGULATION INFORMATION

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

GA Dept. of Labor
120 Church Street
Americus, Georgia 31709
229-931-2520

OSHA

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

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

OSHA
U.S. Dept. of Labor
1375 Peachtree St. NE Suite 587
Atlanta, GA 30303
404-374-3573
www.osha.gov

GA Dept. of Revenue
1501 13th Street
Columbus, Georgia 31901
706-649-7451
www.dor.ga.gov

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

WORKERS COMPENSATION INSURANCE

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

State Board of Workers' Compensation: 404-656-3875**,** www.state.ga.us/sbwc

Your business may be able to become eligible for a discount on your Workers' Compensation Insurance Premiums. Contact Ellaville-Schley County Chamber of Commerce or its partners, or visit the Georgia Chamber of Commerce website listed later in this Guide for more information.

APPLICATION, HIRING & TERMINATION PROCESS

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

Application and Hiring

DON'T:

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

DO:

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

Termination Process:

DO:

Review company policies. If you have not yet developed company policies regarding application, hiring and termination, call the GDOL. Make a checklist of your procedures. Make sure that you have followed the rules in the firing process. If you have not completed your checklist, YOU SHOULD NOT TERMINATE THE EMPLOYEE YET. Take care to finish all steps in the process to alleviate any questions and possible legal repercussions.
Have a stated code of expected employee behavior. Many employers face problems due to unclear expectations of conduct. It is easier to prove reasons for termination if such a code is in place. This documentation will be helpful if you are faced with paying restitution because it will show that you had sufficient cause to terminate the employee.
Conduct an exit interview: This allows you to tie up any loose ends. Final paychecks can be issued, and company property (keys, paperwork, files, etc.) can be returned. Ask the employee what he/she liked or disliked about your company. Ask for feedback on aspects of your company of which this person has knowledge. This person might be a bit more forthcoming with problems or constructive criticisms than someone that still works there.
Keep termination of an employee between you (management) and the employee. The fired employee should not be discussed with other employees. Privacy can help you avoid harsh feelings and legal repercussions.
Have employees sign a release. If you are offering the fired employee severance pay or anything of value, have him/her sign a release of liability to the company. This may protect you in case of legal action.

WHERE TO FIND YOUR LABOR FORCE

There are various resources for finding employees. Classified advertisements in local newspapers are one place to start. The GA Department of Labor is an agency that can assist you in finding employees. Contact GDOL at 229-931-2520 and www.dol.state.ga.us.

Other places to look: South Georgia Technical College and Georgia Southwestern State University. You can register your job opening with their Cooperative Education or Career Planning and Placement offices.

South Georgia Technical College
229-931-2040, 800-928-0283, www.sgtcollege.org.

Georgia Southwestern State University
229-931-2130, www.gsw.edu.

Middle Flint Regional Development Center (229-931-2909) is a source of labor through the Workforce Development System. For labor and safety issues, contact the Georgia Department of Labor.

FINANCING INFORMATION

When starting a business, one important consideration is where to obtain capital to back your venture. Most start-up businesses require a capital contribution by the entrepreneur, usually around 20%. The remaining financing may be available from local banks or may require private investors. There are several Small Business Administration loan programs available to businesses, all of which require bank participation. These loan programs are not guaranteed, are subject to change and each has specific requirements for eligibility and standards that must be met. A loan applicant must be of good character, show the ability to operate a small business successfully and have a reasonable amount of his/her own resources to invest to withstand possible losses. In addition, the following will likely be required:

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

Information on Small Business Administration Loans is available from the Small Business Administration (www.sba.gov) and the U.S.D.A. Rural Economic Development (rurdev.usda.gov).

How to Apply

You must first seek financing from a bank or other private source. If that is available at reasonable terms, the SBA cannot make the loan. Take your business plan to our banker and discuss your financial requirements with him/her. His/her involvement is essential. Then, call the Small Business Development Center (SBDC) at 706-569-2651or the Middle Flint Regional Development Center at 229-931-2909 to discuss the project's eligibility for SBA assistance. A variety of loan programs are available to meet needs of various types of businesses. Loan representatives can provide guidance and options.

Other Loan Opportunities

OneGeorgia Authority: 478 -274-7734, www.onegeorgia.org

Entrepreneur-Small Business Loan Guarantee Program: Designed to assist Georgia's small businesses in obtaining the financing they need to help start/expand/improve their operations, aimed at creating new job opportunities in Georgia's designated economically depressed rural counties.

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

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

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

Fees and loan guarantees are required. Must provide business plan, financial projections, marketing analysis and outline strength of management.

