

# The **ABC'S** of Starting a Business in Evans County, Georgia



*Compiled by :*

**Claxton-Evans County  
Chamber of Commerce**  
4 North Duval Street  
Claxton, Georgia 30417

Phone: (912) 739-1391

Fax: (912) 739-3827

Email: [info@claxtonevanschamber.com](mailto:info@claxtonevanschamber.com)

Website: [www.claxtonevanschamber.com](http://www.claxtonevanschamber.com)

December 2007

## Table of Contents

Table of Contents .....	1
What is an Entrepreneur? .....	2
Is Entrepreneurship for You? .....	3
Self-Biz Quiz .....	4
One Year Checklist for Entrepreneurs.....	6
Business Plan .....	9
Feasibility and Marketing Strategy .....	11
Determining Cash Needed to Start a Business .....	13
Demographic Information .....	14
Procurement – Doing Business With the Government .....	14
Legal Aspects of Starting a Business .....	15
Licensing and Permits Information .....	18
Zoning .....	19
Building Construction/Renovations/Occupancy.....	20
Health Permits.....	21
Trade Name Registration .....	21
Federal Licensing.....	22
State Licensing.....	23
Taxes .....	24
Workers Compensation.....	28
Utilities.....	29
Labor and Safety Regulation Information .....	31
Application, Hiring and Termination Process.....	32
Financing Information.....	34
Special Programs.....	37
International Trade .....	37
Local Resource Directory.....	38
Regional/State Resource Directory .....	40
Glossary of Terms .....	43
State Issued Licenses .....	45

*The contents of this publication are presented for informational purposes only and should not be considered in any way legal or professional assistance. We encourage you to seek the advice and council of a licensed professional when dealing with legal and financial matters.*

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

## What is an Entrepreneur?

- Someone who organizes and maintains a business venture
- Someone who takes on the risk and does what he/she wants in order to make a profit
- Someone who can coordinate the resources available to meet a need

How can you become an entrepreneur? How can you start your own business? The Claxton-Evans County Chamber of Commerce has designed this booklet to simplify transition into the role of an entrepreneur. *The ABC's of Starting a Business in Evans County* will make establishing your own business easier by giving you "one-stop shopping" for the information you will need. The Claxton-Evans County Chamber of Commerce is committed to promoting economic growth and development. We believe this begins with you. By giving you the proper tools, we can help build a strong economic foundation. We hope this booklet will be of assistance. In order to receive the maximum benefits of the information contained in this booklet, we suggest you treat this booklet as you would a workbook. Start at the beginning and work through to the end, making notes along the way.

This booklet would not have been possible without the dedication of many individuals and the cooperation of many organizations. We would like to thank all those who contributed in any way.

## Is Entrepreneurship for You?

There is no way to eliminate all the risks associated with starting a small business. You can improve your chances of success with good planning and preparation. A good starting place is to evaluate your strengths and weaknesses as the owner and manager of a small business. Carefully consider each of the following questions.

**Are you a self-starter?** It will be up to you - not someone else telling you to develop projects, organize your time and follow through on details.

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

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

**Do you have the physical and emotional stamina to run a business?** Business ownership can be challenging, fun and exciting. But it's also a lot of work. Can you face 12-hour work days six or seven days a week?

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

**Is your drive strong enough to maintain your motivation?** Running a business can wear you down. Some business owners feel burned out by having to carry all the responsibility on their shoulders. Strong motivation can make the business succeed and will help you survive slowdowns as well as periods of burnout.

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

# Self-Biz Quiz

Are you the type person who should open your own business? Take this short quiz and see how your score adds up.

MOTIVATION	Disagree	Strongly Agree
1. I constantly see business opportunities or ideas with potential commercial value.	1 2 3 4 5 6 7 8 9 10	
2. I like growing or building businesses or taking ideas and making something of	1 2 3 4 5 6 7 8 9 10	
3. I regularly come up with new ideas on doing things better or more efficiently.	1 2 3 4 5 6 7 8 9 10	
4. I am able to find solutions to challenges and problems.	1 2 3 4 5 6 7 8 9 10	
5. I am able to find the help, assistance and resources I need to be successful	1 2 3 4 5 6 7 8 9 10	
6. I am a dynamic person providing vision, hope and energy to those with whom I work and partner.	1 2 3 4 5 6 7 8 9 10	
7. I am a hardworking person. I do what it takes to succeed.	1 2 3 4 5 6 7 8 9 10	
8. I am able to adapt to changes and surprises quickly and successfully.	1 2 3 4 5 6 7 8 9 10	
9. I am able to successfully manage risk associated with creating and growing a business.	1 2 3 4 5 6 7 8 9 10	
10. I thrive on learning. I am constantly seeking new information that can help me with my business.	1 2 3 4 5 6 7 8 9 10	
11. I am motivated by success and driven to do well.	1 2 3 4 5 6 7 8 9 10	
12. I believe in working with others who can help me make my dream a reality.	1 2 3 4 5 6 7 8 9 10	
<b>CAPACITY RELATED TO BUSINESS SKILLS</b>		
<i>Consider yourself and other members of your management team.</i>		
13. Ability to assess market opportunities	1 2 3 4 5 6 7 8 9 10	
14. Ability to develop products or services	1 2 3 4 5 6 7 8 9 10	
15. Ability to provide products or services	1 2 3 4 5 6 7 8 9 10	
16. Marketing and communications capacity	1 2 3 4 5 6 7 8 9 10	
17. Fiscal management	1 2 3 4 5 6 7 8 9 10	
18. Ability to acquire financial capital	1 2 3 4 5 6 7 8 9 10	
19. Personnel or team development and management	1 2 3 4 5 6 7 8 9 10	
20. Ability to develop and sustain partnerships	1 2 3 4 5 6 7 8 9 10	
21. Quality control	1 2 3 4 5 6 7 8 9 10	
<b>CAPACITY TO NETWORK AND PARTNER</b>		
22. I am comfortable seeking information from others.	1 2 3 4 5 6 7 8 9 10	
23. I regularly network to gain information for my business.	1 2 3 4 5 6 7 8 9 10	
24. I have an extensive resource network I am constantly building.	1 2 3 4 5 6 7 8 9 10	
25. I am comfortable with partnerships.	1 2 3 4 5 6 7 8 9 10	
26. I have two or more partnerships associated with my business.	1 2 3 4 5 6 7 8 9 10	
27. I have learned how to deal with the challenges of partnering.	1 2 3 4 5 6 7 8 9 10	
<b>SUPPORT FROM FAMILY AND COMMUNITY</b>		
28. I am challenged and happy in my work building a business.	1 2 3 4 5 6 7 8 9 10	
29. There is a good balance between my work and personal life.	1 2 3 4 5 6 7 8 9 10	
30. Family and friends are supportive and encourage me.	1 2 3 4 5 6 7 8 9 10	
31. My community is supportive of me and my undertaking.	1 2 3 4 5 6 7 8 9 10	
32. My community is actively helping me build my business.	1 2 3 4 5 6 7 8 9 10	

