

Question and
Answer Guide for

STARTING AND GROWING YOUR SMALL BUSINESS



Virginia Cooperative Extension



VIRGINIA STATE UNIVERSITY



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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.

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ENTREPRENEURSHIP BASICS

Who are entrepreneurs?

Entrepreneurs ...

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

Why are entrepreneurs important?

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

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

- Represent 99.7 percent of all employer firms.
- Employ half of all private-sector employees.
- Pay more than 45 percent of the total 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!

THE BUSINESS PLAN

What is a business plan?

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

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

How can I get help with my business plan?

- **Small Business Development Centers** are located across the commonwealth and are an excellent resource. The centers provide a certain number of hours of free assistance to entrepreneurs, with much of that time allocated for assistance with business and financial plan development. Visit www.virginiabdc.org 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.dba.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.dba.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.
- **Virginia Cooperative Extension** has offices in every county in the commonwealth. Your local Extension office connects you to Virginia Tech and/or Virginia State University faculty members who may be able to assist with business planning or technical needs.



There are also numerous VCE publications available online or in the local office related to small business development. Contact your county Extension office or visit www.ext.vt.edu.

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

Are there any tips for creating business plans?

SCORE offers five tips for effective business planning:

1. Clearly define your business idea and be able to succinctly articulate it. Know your mission.
2. Examine your motives. Make sure that you have a passion for owning a business and for this particular business.
3. Be willing to commit to the hours, discipline, continuous learning, and the frustrations of owning your own business.
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. SCORE also has counselors available to meet with you.

What are the elements of a business plan?

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

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

Cover Page

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

Executive Summary

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

The Industry, the Company, and its Products

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

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

For the services you provide, include:

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

Market Research and Analysis

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

Web resources for market data include:

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



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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.

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



What pitfalls should I avoid in business planning?

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

1. *Too much detail.* There is a fine line between too little and too much detail in a business plan. Minute or trivial items that dilute or mask the critical aspects of the plan should be avoided.
2. *Graphics without substance.* With the sophisticated computer software available to the average user today, it is easy to over-emphasize aesthetics while compromising substance. Graphics can be a complement to, but not a substitute for, logic and reasoning.
3. *No executive summary.* Many readers of business plans will not read past the executive summary. If it does not exist, they may not read the plan at all.
4. *Inability to communicate the plan.* The business plan should clearly outline the proposal in understandable terms. Monumental ideas are worthless if they cannot be communicated.
5. *No sensitivity analysis.* All quantitative aspects of a business plan should be tested for sensitivity. The most common areas tested are revenues and expenses. However, sensitivity analysis can be conducted on interest rates, yields, production variables, or any other quantitative measure that is relevant to business success.
6. *Failing to anticipate problems.* A good business plan will recognize potential roadblocks that could arise in implementing the plan and provide contingency plans to overcome them.
7. *Lack of involvement.* The business plan should be a team effort and involve not only management but also spouses, children, staff members, and any other stakeholders. Careful consideration should be given before making the decision to have someone outside the business prepare the plan.
8. *Infatuation with product or service.* Although a business plan should clearly explain the attributes of the business's key product or service, it should focus on the marketing plan. An entrepreneur can often become so intrigued by his/her idea that he/she forgets about the big picture.
9. *Focusing on production estimates.* When making projections, the focus needs to be on sales estimates, not production estimates. Production is irrelevant if there are no buyers.
10. *Unrealistic financial projections.* Potential investors are certainly interested in profitability so that they may earn a return on investment. However, unrealistic financial projections can quickly cause a plan to lose credibility in the eyes of investors.
11. *Technical language and jargon.* Technical language, acronyms, and jargon that would be unfamiliar to a person without experience in a particular industry should be avoided. The reader will be more impressed if he/she understands the plan.
12. *Lack of commitment.* The entrepreneur must show commitment to his/her business if he/she expects a commitment from others. Commitment is exhibited by timeliness and following up on all professional appointments. Investment of personal money is looked upon favorably because it shows that the owner is willing to make a financial commitment.

LEGAL STRUCTURE AND REGULATIONS

What are the options for my business' legal structure?

