



Starting a Business In Bryan County

WORKBOOK

Furnished by:

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Chamber of Commerce

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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 Richmond Hill-Bryan 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 Bryan County will make establishing your own business easier by giving you 'one-stop shopping' for the information you will need. The Richmond Hill-Bryan County Chamber of Commerce is determined to promote economic development.

We believe economic growth 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 it as you would a workbook. Start at the beginning and work through to the end, making notes along the 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 attorneys, 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 is also a lot of work. Can you face 12-hour 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 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 of person who should open their own business?
Take this short quiz and see how your score adds up.

MOTIVATION	DISAGREE	STRONGLY AGREE
I constantly see business opportunities or ideas with potential commercial value.	1 2 3 4 5 6	7 8 9 10
I like growing or building businesses or taking ideas and making something of them.	1 2 3 4 5 6	7 8 9 10
I regularly come up with new ideas on doing things better or more efficiently.	1 2 3 4 5 6	7 8 9 10
I am able to find solutions to challenges and problems.	1 2 3 4 5 6	7 8 9 10
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
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
I am a hardworking person. I do what it takes to succeed.	1 2 3 4 5 6	7 8 9 10
I am able to adapt to changes and surprises quickly and successfully.	1 2 3 4 5 6	7 8 9 10
I am able to successfully manage risks associated with creating and growing a business.	1 2 3 4 5 6	7 8 9 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
I am motivated by success and driven to do well.	1 2 3 4 5 6	7 8 9 10
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

CAPACITY RELATED TO BUSINESS SKILLS

Consider yourself and other members of your management team

Ability to assess market opportunities	1 2 3 4 5 6	7 8 9 10
Ability to develop products for services	1 2 3 4 5 6	7 8 9 10
Ability to provide products of services	1 2 3 4 5 6	7 8 9 10
Marketing and communications capacity	1 2 3 4 5 6	7 8 9 10
Fiscal management	1 2 3 4 5 6	7 8 9 10
Ability to acquire financial capital	1 2 3 4 5 6	7 8 9 10
Personnel or team development management	1 2 3 4 5 6	7 8 9 10
Ability to develop and sustain partnerships	1 2 3 4 5 6	7 8 9 10
Quality control	1 2 3 4 5 6	7 8 9 10

CAPACITY TO NETWORK AND PARTNER

I am comfortable seeking information from others.	1 2 3 4 5 6	7 8 9 10
I regularly network to gain information for my business.	1 2 3 4 5 6	7 8 9 10
I have an extensive resource network I am constantly building.	1 2 3 4 5 6	7 8 9 10
I am comfortable with partnerships.	1 2 3 4 5 6	7 8 9 10
I have two or more partnerships associated with my business.	1 2 3 4 5 6	7 8 9 10
I have learned how to deal with the challenges of partnering.	1 2 3 4 5 6	7 8 9 10

FAMILY AND COMMUNITY SUPPORT

I am challenged and happy in my work building a business.	1 2 3 4 5 6	7 8 9 10
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There is good balance between my work and personal life.	1	2	3	4	5	6	7	8	9	10
Family and friends are supportive and encourage me.	1	2	3	4	5	6	7	8	9	10
My community is supportive of me and my undertaking.	1	2	3	4	5	6	7	8	9	10
My community is actively helping me build my business.	1	2	3	4	5	6	7	8	9	10

SCORE Self-Biz Quiz

SCORING

0-25 Points	Low Potential
26-50 Points	Some Potential
51-75 Points	Moderate Potential
76-100 Points	High Potential

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					

SOURCE: Center for Rural Entrepreneurship

FOR INFORMATION ON STARTING YOUR OWN BUSINESS, CONTACT:

Richmond Hill-Bryan County
Chamber of Commerce
2591 Hwy 17, Suite 100
Richmond Hill, GA 31324
Phone: 912.756.3444
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Kfranklin@coastalnow.net
Website: www.rhbcchamber.org

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:

- ❖ **Define 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. This research can be performed by students, professionals or on your own.
- ❖ **Build your skills by taking management/business courses.** Contact DDA, SBDC or CGCC about continuing education courses.
- ❖ **Contact the SBDC** for assistance in writing a business plan.
- ❖ **Contact GA DOL** 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 businesses. Take advantage of what these groups have to offer.
- ❖ **Seek the best location for your business.** Do you need little or lots of space? Would your business be better suited downtown or in a rural part of the county? Is a storefront location needed or can you locate in a second story office off the main street? 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 Secretary of State's office.
- ❖ **Select a business location.** After seeking out several possible locations, now is the time to choose one. Make sure 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 from their own experiences.
- ❖ **Choose your business' 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 to start up? What are 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 flow.
- ❖ **Review preliminary financial objectives.** How much profit is expected? Are you planning on making investments? What is intended cash flow?
- ❖ **Decide on pricing strategy.** After determining variable and fixed costs, decide your markup rate. 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 needs.** How many people will you need to staff? This is important to decide as it affects your requirements for insurance, etc.
- ❖ **Project your cash flow.** Write out an estimated statement of 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 SBDC for assistance.
- ❖ **Secure necessary financing.** Whether through a private lender or through other resources, 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** improvement of 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 Richmond Hill/Bryan County Chamber of Commerce can be of assistance in planning your event. Be creative and practical. Consider a “soft” opening 1-2 weeks before the grand opening.
- ❖ **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 the 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 the time you have available. You should 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 patrons.
- ❖ **LISTEN** to your customers, advisors and vendors. 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 have asked them to advise you for a reason. Let them guide you. LISTEN to your vendors. They have been in business much longer than you. They can possibly provide you with money-saving or money-making ideas.
- ❖ **Check cash flow** budget against actual performance.
- ❖ **Maintain good communication** 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 are most likely to receive it.
- ❖ **Continue to improve** the “Five 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.

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 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 product or service.
- ❖ 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 other 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.

Feasibility and Marketing Strategy

How feasible is your business?