# SCORE Self-Biz Quiz

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

## SCORING

0 to 25 points

26 to 50 points

51 to 75 points

76 to 100 points

Low Potential

Some Potential

Moderate Potential

High Potential

For more information on starting your own business contact:

Claxton-Evans County Chamber of Commerce

4 North Duval Street

Claxton, GA 30417

P - (912) 739-1391

F -(912) 739-3827

info@claxtonevanschamber.com

## **One Year Checklist for Entrepreneurs**

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

### ***ONE YEAR BEFORE START-UP***

- Refine your ideas in writing. Determine exactly where you want to go.
- Decide what business you want to start. Be specific in your business definition.
- Assess the impact on your family and personal life. How will this affect your relationships? Will your family support the use of finances and time?
- Begin research. You must determine if there is a need for your product/service. This research can be performed by students, professionals, or even on your own.
- Build your personal skills by taking formal management/business courses. Check with our local technical college.
- Contact the SBDC for assistance in writing a business plan.
- Contact the GDOL for information on educational seminars on labor/safety issues.

### ***SIX MONTHS BEFORE START-UP***

- Determine the focus of your business. What do you want to specialize in? It is easier to excel at one area than at many.
- Start writing your business plan.
- Define your target markets. Who is your intended clientele? Who should you aim your advertising towards?
- Research business and trade organizations. Most areas of business have agencies and organizations set up to facilitate business. Take advantage of what these groups have to offer.
- Seek the best location for your business. How much space do you need? Would your business be better suited downtown or in a rural part of the county? Is a store-front location even needed or can you work from your home? Location can make or break a business. Conduct the search on your own or contact a real estate agent.

### ***FOUR MONTHS BEFORE START-UP***

- Name your business. Be careful in deciding on a name and be aware that someone may already be using the name. Have a few back-up ideas. You can check to see if a name is being used by contacting the Georgia Office of the Secretary of State.
- Select business location. After seeking out several possible locations, now is the time to choose one. Make sure that the location you choose is within your budget.
- Select outside advisors. This will be a very hectic time. It will be beneficial to have people on whom you can call to listen to your ideas, problems, and plans. These people will provide you with guidance, constructive criticism, and feedback. They should be people experienced and knowledgeable in business.
- Set up a network of mentors. Select people who can help you by giving you insight and ideas.
- Choose your business's legal form. Will you be a partnership, sole proprietorship, or corporation? Legal form should be chosen very carefully as it can impact your business in many ways.

- Set up bookkeeping, accounting and office systems. How are you going to operate your office? If you are going to keep your own books, then you need to learn or refresh your skills. Are you going to hire a bookkeeper/bookkeeping firm?
- Seek outside demographic information. Gather secondary information.
- Work on your business plan.

### **THREE MONTHS BEFORE START-UP**

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

### **TWO MONTHS BEFORE START-UP**

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

### **ONE MONTH BEFORE START-UP**

- Fine tune your cash flow budget
- Prepare for your grand opening. The Claxton-Evans County Chamber of Commerce can be of assistance in planning your events. Be creative but practical.

- Set up your office, display areas, etc. Have everything exactly as you want it. The last few days before opening are not the time to do this. The look of your store or office sets the tone for your business. You should put thought and time into it.
- Review your final checklist.
- Hire your staff. (See Labor/Safety)
- Make sure everything works. It is better to find out that your equipment does not work in advance. In that case, you can make any necessary repairs and be ready to open your doors on time.
- Implement marketing, promotion, and opening plans. This will be a good time to start advertising in local newspapers, radio, and television if your budget permits. Remember: Word of mouth is your most powerful publicity! It's also the least expensive. Spread the word.

### **START-UP AND AFTER**

- Budget your time. As a new business owner your time will be precious. Schedule your time wisely. It is important to get the maximum out of time you have available. You might consider reading some time management materials or speaking with someone who you think manages time wisely.
- Continuously update your product/service. What is good about your product? Make it better. What doesn't work with your product? Eliminate the problem as much as possible. If people patronize your business for the original product, an improved product can only increase that.
- LISTEN to your customers, advisors, and vendors. The customers are your cash flow. It is important to gather their opinions and put them to use. Their ideas can be helpful in updating your product. LISTEN to your advisors. You asked them to advise you for a reason. Let them guide you. LISTEN to your vendors. These vendors have been in the business much longer than you have. They can possibly provide you with money-saving or moneymaking ideas.
- Check cash flow budget against actual performance
- Maintain good communications with your bankers and vendors. By keeping the lines of communication open you are helping yourself. Should you need their help in the future, you will be more likely to receive it.
- Continue to improve the 5 C's of credit (Character, Collateral, Capacity, Capital, and Condition)
- Work with investors. Make sure you are in contact with them. Make sure that you understand the conditions of your repayment. When are payments due? Make sure you fulfill all obligations to investors. You may need to call them again someday.
- Check cost of living budget. If you are drawing money from the company for living expenses, be sure to take only what is necessary. Stick tightly to your budget.
- CONSIDER DELAYING YOUR OFFICIAL GRAND OPENING/RIBBON CUTTING UNTIL YOU'VE BEEN IN BUSINESS FOR A COUPLE OF WEEKS. If you do, you can make sure that you've worked the "bugs" out and that all is running smoothly.

## **Business Plan**

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

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

### **Introduction**

- Give a detailed description of the business and its goals.
- Discuss the ownership of the business and the legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over your competitors.

### **Marketing**

- Discuss the products/services offered.
- Identify the customer demand for your product/service.
- Identify your market, its size and locations.
- Explain how your product/service will be advertised and marketed.
- Explain the pricing strategy.

### **Financial Management**

- Explain your source and the amount of initial equity capital.
- Develop a monthly operating budget for the first year.
- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements and balance sheets for a two-year period.
- Discuss your breakeven point.
- Explain your personal balance sheet and method of compensation.

- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements that address alternative approaches to any problem that may develop.

### **Operations**

- Explain how the business will be managed on a day-to-day basis.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your products or services.
- Account for production and delivery of products and services.

### **Concluding Statement**

- Summarize your business goals and objectives and express your commitment to the success of your business.
- Once you have completed your business plan, review it with a friend or business.
- When you feel comfortable with the content and structure make an appointment to review and discuss it with your lender. The business plan is a flexible document that should change as your business grows.