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

Sole Proprietorship

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

Partnership

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

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

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

Corporation

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

Limited Liability Company (LLC)

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

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

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

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

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- *Cost of formation and recordkeeping.* There are certain laws and requirements about recordkeeping that are associated with each type of business. Perhaps the time and expense involved with this recordkeeping is not worth the perceived benefit.
- *Flexibility.* You need to run your business, not vice versa. Some types of business are more rigid than others. Choose the one that gives you the flexibility you need to do your job and maintain a healthy 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.

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

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

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

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

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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.

What are the state licensing agencies for different business types?

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

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Optometry	www.dhp.virginia.gov/Optometry/
Pesticide Applicators	www.vdacs.virginia.gov/pesticides/certification.html
Pesticide Businesses	www.vdacs.virginia.gov/pesticides/licensing.html
Pesticide Products	www.vdacs.virginia.gov/pesticides/registration.html
Pharmacy	www.dhp.virginia.gov/Pharmacy/
Physical Therapy	www.dhp.virginia.gov/PhysicalTherapy/
Piercers, Body	www.dpor.virginia.gov/dporweb/bnc_main.cfm
Pilots, Branch	www.dpor.virginia.gov/dporweb/brp_main.cfm
Polygraph Examiners	www.dpor.virginia.gov/dporweb/pol_main.cfm
Poultry Slaughter and Processing Facilities	www.vdacs.virginia.gov/meat&poultry/index.html
Psychology	www.dhp.virginia.gov/Psychology/
Real Estate Appraisers	www.dpor.virginia.gov/dporweb/apr_main.cfm
Real Estate Brokers and Salesmen	www.dpor.virginia.gov/dporweb/reb_main.cfm
Scientists, Soil	www.dpor.virginia.gov/dporweb/ssc_main.cfm
Service Contracts, Extended	www.vdacs.virginia.gov/forms-pdf/cp/oca/extservcontracts/oca61escapplication.pdf
Social Work	www.dhp.virginia.gov/social/
Solicitors, Professional	www.vdacs.virginia.gov/forms-pdf/cp/oca/charitable/registration.pdf
Spas, Health	www.vdacs.virginia.gov/forms-pdf/cp/oca/healthspas/oca31healthreg.pdf
Speech Pathologists	www.dhp.virginia.gov/aud/
Surveyors	www.dpor.virginia.gov/dporweb/ape_main.cfm
Tattooist	www.dpor.virginia.gov/dporweb/bnc_main.cfm
Therapy, Physical	www.dhp.virginia.gov/PhysicalTherapy/
Therapy, Family and Marriage	www.dhp.virginia.gov/counseling/counseling_occupations.htm
Tradesmen	www.dpor.virginia.gov/dporweb/tra_main.cfm
Travel Clubs	www.vdacs.virginia.gov/forms-pdf/cp/oca/travelclubs/oca21travelapp.pdf
Trucking	www.dmv.virginia.gov/webdoc/commercial/mcs/index.asp
Veterinary Medicine	www.dhp.virginia.gov/vet/
Waste Management Facility Operators	www.dpor.virginia.gov/dporweb/was_main.cfm
Waste Water Works Operators	www.dpor.virginia.gov/dporweb/www_main.cfm
Water Works Operators	www.dpor.virginia.gov/dporweb/www_main.cfm
Wetland Delineators	www.dpor.virginia.gov/dporweb/ssc_main.cfm
Wrestlers	www.dpor.virginia.gov/dporweb/box_main.cfm



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.

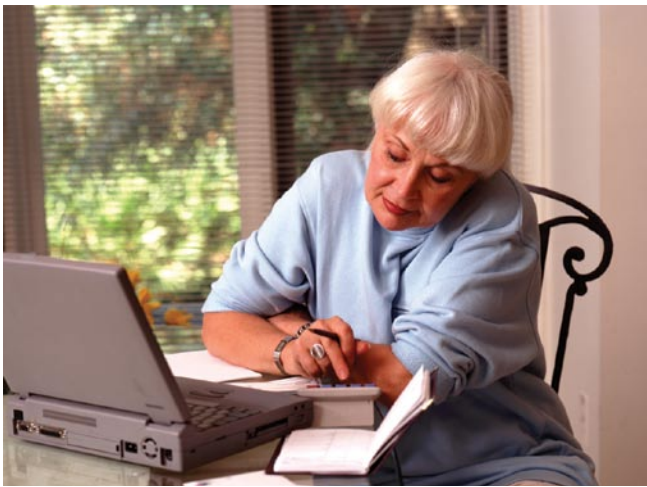
Smaller start-ups or home-based enterprises sometimes have difficulty securing funding through traditional lending institutions or programs. However, there may be loan programs or organizations in your area that provide loans for microenterprise or specific types of business owners or business activities 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.

