

How to Start a Business In Decatur County – Georgia

Information for New Or Prospective Business Owners



Compiled by the Bainbridge-Decatur County
Chamber of Commerce
The Bainbridge-Decatur County Development
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The Bainbridge - Decatur County Chamber of Commerce and the Development Authority of Bainbridge and Decatur County have developed this document to provide basic start-up information for persons starting their own businesses. This site also provides new business owners and entrepreneurs with suggested internet sites that provide a wealth of valuable information.

As a prospective business owner, your first step is to write a well-conceived Business Plan. Once your business plan is written, the closest source of detailed information on starting your own business is the Small Business Development Center Office located in Albany, Georgia. Our Bainbridge/Decatur County Chamber of Commerce & Development Authority Office will be glad to set up a meeting for you with a SBDC agency member or you can call the Albany Office directly. The Small Business Development Center Office is located in Albany, Georgia, 230 S. Jackson Street, Suite 333, Albany, GA 31701-2885, phone: 229.420.1144; web: www.sbdc.uga.edu. Also, please see the *SBDC 2006 Resource Guide* for small businesses that is also posted on our website as a separate link. The *Resource Guide* provides additional excellent and detailed information that is critical for new business or prospective business owners.

A Checklist for New Businesses

[Please note: this list is not intended to be all-inclusive nor is it written in any particular order of priority. Further, all items may not pertain to you depending on the type of business you plan to operate. Please contact your nearest Small Business Development Center for assistance in starting a new business. The SBDC network in Georgia is a partnership between the federal Small Business Administration and the University of Georgia, and they provide new business start-up information at no cost.]

- ✓ Write a well-conceived Business Plan. Consult your accountant and attorney when finalizing your Business Plan. All financial institutions will require a well-written Business Plan. A good business plan will include an analysis of your product or service market, a break-even analysis, financial projections for your first three years of business, and financial reports (income tax returns) of the owner(s).
[Call the Technical Studies Division at Bainbridge College, 248-2530, for permission to use Business Plan software located in Room 627. Look for computers that have "Business Plan Software" taped to the CPU. Use this program to develop your own excellent Business Plan.]
- ✓ Determine if your company will operate as a Corporation, a Partnership, a Sole Proprietorship, a Limited Liability Company (LLC), or a non-profit organization.

- ✓ One of the most difficult steps is to find the means to finance your business. There are basically three ways to finance start-up costs: use your own money, obtain a loan(s), or find investors. Visit your area's Small Business Administration Office for a list of possible sources of Small Business Loans or Grants. In Bainbridge, the nearest Small Business Development Center Office is located in Albany, Georgia, 230 S. Jackson Street, Suite 333, Albany, GA 31701-2885, phone: 229.420.1144; web: www.sbdc.uga.edu

[The Georgia SBA site (http://www.sba.gov/ga/GA_ABOUTUS.html) also lists the following information on financing options:

Financial Assistance

The Georgia District Office is ranked as one of the top producers in the nation in terms of volume of SBA guaranteed loans to small businesses. In FY 2004, the District approved 2,206 loans, totaling over \$542 million, for small businesses in Georgia. These loans were made through the agency's 7(a) and 504 loan programs. The 7(a) program offers SBA guarantees on business loans provided by banks and other commercial lenders. Proceeds may be used to purchase real estate, machinery and equipment, inventory, along with working capital and debt refinancing. The 504 Program provides long-term, fixed rate financing for long-term assets to increase productivity and create new jobs. Proceeds may be used to purchase real estate and equipment for a small business. Terms vary depending upon the use of loan proceeds. Interest rates also vary depending upon the size and term of the loan. For more information, including a list of our Preferred Lenders, call 404/331-0100, ext. 603. Also see SBA's Financing Your Business home page

If you're a veteran, you can get business counseling and information about SBA guaranteed loan. Our Veterans Affairs Officer, Jorge Valentin-Stone, is available to assist you. You can reach him at 404/331-0100, ext. 609, or email at Jorge.valentin-stone@sba.gov.