AGRIBUSINESS

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

University of GA Extension Office
PO Box 34
158 W. Oglethorpe
Ellaville, GA 31806
Phone: 229-937-2601
Fax: 229-937-5008
E-mail: bstarr@uga.edu

Farm Service Agency
128 E Forsyth St.
Americus, GA 31709-3676
(229) 924-4056

INTERNATIONAL TRADE

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

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

RESOURCE CONTACTS

When starting a new business, it is important to have a base of information sources. The following are some sources of available information and services:

Ellaville-Schley County Chamber of Commerce: Promotes economic growth in the city and county. The chamber is your connection to the economic and political community – located on the square in Ellaville:

Ellaville-Schley County Chamber of Commerce
P.O. Box 4, Ellaville, GA 31806
229-937-2262
www.ellavillega.com/chamber_of_commerce.

City of Ellaville: P O Box 839, Ellaville, GA 31806, 229-2207,
ellavillecityclerk@alltel.net

Schley County Commission: P O Box 352, Ellaville, GA 31806, 229-937-2609,

Schley County Development Authority: 229-937-2262,
www.ellavillega.com/chamber_of_commerce,
or 229-937-2667 (Chairperson).

Joint Development Authority – Schley, Sumter and Macon Counties: 229-937-2262, www.ellavillega.com/chamber_of_commerce, or 229-937-2667 (Schley Chairperson).

Schley County Industrial Corporation: 229-937-2262, www.ellavillega.com/chamber_of_commerce, or 229-937-2667 (Chairperson).

Schley Community Foundation: 229-937-2262 (chamber of commerce), www.ellavillega.com/chamber_of_commerce, or 229-937-2667 (Foundation contact).

Schley Co. Library: 229-937-2004

Middle Flint Regional Development Center: Promotes economic development throughout the region including Schley County, working with private lenders to provide financing for small businesses. 228 W. Lamar St., Americus, 229-931-2909, www.middleflintrdc.org.

Farm Service Agency: 229-924-4056

GA Dept. of Economic Development: 404-962-4000

GA Dept. of Labor: 120 Church St., Americus, GA 31709: 229-931-2520, www.dol.state.ga.us.

South Georgia Technical College – Economic Development Services, Business Expansion Center – 900 South Georgia Tech Parkway, Americus,229-931-2797, WWW.sgtcollege.org:

Evaluation – Start-up checklist, personal evaluation, feasibility checklist
Training – Starting a business, business management, entrepreneurship
Office Space – Free phone, internet, copying, fax, conference center use
Mentors – Established business people sharing advice
Entrepreneur Library – Books, handouts, websites, videos

Small Business Development Center: Free business consulting services for potential business owners, including assistance in starting a business, obtaining financing and developing marketing and managerial plans: 706-569-2651, www.sbdc.uga.edu.

GA Tech Economic Development Institute: 404.894.2000, www.gatech.edu/economic-development.

University of GA Cooperative Extension Service: PO Box 34
158 W. Oglethorpe St., 229-937-2601, 229-937-2601.

US Postal Service, Ellaville: On the Square, 229-937-2702.

Better Business Bureau: PO Box 2587Columbus, GA 31902 -2587,
706-324-0712, www.columbus-ga.bbb.org, email: info@columbus-ga.bbb.org.

GA Dept of Agriculture & Farm Service Agency:
128 E FORSYTH ST

Americus, GA 31709-3676
(229) 924-4056

GA Secretary of State's Office: Support for small businesses,
211 State Capitol, Atlanta, GA 30331, 404-656-2881, www.sos.state.ga.us.

Secretary of State's Office, Tifton, GA
238 E. Second Street, 229-391-3732.

? STATEWIDE INNOVATION CENTERS:
-- Ag Innovation Center, Tifton, GA: (229) 391-6883
-- Life Science Innovation Center, Augusta, GA: (706) 721-9822 or 7624
-- Aerospace Innovation Center, Warner Robins, GA: (478) 953-3155
-- Information Technology Innovation Center, Columbus, GA: (706) 562-8350
-- Manufacturing Innovation Center, Gainesville, GA: (770) 531-6340
-- Maritime Logistics Innovation Center, Savannah, GA: (912) 966-7867
-- Georgia Centers of Innovation: (404) 894-7700.

E-Business (Internet business)/Broadband Economy: www.intelligentcommunity.org, entrepreneur.com and www.business.com/directory/internet_and_online/ecommerce

Minority Business Development Agency Regional Office: 401 W. Peachtree St. Room 1717, Atlanta GA 30308, 404-730-3300.

Internal Revenue Service: 3604 Macon Road, Columbus, GA 31907, 706-494-9079.

