



WELCOME

Entrepreneur and small business development are vital to the success of economic development in Douglasville and Douglas County. We believe that entrepreneurs are crucial for a thriving community and economy. The investments they create for Douglas County are immeasurable.

Owning and operating a business can be challenging. It requires dedication, patience, a variety of skills, and of course, money. The Small Business Committee of the Chamber has worked to gather this information to support the desire of entrepreneurs to follow their dreams. Knowing how to handle the challenges of opening your own business and knowing yourself is imperative to the success of your business.

In the event this information leads to additional questions, please contact the Chamber. We will be happy to assist you!

Best of luck,

A handwritten signature in blue ink that reads "Sara Ray".

Sara Ray, IOM

President & CEO

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www.douglascountygeorgia.com



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NOTICE: *The information contained within this publication is given for informational purposes only and should not be construed as legal or professional advice or assistance.*

Laws and information contained herein are from multiple sources and are subject to frequent changes. While this publication will be updated annually to capture those changes, you should consult a licensed professional when dealing with legal and financial matters regarding your specific situation. You should also verify the other information contained herein to be sure that you have the most current and accurate information.

FEASIBILITY & MARKETING STRATEGY



Is Entrepreneurship for You?

There is no way to eliminate all the risks associated with starting a small business. However, you can improve your chances with good planning and preparation. A good starting point 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?
- Is your drive strong enough to maintain your motivation?
- How well do you plan and organize?
- Do you have the physical and emotional stamina to run a business? Can you face 12-hour work days, sick or seven days a week?
- How will the business affect your family?

Is Your Business Idea Feasible?

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

- What type of business do you plan to start?
- What kind of product/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, quantity, or selection?
- Can you deliver a better quality service/product than is already available?
- Is the physical location of where you want your business already saturated with the product/service that you want to provide?

Pre-Business Checklist

The final step before starting to develop your plan is the pre-business checklist. You should answer these questions:

- What skills and experience do you bring to the business?
- What will the legal structure be for the business?
- Will type of insurance coverage is needed?
- What resources are available to me?
- Will type of financing is needed?

Your answers to all of the above questions will help you create a focused, well-researched business plan that should serve as your blueprint.

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 suppliers, vendors, bankers.

Secondary Data:

- Contact trade associations (i.e. trade shows and trade journals).
- Research competitors.
- Contact the SBDC at 678.839.5082 or the Douglas County Chamber at 770.942.5022.

ONE YEAR TIMELINE FOR ENTREPRENEURS

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

ONE YEAR BEFORE START-UP

- Decide what business you want to start. Be specific in your business definition.
- Define your ideas in writing. Determine exactly where you want to go.
- Assess the impact on your family and personal life. How will this affect your relationships? Will your family support the use of finances and time?
- Begin research. You must determine if there is a need for your product/service. This research can be preformed by students, professionals, or even on your own.
- Build your personal skills by taking formal management/business courses. Contact Georgia Highlands College at 678.872.4200, Mercer University at 678.547.6200, West Georgia Technical College at 770.947.7200, or the University of West Georgia at 678-839-5000.
- Contact the Small Business Development Center at University of West Georgia – 678.839.5082. They will meet with you at the Douglas County Chamber by appointment only.
- Contact the Georgia Department of Labor at www.dol.state.ga.us for information on educational seminars on labor/safety issues.

SIX MONTHS BEFORE START-UP

- Determine the focus of your business. What is your specialty? It is easier to excel at one area than at many.
- Start writing your business plan.
- Define your target markets. Who is your intended clientele? Who should you aim your advertising towards?
- Research business and trade organizations. Most areas of business have agencies and organizations set up to facilitate business. Take advantage of what these groups have to offer.
- Start looking for the best location for your business. Is a store-front location needed or can you work from your home? Location can make or break a business. Conduct the search on your own or contact a real estate agent.

FOUR MONTHS BEFORE START-UP

- Name your business. Be careful in deciding on a name and be aware that someone may already be using the name. Have a few back-up ideas. Check to see if a name is being used by contacting the Georgia Secretary of State.
- Make a final selection of the business location. Make sure that the location you choose is within your budget and also fits into your business plan. Cheaper rent may cost you more in the long run.
- Select outside advisors. It will be beneficial to have people you can call on to listen to your ideas, problems, and plans and provide feedback. These people should be able to provide you with guidance, constructive criticism, and feedback. They should be people experienced and knowledgeable in business.

- Secure necessary financing. Whether through a private lender or through other sources, you must obtain the necessary amount of start-up capital.
- Set up a network of mentors. Select people who can help you by giving you insight and new ideas.
- Choose your business' legal form. Will you be a partnership, sole proprietorship, or corporation? A 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, make sure your skills are adequate. Will you need to hire a bookkeeper/accounting firm?
- Research domain name availability and logos. Start working on website and social media outlets or research and contract a marketing or branding expert to create your website and social media sites.
- Seek outside demographic information on your targeted customer base. Gather secondary information.
- Continue working on your business plan.