MINORITY ENTERPRISE DEVELOPMENT

Through its business development program known as the 8(a) Program, the SBA assists small businesses owned and controlled by socially and economically disadvantaged individuals. Businesses must be able to provide a product or service that is purchased by an agency of the federal government. Since various government agencies have different mission requirements which affect purchasing needs, we encourage all firms owned by socially or economically disadvantaged individuals to contact our [Minority Enterprise Development staff](#). Orientation workshops for the 8(a) Program are held each month at our District Office. To register for the free workshop, please call 404/331-0100, ext. 504. Also see SBA's Government Contracting and Minority Enterprise Development home page and 8(a) Program Application.

SBA Microloan Program

There are five non-profit intermediaries that provide loans up to \$35,000 to small businesses under the SBA Microloan Program. They are: Albany Community Together Inc. (ACT) at 229/420-4600; Appalachian Community Enterprises, Cleveland, Georgia at 706/348-6609; Dekalb Enterprise Business Corporation (DEBCO) at 404/378-1899; Small Business Assistance Corporation (SBAC), Savannah, at 912/232-4700; and Southeast Community Capital Corporation, Oak Ridge, Tennessee, at 865/220-2025.]

- ✓ If your business will be an LLC or a Corporation, you must obtain the proper applications from the Georgia Secretary of State's Office. If your business is already operating in another state, contact that Secretary of State's Office to receive the proper application to do business in the new state that you wish to operate. Georgia corporations, limited liability

companies and limited partnerships are formed by filing with the **Corporations Division of the Office of Georgia Secretary of State.** Registration forms from the Georgia Secretary of State can be downloaded from this website: www.sos.state.ga.us/corporations.

- ✓ Decide on your business name. You must register your business trade name with the clerk of the Superior Court in the county in which your business is licensed. The Decatur County Clerk of the Superior Court phone number is 220.248.3025.
- ✓ If you as the business owner have any employees, you must apply for a Federal Employer Identification Number (EIN) by filling out the Form SS-4. You may also call the local IRS TELE-TIN hotline service, or visit the IRS's Web site: www.irs.gov. Also see the following IRS site for documents and booklets on income taxes required and Self Employment Tax information: <http://www.irs.gov/businesses/small/article/0,,id=99336,00.html>
Also, see IRS Publication 15 (Circular E), Employer's Tax Guide that includes instructions for withholding and paying federal employment taxes and filing the proper forms
(see <http://www.irs.gov/publications/p15/index.html>)
[Most business owners or prospective business owners find that a Certified Public Accountant is necessary to insure that all federal employment and income tax laws are followed correctly.]
- ✓ Apply for a State Sales Tax Number if you plan to sell a taxable product or service. (<http://www.etax.dor.ga.gov/CorpTax.shtml> or call 404.417.4477)
If you have employees, you can apply for a state withholding ID# on the same form (CRF-002). Also, the State of Georgia Department of Revenue has an Employer's Tax Guide on their website (www.etax.dor.ga.gov/taxguide/emplr_TaxGuide2005.pdf) that includes instructions for state income tax withholding.
- ✓ Contact the Georgia Department of Labor to find out about Unemployment regulations that all employers must follow. Employers normally must pay a state unemployment tax (SUTA) and a federal unemployment tax (FUTA). See http://www.dol.state.ga.us/ui_rules.htm for SUTA guidelines. See <http://www.irs.gov/businesses/small/international/article/0,,id=104985,00.html> for federal information.
- ✓ Contact the Georgia State Board of Workers Compensation (<http://sbwc.georgia.gov/02/sbwc/home/0,2235,11394008,00.html>) to determine what's required for compliance with the Workers Compensation Act. (This is not necessary for a sole proprietorship without employees.)

- ✓ If your business is within the City of Bainbridge, you must file for an Occupational Tax Certificate which is the Business License required for Bainbridge. The cost of the Tax Certificate will be based on the projected revenue and number of employees in your business. Additional state licenses may be required for some types of businesses such as nursing homes, child care centers, restaurants, hotels, etc. Contact the Georgia Secretary of State's office if you are starting one of these businesses. See the FAQ below for City of Bainbridge, Georgia information.

STARTING A BUSINESS IN THE CITY OF BAINBRIDGE

F.A.Q.

What is an occupational tax certificate and why do I need one?