Answer the following questions regarding your idea. Give complete, well thought out answers. 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/service do you plan to offer?
- ❖ Will your product/service satisfy a need yet unfilled?
- ❖ Will your product/service 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 (trade shows and trade journals)
- ❖ Contact the Small Business Development Center and Chamber of Commerce.
- ❖ Directory for contact information
- ❖ Use various search engines on the Internet.

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 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 your 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 competitor's strategy with the intention of making it 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 market trends. This relates back to knowing your customer's 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? If you are in a business related technology, it is imperative that you stay abreast of any changes.)

Determining Cash Needed to Start a Business:

Expense	Estimate of monthly expenses based on projected sales of \$ ____/yr	Estimate of cash needs to start (column 1 x non-profit months)
Salary of owner/manager		
Other salaries and wages		
Rent (building/equipment)		
Advertising		
Office Expenses		
Supplies		
Telephone/Fax		
Other Utilities		
Insurance		
Taxes, including Social Sec.		
Maintenance/Repairs		
Legal/Professional Fees		
Loan Payments		
Miscellaneous		
Subtotal:		\$

One-Time Start-up Costs:	
Fixtures and equipment (get estimate from suppliers)	
Decorating and remodeling (get estimate from contractors)	
Installation of fixtures (get estimates from suppliers)	
Starting inventory (vendors can advise on amounts/costs)	
Deposit of utilities (contact providers for estimates)	
Legal/professional fees (get estimates from CPA's/Atty, etc)	
Licenses/Permits (contact government offices for amnts)	
Advertising/Promotions for opening (get est. from media)	
Other (make additional list if necessary)	
TOTAL ESTIMATE OF CASH NEEDED FOR START-UP:	\$

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 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

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 initial setup. You can probably do the necessary paperwork and procedures yourself, but it makes more sense to leave it up to the professionals. Also, contact the Small Business Development Center (SBDC) at 912-651-3200 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. The 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 the predominate owners. Another advantage to the corporation is the ease of raising capital through the sale of common or preferred stock. One 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 distinctions between C and S 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 on April 1st of each year.

Office of the Secretary of State

315 W. Tower
2 Martin Luther King Dr.
Atlanta, GA 30334
404-656-2817

www.sos.state.ga.us

Office of the Secretary of State

238 E. Second St.
Tifton, GA 31794
229-391-3732

Part of the incorporation process includes publishing your intent to incorporate in the local newspaper's legal publication section. The charge for this service is **\$40.00**. The legal organ for Bryan County is the Bryan County News. To publish your intent to incorporate, contact:

Bryan County News

10221 Ford Avenue, Ste 3
Richmond Hill, GA 31324
912-756-2668

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

The **Limited Liability Company (LLC)** is owned by two or more persons known as members. It is a mixture of other forms of organizations. This form combines some of the partnership, corporation and S corporation's best features. Similar to a corporation, you must reserve a name and file the articles of incorporation. You and your fellow members should write an operation 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 interstate 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.

Licensing and Permit 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. In some cases, such as home-based businesses and some county areas outside the incorporated city limits, no license is needed. You should discuss the details of your situation with the licensing department. The fee for a license is contingent on the location, type and size of your business.

In the **City of Richmond Hill**, the tax is based on gross receipts (\$0-\$50,000 = \$100.00). The minimum cost of a business license is \$100.00. Home based businesses licenses are also \$100.00. If your business will be located within the City of Richmond Hill, contact:

City of Richmond Hill
Business License Department
40 Richard R. Davis Dr.
Richmond Hill, GA 31324
912-756-3345

Business licenses for the **City of Pembroke** are based on flat rate tax class and type of business. The minimum cost of a business license is \$125.00 plus a \$10.00 administrative fee. Contact the City of Pembroke for your business-specific flat rate amount. Home based businesses will be required to pay a \$75.00 application fee in addition to the business-license fee of \$125.00 and \$10.00 administrative fee. All home-based businesses must be approved by Planning & Zoning and Commission office. If your business will be located within the City of Pembroke, contact:

City of Pembroke
Business License Department
160 N. Main St.
Pembroke, GA 31321
912-653-4413

Business license fees in **Bryan County** are based on the number of employees in the organization. See below chart:

0-3: \$90.00	30-39: \$415.00
4-9: \$115.00	40-49: \$515.00
10-19: \$215.00	50+: \$615.00
20-29: \$315.00	

The minimum cost of a business license for a Bryan County based business is \$90.00. Home based businesses pay a one-time fee of \$75.00. If your business will be located in Bryan County, contact:

Bryan County Planning & Zoning
134 N. Industrial Blvd.
Pembroke, GA 31321
912-653-3893

Please keep in mind that the occupational tax license fee is not concrete. It is completely dependent on the type of business you have and where your business will be located. If you require a City license, you do not need a County license, and vice-versa.

Zoning

Once you have chosen a tentative location for your business, contact the planning department to determine the permitted uses of that location. There might be special restrictions on that area. **Do not invest any money in a location until zoning has been thoroughly researched!**

The Planning department can help determine if your location and type of business are in compliance with ordinances. You will be interviewed about your business to determine if the business complies or can be adapted to comply with the following:

- ❖ Current zoning classification
- ❖ Building setbacks
- ❖ Off-street parking availability and service entrance requirements
- ❖ Buffer yards or required screening
- ❖ Minimum lot area
- ❖ Signage regulations

If your plans do not or cannot meet these specifications, you can discuss options with the planning office. If you find the current zoning classification of your potential location does not allow for your business, you may file an appeal for rezoning. In order to file this appeal, contact the appropriate Planning Department listed below.

City of Richmond Hill
Planning & Zoning Office
40 Richard Davis Dr.
Richmond Hill, GA 31324
912-756-3177

City of Pembroke
Planning & Zoning Office
160 N. Main St.
Pembroke, GA 31321
912-653-4413

Bryan County Planning & Zoning
134 E. Industrial Blvd.
Pembroke, GA 31321
912-653-3893

Building Construction/Renovation Occupancy

A building permit must be obtained for both new construction and renovation of and additions to existing buildings. Before you may construct a new facility or renovate an existing one, you must have this permit. Once you have obtained a building permit, complied with the regulations pertaining to the area you are in, and construction is complete, your facility will be inspected. You will then apply for a Certificate of Occupancy. Without this certification, it is illegal for your business to reside in the facility.