THREE MONTHS BEFORE START-UP

- Determine your cash needs. How much money do you need for start-up? What will be your monthly variable and fixed costs? What is your break-even point?
- Review preliminary financial objectives. How much profit do you expect to make? Are you planning on making investments? What is your intended cash flow?
- Decide on your pricing strategy. After determining your variable and fixed costs, decide what your mark-up rate will be. You will also need to consider demand and competitive factors in setting your price.
- Forecast sales. Contact the Small Business Development Center (SBDC) at 678-839-5082 or others in your field to help you forecast accurately.
- Determine your company's employee needs. How many people do you need on your staff? This is important to decide as it effects your requirements for insurance, cash flow, etc.
- Project your cash flow. Write out an estimated statement of all revenues and expenditures. This statement should cover one calendar year. Also project your net cash flow for the entire year.
- Set up your office, display areas, etc. The look of your store or office sets the tone of your business.
- Continue working on your business plan.

TWO MONTHS BEFORE START-UP

- Prepare your marketing plan. How are you going to market your product/service, and how much will it cost?
- Determine advertising, promotion, and public relations strategies. Finalize website design and social media strategies.
- Get your business license. (See Occupational Tax)
- Prepare a preliminary balance sheet.
- Secure insurance coverage if applicable. (See Labor/Safety)
- Start your hiring process. (See Labor/Safety)
- Continue to refine your business plan.

ONE MONTH BEFORE START-UP

- Fine tune your cash flow budget.
- Prepare for your grand opening/ribbon cutting. The Douglas County Chamber provides ribbon cuttings and advertising opportunities for members.
- Hire your staff. (See Labor/Safety)
- Make sure everything works. It is better to find out that your equipment does not work in advance. In that case, you can make any necessary repairs and be ready to open your doors on time.
- Implement marketing, promotion, and opening plans. This will be a good time to start advertising in local newspapers, radio, and television if your budget permits. Remember: Word of mouth is your most powerful publicity!

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.
- Continuously update and evaluate your product/service. What is good about your product/service? What sets it apart from competition?
- **LISTEN** to your customers, advisors, and vendors. The customers are your cash flow. It is important to gather their opinions and put them to use. Their ideas can be helpful in updating your product. **LISTEN** to your advisors. You asked them to advise you for a reason.
- **LISTEN** to your vendors. These vendors have been in the business much longer than you have. They can possibly provide you with money-saving or money-making ideas.
- Check cash flow budget against actual performance.
- Maintain good communications with your bankers and vendors. By keeping the lines of communication open you are helping yourself.
- Work with investors. Make sure you are in contact with them. Make sure that you understand the conditions of your repayment. Make sure you fulfill all obligations to investors.
- Check cost of living budget. If you are drawing money from the company for living expenses, be sure to take only what is necessary.

THE BUSINESS PLAN



Starting and managing a business takes motivation, desire and talent. It also takes research and planning. To increase your chance for success, take the time up front to explore and evaluate your business and personal goals. Then, use that information to build a comprehensive and well thought out business plan that will help you reach these goals.

A business plan precisely defines your business, identifies your goals, and serves as your firm's resume. The basic components include a current and pro forma balance sheet, an income statement, and a cash flow analysis. It helps you allocate resources properly, handle unforeseen complications, and make good business decisions. The following outline of a typical business plan can serve as a guide. It can be adapted it to your specific business. The Small Business Development Center at the University of West Georgia is available to help with understanding how to put together a business plan.

Introduction

- Give a detailed description of the business and its goals.
- Discuss the ownership of the business and the legal structure.
- List 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 for compensation.
- Discuss who will maintain your accounting records and how they will be kept.

- Provide “what if” statements to address alternative approaches to any problem that may develop.

Operations

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

Concluding Statement

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

SOURCE: www.sba.gov

MARKETING YOUR BUSINESS



Creating and Developing your Marketing Strategy

In order to properly market your product, you need to develop a marketing strategy and implement this strategy into a marketing plan. Developing a marketing strategy is vital for any business. Without one, your efforts to attract customers are likely to be inefficient. The purpose of your marketing strategy should be to identify and then communicate the benefits of your business to your target market.

Your marketing strategy should do the following:

- Define your target market.
- Analyze the different needs of different groups of customers.
- Focus on a market niche where you can be the best.
- Aim to put most of your efforts into the 20% of your customers who will likely provide 80% of your profits.
- Measure the effectiveness of what you do. Be prepared to change things that aren't working.

Developing your Marketing Plan

Every marketing plan should contain four key components, known as the **4 P's of Marketing**:

- 1) **Products and Services** – Are the goods and services that your business provides for sale to your target market. When developing a product, you should consider quality, design, features, packaging, customer service and any subsequent after-sales service.
- 2) **Promotion** – Refers to the act of communicating the benefits and value of your product to consumers. Promotion strategies focus on advertising and direct customer interaction. It involves persuading general consumers to become customers of your business using methods such as advertising, direct marketing, personal selling and sales promotion.
- 3) **Price** – When it comes to maximizing total revenue, the right price is crucial. There are a number of considerations in relation to price including price setting, discounting, credit and cash purchases as well as credit collection.
- 4) **Place** – The location of your business, store front, distributors, logistics and the potential use of the internet to sell products directly to consumers.

