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## *Steps to Establish a Small Business in Virginia*

The seemingly straightforward venture of starting a small business can be burdened with complications. Often an entrepreneur's initial steps will determine a successful endeavor. This guide attempts to provide prospective business owners with information that will facilitate the process.

Many questions arise when starting a business, such as:

- What will be my legal structure?
- How can I find out where to start?
- Do I need a license?
- Do I have the necessary skills and experience for the business?
- What resources do I need?
- What financing will I need?
- What will I name my business?
- How will my company's business records be maintained?
- What insurance coverage will be needed?
- What equipment or supplies will I need?
- How will I compensate myself? Where will my business be located?
- How many employees will I hire? Part-time? Full-time?

The federal government and the Commonwealth of Virginia have created special agencies to promote the success of small business entrepreneurs. These agencies publish guides and manuals and maintain Web sites with in-depth information. Reputable publishers and corporations eager to support the work of entrepreneurs also make a number of commercial publications and Web sites available.

The purpose of this guide is to alert the new entrepreneur to the necessary steps and the available resources for beginning or expanding a business. A listing of additional print and Internet resources on topics of importance to business owners follows the section "Steps to Follow to Establish a Business."

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## STEPS TO FOLLOW TO ESTABLISH A BUSINESS

### 1. DETERMINE THE STRUCTURE OF YOUR BUSINESS

- Sole proprietorship
- Partnership
- Limited Partnership
- Corporation

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A comparison of business structures is included in the step-by-step guide to registering a business developed by the State Corporation Commission, Virginia Employment Commission, and Department of Taxation. Appropriate forms are also included.

*Business Registration Guide. A Cooperative Effort by the State Corporation Commission, the Virginia Employment Commission, the Department of Taxation.* 7th ed. Richmond: State Corporation Commission, Virginia Employment Commission, Dept. of Taxation, 2004. KJV2605 A65 B87 2004  
8th ed., 2005, is available online in pdf format at <http://www.state.va.us/scc/division/clk/brg.htm>

All foreign and domestic corporations and limited partnerships and franchises operating in Virginia must register with the State Corporation Commission by contacting the clerk's office:

**Office of the Clerk**  
**State Corporation Commission**  
P.O. Box 1197  
Richmond, VA 23218  
Phone: 804-371-9733  
Toll-Free In Va.: 1-866-722-2551  
<http://www.state.va.us/scc/division/clk/corp.htm>

### **2. CONSIDER THE NAME OF YOUR BUSINESS**

If you choose a fictitious name (instead of the owner's) you must register the name with the county or the city where the business will be located.

### **3. OBTAIN AN EMPLOYEE IDENTIFICATION NUMBER (EIN) FROM THE INTERNAL REVENUE SERVICE**

Sole proprietors, corporations, partnerships, and other business entities must obtain an EIN for use as taxpayer identification. The information provided on this form establishes a business tax account with the IRS.  
IRS Form SS4 is available at <http://www.irs.gov/pub/irs-pdf/ss4.pdf>  
Telephone: 800-829-4933. Ask for form SS4.

### **4. WRITE A "BUSINESS PLAN"**

When applying for a loan you must submit a business plan along with the application. The Small Business Administration Web site explains the importance of a good business plan, provides an outline, and has various samples.

**Small Business Planner**  
U.S. Small Business Administration  
<http://www.sba.gov/smallbusinessplanner/plan/writeabusinessplan/index.html>

Other books and Internet sites with examples of business plans:

**Business Plan Guide.** Richmond: Dept. of Minority Business Enterprise, 2000. HD30.28 B87 2000

**Business Plans Handbook : A Compilation of Actual Business Plans Developed by Small Businesses throughout North America.** Detroit: Gale Research, 1995-. HD62.7 B865

**Business Planning (for nonprofits or for-profits)**  
Free Management Library  
[http://www.mapnp.org/library/plan\\_dec/bus\\_plan/bus\\_plan.htm](http://www.mapnp.org/library/plan_dec/bus_plan/bus_plan.htm)

**How to Create a Business Plan**  
Entrepreneur.com, Entrepreneur Media, Inc.  
<http://www.entrepreneur.com/startingabusiness/businessplans/index144006.html>

**5. APPLY FOR A BUSINESS LICENSE AND OBTAIN ZONING APPROVAL FROM THE LOCALITY WHERE THE BUSINESS WILL BE LOCATED**

Depending on the type of business, you will need to obtain a license or permit and zoning approval from the county or city.

