Question and Answer Guide for

STARTING AND GROWING YOUR SMALL BUSINESS

Virginia Tech
Invent the Future

Virginia Cooperative Extension

Virginia Small Business Development Centers

Virginia Department of Business Assistance
Connecting Businesses with Resources

Virginia is for Lovers
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About This Guide

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

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

Any errors in content are strictly the mistake of the author and all entrepreneurs are urged to consult other resources, including SBDCs, VDBA business-development specialists, VCE or VTC personnel, or the Virginia Business Information Center at (866) 248-8814 or www.business.virginia.gov.

For questions, comments, or concerns about this guide, please contact:

Scott Tate
Community Viability Specialist
Virginia Cooperative Extension/Virginia Tech
P.O. Box 1955
Abingdon, VA 24212-1955
(276) 619-4361
atate1@vt.edu
ENTREPRENEURSHIP BASICS

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

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

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

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

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

Here’s a fun and easy self-test adapted from one developed by USA Today’s Jim Hopkins (see www.usatoday.com/smallbusiness):

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

Count your number of “yes” answers.

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

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

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

How can I get help with my business plan?

- **Small Business Development Centers** are located across the commonwealth and are an excellent resource. The centers provide a certain number of hours of free assistance to entrepreneurs, with much of that time allocated for assistance with business and financial plan development. Visit [www.virginiasbdc.org](http://www.virginiasbdc.org) for a listing of the centers with telephone and e-mail contacts.

- **Virginia Department of Business Assistance** operates the Virginia Business Information Center and has a number of staff and on-line resources. Visit Virginia Business Information Center at (866) 248-8814 or www.dbia.virginia.gov/virginia/center/. In addition, the VDBA’s Business Resource Center has a number of helpful resources, including information on business plans listed on its website at [www.dbia.state.va.us/virginia/center](http://www.dbia.state.va.us/virginia/center).

- **SCORE** is another resource with business counselors who are usually experienced entrepreneurs trained to work with you. Visit [www.score.org](http://www.score.org).

- **Virginia Cooperative Extension** has offices in every county in the commonwealth. Your local Extension office connects you to Virginia Tech and/or Virginia State University faculty members who may be able to assist with business planning or technical needs.

Are there any tips for creating business plans?

SCORE offers five tips for effective business planning:

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

The SCORE web-site has a number of helpful tips. See [www.score.org](http://www.score.org). SCORE also has counselors available to meet with you.
What are the elements of a business plan?
The key elements that many effective business plans have in common are these:

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

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

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

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

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

For the services you provide, include:
- Warranties
- Marketing support
- Technical support
- Any other “field” support you provide

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

Web resources for market data include:
- SBA research and data sources, www.sba.gov/advo/research/
- Tourism data, www.vatc.org
- Direct Marketing Association, www.the-dma.org
- General data, www.zapdata.com
- Trade shows and conferences, www.tsnn.com
- General marketing tips and data, www.marketingsherpa.com/
Marketing Plan
Entrepreneurs need to have a solid base of customers in order to be successful. Marketing is the process whereby businesses attract or retain customers. A marketing plan is an on-going process, not a one-time document.

Your marketing plan should include the following:
- Overall market strategy
- Pricing
- Sales tactics
- Advertising and promotion
- Packaging
- Publicity

A marketing plan may also answer some or all of these questions:
- Who or what is your market?
- What are the conditions and trends of your market?
- What is your market share?
- What methods can be used to increase market share?
- Within that market share, how can you increase profitability?

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

Good general information on marketing may be found at:
- www.entrepreneur.com/marketing/
- Small Business Administration at www.sba.gov/smallbusinessplanner/manage/marketandprice/index.html
- SCORE at www.score.org

Operating Plan
The operating plan simply describes how you plan to manage your company in both the short and long term. This plan includes:
- Location
- Facilities and improvements
- Strategies and plans for operations
- Labor force

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

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

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

A. Listing of capital requirements, sources of information, contingencies, and reserves.

B. Description of your financing plan, including all major alternatives considered and all sought. Describe all sources of capital.

C. Beginning balance sheet (current if presently in business, pro forma for a new business. A pro forma statement provides a forecast of expected financial performance, rather than a history of actual results.).

D. Complete statement of projected operations and cash flows. Include monthly data for year one, quarterly data for years two and three, and annual data for years four and five.
   - Separate the plan into sales and financial sections.
   - Explain assumptions in footnotes.
   - Discuss how costs may fluctuate with production volumes.
   - Describe the cost system and budgets you will use.
E. A discussion of the investment criteria that you use, including calculations for:
- Internal rate of return
- Break-even point
- Present net worth
- Ratio of present net worth to initial investment
- Any other ratios requested specifically by your audience
- Sensitivity analysis, showing changes in interest rates and their impact on your figures

5. No sensitivity analysis. All quantitative aspects of a business plan should be tested for sensitivity. The most common areas tested are revenues and expenses. However, sensitivity analysis can be conducted on interest rates, yields, production variables, or any other quantitative measure that is relevant to business success.

6. Failing to anticipate problems. A good business plan will recognize potential roadblocks that could arise in implementing the plan and provide contingency plans to overcome them.

7. Lack of involvement. The business plan should be a team effort and involve not only management but also spouses, children, staff members, and any other stakeholders. Careful consideration should be given before making the decision to have someone outside the business prepare the plan.

8. Infatuation with product or service. Although a business plan should clearly explain the attributes of the business's key product or service, it should focus on the marketing plan. An entrepreneur can often become so intrigued by his/her idea that he/she forgets about the big picture.

9. Focusing on production estimates. When making projections, the focus needs to be on sales estimates, not production estimates. Production is irrelevant if there are no buyers.

10. Unrealistic financial projections. Potential investors are certainly interested in profitability so that they may earn a return on investment. However, unrealistic financial projections can quickly cause a plan to lose credibility in the eyes of investors.

11. Technical language and jargon. Technical language, acronyms, and jargon that would be unfamiliar to a person without experience in a particular industry should be avoided. The reader will be more impressed if he/she understands the plan.

12. Lack of commitment. The entrepreneur must show commitment to his/her business if he/she expects a commitment from others. Commitment is exhibited by timeliness and following up on all professional appointments. Investment of personal money is looked upon favorably because it shows that the owner is willing to make a financial commitment.
What are the options for my business’ legal structure?

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

Sole Proprietorship

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

Partnership

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

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

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

Corporation

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

Limited Liability Company (LLC)

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

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

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

- **Liability.** Determine the type of liability your business may incur and how this may affect you and your business in the future.
- **Tax implications.** Yes, we’re all proud of living in the great Commonwealth of Virginia and the United States of America, and we recognize that all the wonderful things brought about by this democracy cost money which is generated by taxes. By choosing the most appropriate business structure, you will ensure that you are paying the correct tax rate.
Cost of formation and recordkeeping. There are certain laws and requirements about recordkeeping that are associated with each type of business. Perhaps the time and expense involved with this recordkeeping is not worth the perceived benefit.

Flexibility. You need to run your business, not vice versa. Some types of business are more rigid than others. Choose the one that gives you the flexibility you need to do your job and maintain a healthy life style.

Future needs. You must anticipate future events, some that may happen and others that will happen. Future events include growth, expansion, bringing in additional partners or owners, rewarding employees with ownership, or the unfortunate possibilities of your retirement, or worse, your death or disability.

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

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

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

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

- **Federal Employer ID Number.** Contact the IRS at (800) 829-1040 for details or log on to www.irs.ustreas.gov to obtain form SS-4.

- **Licensing.** Contact the county, city, and/or town in which your business is established to find out which licenses are required.