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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.

For general assistance, contact the Virginia Business Information Center at (866) 248-8814 or www.business.virginia.gov or contact your closest SBDC www.virginiabdc.org or SCORE Counselor 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.

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):

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- 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).



BUSINESS OPPORTUNITIES AND TYPES OF BUSINESSES



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

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

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

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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.

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

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

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

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

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

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

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



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

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

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

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

Business Development Center, Inc.

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

Capital Source, Inc.

2317 Westwood Avenue, Suite 204
Richmond, VA 23230
(804) 340-1988
www.mycapsource.org

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Center for Community Development, Inc.

440 High Street
Portsmouth, VA 23704
(757) 399-0925
www.ccdi-va.net

Community Business Partnership

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

Middle Peninsula Bus. Development

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

New Visions, New Ventures

801 East Main Street, Suite 1102
Richmond, VA 23219
(804) 643-1081
www.nvnnv.org

Richmond Economic Dev. Corporation

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

Round the Mountain

851 French Moore Jr. Boulevard, Suite 145
Abingdon, VA 24210
(276) 492-2080
www.roundthemountain.org

Southwest Virginia CDFI

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

TAP/Business SEED

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

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.

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Contact Charles Green at (804) 692-2514, or charles.green@vdacs.virginia.gov.

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. 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. 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

How to Start a Service Business at 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.dba.virginia.gov.

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



AGENCIES AND RESOURCES

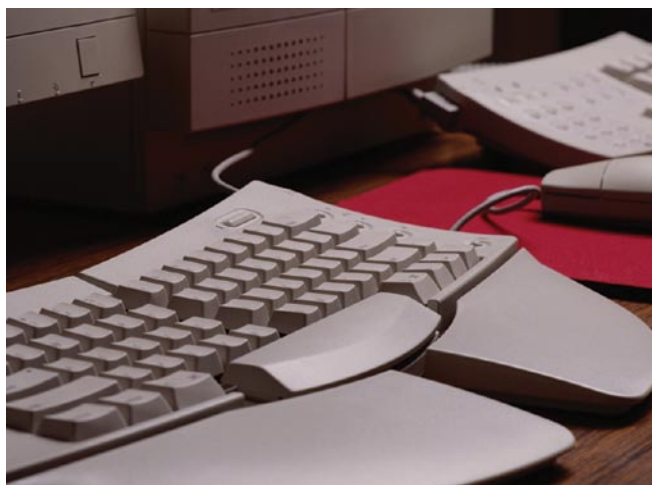
What is the Virginia Department of Business Assistance?

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,



economic, and societal change. Its educational programs lead to more productive lives, families, communities, and farms and forests while enhancing and preserving the quality of the commonwealth's natural resources.

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

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

Contact VCE by calling Brian Calhoun at (540) 231-5299, visiting www.ext.vt.edu/offices, or contacting any member of the community viability team:

Eric Bendfeldt
(540) 432-6029
ebendfel@vt.edu

Crystal Tyler-Mackey
(804) 524-5494
cmt Tyler@vt.edu

Matt Benson
(540) 341-7961
mcbenson@vt.edu

Scott Tate
(276) 619-4361
atate1@vt.edu

Jonah Fogel
(804) 527-4246
jfogel@vt.edu

Martha A. Walker
(434) 766-6761
walker53@vt.edu

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.