For businesses located in Richmond Hill:

City of Richmond Hill
Building Inspector
85 Richard R. Davis Dr.
Richmond Hill, GA 31324
912-756-3852

City of Richmond Hill
Fire Marshall
722 Timber Trail
Richmond Hill, GA 31324
912-756-4405

For businesses located in Pembroke or Bryan County:

City of Pembroke and Bryan County
Building Inspector
134 E. Industrial Blvd.
Pembroke, GA 31321
912-653-3893

Bryan County Fire Marshall
Bryan County Fire Dept.
7392 Hwy 280
Ellabell, GA 31308
912-756-3259

Health Permits

If your business is to involve food processing, handling, storage or distribution, you must obtain permits from the Environmental Health office, which handles the permits for the entire county, City of Pembroke, and City of Richmond Hill. The Environmental Health office is located within the Bryan County Health Department office. You may also be required to have an inspection by the Department of Agriculture if you pre-package food for sale off premises. If you are unsure if your business needs a permit or which permit is appropriate, contact the Environmental Health office.

For businesses located within Richmond Hill:

Environmental Health
Bryan County Health Department
9665 Ford Avenue
Richmond Hill, GA 31324
912-756-2611

For businesses located within Pembroke or Bryan County:

Environmental Health
Bryan County Health Department
430 Ladford St.
Pembroke, GA 31321
912-653-4333

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, or, 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 fee for trade name registration is \$25.00.

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 newspaper. 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. There is a charge of \$10.00 per 100 words of insertion. In order to run your legal advertisement, contact:

Bryan County News
10221 Ford Avenue, Ste 3
Richmond Hill, GA 31324
912-756-2668

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 any questions as to whether your business needs to register a trade name, contact the Clerk's office.

Clerk of Superior Court
Bryan County Courthouse
151 S. College St.
Pembroke, GA 31321
912-653-3872

Federal Licensing

Most new small businesses will probably 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 with firearms

You would need a federal permit also to start large operations such as a television station, radio station, common carrier of 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:

US Department of Alcohol, Tobacco & Firearms

2600 Century Pkwy, Suite 3430
Atlanta, GA 30345
404-679-5130

US Food & Drug Administration

60 Eighth St.
Atlanta, GA 30309
404-253-1169

US Federal Communication Commission

3575 Kroger Blvd.
Atlanta, GA 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. 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:

GA Secretary of State

Licensing Boards Division
166 Pryor Street SW
Atlanta, GA 30303
404-656-3900

**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 government departments and agencies that will be instrumental in starting your business. In addition, this book contains important phone numbers, addresses and Internet addresses of offices and departments essential to your business.

Taxes

State of Georgia

Sales & 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 for pay/file quarterly.

Contact:

GA Department of Revenue – Savannah Office

6606 Abercorn St., Suite 200

Savannah, GA

912-356-2884

www.gatax.org

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 GA Department of Revenue for complete information.

GA Department of Revenue – Savannah Office

6606 Abercorn St., Suite 220

Savannah, GA

912-356-2884

www.gatax.org

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 payments. The form 500ES should be completed for sole proprietorships or partnerships. A 9% per year 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:

- ❖ Motor vehicle use tax (vehicles greater than 55,000 lbs. gross weight)
- ❖ Retailers tax (certain types of fuels)
- ❖ 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
- ❖ Air transportation tax (if you are transporting people by air, you have to collect this tax)
- ❖ Communications taxes (e.g. on telephone or teletype services)
- ❖ Wagering taxes
- ❖ Taxes on U.S. mined coal
- ❖ Environmental taxes (imposed on petroleum products, various chemicals and hazardous wastes)
- ❖ Alcohol, firearms, ammunition and tobacco taxes

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

Internal Revenue Service

Savannah Office
120 Barnard St., Room A102
Savannah, GA 31401
912-651-1430

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 15 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 1120W. 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

Savannah Office
120 Barnard St., Room A102
Savannah, GA 31401
912-651-1430

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, see Labor and Safety Regulation Information in Section IV.

Federal Tax Identification Numbers

Your federal identification number is the number used to file your taxes. It acts in a similar capacity to your social security 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. To determine whether you need a Tax ID number, contact the **Internal Revenue Service** at the number listed above.

Utilities

Establishing Water, Sewer and Garbage Service

To establish water, sewer and garbage service in an existing location within the city limits of Richmond Hill or Pembroke, you must contact City Hall. You will be required to sign a service contract and pay a deposit. This deposit is refundable at the closing of your final bill. The amount of your deposit is dependent on the size of your business and its estimated water use. To sign up, you must present a copy of your lease agreement or closing statement and driver's license or valid GA ID with Social Security Number.

To establish service within the City of Richmond Hill:

City of Richmond Hill

40 Richard Davis Dr.

Richmond Hill, GA 31324

912-756-3345

www.richmondhill-ga.gov (application available on line)

To establish service within the City of Pembroke:

City of Pembroke

160 N. Main St.

Pembroke, GA 31321

912-653-4413

To establish service within the unincorporated areas:

Bryan County Commissioner's Office

Bryan County Courthouse

151 S. College St.

Pembroke, GA 31321

912-653-3819

Establishing Gas Service

To establish gas service in Bryan County, contact any Natural Gas Service Provider. The following companies can be contacted:

Amerigas

5117 Augusta Road

Garden City, GA 31408

912-876-3003

Coastal Gas Co.

2986 Hwy 17 S.

Richmond Hill, GA 31324

912-756-2927

Liberty Propane

4420 W. Oglethorpe Hwy

Hinesville, GA 31313

912-408-3040

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

Bryan County has three electrical service providers, Georgia Power, Coastal Electric Membership Cooperative and Canoochee Electric Membership Cooperative. Which provider you use is dependent on where your business is located. Each company has its own application process.