- **Zoning.** If you’re a new business, contact the local planning/zoning department to make sure your location is zoned for business activities.

- **State taxes.** Register with the state Department of Taxation. Log on to www.tax.virginia.gov or call (804) 367-8037 for information and forms.

- **Virginia Employment Insurance.** If you hire employees, you will be subject to unemployment insurance tax. Contact the Virginia Employment Commission for more information at www.VaEmploy.com or telephone your nearest VEC office.

- **Workmen’s Comp Insurance.** Employers in Virginia are required to carry workers’ compensation insurance with a private insurance carrier, hold a certificate of self-insurance issued by the Virginia Workers’ Compensation Commission, or be a member of a self-insurance association approved by the Virginia State Corporation Commission. This holds true for employers with three or more employees. Operations with fewer than three employees may voluntarily come under the requirement. Log on to www.vwc.state.va.us/employers_guide.htm or call (877) 664-2566.

- **Labor Regulations.** All Virginia companies are required to comply with the state and federal labor laws. For guidance in all areas of labor regulations contact the Virginia Department of Labor and Industry at (804) 371-2327 or log on to www.doli.state.va.us.

- **Registration with the State Corporation Commission.** The SCC is the clearinghouse for all companies in Virginia. Most entities must register. Contact the SCC if you plan to conduct business under your business name or a trade name to sell securities, to use a trademark, or to operate a franchise. Call (800) 552-7945 or go to www.scc.virginia.gov.

- **Naming Your Business.** You will need to find out if the name is available for use. Check with the SCC at www.scc.virginia.gov or call (800) 552-7945 to see if the name you want is available in Virginia. Avoid names easily confused with national brands. Large companies aggressively protect their brand names.

- **Incorporating in Virginia.** Companies incorporating in Virginia must file articles of incorporation with the SCC and pay a $25 filing fee and charter fees based on the amount of stock issued. Companies incorporated outside the state have to get a certificate from the SCC to transact business here and pay an entrance and filing fee.

- **Annual Registration for Corporations.** The annual fee for a corporation doing business in Virginia is based on the number of outstanding shares of stock shown in the charter. The fee is $100 for 5,000 or fewer shares, plus $30 for each additional 5,000 shares to a maximum fee of $1,700. The fee is assessed two months before the anniversary month of the corporation’s date of incorporation.

- **Franchise Registration.** If you plan to operate a franchise in Virginia, you must be registered with the SCC. For additional information contact the State Corporation Commission’s Division of Securities and Retail Franchising, P.O. Box 1197, Richmond, Virginia 23218, (804) 371-9051, www.scc.virginia.gov/division/srf/index.htm.

- **Trademark Registration.** If you own and plan to use a trademark in Virginia, file an application for registration of the trademark with the SCC. Application forms can be obtained from the SCC’s Division of Securities and Retail Franchising. The application fee is $30.

- **Business Registration Guide.** For complete information you should refer to the Commonwealth of Virginia Business Registration Guide. The guide is published by the SCC, the Virginia Employment Commission, and the Virginia Department of Taxation. The guide gives you advice on the registration process and many of the forms you will need. A copy of the guide can be obtained through any of the three state agencies or online at www.scc.virginia.gov/division/clk/forms/brg.pdf. If your business is in a city, you will need a city business license. Contact your city’s Commissioner of Revenue.

- **County or City Health Department.** Any food business must comply with state and local food ordinances. Contact your local health department.

- **Department of Environmental Quality.** The DEQ administers state and federal programs to safeguard air, water, and land resources. Contact the local office to obtain an environmental permit. For further information, contact (800) 592-5482.

- **Department of Professional and Occupational Regulation.** This department enforces regulations regarding health, safety, and welfare in 26 professions,
What are the state licensing agencies for different business types?

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From architects to wastewater works operators. Contact the DPOR at (804) 367-8500 or www.dpor.virginia.gov/dporweb/dpormainwelcome.cfm.
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FINANCING YOUR BUSINESS

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

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

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

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

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

What is the bottom line when it comes to my business finances?
As always, the bottom line is whether the business will turn a profit. Will the income from the business exceed the expenses and allow the entrepreneur to meet his or her basic and long-term needs? This is hard to predict, particularly for new entrepreneurs. The business plan is the instrument that allows you to make this prediction in an objective manner.

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

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

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

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

Smaller start-ups or home-based enterprises sometimes have difficulty securing funding through traditional lending institutions or programs. However, there may be loan programs or organizations in your area that provide loans for microenterprise or specific types of business owners or business activities for which you may qualify. These include federal and state loans, community micro-lending programs, minority lending programs, and agriculture-related loans. Sometimes these sources may not always be widely known.
The local Small Business Development Center or the Virginia Business Information Center are good starting points, as are your county’s chamber of commerce and county administrator’s office. Frequently, congressional representatives or Virginia state elected officials have a staff that welcomes the opportunity to assist with finding resources for entrepreneurs in their districts.

To find a listing of financial resources available, see the Department of Business Assistance’s Capital Resources Directory at [www.dba.virginia.gov/financing/crd](http://www.dba.virginia.gov/financing/crd).

For general assistance, contact the Virginia Business Information Center at (866) 248-8814 or [www.business.virginia.gov](http://www.business.virginia.gov) or contact your closest SBDC [www.virginiasbdc.org](http://www.virginiasbdc.org) or SCORE Counselor [www.score.org](http://www.score.org).

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

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

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

The kind of financing most entrepreneurs seek through commercial lenders is debt financing. Most banks provide debt financing for existing and start-up businesses. Banks vary substantially in their lending practices. While one bank may decline your loan application, another may be willing to take a higher risk or be interested in lending to small businesses. It is advisable to understand a bank’s lending guidelines before apply for a loan. The general guidelines that would enable a lending officer to at least make an informed decision regarding your loan proposal are as follows: consideration of the business idea, usually explained in a business plan, collateral down payment (or equity in an ongoing business), credit history and personal financial net worth, management ability, ability to repay the debt, and conditions of the economy and/or market area.

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

**How can I strengthen the financial health of my business?**

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

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

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

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

In addition, here are some numbers that you may want to monitor weekly (as identified by *Inc.* magazine and SCORE):
- Current cash position (how much cash was received, when, and from whom)
- Cash disbursements (such as payroll, purchasing, rent, etc.)
- New sales
- Accounts receivable (beginning balances, outstanding credit, and cash receivables)
- Accounts-payable payments
- Order backlog
- Productivity (Sales per employee, etc.)

Here are some numbers that you may need to monitor monthly (as identified by Inc. magazine and SCORE):
- Inventory (with accounting or physical tests for accuracy)
- Accounts-receivable average days outstanding
- Accounts-payable obligations (with aging breakdown)

There is also easily adaptable and user-friendly software available for small businesses. The most common are QuickBooks (www.quickbooks.com) and Peachtree (www.peachtree.com).
Why should I become certified as a small, woman- or minority-owned business?
The commonwealth has a plan to increase the utilization of small, woman-, and minority-owned (SWAM) businesses as suppliers in state purchasing. Commonwealth agencies provide the Department of Minority Business Enterprise with a monthly detailed report of purchases with SWAM vendors. Certification provides procurement officers with a means of identifying SWAM vendors, who are “certified” as meeting specific guidelines. The Department of Minority Business Enterprise provides certification for SWAM firms. Contact (804) 786-5560 or www.dmbe.virginia.gov.

Where can I get assistance with selling my product or service to the state?
The Commonwealth of Virginia buys almost $5 billion in goods, services, and construction annually. This business-to-government market represents growth opportunities for Virginia firms interested in selling their products and services to state government.