Steve Galyean

Tourism Development Director
(804) 545-5517
sgalyean@virginia.org

QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

Kitty Barker

Southwest Virginia
(276) 466-8772
kbarker@virginia.org

Sandra Tanner

Southern Virginia
(434) 757-7438
stanner@virginia.org

Randy Rose

Southwest Virginia
(276) 988-6067
rrose@virginia.org

Hollis Sullivan

Tourism Development Assistant
(804) 545-5546
hsullivan@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.virginiاسبdc.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

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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

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Virginia Highlands SBDC

Virginia Highlands Community College
(276) 492-2060
851 French Moore, Jr. Boulevard
Abingdon, VA 24210

Virginia SBDC Network

George Mason University
(703) 277-7727
Mason Enterprise Center
4031 University Drive, Suite 200
Fairfax, VA 22030

Williamsburg SBDC-Hampton Roads

(757) 253-4322
Historic Triangle Office
161-C John Jefferson Road
Williamsburg, VA 23185

Wytheville SBDC

Wytheville Community College
Galax: (276) 744-4977
Wytheville: (276) 223-4741
Atkins: (276) 783-1777
300 Gordondale Road
Atkins, VA 24311



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.

Bristol SCORE – Chapter 0196
20 Volunteer Parkway
Bristol, TN 37620
(423) 989-4850 Fax: (423) 989-4867
steven.willinger@charter.net

Central Virginia SCORE – Chapter 0494
East Market & Fifth Street, Suite 200
Charlottesville, VA 22902
(434) 295-6712 Fax: (434) 295-3144
chairperson@score-494.org

QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

Hampton Roads SCORE – Chapter 0060
Federal Building, Room 737
200 Granby Street
Norfolk, VA 23510
(757) 441-3733 Fax: (757) 441-3733
scorehr60@whro.net

Martinsville SCORE – Chapter 0540
115 Broad Street
Martinsville, VA 24112
(276) 632-6401 Fax: (276) 632-5059
score@mhccchamber.com

Peninsula SCORE – Chapter 0100
Peninsula Chamber of Commerce
21 Enterprise Parkway, Suite 100
Hampton, VA 23666
(757) 262-2000 Fax: (757) 262-2009
info@score100-virginia.org

Richmond SCORE – Chapter 0012
Federal Building, 11th Floor, Suite 1150
400 N. 8th Street,
Richmond, VA 23240
(804) 771-2400 x131
Fax: (804) 771-2764
information@richmondscore.org

Roanoke SCORE – Chapter 0026
Federal Building, Room 716
250 Franklin Road
Roanoke, VA 24011
(540) 857-2834
Fax: (540) 857-2043
scorerv@aol.com

Shenandoah Valley SCORE – Chapter 0427
301 West Main Street
Waynesboro, VA 22980
(540) 949-4423
Fax: (540) 942-6755
score427@ci.waynesboro.va.us

Washington DC SCORE – Chapter 0001
American Bar Association Building
740 15th Street, 3rd Floor, NW
Washington, DC 20005
(202) 272-0390
Fax: (202) 638-7670
chapter1@scoredc.org

Williamsburg SCORE – Chapter 0549
Chamber of Commerce
421 North Boundary Street
Williamsburg, VA 23187
(757) 229-6511
Fax: (757) 229-2047
score@williamsburgcc.com

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



What 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

It also operates an online e-commerce resource center found at 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.

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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

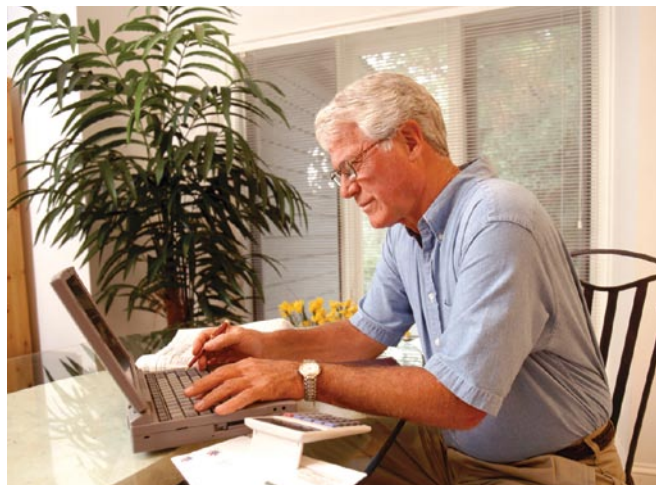
Virginia Department of Professional and Occupational Regulation
www.dpor.virginia.gov