Depending on where your business is located in Richmond Hill, your service provider will either be Coastal Electric, or Georgia Power. Call provider for confirmation of service area. If your business is located in Pembroke, or in certain parts of North Bryan County, your service provider will either be Coastal Electric or Georgia Power.

To establish electrical service in Richmond Hill and South Bryan County:

Coastal Electric Cooperative

1265 South Coastal Hwy
Midway, GA 31320
912-884-3111

Georgia Power

600 Bay Street
Savannah, GA 31402
912-911-1377

To establish service in Pembroke and North Bryan County:

Canoochee Electric Cooperative

919 E. Bacon St.
Pembroke, GA 31321
912-653-2849

Georgia Power

(See above contact info)

Establishing Telephone Service

Bryan County has two telephone service providers, Coastal Communications and Pembroke Telephone. Which provider you use is dependent on where your business is located. Each company has its own application process. Whether establishing service in a new or existing facility, a small business services representative should be consulted.

To establish service within Richmond Hill and South Bryan County:

Coastal Communications

9899 Ford Avenue
Richmond Hill, GA 31324
912-756-9000

To establish service within Pembroke and North Bryan County:

Pembroke Telephone

185 E. Bacon St.
Pembroke, GA 31321
912-653-4389

Labor and Safety Regulation Information

Educate Yourself on Labor/Safety Issues

The Georgia Department of Labor (GDOL) 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 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. At these seminars you will be provided with a section of the instructional workbook. After attending a certain number of these seminars, you will have the entire workbook. The GDOL can help walk you through all of your employment and labor problems.

GA Department of Labor

Savannah Office
5520 White Bluff Road
Savannah, GA 31405
912-356-2773

OSHA

The issuing and enforcing of occupational and safety health regulations is handled by the U.S. Department of Labor. The Occupational Safety and Health Administration (OSHA) is the federal agency that 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 U.S. government also supports the Employment Standard 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.

OSHA

U.S. Department of Labor Occupational Safety and Health Administration

Savannah Area Office

450 Mall Blvd., Suite J

Savannah, GA 31406

912-652-4393

www.osha.gov

EMPLOYER TAX RESPONSIBILITIES

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 U.S. 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.

GA Dept. of Revenue

Savannah Field Office

Savannah, GA

912-356-2140

GA Dept. of Labor

Savannah Field Office

Savannah, GA

912-353-3168

or

148 International Blvd. NE Suite 265

Sussex Place

Atlanta, GA 30303

404-656-6000

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 U.S. 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.

Workers' Compensation Insurance

Worker's 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 at 404-656-3875 or visit their website at www.state.ga.us/sbwc.

Your business can become eligible for a 7.5% discount on your Workers' Compensation Insurance Premiums. This is possible through the DRUGS DON'T WORK PROGRAM. Contact the Richmond Hill-Bryan County Chamber of Commerce or visit the Georgia Chamber of Commerce website listed below for more information on this program.

Richmond Hill-Bryan County Chamber of Commerce

2591 Hwy 17, Suite 100
Richmond Hill, GA 31324
912-756-3444
www.rhbcchamber.org

GA Chamber of Commerce

233 Peachtree Street NE, Suite 2000
Harris Tower, Peachtree Center
Atlanta, GA 30303-1564
404-223-2290
www.gachamber.com/affiliates/drugs

U.S. Department of Labor

1375 Peachtree Street NE, Suite 587
Atlanta, GA 30367
404-347-3573
<http://www.dol.gov>

GA Dept. of Revenue

P.O. Box 38027
Atlanta, GA 30374-0001
404-656-4071

Application, Hiring and Termination Process

There are basic ground rules and legal requirements to hiring or terminating employees. If handled incorrectly, personnel issues can result to legal problems. These legal problems can be large enough to close 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 GA Department of Labor for more on correct hiring and firing policies.

Application and Hiring

DON'T

- ❖ *Ask obvious questions.* Do not ask questions regarding sex, age, race, or anything related to these areas. These are sensitive areas and cannot be used as discriminating factors, so it is best to avoid these topics to eliminate all possibilities of legal problems. 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

- ❖ *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 firing 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 (keys, paperwork, files, etc.) 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 that someone who still works there.
- ❖ *Keep termination of an employee between you (management) and the employee.* The fired employee 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 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 GA Dept. of Labor is an agency that can assist you in finding employees. For more information on how the GDOL can help you, call 912-673-6942.

Other places you might contact are Armstrong Atlantic State University, Coastal Workforce Services, Georgia Institute of Technology, Savannah State University, and Savannah Technical College.

Armstrong Atlantic State University

11935 Abercorn St.
Savannah, GA
912-927-5277

Coastal Workforce Services

5618 White Bluff Road
Savannah, GA 31405
912-351-6379

Georgia Institute of Technology Economic Development Institute

210 Technology Circle
Savannah, GA 31407-3039
912-963-2509

Savannah State University

3219 College Street
Savannah, GA
912-356-2186

Savannah Technical College

5717 White Bluff Road
Savannah, GA
912-351-6362

Coastal GA Regional Development Center (RDC), (912-264-7363), can be a resource of labor through the Job Training Partnership Act. As in other cases regarding labor and safety issues, if in doubt, contact the GDOL at 912-673-6942. See the Resource Directory for contact information.

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 SGA's current budget.

- ❖ **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. The maximum SGA will guarantee is \$750,000 and not more than 75% of the total loan.
- ❖ **SBA 504 Loan Program:** This program provides financing for small business 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. The minimum SBA will finance is \$125,000, and the maximum is \$1,000,000. Job creation is a requirement for the program.

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 businesses (if applicable)

How to Apply

You must first seek financing from a bank or other private source. If that is available at reasonable terms, the SBA cannot make the loan. Take your business plan to a banker and discuss your financial requirements. The banker's involvement is essential. Then, call the UGA Small Business Development Center (SBDC) at 912-264-7343 or the Coastal GA Regional Development Center (RDC) at 912-264-7263 to discuss the project's eligibility for SBA assistance.