For more information consult:

**Virginia Department of Business Assistance**

<http://www.dba.state.va.us/licenses/>

For a list of county and city government Web sites:

**Local Government Web sites**

Commonwealth of Virginia

<http://www.virginia.gov/community/all.html>

**In Richmond:**

City of Richmond

Department of Economic Development

501 East Franklin Street

Suite 800

Richmond, VA 23219

Phone: 804-646-5633

Fax: 804-646-6793

e-mail: [econdev@richmondgov.com](mailto:econdev@richmondgov.com)

<http://www.ci.richmond.va.us/departments/econdev/business.aspx>

**In Chesterfield County:**

Chesterfield County Economic Development

9401 Courthouse Road, Suite B

Chesterfield, VA 23832

Phone: 800-548-9161

Phone: 804-748-3963

Fax: 804-796-3638

<http://www.co.chesterfield.va.us/EconomicDevelopment/default.asp>

**In Henrico County:**

Henrico County Economic Development Authority

4300 E. Parham Rd.

Richmond, VA 23228

Phone: 804-501-7654

Fax: 804-501-7890

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

[http://www.henrico.com/doing\\_index.php](http://www.henrico.com/doing_index.php)

**6. OBTAIN A PROFESSIONAL AND/OR OCCUPATIONAL LICENSE**

The Department of Professional and Occupational Regulation regulates twenty-nine occupations and professions from accountants to waterworks operators. For information or forms contact:

**Department of Professional and Occupational Regulation**

3600 West Broad Street

Richmond, VA 23230

Phone: 804-367-8500

Fax: 804-367-2475

<http://www.state.va.us/dpor/welcome.htm>

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### 7. OBTAIN INSURANCE COVERAGE FOR YOUR BUSINESS AND EMPLOYEES

In addition to insuring your business against damage, you will also need Workers' Compensation Insurance if you have employees. The Virginia Workers' Compensation Commission, <http://www.vwc.state.va.us/>, administers the Workers' Compensation Act and the Criminal Injuries Compensation Fund for employers and employees.

For information, consult:

*Employers' Pamphlet*

Virginia Workers' Compensation Commission [http://www.vwc.state.va.us/employers\\_guide.htm](http://www.vwc.state.va.us/employers_guide.htm)

### 8. ENSURE COMPLIANCE WITH BUILDING CODE AND FIRE REGULATIONS.

Consult the following resources:

*International Building Code*. Falls Church, Va.: International Code Council, 2000– . K3538.A15 I5

**Division of Building and Fire Regulation**

The Jackson Center

501 North Second Street

Richmond, VA 23219-1321

Phone: 804-371-7000

<http://www.dhcd.virginia.gov/StateBuildingCodesandRegulations/default.htm>

### 9. BECOME FAMILIAR WITH REGULATIONS

#### **General Regulations**

*Virginia Administrative Code*. Rochester, N.Y.: Lawyers Cooperative Publishing, Semiannual. KJV2840 A56 1996

<http://leg1.state.va.us/000/srr.htm>

The *Virginia Administrative Code* contains all the regulations issued by the state agencies to enforce the statutory law of the *Code of Virginia*.

*Virginia Register of Regulations*. Richmond, Va.: Virginia Code Commission, Biweekly. KJV2436 V5

<http://legis.state.va.us/codecomm/register/regindex.htm>

The text of proposed and final regulations, whether amended or newly adopted, is published in the *Register*. The *Register* also includes the basis, purpose, substance and issues statements, and summaries for each proposed regulation, as well as a detailed economic impact analysis. Any change between the proposed regulation and the final effective text is highlighted.

#### **Virginia Regulatory Town Hall**

Virginia Department of Planning and Budget

<http://www.townhall.state.va.us/> This is a user-friendly site that allows tracking of Virginia regulations and provides contact names.

