

HOW TO START A BUSINESS In KING GEORGE COUNTY



KING GEORGE
VIRGINIA
ECONOMIC DEVELOPMENT

WELCOME TO KING GEORGE COUNTY!

First, thank you for your interest in King George County! We understand that you have numerous options to start your business in Virginia, and we are so excited that you've chosen King George County. To help you through, what can sometimes be a daunting process, the County has produced the **How to Start a Business in King George Guide**. This guide's primary objective is to give potential business owners and entrepreneurs an overview of what is involved in the creation of a new business and where help may be obtained. The guide is designed to provide you with valuable information to help you successfully navigate through some of the steps in the business start-up process.

Our goal is to make this process as clear as possible and to assist you in any way that we can. Should you have any questions or suggestions, the Department of Economic Development is here to assist.

HOW TO USE THIS GUIDE

So you want to start a business in King George. But you don't know what to do, where to go, who to ask, or where to start. You have a million and one questions and no idea where to find the answers.

Well, hopefully, this guide will point you in the right direction. Starting a business is a very big undertaking and to do it right requires thorough research of the business idea, structure, plan, and location. Doing so will eliminate a number of issues and avoid potential pitfalls.

This document is a quick guide that highlights the more important things to consider when starting a business. It should **NOT** be used as the only resource of information in the business start-up process. There are a number of organizations, individuals, and online resources available to assist you and many will be mentioned in this guide. In addition, it is strongly recommended that you consult (and perhaps retain) a CPA/ accountant, attorney, and insurance agent as you begin the process of establishing your business. These professionals can address specific topics that are relevant to your business and offer professional counsel within their areas of expertise.

So what are the some of the steps to starting a business? Below are steps that you should consider as you formalize your business. The order of the steps listed below is not necessarily the order in which the tasks need to be done depending on the nature of the business. It is important to note, that some steps are simultaneous and can be done in conjunction with one another. In addition you may begin one step before completing the proceeding step and may skip a step based on timeframe or issues specific to your business. However, if you address all of the steps below, you should be well on your way to starting your business.

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WRITING A BUSINESS PLAN

Writing a business plan (to include the necessary research required to write a thorough and, ultimately, beneficial business plan) is THE first step when thinking about starting a business. A business plan is the foundation of your business and will help make your business run as smoothly as possible. Lenders, potential investors, and other business professionals will want to review your business plan, especially if you are trying to get a loan. Even if you aren't seeking financing, a business plan is your blueprint for success. It's hard work to write a business plan and can take a considerable amount of time and energy, but it is well worth the effort. Statistics show that a business plan can make a significant difference between a business thriving or dying.

You should consider your business plan a living document that is always changing to address decisions and issues from both external and internal sources. You should review it often, but most especially after major changes or unexpected issues occur that impact the growth and development of your business.

A typical business plan has the following components: Executive Summary, Business Description/ Products and Services, Organization and Management, Market Analysis, Marketing Strategy, and Financial Analysis.

There are a number of federal, state, and local websites, resources, and organizations that can assist you as you prepare your business plan. These organizations can offer advice, counseling, and training.

Federal and State Resources:

The **US Small Business Administration (SBA)** has delivered millions of loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses, since its inception in 1953. SBA provides assistance primarily through its four programmatic functions: Access to Capital, Entrepreneurial Development, Government Contracting, and Advocacy (<http://www.sba.gov/>). Information and assistance on writing a business plan can be found at: <http://www.sba.gov/category/navigation-structure/starting-managing-business/starting-business>. There is a Virginia District office located in Richmond, Virginia and more information about this office can be found at <http://www.sba.gov/about-offices-content/2/3155>.

The **Virginia Department of Business Assistance (DBA)** provides one-stop services for technical assistance related to business formation, access to capital, and workforce development. DBA works with existing businesses as they grow their workforce and mentors entrepreneurs as they launch their first business venture (<http://www.dba.virginia.gov/>). Within DBA the following online resources are tailored to business start-up and expansion:

Virginia Business One Stop is a great **One-Stop** resource of business information. The site helps you with questions related to business start-up and expansion in Virginia and includes links to necessary federal and state forms and multiple sites to assist you're your business start-up. <http://bos.virginia.gov/>

Virginia Business Information Center (VBIC) is also available if you are seeking information on how to get your business started in Virginia, or need any business-related questions answered. Professional, experienced business counselors will provide an

immediate response to your inquiry or direct you to the right contacts or resources available to help you. vbic@vdba.virginia.gov or 1-866-248-8814.