SPECIAL CASES

Downtown Richmond Hill

Richmond Hill's downtown area represents an opportunity to the potential entrepreneur. The City has applied for the Signature Community Grant to allow for rejuvenation of the downtown area. This may take several years to come to fruition. For information on available commercial property in the downtown area, call the Planning & Zoning office listed below:

**City of Richmond Hill
Planning & Zoning Office**
Richard Davis Drive
Richmond Hill, GA 31324
912-756-6459

If you are planning to open a full-service restaurant, you should be aware of the laws and permitting that applies. For information, contact the City of Richmond Hill at 756-3345.

Agribusiness

Agribusiness is a small part of the economy of Bryan County. This field of business also encounters special restrictions and opportunities. For more information on agribusiness ventures, contact the Chatham County Extension Office located in Savannah. The Extension Office is a part of the University of GA College of Agriculture and Environmental Sciences, and provides research-based information and technical guidance to farmers and landowners about farming. The Extension Office has information on crop and livestock enterprise budgets and license/permits requirements of the GA Department of Agriculture and the Environmental Protection Agency. The local Farm Service Agency (FSA) of the U.S. Department of Agriculture is located in Springfield, GA. The FSA has farm loan programs, farm land acreage information (quotas, allotments, etc.) and land conservation assistance programs. Please see the Resource Directory for contact information.

University of GA Extension Office
Chatham County
124 Bull Street, Suite 120
Savannah, GA 31401
912-652-7981

GA Department of Agriculture
19 Martin Luther King Jr. Dr. SW
Atlanta, GA 30334
404-656-3645
800-282-5852

FSA / USDA
Effingham County
403 N. Pine Street
Springfield, GA 31329
912-754-6664

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 contact may provide you with valuable information. The U.S. Export Assistance Center can provide you access to all federal exporting resources.

United States Export Assistance Center

Marquis Two Tower, Suite 200
285 Peachtree Center Ave. NE
Atlanta, GA 30303
404-657-1900

Savannah Export Assistance Center U.S. Dept. of Commerce

6001 Chatham Center Drive, Suite 100
Savannah, GA 31405
912-652-4204

BRYAN COUNTY RESOURCE DIRECTORY

When starting a new 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.

Armstrong Atlantic State University: 11935 Abercorn St., Savannah, GA
Phone: 912-927-5277

Bryan County Clerk of Superior Court: Bryan County Courthouse, 151 S. College St.,
Pembroke, GA 31321
Phone: 912-653-3872

Bryan County Commission: Bryan County Courthouse, 151 S. College St., Pembroke.
Phone: 912-653-3819

Bryan County Courthouse: 151 S. College St., Pembroke, GA 31321.
Phone: 912-653-3819

Bryan County Fire Marshall: 7392 Hwy 280, Ellabell, GA 31308
Phone: 912-756-3259

Bryan County Health Department: 9665 Ford Avenue, Richmond Hill, GA 31324
Phone: 912-756-2611 (For Richmond Hill businesses)

Bryan County Health Department: 430 Ladford St., Pembroke, GA 31321
Phone: 912-653-4333 (For Bryan County or Pembroke businesses)

Bryan County News (local newspaper): 10221 Ford Ave., Ste 3, Richmond Hill, GA 31324
Phone: 912-756-2668

Bryan County Planning & Zoning: 134 E. Industrial Blvd., Pembroke, GA 31321
Phone: 912-653-3893

City of Pembroke: 160 N. Main St., Pembroke, GA 31321
912-653-4413

City of Richmond Hill: 40 Richard Davis Dr., Richmond Hill, GA 31324
912-756-3345

City of Pembroke and Bryan County Building Inspector: 134 E. Industrial Blvd.,
Pembroke, GA 31321.
Phone: 912-6533893

City of Richmond Hill Building Inspector: 85 Richard Davis Dr., Richmond Hill, GA 31324
Phone: 912-756-3852

City of Pembroke Business License Dept.: 160 N. Main St., Pembroke, GA 31321
Phone: 912-653-4413

City of Richmond Hill Business License Dept.: 40 Richard Davis Dr., Richmond Hill, GA 31324
Phone: 912-756-3345

City of Richmond Hill Fire Inspector: 722 Timber Trail, Richmond Hill, GA 31324
Phone: 912-756-4405

City of Pembroke Planning & Zoning: 160 N. Main St., Pembroke, GA 31321
Phone: 912-653-4413

City of Richmond Hill Planning & Zoning: 40 Richard Davis Dr. Richmond Hill, GA 31324
Phone: 756-3177

City of Pembroke Water Department: 160 N. Main St., Pembroke, GA 31321
Phone: 912-653-4413

City of Richmond Hill Water Department: 40 Richard Davis Dr., Richmond Hill, GA 31324
Phone: 912-756-3345

Coastal Area District Development Authority (CADD): 1 Bull St., Savannah, GA 31402
Phone: 912-236-9566 Website: www.cadda.com

Development Authority of Bryan County: 116 Lanier St. Pembroke, GA 31321.
Phone: 912-653-4967

Drugs Don't Work Program: This program is administered through a partnership with Richmond Hill-Bryan County Chamber of Commerce: 2591 Hwy 17, Suite 100, Richmond Hill, GA 31324
Phone: 912-756-3444

North Bryan Chamber of Commerce: 160 N. Main St., Pembroke, GA 31321
Phone: 912-653-5554

Pembroke Library: 1018 Camelia Dr., Pembroke, GA 31321
Phone: 912-653-2822

Richmond Hill Convention and Visitor's Bureau & Welcome Center:
Richmond Hill, GA 31324
912-756-2676

Richmond Hill-Bryan County Chamber of Commerce: 2591 Hwy 17, Suite 100, Richmond Hill, GA 31324
Phone: 912-756-3444

Richmond Hill Library: 9607 Ford Avenue, Richmond Hill, GA 31324
Phone: 912-756-3580

Savannah State University: 3219 College St., Savannah, GA
Phone: 912-356-2186

Savannah Technical College: 5717 White Bluff Road, Savannah, GA
Phone: 912-351-6362