- It is a document that needs to be completed before a business can operate in the City of Bainbridge.
- This document assures the proper business is conducted in the appropriate zoning location of the City.
- It is an annual certification that having been filed once continues to be renewed and billed until further notification
- Call the City of Bainbridge at 248-2000 for more information. The City of Bainbridge website is: www.bainbridgecity.com

Whom do I contact for inspection?

Building Inspector, Bob Gardner - 248-2000 X13
Fire Department, Chief Dennis Mock – 248-2000
Health Department, Ansley Johnson – 248-3055
Planning and Zoning, Bryan Barnett – 248-2000 X 36

Whom do I contact for utilities?

- Gas, City of Bainbridge, David Peacock – 248-2014
 - Storm Drainage, City of Bainbridge, Tommy King – 248-2015
 - Sanitary Sewer, City of Bainbridge, Ronnie Parrish – 248-2015
 - Water/Sewer, City of Bainbridge, Ronnie Parrish – 248—2015
 - Electricity, Georgia Power, Steve Blalock – 248-4406
 - Telephone, BellSouth – 243-8768
- ✓ If you plan to operate your business from your home, check with the City of Bainbridge if you live within the city limits or the Decatur County Commissioners' Office (229-248-3030) if you live in Decatur County but outside the city limits to ensure compliance with all local requirements. Any county business that serves food, alcohol, or provides palm reading must acquire a county business permit. Please note that liquor licenses

are very competitive. Contact Ms. King at the County Commissioners' Office for more information. The county administrator for Decatur County is Tom Patton.

- ✓ Contact the Bureau of Labor Standards office to determine what is necessary for compliance with the Occupational Safety and Health Act (OSHA). <http://www.osha.gov/>
- ✓ Contact the Georgia Department of Revenue (<http://www.etax.dor.ga.gov/CorpTax.shtml>) to request the proper paperwork for Business Registration and to receive instructions on withholding and paying state income taxes, sales tax, excise tax, etc.

Other considerations for your new business will include the following:

- Lease, buy or rent your business location. Check with your zoning office. Set up your utilities, internet, and phone services.
- Hire employees.
- Plan your advertising and marketing strategies.
- Open your Business!!
- Be sure to join your local Chamber of commerce for networking opportunities. They will sponsor a ribbon cutting for your new business.

Invaluable Web Sites for the New Business Owner or Entrepreneur:

Bainbridge – Decatur County Chamber of Commerce website:
<http://bainbridgechamber.com>

Bainbridge -- Decatur County Development Authority website:
<http://www.bainbridgedecaturga.com/>

City of Bainbridge, Georgia website: www.bainbridgecity.com

Decatur County website:
<http://www.decatourcountyga.org/>

Small Business Association
<http://www.sba.gov/library/pubs.html>
This site provides hundreds of documents helpful to start-up businesses.

Georgia Secretary of State -- First Stop Business Guide
http://www.sos.state.ga.us/firststop/first_stop_business_guide.htm

This document provides excellent and helpful guidelines for new business start-ups.

Georgia Department of Economic Development and Governor's Entrepreneur Coordinating Network website: www.georgia.org/Business/smallbusiness
This site lists Georgia Business Resources and much information for prospective or new business owners.

City of Bainbridge, Georgia website: www.bainbridgecity.com

University of Georgia Small Business Development Center website:
<http://www.sbdc.uga.edu>

Georgia State University Small Business Development Center website:
<http://www2.gsu.edu/~wwwsbp/>

U.S. Department of Commerce's Minority Business Development Agency
<http://www.mbda.gov>
Click on link "Business Development" for a wealth of information on new business start-up tips

Albany, Georgia Chamber of Commerce site
<http://www.albanyga.com/chamber/>
Click on link "Start a Business" for several How To Start a New Business booklets

IRS Web Site
<http://www.irs.gov/businesses/small/article/0,,id=99336,00.html>
This site provides many IRS documents and booklets for business owners

Georgia Department of Community Affairs
<http://www.dca.state.ga.us/economic/TaxCredits/programs/financingPacket.asp>
This site provides a 191 page handbook entitled "Economic Development Finance Programs" that includes a comprehensive listing of Georgia, federal, local, and even national programs that are designed to promote economic development and business enhancement in Georgia.