Small Business Resource Guide (<http://www.vdba.virginia.gov/guide/index.html>) is a guide that provides resources and information to entrepreneurs interested in starting a business and helps them avoid pitfalls along the way.

One tremendous tool offered through DBA is an **online interactive guide to completing a business plan** (http://www.dba.virginia.gov/bis_CD.shtml). This easy to use business planning tool will guide you step by step in forming your plan.

The **Virginia Economic Development Partnership (VEDP)** offers the Virginia Guide to Establishing a Business. This guide summarizes the major state and local regulations that may impact a business starting in Virginia. This guide can be found at <http://www.yesvirginia.org/pdf/guides/EstablishingBusiness10-11.pdf>.

Local Resources:

King George Department of Economic Development provides countywide information and data as well as feedback and advice on business startup and development within the county. The Department of Economic Development can assist in identifying appropriate locations for your business operation, work with you and other county agencies to address county requirements, and identify potential financing for your business.

King George Department of Economic Development
10459 Courthouse Drive, Suite 200
King George, VA 22485
540-775-9181

<http://www.king-george.va.us/economic-development/main-page/economic-development.php>

University of Mary Washington Small Business Development Center (UMW-SBDC) provides up-to-date business data, information and assistance with the process of starting a small business. Focused primarily on serving potential and existing small business owners, the UMW-SBDC works with a potential business owner to brainstorm business concepts, discuss plans, look for specific business information, work on marketing and financial strategies, and much more. While the main UMW-SBDC office is located in Fredericksburg, a UMW-SBDC business counselor is in King George County the first Wednesday of every month. Appointments are required and arrangements can be made by calling the UMW-SBDC directly.

University of Mary Washington--SBDC
1125 Jefferson Davis Highway, Suite 400
Fredericksburg, VA 22401
(540) 654-1170

<http://economicdevelopment.umw.edu/sbdc/>

Virginia Cooperative Extension Service, through educational programs based on research and developed with input from local stakeholders, helps the residents of King George County improve their lives. It provides education through programs in Agriculture and Natural Resources, Family and Consumer Sciences, 4-H Youth Development, and Community Viability. It can be a wonderful resource for individuals interested in starting businesses with an agricultural focus.

Virginia Cooperative Extension Service
10087 Kings Highway
King George, VA 22485
540-775-3062
540-775-5645
<http://offices.ext.vt.edu/king-george/>

FORMING A LEGAL BUSINESS STRUCTURE

As you work on your business plan, you will need to determine the legal ownership structure for your new business. This must be done prior to registering your business with the state. There are many different business structures and each has its pros and cons, based on the size and nature of your business and specific tax issues and concerns related to the potential owner(s). Some of the more common structures include: Sole Proprietorships, Partnerships, Corporation, S Corporation, and Limited Liability Company (LLC)

A detailed discussion of the differences, benefits and costs of each can be viewed at: <http://www.sba.gov/category/navigation-structure/starting-managing-business/starting-business/establishing-business/incorporating-registering-you-0>

Before making this very important decision, it is highly recommended that you consult an attorney and/or accountant to discuss your business to determine which structure might best fit your needs. Also, as your business grows and changes, it may be necessary to change the legal structure of your business. Again, consult an attorney and/or account to discuss this and the ramifications it may have on your business operation.

REGISTERING A BUSINESS NAME

Once you've decided on a legal ownership structure and completed your business plan, you may need to register your business with the Commonwealth of Virginia. An online database lets you search to see if your chosen name is available or actively being used. The business name database is under the Virginia State Corporation Commission at: <http://www.scc.virginia.gov/> Click on "SCC efile" then "Check Name Distinguishability", then Click "Submit". Enter the proposed name of your business in the appropriate field and then click "Check Name". Once you've determined an available business name and chosen a legal structure, you can register online at the above web address.

As mentioned earlier, to register with the State Corporation Commission (SCC), you must first determine your business structure (see above). Based on your business structure, you may or may not need to file with the SCC and/or the Clerk of the Circuit Court. In general, if you are a sole proprietor who is doing business under your name only, you are not required to file with the SCC or Circuit Court Clerk. However, see below regarding assumed or fictitious name filing requirements.