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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U.S. Dept. of Commerce (Central)

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

U.S. Patent and Trademark Office

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

U.S. Small Business Administration

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

Virginia Business Registration Guide

Virginia Chamber of Commerce

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

Virginia Dept. of Ag & Consumer Services

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

Virginia Dept. of Alcoholic Beverage Control

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

Virginia Dept. of Business Assistance

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

Virginia Dept. of Labor and Industry

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

Virginia Dept. of Minority Bus. Enterprise

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

Virginia Dept. of Professional and Occupational Regulation

3600 W. Broad Street, Fifth Floor
Richmond, VA 23230
(804) 367-8500
www.state.va.us/dpor

Virginia Dept. of Taxation

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

Virginia Dept. of Transportation

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

Virginia Economic Development Partnership

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

Virginia Employment Commission

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

Virginia Enterprise Zone Program

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

Virginia Manufacturers Association

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



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Virginia Marine Resources

2600 Washington Avenue
Newport News, VA 23607
(757) 247-2200
www.mrc.state.va.us/index.htm

Virginia Minority Supplier Development Council

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

Virginia Small Business Financing Authority

707 East Main Street, Suite 300
Richmond, VA 23219
(804) 371-8254
www.dba.virginia.gov/financing

Virginia State Corporation Comm.

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

Virginia Women's Business Enterprise Program

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

Worker's Compensation Comm.

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

Virginia Port Authority

600 World Trade Center
Norfolk, VA 23510
(757) 683-8000
www.vaports.com



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

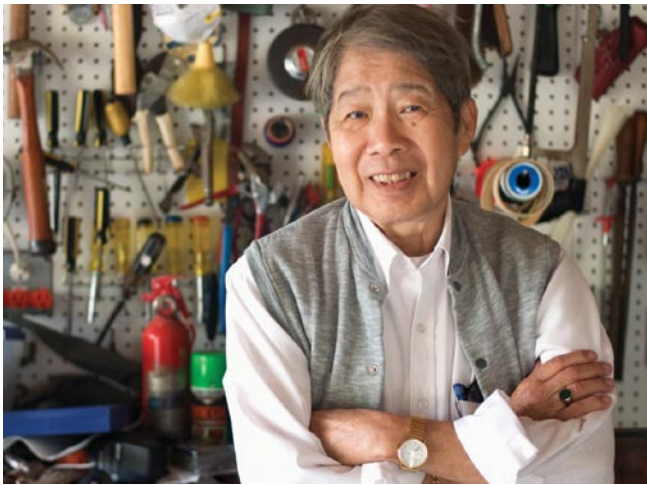
Arlington Chamber of Commerce

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

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Bedford Area Chamber of Commerce