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

Contact the **Small Business Development Center**, located on the Georgia Southern University Campus in Statesboro, for assistance with preparing your Business Plan

**Small Business Development Center**  
**PO Box 8156**  
**Statesboro, GA 30460-8156**  
**Phone (912) 681-5194**  
[www.sbdc.uga.edu](http://www.sbdc.uga.edu)

## **Feasibility and Marketing Strategy**

### **Is Your Business Idea Feasible?**

Answer the following questions regarding your idea. Give complete, well thought out answers to these questions. If you are unsure about or answer no to any of the following questions, then you should rethink your idea.

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

### **Researching Your Markets**

It is recommended that you research your potential market demand for your product or service. First, determine what questions you need answered. The following are ideas on where to find the information you need.

#### Primary Data:

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

#### Secondary Data:

- Visit your public library
- Contact trade associations (i.e. trade shows and trade journals)
- Contact the SBDC and the Claxton-Evans County Chamber of Commerce. See the Resource Directory for contact information.
- Use various search engines on the Internet (i.e. Google, Yahoo, Lycos, Alta Vista, etc.)

### **Marketing Your Business**

In order to properly market your product, you need to answer the following questions. This information can be used to help you develop your marketing plan. Contact the SBDC for more information on constructing this plan.

- Who are my customers? (This determines your target market.)
- Where are they?
- How many are there? (This indicates your market size.)
- What are their needs?
- Who are my competitors?
- How does my competition do it? (One method of marketing/dealing with competition is the end-run strategy. In this strategy you adopt your

- competitors' strategies with the intention of making yours better.)
- How can I reach them? (The distribution of your product is very important. Where your product is located can affect how well it sells.)
  - How much will they pay? (The pricing of your product is also very important. You must take into consideration what your competitors charge.)
  - What are the market trends? (What are people buying? It is important to be aware of what market trends are. This relates back to knowing your customers' needs. Try to distinguish between trends and fads.)
  - What are the technological trends? (One obvious answer to this question is the Internet. Will you be using technology? How can it be used to help your business? Do you need to advertise on the Internet? Do you need a network of computers for your business? If you are in a business related to technology, it is imperative that you stay abreast of any changes.)

## Determining Cash Needed to Start A Business

	Estimate of monthly expenses based on sales of \$ _____ projected per year.	Estimate of cash needs to start (Col. 1 x non-profit months)
Salary of owner/manager	_____	_____
All other salaries/wages	_____	_____
Rent (building/equipment)	_____	_____
Advertising	_____	_____
Office Expense	_____	_____
Supplies	_____	_____
Telephone and facsimile	_____	_____
Other utilities	_____	_____
Insurance	_____	_____
Taxes, including Soc.Sec.	_____	_____
Maintenance/Repairs	_____	_____
Legal/Professional Fees	_____	_____
Loan Payments	_____	_____
Miscellaneous	_____	_____
<b>SUBTOTAL:</b>		
<u>One Time Start-Up Costs</u>		
Fixtures and equipment (get estimates from suppliers)		_____
Decorating and Remodeling (get estimates from contractors)		_____
Installation of Fixtures/Equipment (get estimates from suppliers)		_____
Starting Inventory (vendors can advise as to amounts and cost)		_____
Deposit for utilities (contact providers for estimates)		_____
Legal/professional fees (get estimates from attorney/CPA, etc)		_____
Licenses & permits (contact government offices for amounts)		_____
Advertising and promotions for opening (get estimates from media)		_____
Other (make additional list if necessary)		_____
<b>Total estimate of cash needed for start-up</b>		<b>_____</b>

**Demographic Information**

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

**Procurement – Doing Business with the Government**

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

**Governor's Small Business Center**

[www.doas.state.ga.us](http://www.doas.state.ga.us)

### **Legal Aspects of Starting a Business**

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

It is recommended that before you enter into any of these four forms of business that you contact an attorney, CPA, or other qualified individual. Speaking with someone informed about the legal entities of business will reduce the risk of mistakes in the business setup. You can probably do the necessary paperwork and procedures yourself, but it makes sense to leave it up to the professionals. Also, contact the Small Business Development Center for more information.

THERE ARE FOUR BASIC FORMS THAT A NEW BUSINESS CAN TAKE:

- Sole Proprietorship
- Partnership (General or Limited)
- Corporation (C or S)
- Limited Liability Company

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

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

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

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

A **corporation** is an entity, which must be approved by the state of Georgia through the Office of the Secretary of State. A corporation must file federal, state, and local taxes on its operations. One advantage to a corporation is the

protection from liability afforded to shareholders. However, when an organization is small, creditors may require personal guarantees of predominant owners. Another advantage to the corporation is the ease of raising capital through the sale of common or preferred stock. A disadvantage of the corporation is that the organization's income will essentially be taxed twice (once for the business and again on the shareholders personal income tax after collecting dividends). There are two types of corporations: C and S.

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

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

### **The Office of the Secretary of State**

214 State Capitol  
Atlanta, Georgia 30334  
(404)-656-2881  
[www.sos.state.ga.us](http://www.sos.state.ga.us)

This incorporation process includes publishing your intent to incorporate in the local newspaper's legal publication. Newspapers do charge for this service. To publish your intent to incorporate, contact the local print media:

The Claxton Enterprise  
Legal Advertising Dept.  
P. O. Box 218  
Claxton, Georgia 30417  
(912) 739-2132

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

The **limited liability company (LLC)** is one that is owned by two or more persons known as members. It is a mixture of other forms of organization. This form combines some of the partnership's, corporation's, and S corporation's best features. Similarly to a corporation, you must reserve a name and file the articles

of incorporation. You and your fellow members should write an operating agreement to control the conduct of the business.

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

*It is recommended that before you make any decisions regarding the legal entity of your business that you contact an attorney, CPA or qualified individual.*

*A list of Chamber member attorneys and accountants can be found in the Chamber of Commerce Membership Directory also posted on the Chamber of Commerce website, [www.claxtonevanschamber.com](http://www.claxtonevanschamber.com)*

## **Licensing and Permits Information**

### **Business License (also called an Occupational Tax)**

If you plan to operate a business in the state of Georgia, you must obtain a city or county business license. License are required for businesses located within the city limits of Claxton and Hagan. Businesses located in Evans County, outside the city limits of Claxton and Hagan, do not require a license.

#### **If your business will be located within the Claxton City limits:**

City of Claxton  
Business License Office  
204 West Railroad Avenue  
PO Box 829  
Claxton, GA 30417

(912) 739-1712

#### **If your business will be located within the Hagan City limits:**

City of Hagan  
Business License Office  
300 Tattnall Street  
P. O. Box 356  
Hagan, GA 30429

(912) 739-3801

## **Zoning**

### **County of Evans:**

Evans County does not have comprehensive zoning regulations but does have land use regulations pertaining to residential development within the county. Prior to any construction, these land use regulations should be thoroughly researched.