*Code of Federal Regulations*. Washington, D.C.: Office of the Federal Register, National Archives and Records Service, Annual. GS 4.108:

<http://www.gpoaccess.gov/cfr/index.html>

The *Code of Federal Regulations* (CFR) is the codification of the general and permanent rules published in the *Federal Register* by the executive departments and agencies of the federal government.

*Federal Register*. Washington, D.C.: Office of the Federal Register, National Archives and Records Service,

General Services Administration, Daily. AE 2.106:

<http://www.gpoaccess.gov/fr/index.html>

The official daily publication for rules, proposed rules, and notices of Federal agencies and organizations, as well as executive orders and other presidential documents.

## Labor, Occupational, And Health Regulations

### Small Business Guide to the FDA

U.S. Food and Drug Administration

[http://www.fda.gov/ora/fed\\_state/Small\\_Business/sb\\_guide/](http://www.fda.gov/ora/fed_state/Small_Business/sb_guide/)

The Food and Drug Administration maintains this site to assist small businesses in coping with the policies and regulations of that large organization.

*Virginia Employer's Guide: A Handbook of Employment Laws and Regulations.* Nancy J. Moore, editor. Ft. Worth, Tex.: Summers Press, 12th edition, 2006. KJV2734 M66 2006

### Virginia Department of Labor and Industry

Powers-Taylor Building

13 South Thirteenth Street

Richmond, VA 23219

Phone: 804-371-2327

TDD: 804-786-2376

<http://www.doli.state.va.us/>

The Virginia Department of Labor and Industry (DOLI) is organized into the following divisions that administer its programs: Registered Apprenticeship; Boiler and Pressure Vessel Safety; Labor and Employment Law; Virginia Occupational Safety and Health (VOSH) Enforcement; VOSH Cooperative Programs.

Pascal, Lawrence J. *Virginia Workers' Compensation: Law and Practice.*

New York, N.Y.: Lexis Publications, 2000. KJV2742 P37 2000

This publication shows the legal relationships between employers, employees, and insurance carriers. It details the potential claims of all parties, the special nature of the compensation case, and how the case should be processed.

### Virginia Workers' Compensation Commission

1000 DMV Drive

Richmond, VA 23220

Phone: 804-367-8600

Fax: 804-367-9740

Toll-free in Va.: 877-664-2566

<http://www.vwc.state.va.us>

This agency provides information related to the Worker's Compensation Act. The Web site directs visitors to relevant regulations.

## Environmental Regulations

### Virginia Department of Environmental Quality

629 East Main Street

Richmond, VA 23219

P.O. Box 1105

Richmond, VA 23218

Phone: 804-698-4000

Toll-free in Va.: 800-592-5482

<http://www.deq.state.va.us/>

The Virginia Department of Environmental Quality aims to protect Virginia's environment by planning and implementing environmental programs.

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### Environmental Protection Agency

#### Small Business Gateway

<http://www.epa.gov/smallbusiness/>

The U.S. Environmental Protection Agency gateway provides environmental information and contacts for small businesses.

#### Small Business Ombudsman

<http://www.epa.gov/sbo>

This site is a contact point established to provide “one stop” assistance to help America’s small businesses find answers to their environmental questions.

#### Small Business Environmental Home Page

<http://www.smallbiz-enviroweb.org/>

This site helps small businesses gain access to environmental compliance and pollution prevention information.

## 10. TRACK LEGISLATION THAT AFFECTS YOUR BUSINESS: KNOW THE LAW

### General

American Bar Association. *The American Bar Association Legal Guide for Small Business: Everything a Small-Business Person Must Know, from Start-Up Employment Laws to Financing and Selling a Business*. New York: Three Rivers Press, 2000. KF1659 Z9 A43 2000

### Virginia

#### Legislative Information System

<http://leg1.state.va.us/lis.htm>

This Virginia General Assembly Web site provides access for bill tracking during the legislative session and for searching the *Code of Virginia* and the *Virginia Administrative Code*.

### Federal

#### Thomas: Legislative Information on the Internet

<http://thomas.loc.gov>

The official Web site for federal legislation, it provides the text of bills and public laws since 1973, and the *Congressional Record* since 1989.