305 East Main Street
Bedford, VA 24523
(540) 586-9401
www.bedfordareachamber.com

Berryville-Clarke County Chamber

P.O. Box 365
Berryville, VA 22611
(540) 955-4200
www.clarkechamber.com

Blackstone Chamber of Commerce

P.O. Box 295
Blackstone, VA 23824
(434) 292-1677
www.blackstoneva.com

Botetourt County Chamber of Commerce

13 West Main Street
Fincastle, VA 24090
(540) 473-8280
www.bot-co-chamber.com

Bristol Chamber of Commerce

20 Volunteer Parkway
Bristol, VA 24203
(423) 989-4850
www.bristolchamber.org

Broadway-Timberville Chamber of Commerce

233 McCauley Drive
Timberville, VA 22853
(540) 896-7413
www.btchamber.org

Brunswick Chamber of Commerce

400 North Main Street
Lawrenceville, VA 23868
(434) 848-3154
www.brunswickchamber.com

Buchanan County Chamber of Commerce

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

Buckingham Chamber of Commerce

P.O. Box 951
Dillwyn, VA 23936
(434) 983-2583
www.buckinghamchamber.org

Caroline County Chamber of Commerce

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

Carroll County Chamber of Commerce

515 North Main Street
Hillsville, VA 24343
(276) 728-5397
www.carrollchamber.com

Central Fairfax Chamber of Commerce

11166 Fairfax Boulevard, Suite 407
Fairfax, VA 22030
(703) 591-2450
www.cfcc.org

Charlotte County Chamber of Commerce

P.O. Box 311
Charlotte Court, VA 23923
(423) 542-4546
www.charlottecountyva.com

Charlottesville Regional Chamber

P.O. Box 1564
Charlottesville, VA 22902
(434) 295-3141
www.cvillechamber.com

Chase City Chamber of Commerce

316 North Main Street
Chase City, VA 23924
(434) 372-0379
www.chasecitychamberofcomm.com

Chesterfield County Chamber of Commerce

9330 Iron Bridge Road, Suite B
Chesterfield, VA 23832
(804) 748-6364
www.chesterfieldchamber.com

Chincoteague Chamber of Commerce

6733 Maddox Boulevard
Chincoteague IS, VA 23336
(757) 336-6161
www.chincoteaguechamber.com

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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.herndondulleschamber.org

Eastern Shore of VA Chamber of Commerce

P.O. Box 460
Melfa, VA 23410
(757) 787-2460
www.esvachamber.org

Edinburg Area Chamber of Commerce

P.O. Box 511
Edinburg, VA 22824
(540) 984-8318



Emporia/Greenville Chamber

400 Halifax Street
Emporia, VA 23847
(434) 634-9441
www.emporia-greenvillechamber.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

261 Franklin Street
Rocky Mount, VA 24151
(540) 483-9542
www.franklincounty.org

Franklin-Southampton Area Chamber

P.O. Box 531
Franklin, VA 23851
(757) 562-4900
www.fsachamber.com

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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.gcgcchamber.com

Giles County Chamber of Commerce

101 South Main Street
Pearisburg, 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.fallschurchchamber.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

QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

Highland County Chamber of Commerce

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

Hopewell-Prince George Chamber

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

Isle of Wight-Smithfield-Windsor Chamber

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

Kilmarnock Chamber of Commerce

P.O. Box 1357
Kilmarnock, VA 22482
(804) 435-1779

King George County Chamber of Commerce

P.O. Box 164
King George, VA 22485
(540) 775-2024

Lancaster County Chamber of Commerce

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

Lee County Chamber of Commerce

P.O. Box 417
Pennington Gap, VA 24277
(276) 546-2233
www.leecountyvachamber.org

Lexington-Rockbridge County Chamber

100 East Washington Street
Lexington, VA 24450
(540) 463-5375
www.lexrockchamber.com

Loudoun County Chamber of Commerce

P.O. Box 1298
Leesburg, VA 20177
(703) 777-2176
www.loudounchamber.org

Louisa County Chamber of Commerce

P.O. Box 955
Louisa, VA 955
(540) 967-1656
www.louisachamber.org

Lunenburg Chamber of Commerce

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

Luray-Page County Chamber of Commerce

46 East Main Street
Luray, VA 22835
(540) 743-3915
www.luraypage.com

Lynchburg Regional Chamber

2015 Memorial Avenue
Lynchburg, VA 24501
(434) 845-5966
www.lynchburgchamber.org

Madison Chamber of Commerce

110A North Main Street
Madison, VA 22727
(540) 948-4455
www.madison-va.com

Martinsville-Henry County Chamber

P.O. Box 709
Martinsville, VA 24114
(276) 632-6401
www.mhccchamber.com

Matthews County Chamber of Commerce

P.O. Box 1126
Matthews, VA 23109
(804) 725-9029
www.matthewschamber.org

Montgomery County Chamber of Commerce

612 New River Road
Christiansburg, VA 24073
(540) 382-4010
www.montgomerycc.org



QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

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-leechamber.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.ccnccchamber.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 24121
(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-Tyson's Regional Chamber

513 Maple Avenue West, 2nd Floor
Vienna, VA 22180
(703) 281-1333
www.vtrcc.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

QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

Warsaw-Richmond County Chamber

P.O. Box 1141
Warsaw, VA 22572
(804) 313-2252
www.warsaw-rcchamber.com

Washington County Chamber of Commerce

179 East Main Street
Abingdon, VA 24210
(276) 628-8141
www.washingtonvachamber.org

West Point/Tri-Rivers Regional Chamber

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

Westmoreland County Chamber

P.O. Box 785
Montross, VA 22520
(804) 493-0927
www.wcchamber.com

Winchester Frederick Regional Chamber

2 North Cameron Street
Winchester, VA 22601
(540) 662-4118
www.regionalchamber.biz

Wise County Chamber of Commerce

765 Park Avenue
Norton, VA 24273
(276) 679-0961
www.wisecountychamber.org

Woodstock Chamber of Commerce

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

Wytheville-Wythe-Bland Chamber

150 East Monroe Street
Wytheville, VA 24382
(276) 223-3365
www.chamber.wytheville.com

York County Chamber of Commerce

4328 George Washington Memorial Highway
Yorktown, VA 23692
(757) 342-4357
www.yorkcountyycc.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



QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

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

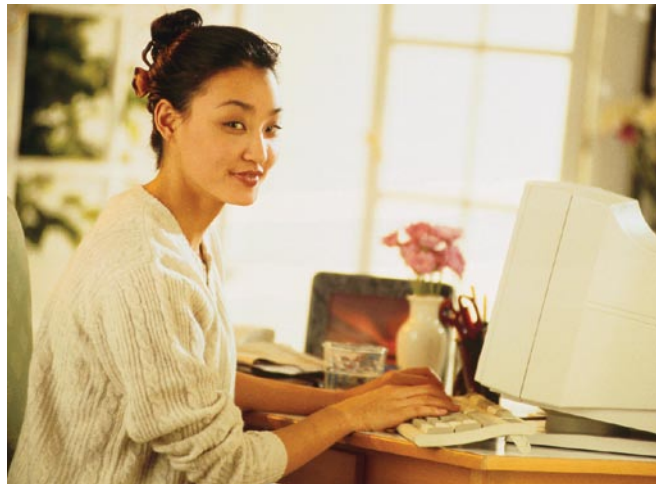
P.O. Box 447
Bowling Green, VA 22427
(804) 633-4074

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

QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

Eastern Shore of VA Economic Development Commission

P.O. Box 417
Accomack, VA 23301
(757) 787-1247

Emporia-Greenville 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) 55605365

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





Henry County

P.O. Box 7
Collinsville, VA 24078
(276) 634-2545

Highland County

Main Street
Monterey, VA
(540) 396-3410

Hopewell, City of

300 N. Main Street
Hopewell, VA 23860
(804) 541-2220

Isle of Wight County

17100 Monument Circle, Suite E
Isle of Wight, VA 23397
(757) 365-6251

James City County

P.O. Box 884
Williamsburg, VA 23187
(757) 253-6607

King George County

10459 Courthouse Road, Suite 200
King George, VA 22485
(540) 775-9181

Lake County Development

P.O. Box 150
South Hill, VA 23970
(804) 447-7101

Lee County

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

Leesburg, Town of

25 West Market Street
Leesburg, VA 240178
(703) 771-2739

Loudoun County

P.O. Box 7000
Leesburg, VA 20177
(703) 737-8385

Louisa County

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

Luray, Town of

45 East Main Street
Luray, VA 22835
(540) 743-5511

Lunenburg County

11409 Courthouse Road
Lunenburg, VA 23952
(434) 696-2546

Lynchburg, City of

P.O. Box 60
Lynchburg, VA 24505
(434) 847-1732

Madison County

Main Street
Madison, VA 22727
(540) 948-3816

Manassas, City of

9027 Center Street, Suite 202
Manassas, VA 20110
(703) 257-8297

Martinsville, City of

P.O. Box 1112
Martinsville, VA 24114
(276) 656-5172

Montgomery County

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

Nelson County

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

New Kent County

P.O. Box 50
New Kent, VA 23124
(804) 966-9631

Newport News

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

QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

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
Warsaw, VA 22572
(804) 333-1919

Richmond, Greater Partnership, Inc.

901 E. Byrd Street, Suite 801
Richmond, VA 23219
(804) 643-3227

QUESTION AND ANSWER GUIDE FOR STARTING AND GROWING YOUR SMALL BUSINESS

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 world-wide competition for talent and innovation.

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

Blue Ridge Community College
www.brcc.edu

Central Virginia Community College
www.cvcc.vccs.edu

Dabney S. Lancaster Community College
www.dslcc.edu

Danville Community College
www.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
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