Answering the following questions will assist you in developing your marketing plan:

- **Who are my customers?** This determines your target market.
- **Where are they?**
- **How many are there?** This indicates your market size.
- **What are their needs?**
- **Who are my competitors?**
- **How does my competition do it?** One method of marketing/dealing with competition is the end-run strategy. In this strategy you adopt your competitors' strategy with the intention of making it better.
- **How can I reach them?** Where your product is located determines how well it sells.
- **How much will they pay?** Take into consideration what your competitors charge.
- **What are the market trends?** Try to distinguish between trends and fads.
- **How will I use Social Media in my marketing strategy?** Identify your target audience and the best social platform to reach them whether it be Facebook, Twitter, Instagram or LinkedIn.

FINANCING INFORMATION



When starting a business, one important consideration is where to obtain capital to back your venture. As many new entrepreneurs quickly discover, raising capital many not be easy; in fact, it can be a complex and frustrating process. However, if you are informed and have planned effectively, raising money for your business will not be a painful experience.

Funding Sources

There are several sources to consider when looking for financing. It is important to explore all of your options before making a decision.

- **Personal savings:** The primary source of capital for most new businesses comes from savings and other forms of personal resources. While credit cards are often used to finance business needs, there may be better options available, even for very small loans.
- **Friends and Relatives:** Many entrepreneurs look to private sources such as friends and family when starting out in a business venture. Often money is loaned interest free or at a low interest rate, which can be beneficial when getting started.
- **Banks and Credit Unions:** The most common source of funding, banks and credit unions, will provide a loan if you can show that your business proposal is sound.
- **Venture Capital Firms:** These firms help expanding companies grow in exchange for equity or partial ownership.

SBA Loans

Most start-up businesses require a capital contribution by the entrepreneur, usually 20%. The remaining financing may be available from your local banks or may require private investors. There are several loan programs available to businesses, all of which require bank participation.

Examples include the following SBA loans currently available.

- **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 SBA will guarantee is \$1.5M and not more than 85% of the total loan.
- **SBA 504 Loan Program.** This program provides financing for small businesses through a low interest, fixed rate, and a long-term loan. The Small Business Administration

takes a second line 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 \$4,000,000 for manufacturing and job creation/retention.

- **Revolving Loan Fund.** Businesses in Douglas County may qualify for loan funds through the Business Development Revolving Loan Fund. The Business Development Revolving Loan Fund (RLF) is a \$3 million pool that can be used in the Douglas County Region for loans to projects that create or save jobs and that:
 - Promote industrial locations or expansions
 - Encourage downtown locations or expansions
 - Complement local development strategies
 - Satisfy other public purposes

All loan programs require that certain standards be met. A loan applicant must be of good character, show the ability to operate a small business successfully, and have a good reasonable amount of his/her own resources to invest to withstand possible losses. In addition, the following will likely be required:

- Credit Report
- Collateral adequate to secure the debt; list of collateral and its value
- Appraisals required on real property used as collateral
- Personal guarantees required of those persons (or companies) with 20% ownership
- Secondary collateral may be required
- Personal financial statements and financial statements of business (if applicable)
- Business Plan

BUSINESS INSURANCE



Business liability insurance can help you manage risk that is inherent in running a small business.

Like home insurance, business insurance protects the contents of your business against fire, theft and other losses. Many small businesses must protect themselves from lawsuits and other situations for which they might be deemed liable. All businesses should research the advisability of appropriate liability insurance. Contact the Chamber for a list of local insurance agents or brokers.

Worker's compensation insurance needs vary by company. Generally, if you have one or more full or part time persons, you must carry workman's compensation insurance. There are exceptions to this rule, so it is important to discuss the requirement for your business with your risk and tax advisors.

Some other types of insurance coverage for small businesses to consider:

- **Liability** -- Businesses may incur various forms of liability in conducting their normal activities. Liability law is constantly changing. An analysis of your liability insurance needs is vital in determining an adequate and appropriate level of protection for your business.
- **Property** – There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to ensure for the continuation of your business and the level of insurance you need to replace or rebuild.
- **Business Interruption** -- While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between damage and when the property is replaced? Business interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.
- **"Key Man"** -- If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. It can be used to provide continuity in operations during a period of ownership transition caused by the death or incapacitation of an owner or other "key" employee.

- **Director and Officer** -- Directors and officers of a corporation or non-profit may become personally liable for their actions on behalf of the company.
- **Home Office** -- If you are establishing an office in your home, it is a good idea to contact your homeowners' insurance company to update your policy to include coverage for office equipment.
- **Umbrella** -- This type of policy refers to the liability insurance that is in excess of specified other policies and also potentially primary insurance losses not covered by the other policies.