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

The Virginia Department of Business Assistance can help you with state government procurement. Contact the Virginia Business Information Center (VBIC) at (866) 248-8814 or visit www.dba.virginia.gov/mwbusinesses/ for information on getting registered as a supplier, identifying business opportunities for your company, and accessing resources and training available on state procurement.

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

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

Virginia currently has 31 incubators. To find a business incubator near you, contact the Virginia Business Incubator Association at www.vbia.org or visit the Department of Business Assistance directory of incubators at www.dba.state.va.us/smdev/sbincubator.asp#VAMap. You can also call your local chamber of commerce for a referral (see the listing of chamber offices in this guide).

Where can I find more information on starting a bed and breakfast?
The Virginia Tourism Corporation has many resources for tourism-related businesses. Its Tourism Development Division focuses on promoting new tourism businesses and the development of community-based tourism products throughout the commonwealth, with special emphasis on economically challenged areas such as the Southwest, Southern, and Eastern Shore. The Tourism Development Division has a number of resources available to assist local communities in promoting tourism.
Division accomplishes this through technical support, facilitation of resources, and integration with other state and federal agencies. VTC also offers assistance with marketing and has market research data and other resources. For more information, contact (804) 545-5500 or visit www.vatc.org.

Virginia Cooperative Extension has a publication on Beginning a Bed and Breakfast (publication 310-002) in Virginia. It is available online at www.ext.vt.edu/pubs/homebus/310-002/310-002.html. You may also contact your local Extension office (www.ext.vt.edu) about ordering publications.

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

- American Bed & Breakfast Association, 16 Village Green, Suite 203, Crofton, MD 21114, (301) 261-0180, membership of $150.00, newsletter guidebook published, also other publications and information for members. www.abba.com.


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


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

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

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

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

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

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

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

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

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

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

- Capital Source, Inc.
  2317 Westwood Avenue, Suite 204
  Richmond, VA 23230
  (804) 340-1988
  www.mycapsource.org
Where can I get more information on starting a restaurant?

The Virginia Tourism Corporation is a good starting point. Its Tourism Development Division focuses on promoting new tourism businesses and the development of community-based tourism products throughout the commonwealth, with special emphasis on economically challenged areas such as the Southwest, Southside, and Eastern Shore.

The Tourism Development Division accomplishes this through technical support, facilitation of resources, and integration with other state and federal agencies. VTC also offers assistance with marketing and has market research data and other resources. For more information, contact (804) 545-5500 or visit www.vatc.org.

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

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

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

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

Virginia Cooperative Extension offers a publication on Starting a Food Products Business in Virginia, publication 348-963. It is available online at www.ext.vt.edu/pubs/foods/348-963/348-963.html. Contact your local extension office for a hard copy.

Virginia Tech and Virginia Cooperative Extension offer a Food Products Assistance Program with training, one-on-one consultations, product-development research and assistance, and other services. Contact Joell Eifert at (540) 231-8697 or joeifert@vt.edu. You may also contact your local Extension office for more information on local resources. A listing of county Extension offices can be found at www.ext.vt.edu.

The Virginia Department of Agriculture and Consumer Services is also a resource for food-products businesses.
Where can I find out more on starting a catering business?

Virginia Cooperative Extension offers a publication on *Starting a Successful Catering Business*, publication 354-305. It is available on-line at: [www.ext.vt.edu/pubs/homebus/354-305/354-305.html](http://www.ext.vt.edu/pubs/homebus/354-305/354-305.html). You may also contact your local Extension office for more information on local resources. A listing of county Extension offices can be found at [www.ext.vt.edu](http://www.ext.vt.edu). Many of the resources for restaurants may also be applicable to catering businesses, so check that information as well.

What resources are available for starting my own retail/services business?

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

- How to Start a Retail Business at [www.entrepreneur.com/howto/retail.html](http://www.entrepreneur.com/howto/retail.html)
- How to Start a Service Business at [www.entrepreneur.com/article/0,4621,324157,00.htm](http://www.entrepreneur.com/article/0,4621,324157,00.htm)

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

The Small Business Development Centers are located across the commonwealth and are an excellent resource. The Centers provide a certain number of hours of free assistance to entrepreneurs. See [www.virginiasbdc.org](http://www.virginiasbdc.org) for a listing of centers with phone and e-mail contacts.
AGENCIES AND RESOURCES

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

VDBA manages The Virginia Business Information Center (VBIC), a team of seasoned economic development and business professionals that can respond to a range of inquiries from simply “getting started” to other very business-specific questions. VBIC can be reached by telephone (866) 248-8814 or e-mail VBIC@dba.virginia.gov. VBIC typically responds to inquiries within 24 hours.

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

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

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

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

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

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

Sandy Ratliff  
Virginia Department of Business Assistance  
Southwest Virginia Office  
851 French Moore Jr. Boulevard, Suite 110  
Abingdon, VA 24210  
(276) 676-3768  
Sandy.Ratliff@vdba.virginia.gov

or

David W. Fuller  
Virginia Department of Business Assistance  
707 East Main Street, Suite 300  
Richmond, VA 23218  
(804) 371-8131  
David.Fuller@VDBA.virginia.gov

What is Virginia Cooperative Extension?
As the front door to the land-grant university system, Virginia Cooperative Extension uses objective, research-based educational programs to stimulate positive personal,
What is the Virginia Tourism Corporation?

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

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

The Tourism Development Division can assist with:

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

- **Strategic Planning.** Assistance with community and organization planning.

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

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

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

Contact a VTC specialist nearest you or visit [www.vatc.org](http://www.vatc.org).

Steve Galyean
Tourism Development Director
(804) 545-5517
sgalyean@virginia.org
What is the Virginia Small Business Development Center?

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

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

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

**Alexandria SBDC**
Alexandria Chamber of Commerce
(703) 778-1292
801 N. Fairfax Street, Suite 402
Alexandria, VA 22314

**Arlington SBDC**
George Mason University
(703) 993-8132
3401 N. Fairfax Drive
Arlington, VA 22201

**Central Virginia SBDC**
(434) 295-8198
210 Ridge/McIntire Road
Charlottesville, VA 22902

**Fairfax SBDC**
George Mason University
(703) 277-7700
4031 University Drive, Suite 200
Fairfax, VA 22030

**Greater Richmond SBDC**
Greater Richmond Chamber of Commerce
(804) 783-9314
201 E. Franklin Street
Richmond, VA 23219

**Longwood University SBDC-Farmville**
(434) 395-2086
515 Main Street
Farmville, VA 23909

**Longwood University-Crater SBDC**
(804) 518-2003
1964 Wakefield Street
Petersburg, VA 23805

**Longwood University SBDC-Danville**
(434) 791-7321
300 Ringgold Industrial Parkway
Danville, VA 24540

**Longwood University SBDC-Martinsville**
(276) 632-4462
115 Broad Street
Martinsville, VA 24114
Longwood University SBDC-South Boston
(434) 572-5484
820 Bruce Street
South Boston, VA 24592

Lord Fairfax SBDC—Fauquier
Lord Fairfax Community College
(540) 351-1595
6480 College Street
Warrenton, VA 20187

Lord Fairfax SBDC-Middletown
Lord Fairfax Community College
(540) 868-7093
7718 Valley Avenue
Middletown, VA 22645

Loudoun County SBDC
(703) 430-7222
21145 Whitfield Place, Suite 104
Sterling, VA 20165

Mountain Empire SBDC
Mountain Empire Community College
(276) 523-6529
3441 Mountain Empire Road
Big Stone Gap, VA 24219