#### Senate Committee on Small Business

<http://sbc.senate.gov/>

#### House Small Business Committee

<http://wwwc.house.gov/smbiz/>

#### Elaws Advisors

<http://www.dol.gov/elaws>

The Department of Labor has designed The Employment Laws Assistance for Workers and Small Businesses (elaws) Web site to assist “employers and employees understand their rights and responsibilities under the federal employment laws administered by the U.S. Department of Labor.”

## GENERAL INFORMATION

### WEB SITES AND CONTACTS

#### **Business.Virginia.Gov**

Commonwealth of Virginia

<http://business.virginia.gov/>

This is a Web site aimed at the small business community. It offers practical information about starting and running a business, and includes business resources for those already in Virginia and material aimed at those coming from out of the state.

#### **Virginia Department of Business Assistance (VDBA)**

P.O. Box 446

Richmond, VA 23218-0446

Main Telephone: 804-371-8200

Virginia Business Information Center Telephone: 804-371-0438

Toll free: 866-248-8814

<http://www.dba.state.va.us/>

Established in 1996, this Virginia department's mission is to help, support, and guide the business community by providing access to information about capital, small business counseling, workforce training, and proactive business problem-solving. Describing itself as "the economic development agency devoted to the growth and success of the Commonwealth's business community," the VDBA section that focuses on small business includes the **Business Launch Pad**, <http://www.dba.state.va.us/smdev/launchpad/>, an online guide showing steps to start, expand, or relocate a business in Virginia. In addition to the Business Launch Pad, this site includes counseling resources, business information services, and directions to small business incubators throughout Virginia. These incubators are physical facilities that offer space and services to entrepreneurs and start-up business firms, assisting them in surviving, growing, and prospering.

#### **Virginia Economic Development Partnership**

901 East Byrd Street

P.O. Box 798

Richmond, VA 23218-0798

Telephone (Business Investment Inquiries): 804-545-5700

Telephone (General Inquiries): 804-545-5600

<http://www.yesvirginia.org/>

Created by the Virginia General Assembly in 1995, the Virginia Economic Development Partnership is a state authority whose purpose is offering better service to those seeking "a prime business location and increased trade opportunities and, therefore, to foster increased expansion of the Commonwealth's economy." A board of directors comprised of 21 businesspersons, each appointed by the governor and the General Assembly, governs the Partnership. The board employs an executive director who oversees the fulfillment of the mission: "To enhance the quality of life and raise the standard of living for all Virginians, in collaboration with Virginia communities, through aggressive business recruitment, expansion assistance, and trade development, thereby expanding the tax base and creating higher-income employment opportunities."

#### **Division of International Trade**

Virginia Economic Development Partnership

<http://www.exportvirginia.org/>

The Division of International Trade lists its goals as increasing the number of Virginia companies exporting and the volume of Virginia's exports.



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### **Virginia's Electronic Labor Market Access (VELMA)**

<http://velma.virtuallmi.com/>

The Virginia Electronic Labor Market Access (VELMA) system is a powerful online labor market information tool found on the Internet. It was specifically designed for job seekers, students, employers, training providers, workforce professionals, and others seeking to explore local labor markets in Virginia. VELMA provides fast access to a complete set of employment tools in one Web site.

### **Virginia Employment Commission**

[http://www.vec.virginia.gov/vecportal/employer/employer\\_services.cfm](http://www.vec.virginia.gov/vecportal/employer/employer_services.cfm)

The Virginia Employment Commission (VEC) offers free assistance to employers in finding qualified workers and aiding workers in finding suitable jobs.

### **Federal Citizen Information Center (FCIC) Small Business Brochures**

<http://www.pueblo.gsa.gov/smbuss.htm>

The Federal Citizen Information Center offers free brochures with practical information for small businesses.

### **Business.gov: The Official Business Link to the U.S. Government**

U.S. Small Business Administration

<http://www.business.gov/>

Started in 2004, Business.gov is a Presidential E-government initiative managed by the U.S. Small Business Administration (SBA) in a partnership with 21 other federal agencies. Termed a business gateway, it "provides a single access point to government services and information to help the nation's businesses with their operations."

