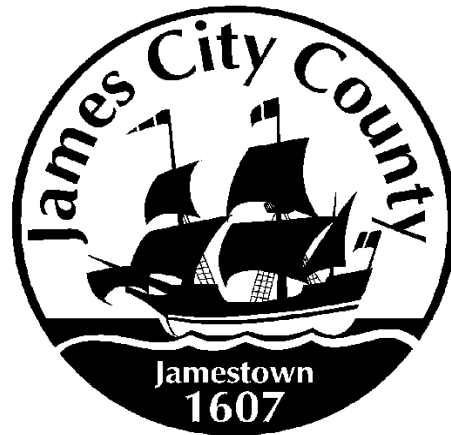


# STARTING

# A

# BUSINESS



James City County  
Development Management  
And  
The Office of Economic Development  
Sanford B. Wanner, County Administrator

# Starting a Business Guide

Prepared by:

James City County  
Development Management  
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Sanford B. Wanner, County Administrator

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This booklet is intended to serve as a starting point and reference guide to begin your business. It is not intended to answer all questions, but is meant to get you started in the right direction. Development Management and Economic Development encourage those individuals interested in starting a business to seek both legal and financial advice from professionals. The most common permits, licenses, and taxes required by federal, state, and county government are described within this publication. If you need more comprehensive or detailed information, these contacts listed in this publication may give you additional assistance.

Note: This guide is available on the County's web site [www.jccEgov.com](http://www.jccEgov.com) under Business/Business Guide, or the Office of Economic Development web site, [www.jccecondev.com](http://www.jccecondev.com), under Existing Industry Services/Small Business Guide.

## STRUCTURING YOUR BUSINESS

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Listed below are some common forms of business structure. Individuals should select a structure that best fits their needs. Legal and tax considerations enter into this decision.

A ***Sole Proprietorship*** is a business owned by an individual who is solely responsible for all aspects of the business. Under a sole proprietorship the owner is liable for the debts of the business.

A ***Partnership*** is a legal entity which two or more people jointly own. Each partner is jointly and severally liable for the debts of the partnership and for the business conduct of each partner. Formal partnership agreement is recommended. A ***Limited Partnership*** is similar to a partnership, but some partners have limited liability. The business is operated by a general partner who is liable for all debt. The general partner can be an individual or other business such as a corporation. The limited partner is liable only for the amount the partner has agreed to invest. Formal written partnership agreement is required.

A ***Corporation*** is a legal entity formed for the purpose of engaging in business activities for the profit of the shareholders. A corporation functions as a person pursuant to Virginia law; therefore a corporation may own property, sue or be sued, and enter into other agreements like an individual. S-Corporations and C-Corporations have greatly differing tax structures.

A ***Limited Liability Company*** is an unincorporated association. An L.L.C. offers the advantages of limited personal liability and in some cases, taxing benefits similar to a partnership. Legal and accounting counsel is highly recommended in order to establish your company to meet the specific requirements to qualify for the special taxing benefits.

All have advantages and disadvantages and there are several variations of these forms. It is advisable to consult an attorney or a certified public accountant to assure that the form of organization you choose will best meet your needs.

If you decide to incorporate, create a limited liability company, or create a limited partnership, it is handled through the State Corporation Commission.

<p>For more information on business organization, contact the <b>State Corporation Commission</b>, Clerk's Office, Tyler Building, 1300 East Main Street, P.O. Box 1197, Richmond, VA, 23218, (800) 552-7945 (toll free from VA only), (804) 371-9967 or on the Internet: <a href="http://www.scc.state.va.us">www.scc.state.va.us</a></p>
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## FEDERAL REQUIREMENTS

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### Identification Number

Businesses must have a taxpayer identification number so the Internal Revenue Service can process tax returns. These identification numbers are your *Social Security Number (SSN)* and/or your *Employer Identification Number (EIN)*.

***When do you need an Employer Identification Number?***

Proprietorships - An Employer Identification Number is needed if: 1) you pay wages to one or more employees, or 2) you file pension or excise tax returns (Source - IRS Pub. 334 - Tax Guide for Small Business).

Corporations, Partnerships and Limited Liability Companies by their nature will have EIN's assigned by the IRS upon registration.

For more information on Employer Identification Numbers, contact the **Internal Revenue Service**, Hampton Walk-in Office, Plaza East II, Suite 105, Hampton, VA, 23666, (800) 829-1040, (757) 262-4007 or on the Internet: [www.irs.gov](http://www.irs.gov)

### Business Taxes

All businesses are affected to some degree by local, state and federal tax laws. Business activities that operate for a profit may produce a tax liability, whether the enterprise is a sole proprietorship, a partnership, a corporation, or a limited liability company. The assistance of an accountant may be advisable in determining which taxes your business will be responsible for paying.

For more information on federal business taxes, contact the **Internal Revenue Service**, (800) 829-1040 or on the Internet: [www.irs.gov](http://www.irs.gov)



## STATE REQUIREMENTS

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### Unemployment Compensation and Worker's Compensation

Businesses with employees may be required to pay *State Unemployment Compensation Taxes*.