For more information, contact:

Evans County Board of Commissioners  
Evans County Court House Annex  
3 Freeman Street  
Claxton, GA 30417  
912-739-1141

### **City of Claxton:**

If you chose to locate a business within the Claxton City limits, contact Claxton City Hall to determine the permitted land uses in the location you have chosen as special restrictions may apply to that area. You should not make any investments before the zoning has been thoroughly researched.

Sign permits are required for erecting and placing any mounted or freestanding signs within the city limits of the City of Claxton.

For more information, contact:

Claxton City Hall  
204 W. Railroad Avenue  
(PO Box 196)  
Claxton, GA 30417  
912-73-1712

### **City of Hagan:**

If you chose to locate a business within the Hagan City limits, contact Hagan City Hall to determine the permitted land uses in the location you have chosen as special restrictions may apply to that area. You should not make any investments before the zoning has been thoroughly researched.

Sign permits are required for erecting and placing any mounted or freestanding signs within the city limits of the City of Hagan.

For more information, contact:

Hagan City Hall  
300 Tattnall Street  
PO Box 356  
Hagan, GA 30429  
912-739-3801

**Building Construction/Renovations/Occupancy****County of Evans****City of Claxton****City of Hagan**

A building permit must be obtained for both new construction and renovations of, and additions to existing buildings. Before you construct a new facility or renovate an existing one, you must have this permit. Mobile home placement permits are also required prior to placement.

For more information, contact:

Evans County Tax Assessor's Office

Evans County Courthouse Annex

3 Freeman Street

Claxton, GA 30417

912-739-3424

Claxton City Hall

204 W. Railroad Avenue

PO Box 196

Claxton, GA 30417

City of Hagan

300 Tattnell Street

PO Box 356

Hagan, GA 30429

### **Health Permits**

If your business is to involve food processing, handling, storage, or distribution, you must obtain permits from the Evans County Health Department. If you are unsure if your business needs a permit, contact the Health Department.

#### **Evans County Health Department**

4 North Newton Street  
PO Box 366  
Claxton, GA 30417  
(912) 739-2088

### **Trade name Registration**

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

The Clerk's office will provide any paperwork that needs to be completed. Similar to publishing your intent to incorporate a business, you must publish a notice of your Trade name registration in the local newspapers. You must also file the required affidavit. Notice of the filing of the Trade name registration must be published once a week for two weeks in the legal section of the publication. In order to run your legal advertisement, contact:

The Claxton Enterprise  
Legal Advertising Dept.  
P. O. Box 218  
Claxton, GA 30417  
(912) 739-2132

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

**To file your Trade name registration, contact:**

Clerk of the Superior Court  
Evans County  
PO Box 845  
Claxton, GA 30417  
(912) 739-3868

**Federal Licensing**

Most new small businesses will not require any type of federal licensing to conduct business, unless you will be engaged in one of the following activities:

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

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

**The U.S. Department of Alcohol, Tobacco, and Firearms**

2600 Century Parkway Suite 3430  
Atlanta, Georgia 30345  
(404) 679-5130

**The U.S. Federal Drug Administration**

60 8th Street  
Atlanta, GA 30309  
(404) 347-4265

**The U.S. Federal Communications Commission**

3575 Kroger Boulevard  
Duluth, Georgia 30096  
(888) 225-5322

## **State Licensing**

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

### **Georgia Secretary of State**

Professional Licensing Boards Division  
237 Coliseum Dr. Macon, GA 31217-3858  
(478) 207-2440  
[www.sos.state.ga.us](http://www.sos.state.ga.us)

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

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

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

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

[www.sos.state.ga.us](http://www.sos.state.ga.us)

## Taxes

*State of Georgia*

### **Sales and Use Taxes**

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

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

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

#### **Georgia Department of Revenue**

Sales and Use Tax Division  
1800 Century Center Blvd., NE  
Atlanta, GA 30345-3205  
(404) 417-3209  
[www.etax.dor.ga.gov](http://www.etax.dor.ga.gov)

#### **Georgia Department of Revenue**

**Savannah Regional Office**  
6606 Abercorn Street, Suite 220  
Savannah, GA 31405  
(912) 356-2140

For general information or taxpayer assistance, call 1-877-602-8477

## **State Excise Taxes**

In addition to federal excise tax, you may be responsible for collecting state excise tax as well. The categories are comparable to the federal categories. Alcoholic beverages, tobacco products, motor carriers, and trucks with more than two axles are included in the taxed categories. You should contact the Georgia Department of Revenue for complete information.

### **Georgia Department of Revenue**

*Alcohol & Tobacco Division*

1800 Century Center Blvd., NE, Room 4235

Atlanta, GA 30345-3205

(404) 417-4900

*Motor Carrier Division*

1200 Tradeport Blvd.

Hapeville, GA 30354

(404) 675-6135

## **Estimated State Income Taxes**

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

### *Federal Taxes*

## **Federal Excise Taxes**

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

They are:

1. Motor vehicle use tax (vehicles greater than 55,000 lbs. gross weight)
2. Retailers tax (certain types of fuels)
3. Retail excise tax on the sales of the following: Heavy trucks/trailers, tires and tubes, recreation equipment (e.g. fishing/hunting supplies), firearms and ammunition.
4. Air transportation tax (if you are transporting people by air, you have to collect this tax)

5. Communications taxes (e.g. on telephone or teletype services)
6. Wagering taxes
7. Taxes on U.S. mined coal
8. Environmental taxes (imposed on petroleum products, various chemicals, and hazardous wastes)
9. Alcohol, firearms, ammunition, and tobacco taxes

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

### **Internal Revenue Service**

Atlanta Office  
401 W Peachtree St. NW  
Atlanta, GA 30308  
(404) 338-7962  
[www.irs.gov](http://www.irs.gov)

### **Federal Income Taxes**

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

#### For a sole proprietor or a member of a partnership:

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

#### For a corporation:

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

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

**Internal Revenue Service**

Atlanta Office  
401 W Peachtree St NW  
Atlanta, GA 30308  
(404) 338-7962  
[www.irs.gov](http://www.irs.gov)

**Employer Taxes**

There are taxes that as an employer you are responsible for both withholding from employee wages as well as paying yourself. For more complete information on employer taxes contact the Internal Revenue Service or your accountant.

**Income Taxes**

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

**Georgia Department of Labor Atlanta Office**

148 International Blvd. NE Suite 265  
Sussex Place  
Atlanta, Georgia 30303-1751  
(404) 656-6000  
[www.dol.state.ga.us](http://www.dol.state.ga.us)

**Unemployment Insurance Taxes**

Federal Unemployment Insurance Tax is the employer's responsibility. This is not withheld from employee wages. Consult the Employer's Tax Guide for more information on the various taxes that you will be required to pay. The Employer's Tax Guide is a booklet designed to help you with all aspects of taxation. Contact the Georgia and US Departments of Labor and Revenue to receive the Employer's Tax Guide and other relevant information. See contact information below.