### **U.S. Small Business Administration (SBA)**

<http://www.sba.gov/>

An independent federal government agency created in 1953, the SBA "helps Americans start, build and grow businesses." The agency offers, among other things, a **Small Business Planner**, <http://www.sba.gov/smallbusinessplanner/index.html>, with services such as financial assistance, contract opportunities, disaster assistance, counseling and assistance, online training, laws and regulations, tools to increase business knowledge and productivity, and a guide to local resources.

### **SBA Virginia Office**

Richmond District Office

400 North 8th Street

Federal Bldg., Suite 1150

P.O. Box 10126

Richmond, VA 23240-0126

Phone: 804-71-2400

Fax: 804-771-2764

E-mail: [richmond.va@sba.gov](mailto:richmond.va@sba.gov)

<http://www.sba.gov/va/index.html>

### **SBA Answer Desk**

6302 Fairview Road, Suite 300

Charlotte, North Carolina 28210

Phone: 1-800-U-ASK-SBA (1-800-827-5722)

Answer Desk TTY: (704) 344-6640

E-mail: [answerdesk@sba.gov](mailto:answerdesk@sba.gov)



### CCH Business Owner's Toolkit

<http://www.toolkit.cch.com/>

Commerce Clearing House offers practical guidance about starting and operating a small business, including financing, business plans, marketing, government contracts, personnel issues, taxes, and an exit strategy.

## BOOKS

Awe, Susan C. *The Entrepreneur's Information Sourcebook : Charting the Path to Small Business Success*. Westport, Conn.: Libraries Unlimited, 2006. HD62.5 A96 2006

*Encyclopedia of Small Business*. Detroit: Gale Research, 1998. HD62.7 H553 1998

*Establishing a Business*. Richmond, Va.: Virginia Economic Development Partnership. Annual. HD62.5 V5  
<http://www.yesvirginia.org/pdf/guides/EstablishingBusiness.pdf>

*Facts for Business Decisions: Virginia is for Business*. Richmond: Virginia Economic Development Partnership, 2006. HC107 V83 I53 2006

Jasper, Margaret C. *How to Start Your Own Business*. Dobbs Ferry, N.Y.: Oceana Publications, 2006. KF1659 J374 2006

Kennedy, Joe. *The Small Business Owner's Manual: Everything You Need to Know to Start Up and Run Your Business*. Franklin Lakes, N.J.: Career Press, 2005. HD62.5 K454 2005

Kirk, Randy W. *Running a 21st-Century Small Business: The Owner's Guide to Starting and Growing Your Company*. New York: Warner Books, 2006. HD62.7 K57 2006

Pakroo, Peri. *The Small Business Start-Up Kit*. Berkeley, Ca.: Nolo, 2004. KF1659 Z9 P35 2004

*Programs & Services: General SBA Information*. 5th ed. Washington, D.C.: U.S. Small Business Administration, 2002. SBA 1.2:P 94/13/2002 [http://www.pueblo.gsa.gov/cic\\_text/smbuss/sba-programs/sbaprgms.htm](http://www.pueblo.gsa.gov/cic_text/smbuss/sba-programs/sbaprgms.htm)

*Richmond Small Business Resource Guide*. Winter Haven, Fla.: Reni Publishing, 2000. HD62.7 R5 2000

Sitarz, Dan. *Small Business Legal Forms Simplified*. Carbondale, Ill.: Nova Publishing Company. KF1659 A65 S43 2005

*Small Business Desk Reference*. New York: Alpha, 2004. HD2341 S5689 2004

Steingold, Fred. *Legal Guide for Starting and Running a Small Business*. Berkeley, Calif.: Nolo, 2005. KF1659 Z9 S76 2005

Strauss, Steven D. *The Small Business Bible: Everything You Need to Know to Succeed in Your Small Business*. Hoboken, N.J.: John Wiley & Sons, 2005. HD62.7 S875 2005

Sullivan, Robert. *The Small Business Start-Up Guide*. Great Falls, Va.: Information International, 2000. HD62.7 S944 2000

*Virginia Business Resource Directory: A Guide to Services Available for Existing and Potential Businesses*. 7th ed. Richmond: Virginia Employment Commission, Economic Information Services Division, 2006. HF5065 V8 V82

For additional information, search the online Library of Virginia catalog under the following subjects:

Small Business

Small Business—United States

Small Business—Virginia

### FINANCING

#### WEB SITES AND CONTACTS

##### **SBA—Loan Information**

<http://www.sba.gov/financing/sbaloan/snapshot.html>

This page provides detailed information on the different loans provided by the Small Business Administration.