SCORE (Service Corps of Retired Executives): 111 E. Liberty St., Suite 200,
Savannah, GA 31401-4410
Phone: 912-651-4335

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.
111 E. Liberty St., Suite 200, Savannah, GA 31401-4410
Phone: 912-651-3200

US Postal Service

Ellabell	912-858-4556	8748 Hwy 280 E., Ellabell, GA 31308
Pembroke	912-653-3377	298 Ledford St., Pembroke, GA 31321
Richmond Hill	912-756-6084	9664 Ford Ave, Richmond Hill, GA 31324

STATE OF GEORGIA RESOURCE DIRECTORY

Better Business Bureau: 6606 Abercorn Street, Savannah, GA 31405
Phone: 912-354-7521

Coastal Georgia RDC (Regional Development Center): Promotes economic development throughout the region including Bryan County. The Coastal Georgia Regional Development Center (RDC) works in conjunction with private lenders to provide financing for small businesses.

Regional Office:
151 Langston Chapel Road, Statesboro, GA 30459
Phone: 912-681-0926

Coastal Workforce Services: 5618 White Bluff Road, Savannah, GA 31405
Phone: 912-351-6379

FSA/USDA: Effingham County local office. 403 N. Pine St., Springfield, GA 31329
Phone: 912-754-6664

GA Chamber of Commerce: 235 Peachtree Street NE, Suite 900, Atlanta, GA
Phone: 404-223-2264

GA Department of Agriculture: 19 Martin Luther King Jr. Dr. SW, Atlanta, GA 30334
Phone: 404-656-3645; 1-800-282-5852

GA Department of Economic Development: Ray Snow, Regional Project Manager
162 Tison Dr., Brunswick, GA
Phone: 912-280-6941

GA Department of Labor: 5520 White Bluff Rd. Savannah, GA (Sav. Field Office)
912-353-3168

GA Department of Revenue: 6606 Abercorn St., Ste 220 Savannah, GA (Sav. Field Office)
912-356-2140

GA Secretary of State's Office: This office is determined to ensure the success of small businesses in the State of Georgia. A variety of information can be obtained through this office including the **BLUE BOOK**.

211 State Capitol, Atlanta, GA 30331
Phone: 404-656-2881

Web: www.sos.state.ga.us

Savannah Office:
6606 Abercorn St., Suite 220
Savannah, GA
912-356-2884

GA Tech Economic Development Institute: (Hortense Jackson)

125 Pine Street, Albany, GA

Email: hortense.jackson@edi.gatech.edu

Website: www.edi.gatech.edu

Phone: 229-430-4327

Internal Revenue Service: 120 Barnard Street, Room A102, Savannah, GA 31401

Phone: 912-651-1430

Minority Business Development Agency Regional Office: 401 W. Peachtree St.,
Room 1717, Atlanta, GA 30308

Phone: 404-730-3300

U.S. Chamber of Commerce: 501 Village Trace NE, Bldg 9A, Suite 201, Marietta, GA

Phone: 770-951-8864

U.S. Department of Labor: This office can provide you with information on OSHA.

1375 Peachtree St. NE, Suite 587, Atlanta, GA 30308

Phone: 404-347-3573

Web-based Resources for Entrepreneurs:

- ❖ CCH-Business Owner's Toolkit Website: 222.toolkit.cch.com
- ❖ Kauffman Foundations Resources for Entrepreneurs: www.entreworld.org
- ❖ Price-Waterhouse-Coopers Vision to Reality: www.pwcglobal.com/v/2r
- ❖ Wall Street Journal Center for Entrepreneurs: www.startup.wsj.com
- ❖ Microsoft Small Business Solutions: www.bentreal.com
- ❖ Center for Rural Entrepreneurship: www.ruralship.org
- ❖ Community-Based E&SB Programs: www.georgia.org
- ❖ Georgia Dept of Economic Development: www.memclanahangoergia.org
Mary Ellen McClanahan – 404-962-4071
- ❖ GA Rural Development Center, Swainsboro, GA: www.gredc.org
Patrick Wilbanks 478-289-2138

Booklets and Forms:

The Office of 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 Forms
- Georgia Dept of Economic Development/US Small Business Administration
 - UGA Small Business Development Centers
 - GA Tech Services for Business & Technology
 - Governor's Office of Consumer Affairs
 - U.S. General Services Administration
 - GA Dept. of Labor
 - U.S. Dept. of Labor
 - GA Dept. of Consumer Affairs-Office of Business & Economic Assistance U.S. Export Assistance Center
 - GA Dept. of Insurance
 - GA Dept. of Agriculture

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

Other Local Resources:

Accountants:

Name	Address	Phone
Larry Blocker, CPA	Edsel Drive Richmond Hill, GA 31324	912-756-4909
Laura McGee, CPA	10195 Ford Ave Richmond Hill, GA 31324	756-3453
David Donaldson, CPA	518-B Edsel Drive Richmond Hill, GA 31324	912-727-4554
Scott Sherman, CPA	10221 Ford Ave, Ste 3 Richmond Hill, GA 31324	912-756-4374
Professional Accounting & Tax Service	4740 Hwy 80 Ellabell, GA 31308	912-858-2792

Attorneys:

Firm Name	Address	Phone
Arnold, Stafford, Randolph & Schaefer	2459-B Hwy 17 S. Richmond Hill, GA 31324	912-459-2200
Balbo & Gregg	9998 Ford Ave, Ste 6 Richmond Hill, GA 31324	912-459-1776
Dena W. Gardner, PC	10175 Ford Ave, Suite #4 Richmond Hill, GA 31324	912-756-2655
Henderson & Harris, LLC	10221 Ford Ave, Suite 1 Richmond Hill, GA 31324	912-756-2631
James Gardner, LLC	3 Executive Ct., 10385 Ford Avenue Richmond Hill, GA 31324	912-756-3688
M. Brice Ladson, PC	3 Executive Ct, 10385 Ford Avenue Richmond Hill, GA 31324	912-459-1118
Carol Bacon Miller	190 South College St. Pembroke, GA 31321	912-653-4040
Murray, Harvey & Balbo	10164 Ford Ave, Suite A Richmond Hill, GA 31324	912-756-4775
Schaefer Law Offices, P.C.	185 Richard Davis Dr., Suite 102 Richmond Hill, GA 31324	912-756-2490