New River Valley SBDC
Radford University
(540) 831-6056
7516 Lee Highway, Suite A2
Radford, VA 24241

Rappahannock Region SBDC-Fredericksburg
University of Mary Washington
(540) 286-8060
121 University Boulevard
Fredericksburg, VA 22406

Rappahannock Region SBDC—Warsaw
University of Mary Washington
(804) 333-0286
479 Main Street
Warsaw, VA 22572

Region 2000 SBDC
Business Development Centre
147 Mill Ridge Road
Lynchburg, VA 24502

Roanoke Regional SBDC
Roanoke Reg. Chamber of Commerce
(540) 983-0717
212 S. Jefferson Street
Roanoke, VA 24011

SBDC of Hampton Roads, Inc.
Thomas Nelson Community College
(757) 865-3127
600 Butler Farm Road, Suite 1 Rm 1105
Hampton, VA 23666

SBDC of Hampton Roads, Inc.
Hampton Roads Chamber of Commerce
(757) 789-3418
P.O. Box 133
Melfa, VA 23410

SBDC of Hampton Roads, Inc.
Hampton Roads Chamber of Commerce
(757) 664-2592
400 Volvo Parkway
Chesapeake, VA 23320

Shenandoah Valley SBDC
Blue Ridge Community College
50 Lodge Lane
Verona, VA 24482

Shenandoah Valley SBDC
James Madison University
(540) 568-3227
1598 South Main Street
Harrisonburg, VA 22807

South Fairfax SBDC of the Community Business
Partnership
(703) 768-1440
7001 Louisdale Road, 2nd Floor
Springfield, VA 22150

Southwest Virginia SBDC
Southwest Virginia Community College
(276) 964-7345
Richlands, VA 24641
What is the Virginia Small Business Financing Authority?
The Virginia Small Business Financing Authority (VSBFA) has both direct and indirect financing programs. These programs serve a variety of borrowing needs and can assist both new and existing Virginia businesses with access to financing. Because some VSBFA programs require the participation of a commercial bank, new business owners are encouraged to speak with their commercial bank to review their business plan and to discuss their request for financing.

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

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

Contact VSBFA for information on its financing programs by calling (866) 248-8814 or visit www.dba.virginia.gov/financing/programs.

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

Counseling. Business counseling relationships can last just a few sessions or a number of years, based on your needs as an entrepreneur. Prepare for your counseling session by arriving with a well-thought-out idea, preliminary business plan, and other information that will help you maximize your one-on-one consultation. SCORE volunteers sometimes counsel in teams, bringing a specific strength to the table. Counselors may be available to visit you at your place of business to learn about your venture and concerns.

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

Contact SCORE through its website www.score.org for more information and to locate the chapter nearest you.
What is Virginia Economic Bridge?

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

- **Virginia’s Business Pipeline** is an online, searchable database of more than 10,000 Virginia based companies, serves as a marketing and resource tool. [www.virginiabusiness.org](http://www.virginiabusiness.org)

- **Virginia Community Analysis, Research, and Development** offers community audits; custom surveys, business directories, data collection, analysis and presentation, monthly and quarterly economic data for PDC’s 1-5 & customized research. [www.virginiaeconomicbridge.org/community](http://www.virginiaeconomicbridge.org/community)

- **Virginia’s Linked Workforce Showcase** is designed to create business partnerships between SWVA and NOVA by bringing companies in targeted industry sectors together for one-on-one, roundtable discussions with key decision makers. [www.linkedworkforce.org/LWShowcase](http://www.linkedworkforce.org/LWShowcase)

What is VECTEC?

The Virginia Electronic Commerce Technology Center exists to develop, sponsor, and implement electronic commerce activities and programs that increase Virginia’s competitiveness. It offers courses and seminars for businesses. For a listing, see [www.vectec.org/ecommercecourses.html](http://www.vectec.org/ecommercecourses.html)

It also operates an online e-commerce resource center found at [www.vectec.org/resource](http://www.vectec.org/resource). The VECTEC staff offers free consultations to businesses on web site development and e-commerce strategies as well as competitive fee-based services.
For more information about VECTEC and its programs and to locate a VECTEC representative near you, visit www.vectec.org or contact Bill Muir at bmuir@vectec.org, (757) 594-7092.

What are some other resources for business data and general business information?
Governor’s Official Website
www.governor.virginia.gov

The Better Business Bureau
www.bbb.org

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

U.S. Business Advisor
www.business.gov

U.S. Census Bureau
www.census.gov

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

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

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

Virginia AFL-CIO
www.va-aflcio.org

Virginia Department of Aging
www.vda.virginia.gov

Virginia Department of Education
www.pen.k12.va.us

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

Virginia Department of Professional and Occupational Regulation
www.dpor.virginia.gov

Virginia Employment Commission
www.vec.virginia.gov/vecportal

Virginia Rehabilitation Services
www.vadrs.org

Virginia Web Site
www.Virginia.gov

Virginia Workforce Network
www.vec.state.va.us/vecportal/wia/index.cfm

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

Immigration and Naturalization Service
1525 Wilson Boulevard, Suite 300
Arlington, VA 22209
(800) 870-3676
www.ins.usdog.gov

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

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

U.S. Dept. of Commerce (NOVA)
1401 Wilson Boulevard, Suite 1225
Arlington, VA 22209
(703) 524-2885
www.doc.gov

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

U.S. Dept. of Agriculture
1606 Santa Rosa Road, Suite 138
Richmond, VA 23229
(804) 771-2246
www.usda.gov
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<th><strong>U.S. Dept. of Commerce (Central)</strong></th>
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<td>400 N. Eighth Street, Suite 540</td>
<td>13 S. 13th Street</td>
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<td>Richmond, VA 23240</td>
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<td>(804) 771-2246</td>
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<th><strong>U.S. Patent and Trademark Office</strong></th>
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<tr>
<td>Crystal Plaza 3, Room 2C02</td>
<td>200-202 N. Ninth Street, 11th Floor</td>
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<tr>
<td>Washington, DC 20231</td>
<td>Richmond, VA 23219</td>
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<td>(703) 308-4357</td>
<td>(804) 786-5560</td>
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<th><strong>U.S. Small Business Administration</strong></th>
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<td>400 N. Eighth Street, 11th Floor</td>
<td>3600 W. Broad Street, Fifth Floor</td>
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<tr>
<td>Richmond, VA 23240</td>
<td>Richmond, VA 23230</td>
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<tr>
<td>(804) 771-2400</td>
<td>(804) 367-8500</td>
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<td><a href="http://www.sba.gov">www.sba.gov</a></td>
<td><a href="http://www.state.va.us/dpor">www.state.va.us/dpor</a></td>
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<td><strong>Virginia Chamber of Commerce</strong></td>
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<tr>
<td>9 S. Fifth Street</td>
<td>P.O. Box 115</td>
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<tr>
<td>Richmond, VA 23219</td>
<td>Richmond, VA 23218</td>
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<td>(804) 644-1607</td>
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<th><strong>Virginia Dept. of Ag &amp; Consumer Services</strong></th>
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<td>1100 Bank Street</td>
<td>1221 E. Broad Street</td>
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<td>Richmond, VA 23219</td>
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<td>(804) 786-3501</td>
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<th><strong>Virginia Dept. of Alcoholic Beverage Control</strong></th>
<th><strong>Virginia Economic Development Partnership</strong></th>
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<tr>
<td>2901 Hermitage Road</td>
<td>Riverfront Plaza</td>
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<tr>
<td>Richmond, VA 23220</td>
<td>901 E. Byrd Street</td>
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<tr>
<td>(804) 213-4400</td>
<td>Richmond, VA 23218</td>
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<tr>
<td><a href="http://www.abc.virginia.gov">www.abc.virginia.gov</a></td>
<td>(804) 545-5600</td>
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<td><a href="http://www.yesvirginia.org">www.yesvirginia.org</a></td>
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<th><strong>Virginia Dept. of Business Assistance</strong></th>
<th><strong>Virginia Employment Commission</strong></th>
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<tr>
<td>707 E. Main Street, Suite 300</td>
<td>703 E. Main Street</td>
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<tr>
<td>Richmond, VA 23219</td>
<td>Richmond, VA 23219</td>
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<td>(804) 371-8200</td>
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<th><strong>Virginia Enterprise Zone Program</strong></th>
<th><strong>Virginia Manufacturers Association</strong></th>
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<td>501 N. Second Street</td>
<td>707 E. Main Street, Suite 1600</td>
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<tr>
<td>Richmond, VA 23219</td>
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<tr>
<td>(804) 374-7030</td>
<td>(804) 643-7489</td>
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What is the chamber of commerce and how do I contact them?