U.S. Dept. of Labor: 1375 Peachtree St. NE Suite 587, Atlanta, GA 30308, 404-347-3573.

GA Chamber of Commerce: 800-241-2286, www.gachamber.com

GA Dept. of Revenue: 1-877-602-8477, www.etax.dor.ga.gov

Other Web-based resources for entrepreneurs:

CCH-Business Owner's Toolkit Website: www.toolkit.cch.com
Kauffman Foundations Resources for Entrepreneurs: www.entreworld.org
Price Waterhouse Coopers-Vision to Reality: www.pwcglobal.com/v/2r
Wall Street Journal Center for Entrepreneurs: www.startup.wsj.com
Microsoft Small Business Solutions: www.bentreal.com
Center for Rural Entrepreneurship: 404-323-7336, www.ruraleship.org
Community-based E & SB Programs: www.georgia.org
GA Dept. of Economic Development: 404-962-4071
www.memclanahan@georgia.org
GA Rural Development Center, Swainsboro, GA: 478-289-2138, www.gredc.org
Georgia's Web Portal to Business Resources: www.georgia.gov (click Business & Labor)
Small Business Development Center: 404-962-4824,
www2.state.ga.us/Departments/doas/gsbc/

GA Minority Business Development Center	www.edi.gatech.edu 404-894-2096
GA Hispanic Chamber of Commerce	www.ghcc.org 404-929-9998
Asian American Chamber of Commerce	770-394-0970
GA Micro Enterprise Network	404-696-8748
USDA Rural Economic Development	www.rurdev.usda.gov/ga 706-546-2161
1Georgia Department of Agriculture	www.agr.**georgia**.gov 866-351-0001(free call)
Georgia Department of Education	www.doe.k12.ga.us 404-657-8307
Georgia Department of Adult and Technical Education	www.dtae.org 404.679.1600
Small Business Administration	www.sba.gov/ga 404-331-0100
GA Black Chamber of Commerce	www.gablackchamberofcommerce.org 678-437-6644
Economic Development and Technology Ventures Georgia Institute of Technology	info@edi.gatech.edu 404.894.4904

More Local Resources**:**

Attorneys:

P. Dewey Gill, Attorney at Law
P.O. Box 627

111 Main – On the Square
Ellaville, Georgia 31806
229-937-5408

Bank:

Central Bank of Georgia
4059 South Broad Street
Ellaville, Georgia 31806
229-937-2507

Certified Public Accountants:

Kenneth Phillips
P.O. Box 45
Ellaville, Georgia 31806
229-937-2507

Real Estate Agencies:

Coldwell Banker
Deborah Poole
210 East Lamar Street
Americus, Georgia 31709
www.americus.1st-place.com
229-924-3656, ext.19

Thomas E. Barnes Enterprises
P.O. Box 427
Ellaville, Georgia 31806
229-937-2763

Michael Dixon Realty
168Sherwood Road
Americus, Georgia 31709
229-939-2756
www.michaeldixonrealty.com

Century 2, Americus Realty, Inc.
Ronnie Greer
P.O. Box 903
Americus,Georgia 31709
229-924-2903
www.c21.com/meet/office_detail.aspx?office_key=10006447

BOOKLETS & FORMS

The Office of Secretary of State's BLUE BOOK provides postage paid response cards so you may access the following forms or agencies:

- Business Incorporation Forms
- Professional and Occupational Licensing Forms
- State Tax Application
- Internal Revenue Service Forms
- GA Dept of Economic Development/U.S. Small Business Administration
  - UGA Small Business Development Centers
  - GA Tech Services for Business & Technology
  - Governor's Office of Consumer Affairs
  - U.S. General Services Administration
  - GA Dept. of Labor
  - U.S. Dept. of Labor
  - GA Dept. of Consumer Affairs-Office of Business & Economic Assistance U.S. Export Assistance Center
  - GA Dept. of Insurance
  - GA Dept. of Agriculture