Corporations, Limited or General Partnerships or Limited Liability Companies must register with the Virginia State Corporation Commission (SCC), the Department of Tax and possibly with the Virginia Employment Commission. For more information on registering a business and any associated forms and fees that may be required, please visit <http://www.scc.virginia.gov/clk/begin.aspx> and click on Virginia Formation Documents and

Formation Fees. You may also want to consult an accountant and/ or attorney for more precise advice based on your business.

Assumed or Fictitious Name

If you are a business doing business under a name other than your legal name, an assumed or fictitious name certificate must be filed with the Clerk of the Circuit Court. More complete information on the required steps can be found at <http://www.king-george.va.us/county-offices/circuit-court/fictitious-trade-names.php>. A copy of the certificate of assumed or Fictitious Name form can be found at www.courts.state.va.us/forms/circuit/cc1050.pdf.

Clerk of the Circuit Court
Charles V. "Vic" Mason
9483 Kings Highway #3
King George, VA 22485
(540) 775-3322

<http://www.king-george.va.us/county-offices/circuit-court/circuit-court.php>

OBTAINING A FEDERAL EMPLOYMENT IDENTIFICATION NUMBER

Most businesses are required to get a federal EIN, also known as a Federal Tax ID Number. Sole proprietorship without employees or without a Keogh Plan are not required to have an EIN. For more information on businesses required to have an EIN, contact the IRS directly 800-829-3676 or www.irs.gov. It is also highly recommended that you consult an accountant for more specific information as it relates to your business.

To obtain an EIN from the IRS, complete IRS Form SS-4 which can be found online at www.irs.gov/pub/irs-pdf/fss4.pdf. You can also obtain IRS Form SS-4 from the King George Commissioner of Revenue's Office at 10459 Courthouse Drive, Suite 101, King George, Virginia 22485. Your legal business structure must already be determined prior to applying for an EIN.

OBTAINING A BUSINESS LICENSE

All businesses operating in King George and grossing \$2,500 or more during the calendar year are required to have a business license prior to beginning. This includes home based businesses, independent contractors, self-employed individuals, businesses without employees, and part-time businesses. Business licenses are issued by the Commissioner of Revenue's Office. Prior to applying for a business license, the following steps are required and can be done in the same day if arrangements are made to do so:

1. Contact the King George Zoning Department at 540-775-7111 for approval of the business location.
2. If using a fictitious name for the business, contact the Clerk of the Circuit Court office at 540-775-3322 to register the fictitious name.

Only after these two steps are completed and all documentation is submitted to the Commissioner of Revenue's Office will a King George County Business License be issued. Based on the type of business, there may be additional forms and documents that will need to be submitted to the Commissioner of Revenue's Office.

While the minimum annual calendar tax for a business license is \$25.00, the actual amount paid by a business varies based on the type of business being conducted and the total amount of gross receipts. All licenses expire on December 31st and must be renewed annually. Renewal notices are mailed in January. Renewals are based on the previous year's gross receipts and are due to be filed on or before March 1st and paid by June 30th. For more information on applicable rates, contact the Commissioner of Revenue's Office at 540-775-4664. A copy of King George's Business License Application can be found at: http://www.king-george.va.us/index.php?option=com_docman&task=cat_view&qid=139&Itemid=229 (Business License Information Sheet). Businesses cannot apply online but can either come to the Commissioner of Revenue's Office or email the required information to the office.

Commissioner of Revenue

10459 Courthouse Drive, Suite 101

King George, VA 22485

540-775-4664

<http://www.king-george.va.us/county-offices/commissioner-of-the-revenue/commissioner-of-the-revenue.php>

jhart@co.kinggeorge.state.va.us

UNDERSTANDING STATE BUSINESS REGULATIONS

In addition to the local business license, certain businesses are required to obtain specific state licenses and certificates. The Virginia Department of Professional and Occupational Regulation, the Department of Health Regulations, and the Virginia Department of Agriculture and Consumer services regulate these businesses to ensure certain standards and requirements are followed. For a complete list of businesses that are required to get special licenses and certificates, visit http://www.vdba.virginia.gov/Licences_A-Z.shtml or contact the Virginia Department of Professional and Occupational Regulation at www.dpor.virginia.gov, the Virginia Department of Health Regulations at <http://www.dhp.virginia.gov/formsbyprof.asp> and/or the Virginia Department of Agriculture and Consumer Services at <http://www.vdacs.virginia.gov/about/boards.shtml>.