For more information on unemployment compensation, contact the **Virginia Employment Commission**, Customer Service, P.O. Box 1358, Richmond, VA 23218, (804) 786-4359 or on the Internet: [www.virginia.gov/vecportal](http://www.virginia.gov/vecportal)

Private employers with three or more employees must carry *Workers' Compensation* insurance. Workers' Compensation insurance is obtained from private insurance agents with premiums regulated by law.

For more information on workers' compensation, contact the **Workers' Compensation Commission**, 1000 DMV Drive, Richmond, VA, 23220, (877) 664-2566 (toll free in Virginia only), (804) 367-8600 or on the Internet: [www.vwc.state.va.us](http://www.vwc.state.va.us)

### State Sales Tax, Withholding Tax, Corporate Income Tax and Other Non-Property Taxes

For businesses that are required to collect sales tax, the Virginia Department of Taxation issues a Certificate of Registration which allows you to collect and remit sales tax to the state.

Every corporation organized under the laws of Virginia, or having income from Virginia sources must file a *corporation income tax* return with the Virginia Department of Taxation.

State regulations also require registration with the Virginia Department of Taxation by businesses subject to litter tax, consumer use tax, and tire tax, as well as those required to withhold income tax from employees or to collect sales tax. In addition to the above named taxes, there are others that pertain to specific products. Consult licensed professionals or the Virginia Department of Taxation for more information.

For more information on State taxes, contact the **Virginia Department of Taxation**, Office of Customer Services, P.O. Box 1115, Richmond, VA, 23218, (804) 367-8031 or on the Internet: [www.tax.virginia.gov](http://www.tax.virginia.gov)

## State Occupational Permits and Licenses

Certain businesses are regulated by the Commonwealth of Virginia. In general, businesses regulated by licensing or permitting requirements are involved in areas relating to public health or safety, such as engineering, architecture, health professions, environmental hazards, building codes, and financial services such as CPA's, real estate agents, surveyors and employment agencies.

To find out if the business you intend to start is subject to licensing by the Commonwealth of Virginia, contact the **Virginia Department of Professional and Occupational Regulation**, 3600 West Broad Street, 5<sup>th</sup> Floor, Richmond, VA, 23230, (804) 367-8500 or on the Internet: [www.dpor.virginia.gov](http://www.dpor.virginia.gov)

## State Contractors/Tradesmen Licenses

Persons, firms, or corporations engaging in the construction of new structures or new additions to existing structures, or those involved in remodeling, repair or demolition of existing structures are **required** to be licensed in the Commonwealth of Virginia, as well as being properly registered in James City County. This requirement is applicable to (but not limited to) **building contractors, residential contractors, and subcontractors (electrical, plumbing, mechanical, masonry, etc)**. Fees for licenses vary according to the type of license issued.

For more information on state contractors licenses, contact the **Virginia Board of Contractors, Tradesman Program, Department of Professional and Occupational Regulation**, 3600 West Broad Street, Richmond, VA, 23230, (804) 367-2945 or on the Internet: [www.dpor.virginia.gov](http://www.dpor.virginia.gov)

## Food Manufacture and Wholesale Food Distributors

All businesses which engage in the manufacture or distribution of foods, beverages, and/or additives of any type (whether on a seasonal basis or not) are required to be registered with the Commonwealth of Virginia Department of Health. Should you intend to engage in a food-related business of this type, please contact the Commonwealth of Virginia Health Department. The agency will supply you with an informative packet containing food related business information and regulatory requirements. These businesses may also be required to obtain a permit from the Virginia Department of Commerce.

For more information on manufacture or distribution of foods, etc., contact the **James City County Office of the Virginia Health Department**, 1126 Professional Drive, Williamsburg, VA, 23185, (757) 253-4813, Fax (757) 253-4285 or on the Internet: [www.vdh.virginia.gov](http://www.vdh.virginia.gov)

or

the **Virginia Department of Agriculture and Consumer Services**, Washington Building, Capitol Square, 1100 Bank Street, Richmond, VA 23219, (804) 786-3501 or on the Internet: [www.vdacs.virginia.gov](http://www.vdacs.virginia.gov)

## Liquor License

All businesses which sell alcoholic beverages are required to obtain a liquor license, both locally and from the state.

For more information on liquor licenses, contact the **Virginia Department of Alcoholic Beverage Control**,  
2901 Hermitage Road, Richmond, VA 23220, P.O. Box 27491, Richmond, VA, 23261, (804) 213-4400  
or on the Internet: [www.abc.virginia.gov](http://www.abc.virginia.gov)



## COUNTY REQUIREMENTS

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### Business Licenses and Taxes

James City County requires that all businesses operating within James City County register with the Commissioner of the Revenue for local taxation purposes.

*Business Professional and Occupational License (BPOL)* tax is assessed on non-manufacturing businesses according to the gross receipts from operation at a rate determined by the type of business being conducted. Licenses must be obtained by March 1 of the tax year or within ten (10) days of beginning business, whichever is later.

*Business Tangible Personal Property* is assessed upon the furniture, fixtures and equipment used by a business. Returns are due no later than May 1 of the tax year.