LEGAL ASPECTS OF STARTING A BUSINESS



Deciding what form of legal entity your business will take is an important decision. This will have an impact on the future of your business including your protection under the law, and the rules and regulations (for example, federal and state taxes) that will apply to you. It is recommended that before you enter into any of these four forms of business that you contact an attorney, CPA, or other qualified individual. Speaking with someone informed about the legal entities of business will reduce the risk of mistakes in the business setup.

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

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

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 operation. One advantage to a corporation is the protection from liability afforded to shareholders. There are two types of corporations: C and S. The distinctions between an S Corp and a C Corp can be very complicated and very dramatic. To incorporate your business you must file paperwork with the Georgia Secretary of State. Once incorporated, you will be required to register and pay fees annually. Publication of the intent to incorporate is also required. In Douglas County, that notice must be provided through the Douglas County Sentinel: 8501 Bowden St., Douglasville, GA 30134, 770.942.6571.

The **limited liability company (LLC)** is a relatively new form of business entity that includes some of the characteristics of the other business entities. The owners are known as members, and the LLC shields its members from personal liability like a corporation; however, the profits generated by the business pass through the business entity and are taxed at the members' individual levels. As with all formal business entities, it is created by the Georgia Secretary of State's office by filing the necessary paperwork and fees. The Secretary of State's Corporations Division can be contacted as follows: 2 MLK Jr. Dr. Suite 303, Floyd West Tower, Atlanta, Georgia 30334-1530, Phone: 404.656.2817, <http://www.ecorp.sos.ga.gov>.

LICENSING INFORMATION



Business License (also called an Occupational Tax Certificate)

If you plan to operate a business in the State of Georgia, you must obtain a city or county business license. You should discuss the details of your situation with the licensing department. The fee for a license is contingent on anticipated gross receipts for upcoming year for the first year. After the first year you will report actual gross receipts to renew your certificate each year.

If your business will be located within the Douglasville City limits:

City of Douglasville
6695 Church Street
Douglasville, Georgia 30134
Contact: Shane Byrd in the Occupational Tax Department 678-499-3084

The actual physical location must be in the City of Douglasville; a P.O. Box is not acceptable.

Home office/occupation – Must provide a **current utility bill** (electric, gas, water), with your name and the home address on the bill. If the utility bill is in your spouse's name and not in your name, please provide a copy of your marriage certificate with the utility bill.

Commercial office – Must provide a copy of **office lease/occupancy agreement** or **deed**. If the business was recently purchased, it will require a copy of the **bill of sale**. A copy of GA driver's license or GA identification card of the owner or of the person submitting the application is also required.

If business is incorporated (Inc., LLC, Partnership, etc.,) please provide copy of **Articles of Incorporation** from the Secretary of State. If business is a partnership, please provide document indicating the ownership percentage of each person involved.

Professional Licensure - Your license status must be active and you must provide us with a copy of your State Board Certification.

Restaurants and Food Service businesses must obtain a from the State Environmental Health Department located on the 1st floor of the Douglas County Courthouse on Hospital Drive. (770.920.7311)

The Occupational Tax fee is based on a full-year estimated gross amount multiplied by the tax rate of your business classification. A \$50.00 non-refundable administrative fee will be added. Payment is due at time of application and is payable by cash, check, Visa or MasterCard. Application process is approximately 10 business days. Certificate will be sent to the mailing address on the application upon approval.

Occupational tax registrations (business license) are only valid until December 31st of each year.

If your business will be located in Douglas County and outside the City limits:

Douglas County Courthouse
8700 Hospital Drive
Douglasville, Georgia 30134
Contact: Occupational Tax Department
Tammy Carden: 770.920.7348
Kelly Voelker: 770.920.7351

Prior approval from the Planning and Zoning Department is required before issuance of a business license. Therefore please complete the Business Location Profile form and submit it to the Occupational Tax Department. The form can be downloaded at www.celebratedouglascounty.com. You may submit the Business Location Profile by e-mail at tcarden@co.douglas.ga.us or kvoelker@co.douglas.ga.us, or in person. Please make sure your phone number and contact name are on the form.

Once approval has been met, you will be notified by the Occupational Tax Department. The other forms of the application need to be completed and submitted along with the following documents to the Occupational Tax Department:

In - Home

Utility bill with your name on it
Drivers License with correct address
Articles of Incorporation or
Trade Name Registration
Required health permits

Commercial

Copy of lease/deed
Drivers License
Articles of Incorporation or
Trade Name Registration
Required health permits

Payment of the Occupational Tax Registration is expected at time of application and may be made by check, cash, or debit/credit card (Visa or MasterCard only).

New applications are accepted from 9 a.m. to 3:30 p.m. Monday thru Friday.
License Application available online at www.celebratedouglascounty.com/Departments

FEDERAL LICENSING

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

- Rendering investment advice
- Making alcoholic products
- Making tobacco products
- Preparing meat products
- Making or dealing firearms
- Television stations
- Radio stations
- Common carrier
- Producing drugs or biological products

STATE ISSUED LICENSES

If your business will be in one of these related industries, you may be required to apply for licensing through the State of Georgia.