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

## **Federal Tax Identification Numbers**

Your federal tax identification number is the number used to file your taxes. It acts in a similar capacity to your social security number on your personal income taxes. In fact, if you are a sole proprietorship you will probably use your social security number. In partnerships and corporations you will need a Federal Tax ID number. For more information, contact the Internal Revenue Service or your accountant.

### **Internal Revenue Service**

Atlanta Office  
401 W Peachtree St NW  
Atlanta, GA 30308  
(404) 338-7962  
[www.irs.gov](http://www.irs.gov)

***The Claxton-Evans County Chamber of Commerce recommends that a new business owner consult with/or employ an accounting service or professional accountant, to set up your books and file your tax forms for your 1<sup>st</sup> year in business.***

## **Workers' Compensation Insurance**

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

### **State Board of Workers' Compensation**

(404) 656-3875  
[www.state.ga.us/sbwc/](http://www.state.ga.us/sbwc/)

Your business can become eligible for 7.5% discount on your Workers' Compensation Insurance Premiums. This is possible through the DRUGS DON'T WORK IN THE WORKPLACE PROGRAM. Contact the Claxton-Evans County Chamber of Commerce for more information on this program.

### **Claxton-Evans County Chamber of Commerce**

4 North Duval Street  
Claxton, GA 30417  
(912) 739-1391  
[info@claxtonevanschamber.com](mailto:info@claxtonevanschamber.com)

## Utilities

### **Establishing Water, Sewer, and Garbage Service**

To establish water, sewer, and garbage service, you must contact the Utilities Department of the respective city or the Evans County Board of Commissioners. To sign up for service you must present a copy of your lease agreement or closing statement and Drivers License or valid Georgia ID with SS#. A service contract and/or deposit may be required.

Evans County Board of Commissioners	(912) 719-1141
Claxton	(912) 739-1712
Hagan	(912) 739- 3801
Daisy	(912) 739-2125
Bellville	(912) 739-3110

### **Establishing Gas Service**

To establish gas service within the City of Claxton and in some areas outside the city limits, contact the Claxton Utilities Department, (912) 739-1712. To establish service, provide the service address, the name of the person responsible for bill payment, and company name. A deposit will be assessed for each business that begins service.

### **Establishing Electrical Service**

Claxton and Evans County have two providers of electrical service. They are Canoochee EMC and Georgia Power. Each has its own application process. Which provider you will use is dependent on where your business is located.

If your business is located within the city limits of Claxton and in some areas near the city limits, your service provider will most likely be Georgia Power. To establish service you need to contact Georgia Power at 1-888-660-5890. To establish service you will need to provide the service address, the name of the person responsible for bill payment, and the name of your company. A deposit will be assessed for each business that begins service.

In areas outside the city limits of Claxton, Canoochee EMC will most likely be your service provider. To establish service with Canoochee EMC, call (912) 557-4391. To establish service you will need to provide the service address, the name of the person responsible for bill payment, and the name of your company. A deposit will be assessed for each business that begins service.

**Establishing Telephone Service**

BellSouth/AT&T provides telephone service for businesses in areas within the city limits of Claxton as well as in county areas located outside city limits.

To establish service with BellSouth/AT&T, contact a customer service representative at (866) 620-6000. An order for service will be taken and a credit evaluation will be made. A deposit may be assessed. Whether establishing service in a new or existing facility, a small business services representative should be consulted.

## **Labor and Safety Regulation Information**

### **Educating Yourself on Labor/Safety Issues**

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

### **Georgia Department of Labor**

Statesboro Office  
62 Packinghouse Road, PO Box 558  
Statesboro, GA 30458  
(912) 681-5156

### **OSHA**

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

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

### **Occupational Safety and Health Administration**

US Department of Labor  
450 Mall Blvd, Suite J  
Savannah, GA 31406  
(912) 652-4762  
[www.osha.gov](http://www.osha.gov)

## **Application, Hiring, and Termination Process**

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

### **APPLICATION AND HIRING**

#### **DON'T:**

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

#### **DO:**

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

### **TERMINATION**

#### **DO:**

- *Review company policies.* If you have not yet developed company policies regarding application, hiring, and termination, call the GDOL. Make a checklist of your procedures. Make sure that you have followed the rules in the termination process. If you have not completed your checklist, **YOU SHOULD NOT TERMINATE THE EMPLOYEE YET.** Take care to finish all steps in the process to alleviate any questions and possible legal repercussions.
- *Have a stated code of expected employee behavior.* Many employers face

problems due to unclear expectations of conduct. It is easier to prove reasons for termination if such a code is in place. This documentation will be helpful if you are faced with paying restitution because it will show that you had sufficient cause to terminate the employee.

- *Conduct an exit interview.* This allows you to tie up any loose ends. Final paychecks can be issued, and company property (e.g. keys, paperwork, and files) can be returned. Ask the employee what he/she liked or disliked about your company. Ask for feedback on aspects of your company of which this person has knowledge. This person might be a bit more forthcoming with problems or constructive criticisms than someone who still works there.
- *Keep termination of an employee between you (management) and the employee.* The fired employee will appreciate your discretion in this matter. Termination should not be discussed with other employees. Privacy can help you avoid harsh feelings and legal repercussions.
- *Have employees sign a release.* If you are offering the fired employee severance pay or anything else of value, have him/her sign a release of liability to the company. This may protect you in case of legal action.

### **Where to Find Your Labor Force**

There are many resources through which one can find employees. The first things that typically come to mind are the classified advertisements in local newspapers. You can place ads in these publications for week long and even month long periods. Contact the publication you wish to use for more specific information. The Georgia Department of Labor is an agency that can assist you in finding employees. For more information on how the GDOL can help you, call the Statesboro Career Center, (912) 681-5156.

Another place you might contact is Ogeechee Technical College, Statesboro, Georgia (912) 681-5500.

The Heart of Georgia Regional Development Center (RDC) can be a resource of labor through the Workforce Investment Act. As in other cases regarding labor and safety issues, if in doubt contact the GDOL. You can also contact the Workforce Investment Act Administrative Entity, Job Training Unlimited, 7 South Duval Street, Claxton, GA 30417, (912) 739-7158.

## Financing Information

When starting a business, one important consideration is where to obtain capital to back your venture. Most start-up businesses require a capital contribution by the entrepreneur, usually 20%. The remaining financing may be available from local banks or may require private investors. There are several Small Business Administration loan programs available to businesses, all of which require bank participation. These loan programs, however, are not guaranteed. They are all subject to change based on the SBA's current budget.