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

**Alexandria Chamber of Commerce**
801 North Fairfax Street, Suite 402
Alexandria, VA 22314
(703) 549-1000
www.alexchamber.com

**Alleghany Highlands Chamber of Commerce**
241 West Main Street
Covington, VA 24426
(540) 962-2178
www.alleghanyhighlands.com

**Altavista Area Chamber of Commerce**
P.O. Box 606
Altavista, VA 24517
(434) 369-6665
www.altavistachamber.org

**Amherst County Chamber of Commerce**
P.O. Box 560
Amherst, VA 24521
(434) 946-0900
www.amherstvachamber.com

**Annandale Chamber of Commerce**
7263 Maple Place #207
Annandale, VA 22003
(703) 256-7232
www.annandalechamber.com

**Appomattox Co. Chamber of Commerce**
P.O. Box 704
Appomattox, VA 24522
(434) 352-2621
www.appomattoxchamber.org

**Arlington Chamber of Commerce**
2009 North 14th Street, Suite 111
Arlington, VA 22201
(703) 525-2400
www.arlingtonchamber.org

**Bath County Chamber of Commerce**
P.O. Box 718
Hot Springs, VA 24445
(540) 839-5409
www.bathcountyva.org
Clarksville Lake County Chamber
P.O. Box 1017
Clarksville, VA 23927
(434) 374-2436
www.clarksvilleva.com

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

Colonial Heights Chamber of Commerce
201 Temple Avenue, Suite E
Colonial Heights, VA 23834
(804) 526-5872
www.colonial-heights.com/chamberofcommerce

Crewe-Burkeville Chamber of Commerce
P.O. Box 305
Crewe, VA 23930
(434) 645-7222
www.creweburkeville.org

Culpepper County Chamber of Commerce
109 South Commerce Street
Culpeper, VA 22701
(540) 825-8628
www.culpepervachamber.com

Danville Pittsylvania Chamber of Commerce
P.O. Box 99
Blairs, VA 24527
(434) 836-6990
www.dpchamber.org

Dickenson County Chamber of Commerce
P.O. Box 1989
Clintwood, VA 24228
(276) 926-6074

Dulles Regional Chamber of Commerce
P.O. Box 327
Herndon, VA 20172
(571) 323-5301
www.herndon dulleschamber.org

Eastern Shore of VA Chamber of Commerce
P.O. Box 460
Mefa, VA 23410
(757) 787-2460
www.esvachamber.org

Edinburg Area Chamber of Commerce
P.O. Box 511
Edinburg, VA 22824
(540) 984-8318

Emporia/Greensville Chamber
400 Halifax Street
Emporia, VA 23847
(434) 634-9441
www.emporia-greensvillechamber.com

Fairfax Chamber of Commerce
8230 Old Courthouse Road, Suite 350
Vienna, VA 22182
(703) 749-0400
www.fccc.org

Fauquier County Chamber of Commerce
P.O. Box 127
Warrenton, VA 20188
(540) 347-4414
www.fauquierchamber.org

Floyd County Chamber of Commerce
P.O. Box 510
Floyd, VA 24091
(540) 745-4407
www.visitfloyd.org

Fluvanna County Chamber of Commerce
P.O. Box 93
Palmyra, VA 22963
(434) 589-3262
www.fluvannachamber.org

Franklin County Chamber of Commerce
P.O. Box 510
Floyd, VA 24091
(540) 745-4407
www.visitfloyd.org

Franklin-Southampton Area Chamber
P.O. Box 531
Franklin, VA 23851
(757) 562-4900
www.fsachamber.com
Fredericksburg Regional Chamber
P.O. Box 7476
Fredericksburg, VA 22404
(540) 373-8526
www.fredericksburgchamber.org

Front Royal-Warren County Chamber
104 East Main Street
Front Royal, VA 22630
(540) 635-3185
www.frontroyalchamber.com

Galax/Carroll/Grayson Chamber of Commerce
608 West Stuart Drive
Galax, VA 24333
(276) 236-2184
www.gcgchamber.com

Giles County Chamber of Commerce
101 South Main Street
Pearsburg, VA 24143
(540) 921-5000
www.gilescounty.org/chamber

Gloucester County Chamber of Commerce
P.O. Box 296
Gloucester, VA 23061
(804) 693-2425
www.gloucestervacc.com

Goochland County Chamber
P.O. Box 123
Goochland, VA 23063
(804) 556-3811
www.goochland.com

Greater Augusta Regional Chamber
P.O. Box 1107
Fishersville, VA 22939
(540) 949-8203
www.augustachamber.org

Greater Bluefield Chamber of Commerce
619 Bland Street
Bluefield, WV 24701
304-327-7184
www.bluefieldchamber.com

Greater Falls Church Chamber
417 West Broad Street, 207
Falls Church, VA 22046
(703) 532-1050
www.fallschurcharchamber.org

Greater McLean Chamber of Commerce
1437 Balls Hill Road
McLean, VA 22101
(703) 356-5424
www.mcleanchamber.org

Greater Reston Chamber of Commerce
1763 Fountain Drive
Reston, VA 20190
(703) 707-9045
www.restonchamber.org

Greater Richmond Chamber
600 Main Street Centre, Suite 700
Richmond, VA 23219
(804) 648-1234
www.grcc.com

Greater Springfield Chamber
6434 Brandon Avenue, Suite 3A
Springfield, VA 22150
(703) 866-3500
www.springfieldchamber.org

Greater Williamsburg Chamber
P.O. Box 3495
Williamsburg, VA 23187
(757) 229-6511
www.williamsburgcc.com

Hampton Roads Chamber of Commerce
P.O. Box 327
Norfolk, VA 23510
(757) 622-2312
www.hamptonroadschamber.com

Hanover Assoc. of Business & Chamber
P.O. Box 16
Ashland, VA 23005
(804) 798-8130
www.habcc.com