Contact: State Board of Accountancy

Certified Public Accountant
Temporary Accountant
Temporary Public Accountant Firm
Foreign Accountant
Public Accounting Firms

Contact: State Board of Architects

Registered Architects
Registered Interior Designers

Contact: Georgia Athlete Agent Commission

Athlete Agents
Athlete Agent Temporary Permit

Contact: Board of Athletic Trainers

Athletic Trainers

Contact: Georgia Auctioneer Commission

Auctioneers
Auctioneer Company
Non-resident Auctioneers
Auctioneer Non-resident Company
Exempt Auction Company

Contact: State Board of Barbers

Master Barber
Barber Apprentice
Barber Shop
Barber School
Barber Instructor

Contact: State Board of Chiropractic Examiners

Chiropractor

Contact: Construction Industry Licensing

Electrical Contractor – Restricted
Electrical Contractor – Non-Restricted
Conditioned Air – Restricted
Conditioned Air – Non-Restricted
Low Voltage – General
Low Voltage – Telecommunication
Low Voltage – Alarm

Journeyman Plumber
Master Plumber – Restricted
Master Plumber – Non-Restricted

Contact: State Board of Cosmetology

Cosmetology Instructor
Cosmetology School
Cosmetology Salon
Master Cosmetologist
Cosmetology Apprentice
Esthetician
Esthetician Salon
Esthetician School
Esthetician Instructor
Esthetician Apprentice
Nail Technician
Nail Care Salon
Nail Care School
Nail Technician Instructor
Nail Technician Apprentice

Contact: Composite Board of Professional Counselors, Social Workers, and Marriage Therapists

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

Contact: Georgia Board of Dentistry

Dentist
Public Health
Dental Faculty
Dental Hygienist
Dental Hygiene Faculty
General Anesthesia Permit
Conscious Sedation Permit
Temporary Dental Hygienist
Volunteer Dental
Provisional Conscious Sedation Permit
Eternal/Inhalation Conscious Sedation

Contact: State Board of Dispensing Opticians

Dispensing Optician
Dispensing Optician Apprentice

Contact: State Board of Professional Engineers and Land Surveyors

Professional Engineers
Land Surveyor
Engineer Firm
Land Surveyor Firm
Engineer/Land Surveyor In-Training

Contact: State Board of Registration for Foresters

Forester

Contact: State Board of Funeral Service

Funeral Establishment
Funeral Director
Embalmer
Funeral Service Apprentice
Crematory

Contact: State Board of Registration for Prof. Geologists

Registered Professional Geologist

Contact: State Board of Hearing Aid Dealers/Dispensers

Hearing Aid Dealer
Hearing Aid Dispenser
Hearing Aid Training Permit
Hearing Aid Apprentice Dispenser

Contact: State Board of Landscape Architects

Landscape Architect
Temporary Landscape Architect

Contact: State Boards for the Certification of Librarians

Librarian

Contact: Composite State Board of Medical Examiners

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

Contact: Occupational Therapy

Occupational Therapist
Occupational Therapy Assistant
Occupational Therapist Limited

Contact: State Board of Examiners in Optometry

Optometrist

Contact: State Board of Pharmacy

Pharmacist
Retail Pharmacy
Wholesaler Pharmacy
Researcher Pharmacy
Hospital Pharmacy
Nuclear Pharmacist
Nuclear Pharmacy
Manufacturing Pharmacy
Pharmacist Intern
Prison Pharmacy
Clinic Pharmacy
School Pharmacy
Opioid Treatment Clinic Pharmacy
Home Healthcare Pharmacy
Limited Chemical Wholesale Distributor

Contact: State Board of Physical Therapy

Physical Therapist
Physical Therapist Assistant

Contact: State Board of Podiatry Examiners

Podiatrist

Contact: Boards of Examiners of Practical Nurses

Licensed Practical Nurses

Contact: Board of Private Detectives and Security Agents

Company – Private Detective
Company – Security
Company – Private Detective/Security
Company – In-House Security
Employee – Private Detective
Employee – Private Detective/Security Guard
Employee – Security Guard
Employee – In-House Private Detective
Employee – In-House Armed Security
Instructor – Classroom Training
Instructor – Firearms Training
Instructor – Classroom/Firearm Training

BUILDING/ZONING (PERMIT INFORMATION)



Once you have chosen a location for your business, contact the Planning and Zoning 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 and Zoning Department can help you determine if your location and type of business are in compliance with ordinances. You will be required to submit your business plans to determine if the business complies or can be adapted to comply with the following:

1. Current zoning classifications
2. Building setbacks
3. Off-street parking availability and service entrance requirements
4. Buffer yards or required screening
5. Lot area minimum
6. Sign regulations

If your business will be located within the Douglasville City limits:

City of Douglasville
6695 Church Street
Douglasville, Georgia 30134
678.449.3028
Contact: Patrice Williams

If your business will be located outside the Douglasville City limits:

Douglas County Courthouse
8700 Hospital Drive
Douglasville, Georgia 30134
770.920.7348
Contact: Tammy Carden

BUILDING CONSTRUCTION, RENOVATION & OCCUPANCY

A building permit must be obtained for both new construction and renovations or 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 certificate, it is illegal for your business to reside in the facility.