*Q&A, Small Business and the SEC: A Guide to Help You Understand How to Raise Capital and Comply with the Federal Securities Laws.*

U.S. Securities and Exchange Commission

<http://www.sec.gov/info/smallbus/qasbsec.htm>

##### **Virginia Small Business Assistance Program Financial Resources**

Virginia Department of Environmental Quality <http://www.deq.virginia.gov/osba/finance.html>

The Virginia Department of Environmental Quality offers financial resources to small businesses that practice pollution control and prevention.

##### **Virginia Small Business Financing Authority**

707 E. Main Street, Suite 300

Richmond, VA 23219

P.O. Box 446

Richmond, VA 23218-0446

Phone: 804-371-8200

<http://www.dba.virginia.gov/financing/>

This agency helps “those businesses and non-profit organizations looking to grow in Virginia, the local economic development authorities and municipalities needing debt financing to attract businesses into their jurisdictions, as well as bankers seeking to find creative ways in which to make that next loan to a small business.”

#### BOOKS

*The Catalog of Federal Domestic Assistance.* Washington, D.C.: Office of Management and Budget. Annual. PREX 2.20:

<http://www.cfda.gov>

The *Catalog* contains financial and other assistance programs that the federal government offers to individuals.

*Lender's and Equity Investor's Guide Financial Assistance.* 3rd ed. Washington, D.C.: U.S. Small Business Administration, 2002. SBA 1.19:L 54/3/2002

<http://www.sbaonline.sba.gov/library/pubs/lenders.pdf>

*Virginia Business Incentives.* Richmond: Economic Development Partnership, Annual. HD9727 V8 V572

<http://www.yesvirginia.org/pdf/guides/BusinessIncentives-2006-2007.pdf> (most recent edition)

### BUSINESS OPPORTUNITIES: PROCUREMENT AND CONTRACTS

#### WEB SITES AND CONTACTS

##### **Federal Business Opportunities (FedBizOpps.gov)**

<http://www.fedbizopps.gov/>

FedBizOpps.gov is a site that describes itself as “the single government point-of-entry (GPE) for Federal government procurement opportunities over \$25,000.” Among its various features are links to the sites of other resources such as the Business Partner Network and Central Contractor Registration.

### **Central Contractor Registration (CCR)**

<http://www.ccr.gov/>

The U.S. Small Business Administration, the Department of Defense, the Office of Management and Budget and the General Services Administration have created an integrated database of small businesses that want to do business with the government.

### **Govpro.com**

<http://www.govpro.com/>

Govpro.com is an online news resource that provides articles of interest for the procurement professional.

### **eVA: Virginia's Total e-Procurement Solution**

Division of Purchases and Supply, Virginia Department of General Services

<http://www.eva.state.va.us/>

Part of Virginia's electronic government initiative, eVA links public purchasers in the state with vendors. This electronic procurement system database is a powerful tool for buyers and sellers throughout Virginia.

### **Department of General Services, Division of Purchases and Supply**

<http://dps.dgs.virginia.gov/dps/>

The Division of Purchases and Supply of the Virginia Department of General Services offers on this site material for buyers and vendors doing business in Virginia.

### **Virginia's Business Pipeline**

P.O. Box 7035

Radford, VA 24142

Phone: 540-831-6396

Fax: 540-831-6397

Email: [pipeline@radford.edu](mailto:pipeline@radford.edu)

<http://www.virginiabusiness.org/>

The Virginia's Business Pipeline delivers information and data necessary to establish sustainable competitive advantages for the businesses of the commonwealth. The Pipeline exists to promote Virginia-based businesses around the world.