The Virginia Department of Public Health (<http://www.vdh.state.va.us/LHD/rappahan/index.htm>) is responsible for inspecting and regulating restaurants, hotels and motels, daycare centers, adult homes, schools, barber and beauty shops, drinking water supply, milk and dairy products, swimming pools and marinas, and sewage disposals. Certain businesses, to include restaurants, food vendors, and food processing establishments, will require a health permit.

Businesses selling or serving alcoholic beverages require a special ABC state license. To obtain information on the types of licenses for beer, wine and mixed beverage permits, you will need to complete the Virginia ABC application. Be sure to contact an ABC agent, who can assist you with the licensing process and explain the regulations involved with operating an establishment that sells alcoholic beverages. For more information on the requirements, fees, and application, visit <http://www.abc.virginia.gov/licensing.html>

IDENTIFYING FEDERAL, STATE, and LOCAL TAXES

Federal:

All businesses are subject to taxation by the Federal Government. Most businesses must apply for a Federal Employment Identification Number (EIN) from the Internal Revenue Service (Form SS-4—see Obtaining a Federal Employment Identification Number above). A business owner must also withhold Federal Income Tax and Social Security taxes from his/her employees as well as contribute the employer's share of Social Security and Federal Unemployment Taxes. For more information, contact Internal Revenue Service at www.irs.gov.

State:

All companies doing business in Virginia must register with the Virginia Department of Taxation for all taxes that may apply to the operation of the business. To register, complete a Combined Registration Application Form which can be found online at www.tax.virginia.gov/taxforms/Business/Registration?R-I.pdf. For more information on all taxes that may be applicable to your business as well as the required forms, please contact the Virginia Department of Taxation at www.tax.virginia.gov (select Businesses tab) or 804-367-8037.

Local:

In addition to Federal and State taxes and the business and professional license fee, there are taxes that are assessed at the local level which include real estate taxes, business tangible personal property taxes, and sales and use tax (which are imposed at both the state and local level). For more information on local taxes, please contact the Commissioner of Revenue's Office at 540-775-4664. Restaurants will need to complete a meals tax registration form and pay meals taxes on a monthly basis. Hotels and motels will need to complete a transient tax registration form and pay transient taxes on a monthly basis. All forms are available on line at: http://www.king-george.va.us/index.php?option=com_docman&task=cat_view&gid=139&Itemid=229.

It is strongly recommended that you consult an accountant for precise advice relevant to taxes and your business.

IDENTIFYING A BUSINESS SITE

When trying to identify an ideal site for your business, it may be beneficial to work with a real estate agent. The King George Department of Economic Development can also assist by identifying possible locations/ areas in the county that are conducive to your business operation.

King George Department of Economic Development
10459 Courthouse Drive, Suite 200
King George, VA 22485
540-775-9181

Once you have identified a site, but before leasing or constructing a new building, contact the Department of Zoning to obtain zoning information on special requirements, building code regulations, permits, etc. The County's zoning ordinance is located online at http://www.king-george.va.us/index.php?option=com_docman&task=cat_view&gid=146&Itemid=115. The county created the **King George County Development Guide** to provide information and

assistance when building or expanding on property in the county. This guide should not be considered a replacement or substitute for the county building codes and zoning regulations. A copy of this guide can be found at http://www.king-george.va.us/component/option,com_docman/Itemid,314/task,cat_view/gid,103/.

If you are interested in operating the business out of your home, contact the Department of Community Development to ensure that you are eligible to operate your particular business out of your home and what, if any, restrictions might be in place. You will need to complete a Home Occupation Application.

http://www.king-george.va.us/index.php?option=com_docman&task=cat_view&gid=146&Itemid=115

It is important that you collect this information BEFORE signing a lease or purchasing property, to ensure the location you choose allows your type of business.

King George Department of Community Development
10459 Courthouse Drive, Suite 104
King George, VA 22485
540-775-7111

<http://www.king-george.va.us/county-offices/community-development-office/community-development-office.php>

REVIEWING BUILDING AND ZONING REGULATIONS

For your specific business you might need to or want to alter walls, structural elements and /or equipment within the building or on the site you have selected. In addition, to ensure the safety and health of the building's occupants, you may also be required to complete some modifications to the property in accordance with the Building Code and other County requirements. For a quick guide to developing property in the county, you may want to consult the King George County Development Guide. This is a guide to the review procedures for permit applications and development approvals in the zoning and subdivision ordinances. This is only a guide and should not be considered a substitute for state building code and county zoning and subdivision ordinances. An electronic version of this guide can be found at the

http://www.king-george.va.us/component/option,com_docman/Itemid,314/task,cat_view/gid,103/. Should your business requires work on the building, before starting any construction work, remember to obtain all required construction permits. Staff in the County's Department of Community Development can assist you.