Information within Douglas County

Outside City Limits:

Chief Building Official
8700 Hospital Drive
1st Floor, Douglas County Courthouse
Douglasville, Georgia 30134
770.920.7243
Contact: James Worthington

Information within City limits:

Chief Building Official (City)
6695 Church Street
Douglasville, GA 30134
678.449.3038
Contact: Mike Mettler

TRADE NAME REGISTRATION

In Georgia, every person, firm, or partnership that conducts business has two options regarding trade name registration:

- 1) the business name must include the last name of the individual owner of the business
- 2) if using a fictitious name (one not including the last name of the individual owner), the fictitious name must be registered in the office of the Clerk of the Superior Court of the county where the business is located

A corporation or LLC will not need to file this registration, as it will already be registered with the Georgia Secretary of State. The fee for trade name registration is approximately **\$27.00**.

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 name registration in the local newspapers. You must also file the required affidavit. Notice of the filing of the trade name registration must be published once a week for two weeks in the legal section of the publication. Price is **\$40.00**. In order to run your legal advertisement, contact:

Douglas County Sentinel

Classified Department

8501 Bowden Street Douglasville, Georgia 30134
770.942.6571

Failure to register a trade name will not nullify contracts signed by the unregistered entity. If you have a question as to whether your business needs to register a trade name or to file your name registration for Douglasville or Douglas County, contact :

Douglas County Clerk of the Superior Court
Douglas County Courthouse, Main Floor
8700 Hospital Drive
Douglasville, GA 30134
770.920.7252
Contact: Tammy Howard

UTILITIES

A. Establishing Water and Sewage

To establish water and sewer service in an existing location or new facility within Douglas County, you must contact the WSA. You may be required to sign a service contract and pay a deposit.

WSA
8763 Hospital Drive
Douglasville, Georgia 30134
770.949.617 or www.ddcwsa.com

B. Establishing Garbage Service

To establish garbage service in an existing location or new facility within the City of Douglasville, you must contact:

City of Douglasville – Maintenance and Sanitation
770.920.3005 or www.douglasvillega.gov

To establish garbage service in an existing location or new facility outside the City of Douglasville limits, you must contact an individually owned garbage service. Visit the Business Directory, www.douglascountygeorgia.com, for a list of current Chamber members.

C. Establishing Natural Gas Service

To establish gas service in an existing location or new facility in Douglasville or Douglas County, visit www.douglascountygeorgia.com for a list of Chamber current members that offer these services.

D. Establishing Electrical Service

To establish electrical service in Douglasville or Douglas County, you must contact: www.georgiapower.com or www.greystonepower.com.

E. Establishing Phone and Internet Service

To establish business phone service in Douglasville and Douglas County, visit www.douglascountygeorgia.com for a list of Chamber current members that offer these services.

TAX INFORMATION



State of Georgia

A. Sales and Use Taxes

Every business that sells tangible personal property, such as merchandise, to customers is required to obtain a seller's permit. This is issued from the state sales tax agency (Department of Revenue at 770.732.5812. Sales tax forms must be filed and paid monthly. Contact the Georgia Department of Revenue to petition for special permission to pay/file quarterly. See the Resource Directory for contact information.

B. State Excise Taxes

In addition to federal excise tax, you may be responsible for collecting state excise tax as well. Alcoholic beverages, tobacco products, motor carriers, and trucks with no more than two axels are included in the taxed categories. Contact the Georgia Department of Revenue for complete information.

C. 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 5% per month penalty can be imposed for failure to file an estimated return or failure to pay the correct amount of tax.

D. Federal Excise Taxes

There are some forms of business on which the U.S. government requires additional taxation. 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.

- Motor vehicle use tax
- Retailers tax
- Retail excise tax on the sales of the following: Heavy trucks/trailers, tires and tubes, recreation equipment (fishing/hunting supplies), firearms, and ammunition
- Air transportation tax
- Communications taxes (telephone or teletype services)
- Wagering taxes
- Taxes on U.S. mined coal
- Environmental taxes (petroleum products, various chemicals, and hazardous wastes)
- Alcohol, firearms, ammunitions, and tobacco taxes

E. 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 member of a Partnership: You will be required to make estimated federal income tax payments and federal self-employment tax payments in advance. These payment deadlines are April 15, June 15, September 15, and January 15 for one whose tax year is the calendar year. The **Form 1040-ES** is used to file these taxes.

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 of the month of the corporation's first tax year. The proper form for filing these taxes is the **Form I 120-W**.