## **BOOKS**

*GDP's Small Business Preferential Subcontract Opportunities.* Washington, D.C.: Government Data Publications, Monthly. HD2385 U6 G387

## **MINORITIES, SPECIAL ASSISTANCE, AND WOMEN**

### **WEB SITES AND CONTACTS**

#### **Virginia Department of Minority Business Enterprise**

1111 East Main Street, Suite 300

Richmond, Virginia 23219

Phone: 804-786-5560

Toll-free (VA only): 800-223-0671

Fax: 804-786-9736

Email: [dmbe@dmbe.virginia.gov](mailto:dmbe@dmbe.virginia.gov)

<http://www.dmbe.state.va.us/>

This department provides direct assistance to minority, disadvantaged, and women-owned firms.

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### **Minority Business Development Agency**

<http://www.mbda.gov/>

Part of the U.S. Department of Commerce, this agency was specifically created to foster the creation, growth, and expansion of minority-owned businesses in the United States.

### **Small, Women, and Minority Businesses Program (SWaM)**

<http://www.dmbc.state.va.us/swamcert.html>

The SWaM Program is a Commonwealth of Virginia Program to support small, women-, and minority-owned businesses in working with state government agencies, established under Executive Order 33 (2006), Enhancing Opportunities for Small, Women- and Minority-owned Businesses. [http://www.governor.virginia.gov/Initiatives/ExecutiveOrders/2006/EO\\_33.cfm](http://www.governor.virginia.gov/Initiatives/ExecutiveOrders/2006/EO_33.cfm)

### **Office of Women's Ownership**

Small Business Administration

409 Third Street SW, Fourth Floor

Washington, DC 20416

Phone: 202-205-6673

[owbo@sba.gov](mailto:owbo@sba.gov)

<http://www.sba.gov/aboutsba/sbaprograms/onlinewbc/index.html>

This Small Business Administration office promotes the development of women entrepreneurs.

### **SBA Services to Help Veterans Succeed in Business**

Veterans Business Development Officers in Virginia

Leroy Harris

Richmond District Office

400 North 8th Street, Suite 1150

Richmond, VA 23240

Phone: 804-771-2400 ext. 132

Phone: 202-481-4092

<http://www.sba.gov/VETS/help.html>

### **Center For Veterans Enterprise VETBIZ.gov**

<http://www.vetbiz.gov/>

This is a Veteran Resource Information Web site designed to assist veteran entrepreneurs who want to start and expand their businesses in the federal and private marketplace.

### **Office of Small and Disadvantaged Business Utilization**

<http://www.va.gov/OSDBU/>

The Office of Small and Disadvantaged Business Utilization (OSDBU) serves as the Department of Veterans Affairs (VA) advocate, to assist and support the interests of small businesses.

## **BOOKS**

*Small Business Assistance for Women: General SBA Information.* 2nd ed. Washington, D.C.: U.S. Small Business Administration, 2000. SBA 1.2:W 84/20/2000

*Helping our Veterans Succeed: General SBA Information.* 2nd ed. Washington, D.C.: Office of Marketing & Customer Service, 2000. SBA 1.2:V 64/5/2000

## TAXES

### WEB SITES AND CONTACTS

#### **Internal Revenue Service**

<http://www.irs.gov/businesses/index.html>

#### **SBA-Small Business Tax Information**

<http://www.sba.gov/smallbusinessplanner/manage/paytaxes/index.html>

#### **Virginia Department of Taxation**

Office of Customer Services

Post Office Box 1115

Richmond, VA 23218-1115

Walk-In Customers

3610 West Broad

Richmond, VA 23230

Service hours: M-F, 8:30AM–4:30PM

<http://www.tax.virginia.gov/>

This site provides information on business taxation, electronic filing, and gives step-by-step information on how to register a business in Virginia at: <https://www.ireg.tax.virginia.gov/Login.jhtml>

### BOOKS

*Tax Guide for Small Business*. Washington, D.C.: Department of Treasury, Internal Revenue Service, Annual. T 22.19/2-3:

Latest edition online at <http://www.irs.gov/pub/irs-pdf/p334.pdf>

*Local Taxes on Business*. Richmond: Commonwealth of Virginia, Governor's Office, Dept. of Economic Development, 2000. HJ5623 V8 L8