Some issues that might require contacting the county include:

Zoning and Building--Make sure your business site is zoned for the kind of business activity you intend for the property.

King George Department of Community Development
10459 Courthouse Drive, Suite 104
King George, VA 22485
540-775-7111

<http://www.king-george.va.us/county-offices/community-development-office/community-development-office.php>

Water/ Sewer--Make sure your business site has the necessary water and sewer capacity for the kind of business activity you intend for the property

King George Service Authority
10459 Courthouse Drive, Suite 200
King George, VA 22485
540-775-9181

<http://www.king-george.va.us/county-offices/service-authority/service-authority.php>

Environmental--Determine if there are any regulations (air pollution, water discharge, water, etc.) protecting the environment that you need to correct on your property or that you need to properly prepare for in your business production

King George Department of Community Development
10459 Courthouse Drive, Suite 104
King George, VA 22485
540-775-7111

<http://www.king-george.va.us/county-offices/community-development-office/community-development-office.php>

Health--Businesses involved in the preparation of food for sale or that provide health care services are required to meet special health regulations and inspections (see section under STATE BUSINESS REQUIREMENTS above)

Health Department
608 Jackson Street
Fredericksburg, VA 22401
540-899-4797

<http://www.vdh.state.va.us/lhd/rappahan/staff.htm>

FINANCING YOUR BUSINESS

GRANTS!!!! Everyone wants to know where they can get “free” money to start or expand a business. Despite ads indicating there are “giveaways” from the government, the possibility of getting “free” money to start or expand your business is slim. Beware of offers to the contrary.

Possible ways to finance your business start-up include:

Bootstrapping is a common way to finance a business. Bootstrapping is when a small business person finances his business with savings, credit cards, home equity loans, or money borrowed from friends and family.

Financial Institutions, like local banks and credit unions, can work with you to secure a commercial loan, however, they will want to see evidence of the 7 c's of credit—Credit Score, Collateral, Cash Flow, Conditions, Competency, Character, and Capital. Before approaching the bank, you will want to have a solid business plan. Below are the financial institutions located in King George County.

BB&T (2 locations)
9319 Kings Highway
King George, VA 22485
540-775-2396

15375 Dahlgren Rd
King George, VA 22485
(540) 663-2101

NARFE Premier Federal Credit Union
4483 James Madison Parkway
King George, VA 22485
(703) 914-8700

NSWC Federal Credit Union
5472 James Madison Parkway
King George, VA 22485
(540) 663-2181

People's Community Bank (2 locations)
8065 Kings Highway
King George, VA 22485
540-775-9214

5082 James Madison Parkway
King George, VA 22485
(540) 644-9706

Community Bank of the Tri-County
16384 Consumer Row
King George, VA 22485

Union First Market
10045 Kings Highway
King George, VA 22485
540-775-9300

US Premier Federal Credit Union
4471 James Madison Parkway
King George, VA 22485
(540) 644-9536

Small Business Administration (SBA) provides loan guarantees to banks to encourage funding of small businesses. The SBA is not a lending institution like a bank or credit union and therefore does not issue loans. Instead, it provides support to your loan request from a bank in the form of loan guarantees. A loan guarantee is a promise by one party (the guarantor or, in this case the SBA) to assume the debt obligation of a borrower (the small business owner) if that borrower defaults on the loan. For more information on SBA-backed loans, please contact your local financial institution.

REDCO is a licensed non-profit, Certified Development Company that offers long-term fixed-rate financing for small business in Virginia through the SBA 504 Loan Program.

The SBA 504 Loan Program is a long-term financing tool for economic development within a community. The 504 Loan Program provides growing businesses with a long-term fixed-rate financing for **major fixed assets**, such as land and buildings to include expansion, renovation, and construction projects. This loan program DOES NOT provide working capital for business start assistance.