Harrisonburg-Rockingham Chamber
800 Country Club Road
Harrisonburg, VA 22802
(540) 434-3862
www.hrchamber.org
<table>
<thead>
<tr>
<th>Chamber Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>Phone Number</th>
<th>Website</th>
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</thead>
<tbody>
<tr>
<td>Highland County Chamber of Commerce</td>
<td>P.O. Box 223</td>
<td>Monterey, VA 24465</td>
<td>(540) 468-2550</td>
<td><a href="http://www.highlandcounty.org">www.highlandcounty.org</a></td>
</tr>
<tr>
<td>Hopewell-Prince George Chamber</td>
<td>P.O. Drawer 1297</td>
<td>Hopewell, VA 23860</td>
<td>(804) 458-5536</td>
<td><a href="http://www.hpgchamber.org">www.hpgchamber.org</a></td>
</tr>
<tr>
<td>Isle of Wight-Smithfield-Windsor Chamber</td>
<td>P.O. Box 38</td>
<td>Smithfield, VA 23431</td>
<td>(757) 357-3502</td>
<td><a href="http://www.theisle.org">www.theisle.org</a></td>
</tr>
<tr>
<td>Kilmarnock Chamber of Commerce</td>
<td>P.O. Box 1357</td>
<td>Kilmarnock, VA 22482</td>
<td>(804) 435-1779</td>
<td></td>
</tr>
<tr>
<td>King George County Chamber of Commerce</td>
<td>P.O. Box 164</td>
<td>King George, VA 22485</td>
<td>(540) 775-2024</td>
<td></td>
</tr>
<tr>
<td>Lancaster County Chamber of Commerce</td>
<td>P.O. Box 1868</td>
<td>Kilmarnock, VA 22482</td>
<td>(804) 435-6092</td>
<td><a href="http://www.lancastervava.com">www.lancastervava.com</a></td>
</tr>
<tr>
<td>Lee County Chamber of Commerce</td>
<td>P.O. Box 417</td>
<td>Pennington Gap, VA 2427</td>
<td>(276) 546-2233</td>
<td><a href="http://www.leecountyvachamber.org">www.leecountyvachamber.org</a></td>
</tr>
<tr>
<td>Lexington-Rockbridge County Chamber</td>
<td>100 East Washington Street</td>
<td>Lexington, VA 24450</td>
<td>(540) 463-5375</td>
<td><a href="http://www.lexrockchamber.com">www.lexrockchamber.com</a></td>
</tr>
<tr>
<td>Loudoun County Chamber of Commerce</td>
<td>P.O. Box 1298</td>
<td>Leesburg, VA 20177</td>
<td>(703) 777-2176</td>
<td><a href="http://www.loudounchamber.org">www.loudounchamber.org</a></td>
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<tr>
<td>Louisa County Chamber of Commerce</td>
<td>P.O. Box 955</td>
<td>Louisa, VA 955</td>
<td>(540) 967-1656</td>
<td><a href="http://www.louisachamber.org">www.louisachamber.org</a></td>
</tr>
<tr>
<td>Lunenburg Chamber of Commerce</td>
<td>1809 Main Street</td>
<td>Victoria, VA 23974</td>
<td>(434) 696-9750</td>
<td></td>
</tr>
<tr>
<td>Luray-Page County Chamber of Commerce</td>
<td>46 East Main Street</td>
<td>Luray, VA 22835</td>
<td>(540) 743-3915</td>
<td><a href="http://www.luraypage.com">www.luraypage.com</a></td>
</tr>
<tr>
<td>Lynchburg Regional Chamber</td>
<td>2015 Memorial Avenue</td>
<td>Lynchburg, VA 24501</td>
<td>(434) 845-5966</td>
<td><a href="http://www.lychburgchamber.org">www.lychburgchamber.org</a></td>
</tr>
<tr>
<td>Madison Chamber of Commerce</td>
<td>110A North Main Street</td>
<td>Madison, VA 22727</td>
<td>(540) 948-4455</td>
<td><a href="http://www.madison-va.com">www.madison-va.com</a></td>
</tr>
<tr>
<td>Martinsville-Henry County Chamber</td>
<td>P.O. Box 709</td>
<td>Martinsville, VA 24114</td>
<td>(276) 632-6401</td>
<td><a href="http://www.mhccchamber.com">www.mhccchamber.com</a></td>
</tr>
<tr>
<td>Matthews County Chamber of Commerce</td>
<td>P.O. Box 1126</td>
<td>Matthews, VA 23109</td>
<td>(804) 725-9029</td>
<td><a href="http://www.matthewschamber.org">www.matthewschamber.org</a></td>
</tr>
<tr>
<td>Montgomery County Chamber of Commerce</td>
<td>612 New River Road</td>
<td>Christiansburg, VA 24073</td>
<td>(540) 382-4010</td>
<td><a href="http://www.montgomerycc.org">www.montgomerycc.org</a></td>
</tr>
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</table>
Mount Jackson Chamber of Commerce  
P.O. Box 111  
Mt. Jackson, VA 22842  
(540) 477-3275  
www.mountjacksonva.org

Mount Vernon-Lee Chamber of Commerce  
8804D Pear Tree Village Court  
Alexandria, VA 22309  
(703) 360-6925  
www.mtvernon-leephamber.org

Nelson County Chamber of Commerce  
P.O. Box 182  
Lovingston, VA 22949  
(434) 263-5971

New Kent Chamber of Commerce  
P.O. Box 119  
Providence Forge, VA 23214  
(804) 966-8970  
www.newkentchamber.org

New Market Area Chamber of Commerce  
P.O. Box 57  
New Market, VA 22844  
(540) 740-3212  
www.shenandoah.com/newmarket

Northampton County Chamber  
109 Mason Avenue  
Cape Charles, VA 23310  
(757) 331-2304  
www.ccncchamber.com

Northumberland County Chamber  
P.O. Box 149  
Callao, VA 22435  
(804) 539-5031  
www.rivnet.net/chamber

Orange County Chamber of Commerce  
P.O. Box 146  
Orange, VA 22960  
(540) 672-5216  
www.orangevachamber.com

Patrick County Chamber of Commerce  
212 Johnson Street  
Stuart, VA 24171  
(276) 694-6012  
www.patrickchamber.com

Petersburg Chamber of Commerce  
P.O. Box 928  
Petersburg, VA 23804  
(804) 733-8131  
www.petersburg-va.org/chamber

Powhatan Chamber of Commerce  
P.O. Box 643  
Powhatan, VA 23139  
(804) 598-2636  
www.powhatanchamberofcommerce.org

Prince William County-Greater Manassas  
8963 Center Street  
Manassas, VA 20110  
(703) 368-6600  
www.pwcgmcc.org

Prince William Regional Chamber  
4320 Ridgewood Center Drive  
Prince William, VA 22192  
(703) 590-5000  
www.regionalchamber.org

Pulaski County Chamber of Commerce  
20 South Washington Avenue  
Pulaski, VA 24301  
(540) 980-1991  
www.pulaskichamber.info

Radford County Chamber of Commerce  
27 W. Main Street  
Radford, VA 24141  
(540) 639-2202  
www.radfordchamber.com

Richlands Area Chamber of Commerce  
1413 Front Street  
Richlands, VA 24641  
(276) 963-3385

Roanoke Regional Chamber of Commerce  
212 South Jefferson Street  
Roanoke, VA 24011  
(540) 983-0700  
www.roanokechamber.org
Question and Answer Guide for Starting and Growing Your Small Business

Russell County Chamber of Commerce
P.O. Box 926
Lebanon, VA 24266
(276) 889-8041
www.russellcountyva.org

Salem-Roanoke County Chamber
611 East Main Street
Salem, VA 24153
(540) 387-0267
www.salemva.org

Scott County Chamber of Commerce
P.O. Box 609
Gate City, VA 24251
(276) 386-6665
www.scottcountyva.com

Scottsville VA Chamber of Commerce
P.O. Box 11
Scottsville, VA 24590
(434) 286-6000
www.scottsvilleva.com

Smith Mountain Lake Chamber
16430 Booker T. Washington Highway Unit 2
Moneta, VA 24461
(540) 721-1203
www.visitsmithmountainlake.com

Smyth County Chamber of Commerce
124 West Main Street
Marion, VA 24354
(276) 783-3161
www.smythchamber.org