[http://www.yesvirginia.org/pdf/guides/2007\\_LocalTaxesGuide.pdf](http://www.yesvirginia.org/pdf/guides/2007_LocalTaxesGuide.pdf)

## FRANCHISES

### WEB SITES AND CONTACTS

#### **Franchises and Business Opportunities**

Federal Trade Commission

<http://www.ftc.gov/bcp/franchise/netfran.htm>

On this site, the Federal Trade Commission includes details to assist small businesses to comply with federal and state franchising regulations.

#### **U.S. Business Advisor—Business Law Center: Buying a Franchise**

Small Business Administration

<http://www.sba.gov/smallbusinessplanner/start/buyafranchise/index.html>

The U.S. Business Advisor devotes this site to legal and practical guidelines about franchising.

#### **Virginia Division of Securities and Retail Franchising**

<http://www.scc.virginia.gov/division/srf/index.htm>

A division of the State Corporation Commission, this office provides registration, handles complaints, and enforces rules and regulations.

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## *Steps to Establish a Small Business in Virginia*

These commercial sites provide additional practical franchising information.

**American Franchisee Association**

<http://www.franchisee.org/>

**Franchise.com**

<http://franchise.com>

**Franchise Direct**

<http://franchisedirect.com>

**Bison.com**

<http://www.bison.com/>

**Be the Boss**

<http://www.betheboss.com>

## **ADDITIONAL INTERNET SITES FOR SMALL BUSINESS**

### **COMMERCIAL WEB SITES**

These commercial sites offer the small business owner a variety of practical guidelines, including current developments, valuable suggestions about beginning an enterprise, and examples of appropriate business forms.

**AllBusiness.com**

<http://www.allbusiness.com/>

One of the best features of this site is a wide variety of samples of business forms and letters.

***Business Week* Online “Small Business” Section**

<http://www.businessweek.com/smallbiz/index.html>

***Forbes’* Small Business**

<http://www.forbes.com/smallbusiness/>

***Fortune* Small Business**

<http://www.fsb.com>

**Inc.com**

<http://www.inc.com/home/>

A mirror Internet site of the print edition with a lot of added-value information.

**Small & Home Based Business Links**

<http://www.bizoffice.com/>

Information on management, marketing, franchises, business opportunities, reference material, newsgroups, search tools, services, and just about anything else related to small and home-based business can be found in these links.

**SOHO America**

<http://www.soho.org>

Provides support, benefits, and other resources to small businesses, particularly home-based enterprises.

**StartupJournal—The Wall Street Journal Center for Entrepreneurs**

<http://startupjournal.com/>

The WSJ launched a free site aimed at the entrepreneurial audience.

## FEDERAL WEB SITES

### **EEOC Home Page**

<http://www.eeoc.gov>

The Equal Employment Opportunity Commission maintains its laws, rules, guidelines, fact sheets, and press releases on this site.

### **Social Security Administration**

<http://www.ssa.gov/bso>

Consumer information, pamphlets, and guides on how to apply for Social Security.

### **U.S. Trade and Development Agency**

<http://www.tda.gov/>

Assistance to companies pursuing foreign business opportunities.

## VIRGINIA WEB SITES

### **Virginia Chamber of Commerce**

9 South Fifth Street

Richmond, VA 23219

Phone: 804-644-1607

Phone: 804-783-6112

Email: [c.miracle@vachamber.com](mailto:c.miracle@vachamber.com)

<http://www.vachamber.com/>

### **Better Business Bureau**

701 E. Franklin Street

Suite 712

Richmond, VA 23219

Phone: 804-648-0016

<http://www.richmond.bbb.org/>

### **Greater Richmond Partnership**

901 E. Byrd St.

Richmond, VA 23219

Phone: 804 643 3227

Toll Free: 800 229 6332

<http://www.grpva.com>

### **Virginia Association of Planning District Commissions**

11712C Jefferson Avenue #250

Newport News, VA 23606

Phone: 757-412-2664

Fax: 757-412-4637

<http://www.vapdc.org/>