1125 Jefferson Davis Hwy.
Suite 420
Fredericksburg, VA 22401
(540) 373-2897
Fax: 540-526-9898
email: info@redco504.org
<http://www.redco504.org/About.html>

Virginia Small Business Financing Authority (VSBFA) is the Commonwealth of Virginia's economic development and small business financing arm. It helps Virginia's existing businesses

and those businesses that are seeking to come to Virginia through its extensive portfolio of financing programs. For more information and contact information, visit <http://www.dba.virginia.gov/vsbfa.shtml>

Micro-Loans are small loans between \$500 and up to \$50,000 that are targeted to those businesses and business owners that have faced barriers to starting and growing a business.

Rappahannock Goodwill Industries, in collaboration with ECDC Enterprise Group of Arlington, Virginia, provides micro finance loans to help people with disabilities and other barriers to employment, to include low income individuals, start their own businesses. For more information on these loans and how to qualify, please contact Rappahannock Goodwill Industries at 1-800-789-2816 or visit www.FredGoodwill.org/loans.

In another effort to assist Virginia's businesses in these challenging times, the VSBFA is rolling out a new pilot program known as the **Virginia Small Business Micro-Loan Program**. Through this program, the VSBFA will lend directly to the qualifying business up to \$10,000 for a one-year term. If the business has received technical assistance from one of Virginia's Small Business Development Centers (SBDC's), and the SBDC so certifies, the business may apply for up to \$25,000. For more information, visit www.vdba.virginia.gov.

Venture Capitalists are typically wealthy, private investors willing to fund new business ventures. Some function individually, but most work through a formal network of investors. Venture capitalists are looking to invest in businesses with the potential for significant profits, usually high-tech or innovation companies. Possible venture capital groups in Virginia can be found at the following website: <http://www.fundingpost.com/venturefund/venture-capital.asp?state=VA&venture-capital-fund>

DOING BUSINESS WITH THE GOVERNMENT

There are many opportunities as a business owner to sell products and services to the federal, state, and local governments.

FEDERAL GOVERNMENT

The federal government is a huge marketplace for goods and services and can be quite confusing to navigate. Between the many federal government agencies and the military, the federal government spends around \$350 billion annually. Businesses interested in selling goods and/ or services to the federal government will need to register with the [Central Contractor Registration \(CCR\)](#).

Federal Certifications

There are numerous federal certifications that business can receive based on location and ownership. Some of these include 8(a), Small Business, HUBZone, Woman-Owned Small Business, Veterans and Service Disabled Veterans Owned Business, Alaskan Owned, Native American Owned, and Native Hawaiian Owned. For more information on these certifications and how to qualify and register, please visit <http://www.sba.gov/content/small-business-certifications> .

The US Department of Transportation has a Disadvantage Business Enterprise certification program (DBE). This federal program attempts to increase the participation of certified DBEs in projects funded by the US Department of Transportation and other federal sectors. Projects typically include heavy construction, such as building and designing roads, bridges, railroad, port, and airport. For more information on this certification program, please visit <http://osdbuweb.dot.gov/DBEProgram/index.cfm> or <http://www.dmbv.virginia.gov/dbecert.html>

HELP! Federal Contracting Assistance

The UMW-SBDC hosts one-on-one personalized government contracting assistance consultations with advisors from the Virginia Department of Business Assistance and the Central Virginia Procurement Assistance Center. The advisors will be able to answer questions for new and existing vendors doing business with the state or federal governments. Appointments are available the third Thursday of the each month at University of Mary Washington Center for Economic Development at Eagle Village, 1125 Jefferson Davis Highway, Fredericksburg, VA 22401. To schedule an appointment, contact the UMW-SBDC office at 540-654-1096 or send an email to hwheeler@umw.edu.

COMMONWEALTH OF VIRGINIA

Businesses interested in doing business with the Commonwealth of Virginia will need to register with **eVA**, Virginia's online, electronic procurement system. This web-based vendor registration and purchasing system allows state agencies, colleges, universities and many local governments to use eVA to conduct all purchasing and sourcing activities for goods and services. For more information on eVA and information on how to register, please visit <http://www.eva.state.va.us/>.

State Certifications

Businesses that are considered small and/or owned by minorities or women, can register through the state as **SWaM (Small Woman-Owned and Minority) businesses**. SWaM certifications are administered by the Virginia Department of Minority Business Enterprise (DBE). For more information on the SWaM certification and definitions of what constitutes a small, woman-owned and/or minority business, please visit <http://www.dmbv.virginia.gov/swamcert.html>.

