

Getting in touch. . .

Small Business Development Center (SBDC)

Sarah Tuck, Program Coordinator
901 N. Broad St, Suite 320
Rome, GA 30161
706.622.2006 or stuck@georgiasbdc.org
www.georgiasbdc.org

Georgia Department of Revenue (Regional Office)

1401 Dean St, Suite E
Rome, GA 30161
706.295.6061
www.etax.dor.ga.gov/business_taxes.aspx

Georgia Department of Labor - Blue Ridge Office

1048 Appalachian Hwy.
Blue Ridge, GA 30513
706.632.2033
http://www.dol.state.ga.us

Georgia Secretary of State's Office

315 West Tower
2 Martin Luther King Jr. Drive
Atlanta, GA 30334
404.656.2817
www.sos.georgia.gov

U.S. Internal Revenue Service

1008 Professional Blvd.
Dalton, GA 30720
404.338.7962
www.irs.gov/businesses



Getting in touch locally. . .

Gilmer County Chamber of Commerce

Paige Green
696 First Avenue East Ellijay, GA 30540
706.635.7400 or paigeg@gilmerchamber.com
www.gilmerchamber.com

City of Ellijay Downtown Development Authority

Mona Lowe
197 N. Main St. Ellijay, GA 30540
706.635.4711 x5 or bht@ellijay.com
www.ellijay-ga.gov

City of Ellijay Business License Office and Zoning and Building Inspection Office

Don Schneider
Ellijay City Hall
197 N. Main St Ellijay, GA 30540
706.635.4711 x3 (Business License)
706.635.4711 x2 (Zoning and Inspection)

City of East Ellijay, Licensing/Inspection/Zoning

Mack Wood
East Ellijay City Hall
107 Oak Street East Ellijay, GA 30539
706.276.3111

Gilmer County Planning & Zoning/Licensing Office

James Holloway
10 Broad St., Suite 002 Ellijay, GA 30540
706.635.3406 www.gilmercounty-ga.gov

Gilmer County Office of Environmental Health

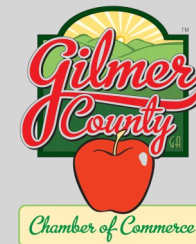
Andrea Martin
1 Broad St., Suite 003
Ellijay, GA 30540
706.635.6050
www.nghd.org/GilmerEnvironmental

Ellijay– Gilmer County Water & Sewer Authority

Emory DeBord, Chris Merz, or Gary McVey
1023 Progress Road Ellijay, GA 30540
706.276.2202
www.egcwsa.com

Energizing Entrepreneurs:

A Handy Guide for
Starting Your Own Business



www.gilmerchamber.com
706/635-7400

Getting an Idea...

The Business Plan

The first step in starting a business is putting together a plan. There are many factors that go into putting together a business plan. These factors include an Outline of Goals, Marketing Strategy, Financial Management, and Operation Schedule.

- ⇒ **Outline of Skills/Goals**
 - What are the goals of the business?
 - Who owns the business?
 - What advantages do you have?
- ⇒ **Marketing Strategy**
 - What market do you serve?
 - How will you market/advertise your product?
 - How will you price your product?
- ⇒ **Financial Management**
 - Where will you find funding?
 - What is your business's operating budget?
 - What are your immediate/extended costs?
- ⇒ **Operation Schedule**
 - Who will manage day-to-day operations?
 - What type of employees will you need?
 - What equipment/facilities will be needed?

The **Small Business Development Center** provides free counseling in writing up a business plan. The **Chamber of Commerce** also has a comprehensive *How to Start a Business in Gilmer County* guide. See the back of this brochure for contact details.

Legal Structures

Before beginning a business, you must consider a legal structure that protects you and your assets from liability.

Sole Proprietorship— An individual owns the business, but is also liable for debts of that business.

Partnerships— Two or more people share in business's profits/expenses/operations. A limited partnership allows individuals to share in the profit/loss of a business, but not the operations of the business.

Corporation— Licensed by the state, this model allows the selling of common or preferred stock. This model will also be taxed twice: once on the business and second on stock dividends.

Limited Liability— A mixture of partnership and corporation, this structure allows partners to own and operate their business while shielding themselves from liability.

Note: Please consult with a legal professional before building a legal structure. Call the Chamber of Commerce for a list of recommended lawyers.

Getting Financed...

Although it is a common belief that free grants are available to support small business start-up and growth, this is not true! There is no such thing as free money.

However, there are many low-interest loans and financial support programs which can help you start and grow your business. A few of these resources are listed below. We also encourage you to work with a local financial Institution with which you may already have a relationship. Contact the Chamber of Commerce for more information or a list of local financial institutions.



Small Business Administration Loans— This federal loan program helps small businesses acquire guaranteed capital at a fixed rate. Visit www.sba.gov for the latest information and available loan programs.

Department of Community Affairs— DCA oversees and offers many loan opportunities for businesses. Please visit www.dca.state.ga.us/economic/Financing/index.asp for more information.

USDA Loans— This federal program offers financial assistance to small businesses in rural areas. Please visit www.rurdev.usda.gov or call 800.670.6553 for more information.

Microloans— This special type of loan is given by non-profit organizations to support low-income, low-employee entrepreneurs. For more information on microloans, contact ACE, Inc., at 706.348.6609 or visit www.ace loans.org.

To learn more about doing business in the State of Georgia and how the state can help you start your own business, visit www.georgia.org/Business/SmallBusiness/

WE GROW JOBS!

Getting Licensed...

Getting licensed with the state— Certain businesses require licensing with the state. Contact the Secretary of State's office (see the back panel) to see if your business requires special licensing.

Licensing and Sales Tax ID— Your business may be required to obtain a seller's permit, and all businesses must receive a Tax ID number. Contact the Georgia Department of Revenue and the Federal Internal Revenue Service to obtain these permits (see back panel).

Getting Connected...

It takes a strong network of support to get your business off the ground. Here are a few partnerships you should consider when starting your business...

Chamber of Commerce— This organization is dedicated to the promotion and growth of business. Be it a call for a business listing or hosting a special event, the Chamber staff can help bring new customers through your front door. The Chamber also provides wonderful networking opportunities to meet other local business owners. (see back panel)

Department of Labor— Hiring employees is one of the most important decisions you will make as a business owner. The Department of Labor (see back panel) can help you find the right people to help make your business succeed.

Advertising— Advertising and marketing is what keeps your business competitive and in the minds of your customers. There are several local media outlets to help reach your audience. Contact the Chamber of Commerce for a listing.

Quality Real Estate— Location! Location! Location! One of the keys to success is finding the right location for your business. Call the Chamber of Commerce for a listing of real estate agents.

Insurance— Your business is your life, so don't take any chances when it comes to protecting your assets. Call the Chamber of Commerce for a list of agents.

Drugs Don't Work— Utilizing this service will reduce your Worker's Compensation costs by 7.5%. Contact the Chamber of Commerce for more information.