*While care has been taken to provide accurate and current information, the information presented below has been collected from numerous sources and should be further researched for accuracy.*

- **SBA Low Doc** This program provides financing for small businesses through guaranteeing a percentage of the bank's loans to the business. The loan is administered by the bank and is termed "Low Doc" because documentation has been greatly reduced and red tape is at a minimum. Eligible expenditures are for land, building, machinery, equipment, inventory, and working capital. For detailed information, contact the Small Business Assistance Corporation.
- **SBA Guaranteed Loan Program 7(A)** This program provides financing to small businesses through guaranteeing a percentage of the bank's loan to the business. Eligible expenditures are for land and building, machinery and equipment, working capital, and some restructure of existing debt. For information on loan size, interest rates, eligible business size and available terms and amortization periods, contact the Small Business Assistance Corporation.
- **SBA 504 Loan Program** This program provides financing for small businesses through a low interest, fixed rate, long-term loan. The Small Business Administration takes a second lien position behind the bank. Eligible expenditures are for land and building, long-life machinery and equipment.
- **SBA MicroLoan Program** This program is sensitive to the needs of and special problems faced by micro-enterprise, especially women and minority entrepreneurs. If you own a micro or small size business, you may qualify for this program. For more information, contact the Small Business Assistance Corporation

While each of these programs has specific requirements for eligibility, there are certain standards that must be met for all loan programs. A loan applicant must be of good character, show the ability to operate a small business successfully, and have a reasonable amount of his/her own resources to invest to withstand possible losses. In addition, the following will likely be required:

Credit Report

Collateral adequate to secure the debt, list of collateral and its value

Appraisals required on real property used as collateral

Personal guarantees required of those persons (or companies with 20% ownership)

Secondary collateral may be required

Personal financial statements and financial statements of business (if applicable). Also include personal income tax returns (both federal and state)

### **Small Business Assistance Corporation**

111 East Liberty Street, Suite 100

Savannah, GA 31412-0950

(912) 232-4700

(912) 232-0385 (Fax)

888-287-2137 (toll free)

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

The OneGeorgia Authority, created by the Governor and the Legislature, utilizes one third of the state's tobacco settlement to assist the state's most economically challenged areas. OneGeorgia's Entrepreneur and Small Business Development Loan Guarantee Fund (ESB) provides new financial resources and opportunities for business development in Georgia's at-risk areas by partnering with accredited Georgia financial institutions. For more information on OneGeorgia Authority programs, contact:

### **OneGeorgia Authority**

1202-B Hillcrest Parkway

Dublin, GA 31021

Phone (478) 274-7731

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

**Local Banks**

The Claxton Bank  
PO Box 247  
Claxton, GA 30417  
(912) 739-3322  
[www.theclaxtonbank.com](http://www.theclaxtonbank.com)

Tippins Bank & Trust Company  
PO Box 157  
Claxton, GA 30417  
(912) 739-1621  
[www.tippinsbank.com](http://www.tippinsbank.com)

South Georgia Bank  
PO Box 948  
Claxton, GA 30417  
(912) 739-0400  
[www.southgabank.com](http://www.southgabank.com)

## **Special Programs**

### **Agribusiness**

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

For more information, contact:

Evans County Extension Service  
102 Daniel Street  
Claxton, GA 30417  
(912) 739-1292

Georgia Dept. of Agriculture/FSA  
Tattall Co USDA Service Center  
Reidsville, GA 30453  
(912) 557-6706

### **International Trade**

International trade can be difficult, but also can provide tremendous opportunities. Most start-up businesses will not be participating in international trade. However, if you choose to export or import goods, the following contacts may provide you with valuable information. The United States Export Assistance Center can provide you access to all federal exporting resources.

#### **United States Export Assistance Center**

Regional, International Trade Programs  
Sunbelt US Export Assistance Center  
75 Fifth St., NW  
Suite 1055  
Atlanta, GA 30308  
404-897-6089 (phone)  
404-897-6085 (fax)



## **Resource Directory**

When starting a business it is important to have a diverse base of information sources. One way to ensure success is through education. The more you know about your field, the better off your business will be. The following is a list of potential resources for information.

### ***Claxton-Evans County***

Claxton-Evans County Chamber of Commerce: Promotes economic growth in the county through a variety of programs and services; can serve as your connection to the existing economic and political community. 4 North Duval Street, Claxton, GA 30417, Phone Number (912) 739-1391; Fax Number (912) 739-3827; [info@claxtonevanschamber.com](mailto:info@claxtonevanschamber.com); [www.claxtonevanschamber.com](http://www.claxtonevanschamber.com)

Evans County Board of Commissioners: 3 Freeman Street, Claxton, GA 30417, Phone Number (912) 739-1141; Fax Number (912) 0111, [www.evanscountyga.com](http://www.evanscountyga.com)

City of Claxton: 204 West Railroad Street, PO Box 829, Claxton, GA 30417, Phone Number (912) 739-1712; Fax Number (912) 739-0442

City of Hagan: 300 Tattnall Street, PO Box 356, Hagan, GA 30429, Phone Number (912) 739-3801

City of Daisy: Railroad Street, PO Box 196, Daisy, GA 30423, Phone Number (912) 739-2125

City of Bellville: PO Box 121, Bellville, GA 30414, Phone Number (912) 739-3110

Claxton-Evans County Industrial Development Authority: 4 North Duval Street, Claxton, GA 30417, Phone Number (912) 739-1391

Downtown Development Authority: 204 West Railroad Ave, Claxton, GA 30417, Phone Number (912) 739-1712

Evans County Health Department: 4 North Newton Street, PO Box 366, Claxton, GA 30417, Phone Number (912) 739-2088

Clerk of Superior Court: 123 West Main Street, PO Box 845, Claxton, GA 30417, Phone Number (912) 739-3868

Claxton/Evans County Fire Chief: 204 West Railroad Street, PO Box 829, Claxton, GA 30417, Phone Number (912) 739-1712

The Claxton Enterprise: PO Box 218, Claxton, GA 30417, Phone Number (912) 739-2132, [www.claxtonenterprise.com](http://www.claxtonenterprise.com)

US Postal Service

Claxton	739-7188	7 Courthouse Street, Claxton, GA 30417
Hagan	(912) 739-4246	5272 Hwy 280 West, Hagan, GA 30429
Bellville	1-800-275-8777	John B. Gordon St, Bellville, GA 30414
Daisy	1-800-275-8777	Main St, Daisy, GA 30423

Evans County Public Library: 701 West Main Street, Claxton, GA 30417, Phone Number (912) 739-1801

Evans County Cooperative Extension Service: 102 Daniel Street, Claxton, GA 30417, Phone Number (912) 739-1292

Job Training Unlimited: 7 South Duval Street, Claxton, GA 30417, Phone Number (912) 739-7158, [www.region9wib.org](http://www.region9wib.org)