South Hill Chamber of Commerce
201 South Mecklenburg Avenue
South Hill, VA 23970
(434) 447-4547
www.southhillchamber.com

Strasburg Chamber of Commerce
P.O. Box 42
Strasburg, VA 22657
(540) 465-3187
www.strasburgva.com

Surry County Chamber of Commerce
P.O. Box 353
Surry, VA 23883
575-294-0066

Sussex County Chamber of Commerce
P.O. Box 1303
Sussex, VA 23884
(800) 777-8908
www.sussexvachamber.org

Tappahannock-Essex Chamber
P.O. Box 481
Tappahannock, VA 22560
(804) 443-5241
www.essex-virginia.org

Tazewell County Chamber of Commerce
Tazewell Mall, Box 6
Tazewell, VA 24651
(276) 988-5091
www.tazewellchamber.org

Twin County Regional Chamber
405 North Main Street
Galax, VA 24333
(276) 236-2184

Vienna-Tysons Regional Chamber
513 Maple Avenue West, 2nd Floor
Vienna, VA 22180
(703) 281-1333
www.vtrecc.org

Virginia Chamber of Commerce
9 South Fifth Street
Richmond, VA 23219
(804) 644-1607
www.vachamber.com

Virginia Hispanic Chamber
10700 Midlothian Turnpike, Suite 200
Richmond, VA 23235
(804) 378-4099
www.vahcc.com

Virginia Peninsula Chamber of Commerce
21 Enterprise Parkway, Suite 100
Hampton, VA 23666
(757) 262-2000
www.vpcc.org
How can economic development offices help me?

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

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

**Alexandria Ec Dev Partnership**
1729 King Street, Suite 410
Alexandria, VA 22314
(703) 739-3820

**Amelia County**
P.O. Box A
Amelia, VA 23002
(804) 561-3039

**Amherst County**
P.O. Box 390
Amherst, VA 24521
(434) 352-2637

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

**Arlington Economic Development**
1100 N. Glebe Road, Suite 1500
Arlington, VA 22201
(703) 228-0861

**Augusta County**
P.O. Box 590
Verona, VA 24482
(540) 245-5700
**Bath County**  
P.O. Box 309  
Warm Springs, VA 24484  
(540) 839-7221

**Bedford, City of**  
122 E. Main Street, Suite 206  
Bedford, VA 24523  
(540) 587-5670

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

**Botetourt County**  
1 W. Main Street, Suite 1  
Fincastle, VA 24060  
(540) 473-8233

**Bristol, Virginia**  
15022 Lee Highway  
Bristol, VA 24209-6397  
(276) 645-8710

**Brunswick County**  
P.O. Box 48  
Lawrenceville, VA 23868  
(434) 848-0248

**Buena Vista, City of**  
2039 Sycamore Avenue  
Buena Vista, VA 24416  
(540) 261-8602

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

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

**Caroline County**  
P.O. Box 447  
Bowling Green, VA 22427  
(804) 633-4074

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

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

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

**Chase City, Town of**  
319 N. Main Street  
Chase City, VA 23924  
(434) 372-5248

**Chesapeake, City of**  
501 Independence Parkway, Ste 200  
Chesapeake, VA 23320  
(757) 382-8040

**Chesterfield County**  
P.O. Box 760  
Chesterfield, VA 23832  
(804) 748-3963

**Culpeper County**  
308 N. Main Street  
Culpeper, VA 22701  
(540) 727-3410

**Cumberland County**  
P.O. Box 110  
Cumberland, VA 23040  
(540) 727-3410

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

**Dickenson County**  
P.O. Box 1098  
Clintwood, VA 24228  
(276) 926-1699
Eastern Shore of VA Economic Development Commission
P.O. Box 417
Accomack, VA 23301
(757) 787-1247

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

Fairfax County
8300 Boone Boulevard, Suite 450
Vienna, VA 22180
(703) 790-0660

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

Floyd County
P.O. Box 218
Floyd, VA 24091
(540) 745-9380

Fluvanna County
132 Main Street
Palmyra, VA 22963
(434) 591-1910

Fauquier County
35 Culpeper Street
Warrenton, VA 20186
(540) 349-1231

Franklin County
40 East Court Street
Rocky Mount, VA 24151
(540) 483-3030

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

Fredericksburg Regional Alliance
P.O. Box 119
Fredericksburg, VA 22404
(540) 361-7373

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

Gloucester County
P.O. Box 915
Gloucester, VA 23061
(804) 693-1415

Goochland County
1800 Sandy Hook Road, Suite 300
Goochland, VA 23063
(804) 556-0536

Green County
P.O. Box 852
Stanardsville, VA 22973
(434) 985-6663

Halifax County IDA
515 Broad Street
South Boston, VA 24592
424-572-1734

Hampton, City of
1 Franklin Street, Suite 600
Hampton, VA 23669
(757) 728-5166

Hampton Roads Economic Development Alliance
500 Main Street, Suite 1300
Norfolk, VA 23510
(757) 627-2315

Hanover County Economic Development
9097 Atlee Station Road, Suite 304
Mechanicsville, VA 23116
(804) 365-6464

Harrisonburg, City of
P.O. Box 20031
Harrisonburg, VA 22801
(540) 432-7736

Henrico County
4300 E. Parham Road
Richmond, VA 23228
(804) 501-7654
<table>
<thead>
<tr>
<th>County</th>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Henry County</td>
<td>P.O. Box 7, Collinsville, VA 24078</td>
<td>(276) 634-2545</td>
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<tr>
<td>Highland County</td>
<td>Main Street, Monterey, VA</td>
<td>(540) 396-3410</td>
</tr>
<tr>
<td>Hopewell, City of</td>
<td>300 N. Main Street, Hopewell, VA 23860</td>
<td>(804) 541-2220</td>
</tr>
<tr>
<td>Isle of Wight County</td>
<td>17100 Monument Circle, Suite E, Isle of Wight, VA 23397</td>
<td>(757) 365-6251</td>
</tr>
<tr>
<td>James City County</td>
<td>P.O. Box 884, Williamsburg, VA 23187</td>
<td>(757) 253-6607</td>
</tr>
<tr>
<td>King George County</td>
<td>10459 Courthouse Road, Suite 200, King George, VA 22485</td>
<td>(540) 775-9181</td>
</tr>
<tr>
<td>Lake County Development</td>
<td>P.O. Box 150, South Hill, VA 23970</td>
<td>(804) 447-7101</td>
</tr>
<tr>
<td>Lee County</td>
<td>P.O. Box 912, Jonesville, VA 24263</td>
<td>(276) 346-7766</td>
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<tr>
<td>Leesburg, Town of</td>
<td>25 West Market Street, Leesburg, VA 240178</td>
<td>(703) 771-2739</td>
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<tr>
<td>Louisa County</td>
<td>P.O. Box 160, Louisa, VA 23093</td>
<td>(540) 967-4581</td>
</tr>
<tr>
<td>Luray, Town of</td>
<td>45 East Main Street, Luray, VA 22835</td>
<td>(540) 743-5511</td>
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<tr>
<td>Lunenburg County</td>
<td>11409 Courthouse Road, Lunenburg, VA 23952</td>
<td>(434) 696-2546</td>
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<tr>
<td>Lynchburg, City of</td>
<td>P.O. Box 60, Lynchburg, VA 24505</td>
<td>(434) 847-1732</td>
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<tr>
<td>Madison County</td>
<td>Main Street, Madison, VA 22727</td>
<td>(540) 948-3816</td>
</tr>
<tr>
<td>Manassas, City of</td>
<td>9027 Center Street, Suite 202, Manassas, VA 20110</td>
<td>(703) 257-8297</td>
</tr>
<tr>
<td>Martinsville, City of</td>
<td>P.O. Box 1112, Martinsville, VA 24114</td>
<td>(276) 656-5172</td>
</tr>
<tr>
<td>Montgomery County</td>
<td>755 Roanoke Street, Suite 2H, Christiansburg, VA 24073</td>
<td>(540) 382-5732</td>
</tr>
<tr>
<td>Nelson County</td>
<td>P.O. Box 636, Lovingston, VA 22949</td>
<td>(434) 263-7015</td>
</tr>
<tr>
<td>New Kent County</td>
<td>P.O. Box 50, New Kent, VA 23124</td>
<td>(804) 966-9631</td>
</tr>
<tr>
<td>Newport News</td>
<td>2400 Washington Avenue, Newport News, VA 23607</td>
<td>(757) 926-8428</td>
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</tbody>
</table>
New River Valley Economic Development Alliance
6226 University Park Drive, Ste 2200
Radford, VA 24141
(540) 267-0007