Banks:

Name	Address	Phone
Bryan Bank & Trust	9971 Ford Ave Richmond Hill, GA 31324	912-756-4444
First Bank of Coastal Georgia	9720 Ford Ave Richmond Hill, GA 31324	912-756-3391
First Bank of Coastal Georgia	250 West Bacon St. Pembroke, GA 31321	912-653-4396
First National Bank of Richmond Hill	10424 Ford Ave Richmond Hill, GA 31324	912-756-6211
(The) Heritage Bank	16 Railroad St. Pembroke, GA 31321	912-653-2265
(The) Heritage Bank	Ford Avenue Richmond Hill, GA 31324	912-459-2001
Richmond Hill Bank	Ford Avenue Richmond Hill, GA 31324	912-756-8771
Southeastern Bank	1925 Hwy 17 Richmond Hill, GA 31324	912-459-2323
Woodlands Bank	10220 Ford Avenue, Ste 101 Richmond Hill, GA 31324	912-756-5310

Education Office

Name	Address	Phone
Bryan Co. Board of Education	66 South Industrial Blvd Pembroke, GA 31321	912-626-5000

Post Offices:

Name	Address	Phone
Ellabell Post Office	8748 Hwy 280 East Ellabell, GA 31308	912-858-4556
Pembroke Post Office	298 Ledford St. Pembroke, GA 31321	912-653-3377
Richmond Hill Post Office	9664 Ford Avenue Richmond Hill, GA 31324	912-756-6084

Real Estate Agencies:

Name	Address	Phone
Bickley & Associates	185 Richard R. Davis, Dr., Ste 203 Richmond Hill, GA 31324	912-459-6391
Century 21 Ways Station	10200 Ford Avenue, Ste 103 Richmond Hill, GA 31324	912-756-2525
Coastal Georgia Properties	1 Mulberry Court Richmond Hill, GA 31324	912-727-2151
Coldwell Banker Platinum Partners	3741 Hwy 17S, Ste 100 Richmond Hill, GA 31324	912-756-9727
ERA Kelly & Fischer	2481 Hwy 17 S. Richmond Hill, GA 31324	912-459-1088
Eagle Properties	10153 Ford Ave Richmond Hill, GA 31324	912-756-5371
Liz & Associates	10385 Ford Ave Richmond Hill, GA 31324	912-459-4663
Lynda Morse Company Real Estate	10010 Ford Avenue Richmond Hill, GA 31324	912-727-3478
Owens Real Estate Group	PO Box 184 Pembroke, GA 31321	866-622-5756
Prudential Coastal Properties	3766 Hwy 17 S, Ste 1E Richmond Hill, GA 31324	912-756-2448
Realty Executive South Sav.	10122 Ford Ave Richmond Hill, GA 31324	912-756-7653
RE/MAX Accent	17 Richard Davis Dr. Richmond Hill, GA 31324	912-756-5888
Richmond Hill Land & Realty	10950 Ford Ave Richmond Hill, GA 31324	912-756-9790
The Station Xchange	10220 Ford Ave, Ste 201 Richmond Hill, GA 31324	912-756-2969
Summitt Homes & Land	35 Zachery Trail Ellabell, GA 31308	912-858-2858

Real Estate Appraisers

Name	Address	Phone
Belinda Torrescano Appraisals, Inc.	P. O. Box 1071 Richmond Hill, GA 31324	912-727-3595
CJ Hulsey Real Estate Appraisal Co.	120 Old Mill Rd. E. Richmond Hill, GA 31324	912-756-6562
Lewis Appraisal Services	2030 Ash Branch Church Rd. Pembroke, GA 31321	912-653-4986

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 company's assets, liabilities and owner's equity of a particular point in time.
- ✧ **Break Even** – the unit volume where total revenue equals total cost; there is neither profit nor loss.
- ✧ **CADDA** – Coastal Area District Development Authority
- ✧ **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 paid out.
- ✧ **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** – GA 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)
- ✧ **JDA** – Joint Development Authority
- ✧ **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 pay out 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** – a financial statement 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.
- ✧ **WFD** – Workforce Development
- ✧ **Working Capital** – the cash available to the company for the on-going operations of the business.

State Issued Licenses:

Board	Licensee
State Board of Accounting	CPA, Registered Public Accountant, Foreign Accountant, Accounting Firms
State Boards of Architects	Architects, Interior Designers
GA Athlete Agent	Commission, Athlete Agents
Board of Athletic Trainers	Athletic Trainers
GA 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 Ind. Licensing	Air Condition Contractors, Electrical Contractors, Low Voltage Contractors, Master Plumbers, Journeyman Plumbers, Utility Contractors, Utility Manger, Utility Foreman
State Board of Cosmetology	Master Cosmetology, Teachers, Instructor Trainee, Esthetician, Apprentice, Schools, Shops, Manicurists
Composite Board of Professional Counselors, Social Workers and Marriage Therapists	Marriage Therapists, Professional Counselor, Associate Professional Counselor, Master Social Worker, Clinical Social Worker, Marriage & Family Therapist, Associate Marriage Family Therapist
GA Board of Dentistry	Dentists, Dental Hygienists
Board of Examiners of Licensed Dieticians	Dieticians
State Board of Professional Engineers & Land Surveyors	Professional Engineer, Engineer in Training, Land Surveyor, Land Surveyor in Training
State Board of Registration for Foresters	Foresters
State Board of Funeral Services	Funeral Director, Embalmer, Establishment, Apprenticeship
State Board of Registration for Professional Geologists	Professional Geologists
State Board of Hearing Aid Dealers & Dispensers	Hearing Aid Dealer, Hearing Air Dispenser
State Board of Landscape Architects	Landscape Architects
State Board of Certification of Librarians	Librarians
Composite State Board of Medical Examiners	Acupuncture, Paramedic, Cardiac Technician Teacher, Institutional & Provisional Physician (MD & OO), Osteopath Respiratory Therapist
State Board of Nursing Homes Administrators	Nursing Home Administrators, Nursing Home Administrator in Training
Occupational Therapy	Occupational Therapist, OT Assistant
State Board of Dispensing Opticians	Opticians
State Board of Examiners in Optometry	Optometrists
State Board of Pharmacy	Pharmacy Intern, Retail Pharm, Hospital Pharm, Wholesaler Manuf, Research Approvals, Pharm Schools, Nuclear Pharmacists, Pharmacy Clinics, Nuclear Pharm, Prison Clinic Pharmacies