Drugs Don't Work in the Workplace Program: This program is administered locally by the Claxton-Evans County Chamber of Commerce. Located at 4 North Duval Street, Claxton, GA 30417. Phone Number (912) 739-1391

Ogeechee Technical College (Claxton/Evans County Campus): 107 North Duval Street, Claxton, GA 30417, Phone Number (912) 739-2959

The Claxton Bank: PO Box 247, Claxton, GA 30417, Phone Number (912) 739-3322, [www.theclaxtonbank.com](http://www.theclaxtonbank.com)

Tippins Bank & Trust Company, PO Box 157, Claxton, GA 30417, Phone Number (912) 739-1621, [www.tippinsbank.com](http://www.tippinsbank.com)

South Georgia Bank, PO Box 948, Claxton, GA 30417, Phone Number (912) 739-0400, [www.southgabank.com](http://www.southgabank.com)

Claxton High School Vocational Department, 701 West James Street, Claxton, GA 30417, Phone Number (912) 739-8897

## **State and Regional Resource Directory**

Georgia Department of Labor: Statesboro Career Center - Located at 62 Packinghouse Road, PO Box 558, Statesboro, GA 30458, Phone Number (912) 681-5156, Fax Number (912) 681-5228

Georgia Department of Community Affairs: PO Box 1321, Dublin, GA 31040, Phone Number (478) 272-8700, [www.dca.state.ga.us](http://www.dca.state.ga.us)

Ogeechee Technical College (Statesboro/Main Campus): Located at 1 Joe Kennedy Blvd, Statesboro, GA 30458, Phone Number (912) 681-5500., [www.ogeecheetech.edu](http://www.ogeecheetech.edu)

Georgia Southern University: Statesboro, GA 30460, Phone Number (912) 681-5611, [www.georgiasouthern.edu](http://www.georgiasouthern.edu)

Georgia Department of Agriculture: 19 Martin Luther King Jr, Drive, SW, Atlanta, GA 30334, Phone Number (404) 656-3685

Georgia Chamber of Commerce: 233 Peachtree Street, NE, Suite 2000, Atlanta, GA 30303-1564, Phone Number 1-800-241-2286, [www.gachamber.com](http://www.gachamber.com)

Georgia Department of Revenue/Savannah Regional Office: 6606 Abercorn Street, Suite 220, Savannah, GA 31405, Phone Number (912) 356-2140

Snelling Personnel Services: (Temporary Staffing Service) 410 S Zetterower Ave, Statesboro, GA 30458, Phone Number (912) 764-8800

WillStaff Worldwide: (Temporary Staffing Service) 10929 Highway 301 South, Statesboro, GA 30458, Phone Number (912) 681-1016

USDA Service Center, Reidsville, GA 30453, Phone Number (912) 557-6706

Heart of Georgia Altamaha Regional Development Center: 5405 Oak Street, Eastman, GA 31023, Phone Number (478) 374-4771

Georgia Tech Economic Development Office: 1200-A Hillcrest Parkway, Dublin, GA 31021, Phone Number (478) 275-5125, [www.edi.gatech.edu](http://www.edi.gatech.edu)

Small Business Development Center: Offers a wide range of free business consulting services for potential business owners including assistance in starting a business, obtaining financing, and developing marketing and managerial plans. PO Box 8156, Statesboro, GA 30460-8156, Phone Number (912) 681-5194, Fax Number (912) 681-0648, [www.sbdc.uga.edu](http://www.sbdc.uga.edu)

Georgia Department of Economic Development/Entrepreneurship/Small Business: Regional Project Manager, Ray Snow, 162 Tison Drive, Brunswick, GA 31523, Phone Number (912) 280-6941, Fax Number (912) 265-4306

Georgia Department of Economic Development/Tourism Division: Regional Tourism Representative, Lori Hennesy, 100 West College Park Drive, Collins Hall Room 117, Douglas, GA 31533, Phone Number (912) 389-4821, Fax Number (912) 389-4822

Georgia Department of Economic Development: Regional Project Manager, Jane Schaller, 190 Crossroads Parkway, Suite 300, Savannah, GA 31407, Phone Number (912) 963-6967, Fax Number (912) 963-6966

Better Business Bureau: This agency's regional office is based in Savannah, Georgia, 6606 Abercorn Street, Suite 108-C, Savannah, GA 31405, Phone Number (912) 354-7521

Occupational Safety & Health Administration: Savannah Area Office, 450 Mall Blvd, Suite J, Savannah, GA 31406, Phone Number (912) 652-4762

Georgia Secretary of State's Office: This office is determined to ensure the success of small business in the state. A variety of information can be obtained through this office including the BLUE BOOK. Located at 211 State Capitol, Atlanta, Georgia 30331 Phone Number: (404) 656-2881 Internet Address <http://www.sos.state.ga.us>

Internal Revenue Service: Located in the Atlanta, 401 W Peachtree St NW, Atlanta, GA 30308. Phone Number (404) 338-7962

Minority Business Development Agency Regional Office: Located at 401 W. Peachtree Street Room 1715, Atlanta, Georgia 30308. Phone Number (404) 730-3300

Small Business Assistance Corporation: 111 East Liberty Street, Suite 100, PO Box 10750, Savannah, GA 31412, Phone Number (912) 232-4700, Fax Number (912) 232-0385, [www.sbacsav.com](http://www.sbacsav.com)

US Department of Labor: This office can provide you with information on OSHA. Located at 200 Constitution Ave., Washington, DC 20210. Phone Number (800) 321-OSHA.

OneGeorgia Authority: 1202-B Hillcrest Parkway, Dublin, GA 31021, Phone Number (478) 274-7731, [www.onegeorgia.org](http://www.onegeorgia.org)

**Other Web Based resources for entrepreneurs:**

CCH- Business Owner's Toolkit Website: [www.toolkit.cch.com](http://www.toolkit.cch.com)

Kauffman Foundations Resources for Entrepreneures [www.entreworld.org](http://www.entreworld.org)

PriceWaterhouseCoopers- Vision to Reality [www.pwcglobal.com/v2r/](http://www.pwcglobal.com/v2r/)

The Wall Street Journal Center for Entrepreneurs

<http://www.startup.wsj.com>

Microsoft Small Business Solutions [www.bcentral.com](http://www.bcentral.com)

Center for Rural Entrepreneurship: [www.ruralship.org](http://www.ruralship.org)

Community-Based E&SB Programs: [www.georgia.org](http://www.georgia.org)

Georgia Dept of Economic Development: [www.memclanahangeorgia.org](http://www.memclanahangeorgia.org)