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 you **Form SS-4** Taxes may also be electronically filed. For more information, contact the Internal Revenue Service. (See Directory for contact information)

G. Federal Tax Identification Numbers

Your federal tax identification number is the number used to file your taxes. It acts in a similar capacity to your social security number on your personal income taxes. In fact, if you are a sole proprietorship, you will probably use your social security number. In partnerships and corporations you will need a Federal Tax ID number. To determine whether you need a Tax ID number, contact the Internal Revenue Service. (See Resource Directory for contact information)

DEMOGRAPHIC INFORMATION

A variety of free demographic information is provided through the Atlanta Regional Commission at www.atlantaregional.com or through the Douglas County Economic Development Authority at www.developdouglas.com. This information breaks down the population by different categories such as age, sex, race, income, and education. It can be used to help identify the number of people who may use your business or services.

Other sources include:

Georgia 2000 Information System

<http://ga2000.itos.uga.edu>

Features reports on demographic, socio-economic, manufacturing, labor and education data.

Georgia Information Source

<http://georgiafacts.org>

Includes Georgia industry profiles, community fact sheets, manufacturing data.

Georgia County Guide

<http://www.countyguide.uga.edu/>

Comprehensive demographic resource available on Georgia counties, and will customize the statistics, maps and graphs that you want from the latest data resources.

Georgia Labor Market Information

<http://explorer.dol.state.ga.us/>

Includes labor market analysis, economic indicators, demographics, income and wage information, industry data, employer search, area comparison, industry comparison.

Georgia Department of Economic Development

<http://georgia.org>

Will assist in business expansion & relocation, international trade, small business development, tourism foundation creation, entertainment industry & travel.

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 at www.georgia.org for more information.

LABOR & SAFETY REGULATIONS



A. Educating Yourself on Labor/Safety Issues

The Georgia Department of Labor is available to provide consultation to new businesses in the state. The local and state departments offer educational seminars and presentations throughout the year. These classes cover a wide range of labor-related topics such as labor laws, labor issues, prevailing wages, unemployment insurance, benefits, and employment services. These seminars are intended to provide you with all the information you need to prepare you for the employment aspect of running a business. See the Resource Directory for contact information.

B. OSHA

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

C. DRUG FREE WORKPLACE

Your business can become eligible for a 7.5% discount on your Worker's Compensation Insurance Program Premiums. This is possible through DRUGS DON'T WORK, an affiliate program of the Georgia Chamber and The Council on Alcohol and Drugs, Inc. Contact the Carroll County Chamber at 770.832.2446 for more information on this program.

D. 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. These deposits are required monthly or quarterly. 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 for present percentages. See the Resource Directory for contact information.

Unemployment Insurance Taxes

Employers pay unemployment insurance taxes as a business cost through the State Unemployment Tax Act (SUTA) and the Federal Unemployment Tax Act (FUTA.) Tax payments cannot be deducted or withheld from the employee's wages.

The Georgia Department of Labor collects the state unemployment insurance tax (SUTA). Newly liable employers are assigned a beginning tax rate of 2.25% and pay tax on the first \$8,500 gross wages for each employee each year.

For further information on Unemployment Tax information contact the Georgia Department of Labor Field Tax Office. See the Resource Directory for contact information.

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. See the Resource Directory for contact information.

HEALTH PERMITS

If your business is to involve food processing, handling, storage, or distribution, you must obtain permits from the Douglas County Environmental Health Department, which handles the permits for the entire county and city. If you are unsure if your business needs a permit, contact the Health Department. Visit www.health.state.ga.us for further information about Georgia Public Health and programs and services offered.

RESOURCE DIRECTORY

When starting a business it is important to have a diverse base of information sources. One way to insure 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.

Better Business Bureau

Fred Elsberry
404.766.0875
www.bbb.org

Chapel Hill News and Views

Tim Collins
678.840.8604
www.chapelhillnews.net

Douglas County Chamber

Kali Boatright
6658 Church Street
Douglasville, GA 30134
770.942.5022
www.douglascountygeorgia.com

Douglas County Environmental Health

Susan Wright
8700 Hospital Drive
Douglasville, GA 30134
770.920.7311
www.cobbanddouglaspublichealth.org

Douglas County Economic Development Authority

Chris Pumphrey
8512 Bowden Street
Douglasville, GA 30134
678.838.3665
www.developdouglas.com

Douglas County Fire Marshall

Scott Bishop
8700 Hospital Drive
Douglasville, GA 30134
770.920.7350
www.celebratedouglascounty.com

Douglas County Health Department

Lisa Crossman
6770 Selman Drive
Douglasville, GA 30135
770.947.1970
www.cobbanddouglaspublichealth.org

Douglas County Library

6810 Selman Drive
Douglasville, GA 30134
770.920.7125
www.wgrl.net/store_page/douglasville-library/

Douglas County Sentinel

Marvin Enderle
8501 Bowden Street
Douglasville, GA 30134
770.942.6571
www.douglascountysentinel.com

Douglasville/Douglas County Water and Sewer Authority (WSA)