HELP! Virginia Contracting Assistance

The UMW-SBDC hosts one-on-one personalized procurement consultations with an advisor from the Virginia Department of Business Assistance. The advisor will be able to answer questions for new and existing vendors doing business with the Commonwealth of Virginia. Appointments are available the fourth Wednesday of each month at the University of Mary Washington Center for Economic Development at Eagle Village, 1125 Jefferson Davis Highway, Fredericksburg, VA 22401. To schedule an appointment, contact the UMW-SBDC office at 540-654-1096 or send an email to hwheeler@umw.edu.

KING GEORGE COUNTY

King George County does not have a Vendor Registration process, or maintain a Preferred Vendors, Vendors, or Bidders List. All formal bidding opportunities are posted on the King

George County Public Bulletin Board (10459 Courthouse Drive, King George, Virginia 22485), King George County web site (<http://www.king-george.va.us/county-offices/purchasing/solicitations.php>) and the Virginia E-Procurement website eVA (www.eva.virginia.gov). To receive bid requests directly from King George County, and over 300 municipalities/agencies across Virginia, vendor registration with eVA is strongly recommended.

Small dollar purchases (under \$500) are made by the individual departments, and do not require multiple quotes. Please feel free to forward an email to Kelly Dixon, Procurement Manager at (kdixon@co.kinggeorge.state.va.us) introducing your business and the types of goods/services it provides. Attach any brochures, photos, etc. that best represent the goods/services you offer. Ms. Dixon will distribute this information to appropriate staff/departments. (Information may also be sent by mail to: King George County Procurement, 10459 Courthouse Drive, Suite 201, King George VA 22485).

MARKETING YOUR BUSINESS

Now, after all the hard work of starting your business, you're ready to opening the doors and start meeting customers and clients. While you have addressed how you will market your business in your business plan, below are a few other local (and regional) opportunities that exist to help your business get noticed when it opens.

Request information on a **Ribbon Cutting/ Grand Opening Ceremony**--The King George Department of Economic Development, working with you or a representative from your business, will plan a ribbon cutting and/or grand opening ceremony once you are ready to opening your business. Contact the Department of Economic Development at 540-775-9181 for more information.

Join the **King George Chamber of Commerce**—this is membership organization comprised of local business owners that meets monthly to network and socialize. It's a great way to meet local individuals and to share information about your business with the local business community. For more information on how to become a member, contact Anita Churchill at 540-220-5926 or Jessica Herrink at 540-775-2024.

Join the **Fredericksburg Regional Chamber of Commerce**—this is also a membership organization comprised of businesses throughout the entire Fredericksburg Region. This Chamber offers numerous opportunities to network and socialize with business owners throughout the entire region. For more information visit the Fredericksburg Regional Chamber's website at <http://www.fredericksburgchamber.org/>

Contact the **King George Journal** about potential marketing and advertisement opportunities available through this local newspaper. The King George Journal is published once a week on Wednesday and has many opportunities to market your business. Contact the paper at 540-775-2024.

OTHER THINGS TO CONSIDER WHEN STARTING A BUSINESS

Below are additional things to consider when starting your business or as your business grows.

Insurance—Consider getting coverage for property damage, liability and business interruptions. There are numerous insurance companies in the area that offer competitive rates.

Hiring Employees—if you will be hiring employees, you will need to file federal and state withholding taxes (and if self-employed, you will need to file a schedule SE with your federal 1040) and unemployment insurance. Contact the Internal Revenue Service (www.irs.gov) and Virginia Employment Commission (www.vec.virginia.gov) for more complete information on the process and necessary forms that will need to be filed. Also, it is highly recommended that you consult an accountant and/ or attorney to ensure your businesses takes the necessary steps to avoid costly mistakes in the future. These professionals can advise on necessary taxes that will need to be filed/ withheld as well as draft employment agreements, manuals, and other policies to protect you and your business from potential employment legal issues.

Workforce Training—There are numerous educational resources available in King George for workforce training and career enhancement. Below is a list of the colleges and universities that have a presence in the county. Please visit the appropriate link for more information.

Germanna Community College-- <http://www.germanna.edu/workforce/>

Rappahannock Community College-- <http://www.rappahannock.edu/workforce/>

University of Mary Washington—Dahlgren Campus, Center for Education and Research--
<http://dahlgren.umw.edu/>.

Good luck as you begin your quest in becoming America's next small business owner! If there is anything that King George County can do to assist you, please do not hesitate to contact the Department of Economic Development at 540-775-9181. We are committed to helping your business grow and prosper in King George County.