State Board of Physical Therapy	Physical Therapists/PT Assistants
State Board of Podiatry Examiners	Podiatrists
Board of Examiners of Licensed Practical Nurses	Licensed Practical Nurses
Board of Private Detectives and Security Agents	Private Detectives, Employees, Private Detective Businesses, Private Security Businesses, Weapon Permits, Training Instructors, Classroom Firearms, Classroom & Firearms
State Board of Examiners of Psychologists	Psychologists
GA 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 & Used Vehicle Parts Dealers	Used Motor Vehicle Dealers, Used Motor Vehicle Parts Dealers, Used Motor Vehicle Dismantlers, Salvage Yard Dealers Re-builders, Salvage Pool Operators
State Board of Veterinary Medicine	Veterinarians, Faculty Licenses, Animal Technicians
State Board of Water and Wastewater Treatment Plant & Operator & 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, Wastewater Collection System Operator

BRYAN COUNTY BUSINESS DIRECTORY

Business owners with employees are required to register with a number of different Local, State, and Federal agencies. The Richmond Hill-Bryan County Chamber of Commerce is pleased to provide you with the following information to assist you with your business endeavor.

INFORMATION NEEDED	CONTACT INFORMATION
<p>SS-4 Federal Tax ID Number Application</p> <p>If your legal form is a corporation, a limited liability company, a partnership, or if you have employees, you need a Federal Tax ID Number (EIN). A completed SS-4 can be faxed to the number listed, or Georgia residents can apply online at the IRS Website. This number is used to identify and deposit federal income taxes and social security taxes on behalf of your employees</p> <p>W-4 Employees Withholding Allowance Certificate</p> <p>All employees need to complete a W-4. It stays in your employee personnel files, and is not mailed to the IRS.</p>	<p>Internal Revenue Service Attention: EIN Operation Holtsville, NY 11742</p> <p>Web Address: www.irs.gov</p> <p>Business Tax Line: (Obtain an EIN from 7:30am-5:30pm local time only): 1-800-829-4933</p> <p>Fax-EIN: 631-447-8960 (GA residents only)</p>
<p>State of Georgia Withholding Number</p> <p>All employers are required to have a State withholding number. This number is used to identify and deposit State of Georgia Income Tax withheld from employee checks. This application can be faxed, mailed, or completed on-line simultaneously with the federal tax ID number discussed above, or by using the registration website listed on the right.</p> <p>G-4 Employees Withholding Allowance</p> <p>All employees need to complete a G-4, held in employee file and not mailed to the Dept. of Revenue</p>	<p>Georgia Department of Revenue Income Tax Division 1800 Century Center Blvd., NE, Suite 7100 Atlanta, GA 30345 Phone: 404-417-4317 (General #) 404-717-2311 (withholding dept) 877-602-8477 Fax # for applications: 404-417-6011</p> <p>Dept. of Revenue Website: Information: www.gatax.org Registration: www.georgiabusinessregistration.com</p>

<p>DOL-1 State Unemployment Application</p> <p>All employers are required to have a Georgia Department of Labor Number in order to pay State Unemployment Insurance on behalf of the employees. Apply for this number at the local office in Savannah.</p>	<p>Georgia Department of Labor Savannah Field Office 5520 White Bluff Road Savannah, GA 31405-6908 912-356-2773 Web: www.dol.state.ga.us</p>
<p>Employer New Hire Reporting Program</p> <p>All employers are required to report newly hired employees to the State. This information is used to identify employees who are delinquent in child support payments.</p>	<p>New Hire Reporting Program Post Office Box 38480 Atlanta, GA 30334-0480 Phone: 888-541-0469 Fax: 888-541-0521 Web: www.newhirereporting.com/ga-newhire/GAform.pdf</p>
<p>INS Form I-9 Citizenship Verification</p> <p>I-9 forms must be filled out by each employee and kept on file by the employer with the appropriate documentation required.</p>	<p>U.S. Immigration & Naturalization Service 75 Spring Street, SW Atlanta, GA 30303 Phone: 404-331-2762 Web: www.ins.usdoj.gov</p>
<p>Minimum Wage/Overtime</p> <p>A Small Business Resource Guide is available at the DOL Website. This guide contains information on overtime, minimum wage and other relevant employee benefit issues.</p>	<p>U. S. Department of Labor ESA Wage & Hour Division Federal Building Complex 124 Barnard St., Suite B -210 Savannah, GA 31401-3648 Phone: 912-652-4221 Fax: 912-652-4992 Website: www.dol.gov</p>
<p>Worker's Compensation Insurance</p> <p>Employers with three or more employees are required by law to carry Worker's Compensation Insurance. This insurance is regulated by the State but sold by local community insurance agents. Three quotes are recommended.</p>	<p>State of Georgia State Board of Worker's Compensation 270 Peachtree St., NW Atlanta, GA 30303-1299 Phone: 404-656-2048 Forms: 404-656-3870 Fax: 404-651-9467</p>
<p>Drugs Don't Work Program</p> <p>Employers who establish a drug free work environment can reduce Worker's Compensation Insurance rates by up to 7.5%</p>	<p>Georgia Chamber of Commerce Drugs Don't Work in Georgia Chuck Wade, Director Phone: 404-223-2277 Email: cwade@gachamber.com Web: www.ddwga.org</p>