Mary Ellen McClanahan – (404) 962-4071

## Glossary of Terms

- **Assets** - Resources, owned or controlled by a company, that have future benefits. These benefits must be quantifiable in monetary terms.
- **Balance Sheet** - A list of a company's assets, liabilities, and owner's equity at a particular point in time.
- **Break Even** - The unit volume where total revenue equals total cost; there is neither profit nor loss.
- **Capacity** - The amount of goods or work that can be produced by a company given its level of equipment, labor, and facilities.
- **Capital** - The funds necessary to establish or operate a business.
- **Cash Flow** - The movement of money into and out of a company; actual income received and actual payments made out.
- **Cash Flow Statement** - A presentation of the cash inflows and outflows for a particular period of time. These flows are grouped into major categories of cash from operations, cash investing activities, and cash-financing activities.
- **Collateral** - Assets pledged in return for loans.
- **Conventional Financing** - Financing from established lenders, such as banks, rather than from investors; debt financing.
- **Debt Financing** - Raising money for a business by borrowing, often in the form of bank loans. (See Conventional Financing above)
- **Debt Service** - Money being paid out on a loan; the amount necessary to keep a loan from going into default.
- **Disbursements** - Money paid out.
- **Equity** - Shares of stock in a company; ownership interest in a company.
- **Expenses** - Outflows of resources to generate revenues.
- **Fixed Costs** - Those costs that are not responsive to changes in volume over the relevant range of time.
- **GDOL** – Georgia Department of Labor
- **Income Statement** - A matching of a company's accomplishments (i.e. sales) with effort (expenses from operations) during a particular period of time. (Revenues - Expenses = Net Income)
- **Leasehold Improvements** - The changes made to a rented store, office or plant, to suit the tenant and make the location more appropriate for the conduct of the tenant's business.
- **Letter of Intent** - A letter or other document by a customer indicating the customer's intention to buy from a company.
- **Liabilities** - Commitments to payout assets (typically cash) to or render services for creditors.
- **Licensing** - The granting or permission by one company to another to use its products, trademark, or name in a limited, particular manner.
- **Liquidity** - The ability to turn assets into cash quickly and easily.
- **Market Share** - The percentage of the total available customer base captured

by a company.

- **Net Worth** - The total ownership interest in a company, represented by the excess of the total amount of assets minus the total amount of liabilities.
- **Partnership** - A legal relationship of two or more individuals to run a company.
- **Profit Margin** - The amount of money earned after the cost of goods or all operating expenses are deducted; usually expressed in percentage terms.
- **Pro Forma Statements** - Financial statements detailing management's predictions.
- **Receipts** - Funds coming into the company; the actual money paid to the company for its products or services; not necessarily the same as a company's actual receipts.
- **SBA** – Small Business Administration
- **SBDC** – Small Business Development Center
- **Sole Proprietorship** - Company owned and managed by one person.
- **Variable Costs** - Those costs that are directly responsive to changes in volume over the relevant range of time.
- **Venture Capitalists** - Individuals or firms who invest money in new enterprises.
- **Working Capital** - The cash available to the company for the ongoing operations of the business.

## State Issued Licenses

### State Board of Accountancy

Certified Public Accountant  
Registered Public Accountant  
Foreign Accountant  
Accounting Firms

### State Boards of Architects

Architects  
Interior Designers

### Georgia Athlete Agent Commission

Athlete Agents

### Board of Athletic Trainers

Athletic Trainers

### Georgia Auctioneer Commission

Auctioneers  
Auctioneer Corporations  
Non-resident auctioneers  
Non-resident corporations

### State Board of Barbers

Master Barbers  
Teachers  
Apprentice  
Schools  
Shops

### State Board of Chiropractic Examiners

Chiropractors

### Construction Industry Licensing Boards

Conditioned Air Contractors  
Electrical Contractors  
Low Voltage Contractors  
Master Plumbers  
Journeyman Plumbers  
Utility Contractors  
Utility Manager  
Utility Foreman

### State Board of Cosmetology

Master Cosmetology  
Teachers  
Instructor Trainee  
Esthetician  
Apprentice  
Schools  
Shops  
Manicurists

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

Professional Counselor  
Associate Professional Counselor  
Master Social Worker  
Clinical Social Worker  
Marriage and Family Therapist  
Assoc. Marriage and Family Therapist

### Georgia Board of Dentistry

Dentists  
Dental Hygienists

### Board of Examiners of Licensed Dieticians

Dieticians

### State Board of Professional Engineers and Land Surveyors

Professional Engineer  
Engineer-In-Training  
Land Surveyor  
Land Surveyor-In-Training

### State Board of Registration for Foresters

Foresters

### State Board of Funeral Service

Funeral Director  
Embalmer  
Establishment  
Apprenticeship

### State Board of Registration for Professional Geologists

Professional Geologist

### State Board of Hearing Aid Dealers and Dispensers

Hearing Aid Dealer  
Hearing Aid Dispenser

### State Board of Landscape Architects

Landscape Architects

### State Board for the Certification of Librarians

Librarians

### Composite State Board of Medical Examiners

Acupuncture  
Paramedic  
Cardiac Technician Teacher  
Institutional & Provisional Physician (MD & 00)  
Osteopath Respiratory Therapist

### State Board of Nursing Homes Administrators

Nursing Home Administrator  
Nursing Home Administrator In-Training

### Occupational Therapy Occupational Therapist

Occupational Therapist Assistant

### State Board of Dispensing Opticians

Opticians

### State Board of Examiners in Optometry

Optometrists

### State Board of Pharmacy

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

### State Board of Physical Therapy

Physical Therapists  
Physical Therapy Assistants

### State Board of Podiatry Examiners

Podiatrists

**Board of Examiners of Licensed Practical Nurses**

Licensed Practical Nurses

Water or Wastewater Lab. Operator  
Wastewater Collection System  
Operator

**Board of Private Detectives and Security Agents**

Private Detectives

Employees

Private Security Guards

Private Detective Businesses

Private Security Businesses

Weapon Permits

Training Instructors

Classroom Firearms

Classroom & Firearms

**State Board of Examiners of Psychologists**

Psychologists

**Georgia Board of Nurses**

Registered Nurses

Licensed Undergraduate Nurses

Advanced Practice

**State Board of Examiners for Speech Language Pathology and Audiology**

Speech Language Pathologists

Audiologists

Speech Language Pathology Aide

Paid Clinical Experience Fellow

**State Board of Registration of Used Motor Vehicle Dealers and Used Motor Vehicle Parts Dealers**

Used Motor Vehicle Dealers

Used Motor Vehicle Parts Dealers

Used Motor Vehicle Dismantlers

Salvage Yard Dealers Rebuilders

Salvage Pool Operators

**State Board of Veterinary Medicine**

Veterinarians

Faculty Licenses

Animal Technicians

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

Public Water Supply System

Operator (Class I, II, III, IV)

Biological Wastewater Treatment

System Operator (Class I,II,III,IV)

Industrial Wastewater Treatment

System Operator