8763 Hospital Drive
Douglasville, GA 30134
770.949.7617
www.ddcwsa.com

Douglasville Post Offices:

6000 Stewart Parkway Douglasville, GA 30134 770.577.2198 www.usps.com	8486 Campbellton Street Douglasville, GA 30134 770.947.8132
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Drugs Don't Work Program

Carroll County Chamber
Joan Finch
770.832.2466
www.carroll-ga.org

Georgia Department of Economic Development

Pat Wilson
76 Fifth Street, NW, Suite. 1200
Atlanta, GA 30308
404.962.4000
www.georgia.org/business/smallbusiness

Georgia Department of Labor

Mack Clark
275 Northside Drive
Carrollton, GA 30116
770.836.6668
www.dol.state.ga.us

Georgia Department of Labor Field Tax Office

465 Big Shanty Road
Marietta, Georgia 30066
770.528.6141
www.dol.georgia.gov/

Georgia Department of Revenue

4125 Welcome All Road
Suite 914
Atlanta, GA 30349
877.423.6711
www.dor.ga.gov

Georgia Secretary of State's Office:

Georgia Corporate Division
214 State Capitol
Atlanta, GA 30334
404.656.2881
www.sos.state.ga.us.

A variety of information can be obtained through this office including the BLUE BOOK: Business Incorporation Forms, Professional and Occupational Licensing Forms, State Tax Application, Internal Revenue Service Form, Georgia Department of Industry, Trade and Tourism, U.S. Small Business Administration, UGA Small Business Development Centers, Georgia Tech Services for Business and Technology, Governor's Office of Consumer Affairs, U.S. General Services Administration, Georgia Department of Labor, U.S. Department of Labor, Georgia Department of Consumer Affairs-Office of Business & Economic Assistance, U.S. Export Assistance Center, Georgia Department of Insurance, and Georgia Department of Agriculture.

Georgia Power Company

404.325.4001
www.georgiapower.com

GreyStone Power Corporation

770.942.6576
www.greystonepower.com

Internal Revenue Service

401 West Peachtree Street, NW
Atlanta, GA 30308
404.338.7962 or toll free at 800.829.1040
www.irs.gov

Occupational Safety and Health Administration (OSHA)

U.S. Department of Labor
1375 Peachtree Street NE, Suite 587
Atlanta, GA 30303
404.374.3573
www.osha.gov

State Board of Worker's Compensation

270 Peachtree Street, NW
Atlanta, GA 30303-1299
404.656.3818
www.sbcw.georgia.gov

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

2600 Century Parkway Suite 300,
Atlanta, GA 30345
404.417.2600
www.atf.gov/

The U.S. Federal Drug Administration

60 8th Street
Atlanta, GA 30309
404.253.1162
www.fda.gov/

The U.S. Federal Communications Commission

3575 Koger Boulevard, Suite 320
Duluth, GA 30096-4958
888.225.5322
www.fcc.gov/

University of West Georgia

Small Business Development Center (SBDC)

Todd Anduze
105 Adamson Hall
Carrollton, GA 30118
678.839.5082
www.uwgsbdc.org

GLOSSARY OF TERMS

Assets – Resources, owned or controlled by a company, that have future benefits. These benefits must be quantifiable in monetary terms

Balance Sheet – A list of a company's assets, liabilities, and owner's equity at a particular point in time

Break Even – The unit of volume where total revenue equals total cost; there is neither profit nor loss

Capacity – The amount of goods or work that can be produced by a company given its level of equipment, labor, and facilities

Capital – The funds necessary to establish or operate a business

Cash Flow – the movement of money into and out of a company; actual income received and actual payments made out

Cash Flow Statement – A presentation of the cash inflows and outflows for a particular period of time; these flows are grouped into major categories of cash from operations, cash investing activities, and cash-financing activities

Collateral – assets pledged in return for loans

Conventional Financing – Financing from established lenders, such as banks, rather than from investors; debt financing

Debt Financing – Raising money for a business by borrowing, often in the form of bank loans (See Conventional Financing above)

Debt Service – Money being paid out on a loan; the amount necessary to keep a loan from going into default

Disbursements – Money paid out

Equity – Shares of stock in a company; ownership interest in a company

Expenses – Outflows of resources to generate revenues

Fixed Costs – Those costs that are not responsive to changes in volume over the relevant range of time

Income Statement – A matching of a company's accomplishments (i.e. sales) with effort (expenses from operations) during a particular period of time (Revenues - Expenses = Net Income)

Leasehold Improvements – The changes made to a rented store, office or plant, to suit the tenant and make the location more appropriate for the conduct of the tenant's business

Letter of Intent – A letter or other document by a customer indicating the customer's intention to buy from a company

Liabilities – Commitments to payout assets (typically cash) to or render services for creditors

Licensing – The granting or permission by one company to another to use its products, trademark, or name in a limited, particular manner

Liquidity – The ability to turn assets into cash quickly and easily

Market Share – the percentage of 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

Working Capital – The cash available to the company for the ongoing operations of the business