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

GLOSSARY of TERMS

Assets – resources, owned or controlled by a company, that have future benefits. These benefits must be quantifiable in monetary terms.
Balance Sheet – a list of company's assets, liabilities and owner's equity of a particular point in time.
Break Even – the unit volume where total revenue equals total cost; there is neither profit nor loss.
Capacity – the amount of goods or work that can be produced by a company given its level of equipment, labor and facilities
Capital – the funds necessary to establish or operate a business.
Cash Flow – the movement of money into and out of a company; actual income received and actual payments paid out.
Cash Flow Statement – a presentation of the cash inflows and outflows for a particular period of time. These flows are grouped into major categories of cash from operations, cash investing activities and cash-financing activities
Collateral – assets pledged in return for loans
Conventional Financing – financing from established lenders, such as banks, rather than from investors/debt financing
Debt Financing – raising money for a business by borrowing, often in the form of bank loans. (see Conventional Financing above)
Debt Service – money being paid out on a loan; the amount necessary to keep a loan from going into default
Disbursements – money paid out
EDC – Economic Development Commission, Schley County
Equity – shares of stock in a company; ownership interest in a company
Expenses – outflows of resources to generate revenues
Fixed Costs – those costs that are not responsive to changes in volume over the relevant range of time
GDEcD – Georgia Department of Economic Development
GDOL – GA Department of Labor
Income Statement – a matching of a company's accomplishments (i.e. sales) with effort (expenses from operations) during a particular period of time

(Revenues – Expenses = Net Income

Leasehold Improvements – the changes made to a rented store, office or plant, to suit the tenant and make the location more appropriate for the conduct of the tenant's business
Letter of Intent – a letter or other document by a customer indicating the customer's intention to buy from a company
Liabilities – commitments to pay out assets (typically cash) to or render services for creditors
Licensing – the granting or permission by one company to another to use its products, trademark or name in a limited, particular manner
Liquidity – the ability to turn assets into cash quickly and easily
Market Share – the percentage of the total available customer base captured by a company
Net Worth – the total ownership interest in a company, represented by the excess of the total amount of assets minus the total amount of liabilities
Partnership – a legal relationship of two or more individuals to run a company

Profit Margin – the amount of money earned after the cost of goods or all operating expenses are deducted; usually expressed in percentage terms
Pro Forma Statements – a financial statement detailing management's predictions
Receipts – funds coming into the company; the actual money paid to the company for its products or services; not necessarily the same as a company's actual receipts
SBA – Small Business Administration
SBDC – Small Business Development Center
SGTC – South Georgia Technical College in Americus
Sole Proprietorship – company owned and managed by one person
Variable Costs – those costs that are directly responsive to changes in volume over the relevant range of time
Venture Capitalists – individuals or firms who invest money in new enterprises
VTC – Valdosta Technical College
WFDC – Workforce Development Center, Schley County
Working Capital – the cash available to the company for the ongoing operations of the business

STATE-ISSUED LICENSES

State Board of Accounting

Certified Public Accountant
Registered Public Accountant
Foreign Accountant
Accounting Firms

State Boards of Architects

Architects
Interior Designers

GA Athlete Agent

Commission
Athlete Agents

Board of Athletic Trainers

Athletic Trainers

GA Auctioneer Commission

Auctioneers
Auctioneer Corporations
Non-resident Auctioneers
Non-resident Corporations

State Board of Barbers

Master Barbers
Teachers
Apprentice
Schools
Shops

State board of Chiropractic

Examiners
Chiropractors

Construction Ind. Licensing

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

State Board of Cosmetology

Master Cosmetology
Teachers
Instructor Trainee
Esthetician
Apprentice
Schools
Shops
Manicurists

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

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

GA Board of Dentistry

Dentists
Dental Hygienists

Board of Examiners of Licensed Dieticians

Dieticians

State Board of Professional Engineers & Land Surveyors

Professional Engineer
Engineer in Training
Land Surveyor
Land Surveyor in Training

State Board of Registration for Foresters

Foresters

State Board of Funeral Serv.

Funeral Director
Embalmer
Establishment
Apprenticeship

State Board of Registration for Professional Geologists

Professional Geologist

State Board of Hearing Aid Dealers & Dispensers

Hearing Aid Dealer
Hearing Aid Dispenser

State Board of Landscape Architects

Landscape Architects

State Board of Certification of Librarians

Librarians

Composite State Board of Medical Examiners

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

State Board of Nursing Homes Administrators

Nursing Home Administrators
Nursing Home Administrator in Training

Occupational Therapy

Occupational Therapist
Occupational Therapist Assistant

State Board of Dispensing Opticians

Opticians

State Board of Examiners in Optometry

Optometrists

State Board of Pharmacy

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

State Board of Physical Therapy

Physical Therapists
Physical Therapists/Assistants

State Board of Podiatry Examiners

Podiatrists

Board of Examiners of Licensed Practical Nurses

Licensed Practical Nurses

Board of Private Detectives and Security Agents

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

State Board of Examiners of Psychologists

Psychologists

GA Board of Nurses

Registered Nurses
Licensed Undergraduate Nurses
Advanced Practice

State Board of Examiners for Speech Language Pathology and Audiology

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

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

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

State Board of Veterinary Medicine

Veterinarians
Faculty Licenses
Animal Technicians

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

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

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