Norfolk, City of
500 E. Main Street, Suite 1500
Norfolk, VA 23510
(757) 664-4329

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

Nottaway County
344 West Courthouse Road
Crewe, VA 23930
(434) 645-9197

Orange County
105 E. Main Street
Orange, VA 22960
(540) 672-1238

Page County
117 S. Court Street
Luray, VA 22835
(540) 743-4142

Patrick County
P.O. Box 446
Stuart, VA 24171
(276) 694-8367

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

Pittsylvania County
P.O. Box 1122
Chatham, VA 24531
(434) 432-1669

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

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

Prince Edward County
P.O. Box 382
Farmville, VA 23901
(434) 392-8837

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

Prince William County
10530 Linden Lake Plaza, Suite 105
Manassas, VA 20109
(703) 392-0330

Pulaski County
143 Third Street, NW, Suite 1
Pulaski, VA 24301
(540) 980-7737

Radford, City of
619 Second Street
Radford, VA 24141
(540) 731-5048

Rappahannock County
290 Gay Street
Washington, VA 22747
(540) 675-5330

Regional 2000 Economic Development Partnership
P.O. Box 937
Lynchburg, VA 24505
(434) 847-1447

Richmond City
900 East Broad Street
Richmond, VA 23219
(804) 646-5847

Richmond County
P.O. Box 1707
Warwick, VA 22572
(804) 333-1919

Richmond, Greater Partnership, Inc.
901 E. Byrd Street, Suite 801
Richmond, VA 23219
(804) 643-3227
Roanoke County
5204 Bernard Drive, SW
Roanoke, VA 24018
(540) 772-2070

Roanoke Valley Economic Development Partnership
111 Franklin Plaza
Roanoke, VA 24011
(540) 343-1550

The Rockbridge Partnership
6 South Randolph Street
Lexington, VA 24450
(540) 463-7346

Rockingham County
P. O. Box 1252
Harrisonburg, VA 22803
(540) 564-3000

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

Salem, City of
P. O. Box 869
Salem, VA 24153
(540) 375-3007

Scott County
114 East Jackson Street
Gate City, VA 24251
(276) 386-2525

Secretary of Commerce and Trade
Patrick Henry Building
1111 East Broad Street
Richmond, VA 23219
(804) 786-7831

Shenandoah, Town of
426 First Street
Shenandoah, VA 22849
(540) 652-0718

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

Shenandoah Valley Partnership, Inc.
JMU MSC 4803, Suite 252
Harrisonburg, VA 22807
(540) 568-3100

Smyth County
121 Bagley Circle, Suite 100
Marion, VA 24354
(276) 783-3298

Southampton County
P. O. Box 400
Courtland, VA 23837
(757) 653-2002

Spotsylvania County
4704 Southpoint Parkway
Fredericksburg, VA 22407
(540) 891-2602

Stafford County
1300 Courthouse Road
Stafford, VA 22555
(540) 658-8623

Staunton, City of
P. O. Box 58
Staunton, VA 24401
(540) 332-3860

Suffolk, City of
127 E. Washington Street, Suite 200
Suffolk, VA 23434
(757) 294-5271

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

Tazewell County
320 E. Main Street
Tazewell, VA 24651
(276) 988-1270
Thomas Jefferson Partnership for Economic Development
P.O. Box 1525
Charlottesville, VA 22902
(434) 979-5610

Virginia’s Corridor
102 E. Main Street Suite 4
Marion, VA 24354
(276) 783-9474

Virginia Coalfield Economic Development Authority
P.O. Box 1060
Lebanon, VA 24266
(276) 889-0381

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

Washington County
205 Academy Drive
Abingdon, VA 24210
(276) 676-6202

Waynesboro, City of
45 E. Boscawen Street
Waynesboro, VA 22980
(540) 942-6779

West Point, Town of
P.O. Box 1525
West Point, VA 23181
(804) 848-3

Wise County
P.O. Box 570
Wise, VA 24293

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

Vint Hill Econ Dev Authority
P.O. Box 861617
Warrenton, VA 20187
(540) 347-6965

Virginia Beach Economic Development
222 Central Park Avenue, Suite 100
Virginia Beach, VA 23462
(757) 437-6468

Virginia Econ Dev Partnership
P.O. Box 798
Richmond, VA 23218
(804) 545-5600
www.yesvirginia.org

Virginia’s Gateway Region
P.O. Box 1808
Petersburg, VA 23805
(804) 732-8971

Virginia Heartland Partnership
P.O. Box 1525
Farmville, VA 23901
(434) 392-3214

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

Winchester-Frederick County Economic Development Commission
45 E. Boscawen Street
Winchester, VA 22601
(540) 665-0973

York County Office of Economic Development
P.O. Box 612
Yorktown, VA 23690
(757) 890-3317

Business Development Manager
Liz Povar, Director
(804) 545-5702

International Trade Division
Paul Grossman
(804) 545-5752
Who are my local, state, and federal elected representatives and how do I contact them?

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

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

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

A college education is essential for success in the 21st century. For individuals, it is a credential necessary to access the jobs and opportunities that will lead to a better life. For the commonwealth, and its communities, it is a precondition for competing and succeeding in the worldwide competition for talent and innovation.

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

Blue Ridge Community College  
www.brcc.edu

Central Virginia Community College  
www.cvcc.vccs.edu

Dabney S. Lancaster Community College  
www.dslcc.edu

Danville Community College  
www.doc.vccs.edu

Eastern Shore Community College  
www.es.vccs.edu

Germanna Community College  
www.germanna.edu

J. Sargeant Reynolds Community College  
www.jsr.vccs.edu

John Tyler Community College  
www.jtcc.edu

Lord Fairfax Community College  
www.lfcc.edu

Mountain Empire Community College  
www.mecc.edu

New River Community College  
www.nr.vccs.edu

Northern Virginia Community College  
www.nvcc.edu

Patrick Henry Community College  
www.ph.vccs.edu

Paul D. Camp Community College  
www.ph.vccs.edu

Piedmont Virginia Community College  
www.pvcc.edu

Rappahannock Community College  
www.rcc.vccs.edu

Southside Virginia Community College  
www.southside.edu

Southwest Virginia Community College  
www.sw.edu

Thomas Nelson Community College  
www.tncc.edu

Tidewater Community College  
www.tcc.edu

Virginia Highlands Community College  
www.vhcc.edu

Virginia Western Community College  
www.virginiawestern.edu

Wytheville Community College  
www.wcc.vccs.edu
Question and Answer Guide for

STARTING AND GROWING
YOUR SMALL BUSINESS