*Other Local Taxes* administered by the Commissioner of the Revenue include transient occupancy tax, prepared food and beverage tax, machinery and tool tax, and certain franchise taxes.

For forms (must be typed) and additional information on licenses and taxes, contact the **James City County Commissioner of the Revenue**, 101-B Mounts Bay Road, Williamsburg, VA, 23185, (757) 253-6698, Fax (757) 253-6733 or on the Internet: [www.jccEgov.com](http://www.jccEgov.com)

### Assumed Names, Trade Names and DBA's

Any business operating under an assumed name, trade name, or Doing Business As (DBA) which does not incorporate the true legal name of the entity conducting business must register that name with the local Clerk of the Circuit Court. No business license can be issued, or registrations for other local taxes accepted by the Commissioner of the Revenue, without documentation that this filing has been made.

For forms (must be typed) and additional information on assumed names, trade names and DBA's, contact the **James City County Commissioner of the Revenue**, 101-B Mounts Bay Road, Williamsburg, VA, 23185, (757) 253-6698, Fax (757) 253-6733 or on the Internet: [www.jccEgov.com](http://www.jccEgov.com) or the **Clerk of the Circuit Court**, 5201 Monticello Avenue, Suite 6, Williamsburg, VA, 23188, (757) 564-2242.

## Planning and Zoning

The James City County Planning Division reviews site plans, updates the County's Zoning Ordinances and Comprehensive Plan and gathers local demographic information. Development Management offers detailed guides of the planning and building process. It is suggested that you obtain copies of Development Managements pamphlets to assist you in this area of starting your own business. Please contact Development Management at (757) 253-6671 to obtain these guides.

### ***How do I decide where to locate my business?***

The James City County Zoning Ordinance and Land Use Map are important tools in determining where to locate a business. The Zoning Ordinance allows certain land uses in a district and grants other uses with a special use permit. The Land Use Map acts as a goal of sorts, in terms of the development the County would like to see in certain areas. It is very important to check with the Planning Division to ensure that the proposed property for your business is properly zoned. It may be necessary to obtain a Special Use Permit or rezone the property to accommodate the proposed use. Both of these actions require Board of Supervisors' approval.

### ***When do I need to file a site plan and application?***

If you are planning to build a new structure, build an addition, rehabilitate/convert an existing structure, or make changes to the property (add parking, reconfigure access to the property, etc.), you will need to file a site plan and a Site Plan Application with the Planning Division. It is recommended that you meet with a Planner from the Planning Division to discuss the project before submitting a formal application. The site plan will be reviewed by all appropriate review agencies (Virginia Department of Transportation, Environmental Division, James City Service Authority, etc.). Once all comments have been addressed, final approval will be issued. It is recommended that you consult with a professional engineer, surveyor, or architect to assist you in the site planning process.

### ***Where can I learn about James City County's plans for future development?***

James City County adopted the 2003 Comprehensive Plan, "Vision For Our Future," in August 2003. This document contains useful information for business owners who are considering locating in the County, including sections on County economics and land uses. This document can be viewed in its entirety on the County's website, at the James City County Planning Division, or at both Williamsburg Regional Libraries.

### ***Where can I learn about James City County demographics?***

Demographic information is important in determining an adequate labor force and customer base. A variety of information on local demographics can be found on the County's website at [www.jccEgov.com](http://www.jccEgov.com). Further information can be found on the United States Census Bureau's website at [www.census.gov](http://www.census.gov) or the Virginia Employment Commission's website at [www.vec.virginia.gov/vecportal](http://www.vec.virginia.gov/vecportal).

<p>For information on site plans and applications or zoning requirements contact the <b>James City County Planning Division</b>, 101-E Mounts Bay Road, Williamsburg, VA, 23185, (757) 253-6685, Fax (757) 253-6850 or on the Internet: <a href="http://www.jccEgov.com">www.jccEgov.com</a></p>
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## Building Permits

Once you have confirmation that your property is properly zoned for your business and you have an approved site plan, obtaining the proper building permits is the next step. The following section provides answers to many commonly asked questions about building permits.

### ***When is a building permit required?***

A permit is required by the Virginia Uniform Statewide Building Code for almost all repairs, alterations, and new work for buildings, and electrical, plumbing/mechanical (heating & air) work. There are a few limited exceptions.

### ***If the electricity and gas have been turned off to a vacant business location, what is necessary to restore it?***

An application for service with the appropriate utility may be all that is necessary. However, if the gas has been off more than one year, it is necessary to obtain a “reconnect” permit from Code Compliance Division. Once this permit has been obtained, an inspection will be required to determine if the facility is safe and if service can be restored. If it is determined that any electrical problem exists, an electrical “reconnect” permit may be required.

### ***How long does it take to get a permit?***

Simple permits such as reconnect permits may be issued during one visit to the Code Compliance Division. Permits for large, complex structures may take three weeks or more for initial review.

### ***Who can apply for a permit?***

An owner, tenant, or licensed contractor can legally apply for a permit in Virginia. It is against State Regulations for an owner or tenant to obtain a permit and then hire an unlicensed contractor to do the work.

### ***What is required if a business wants to add on to an existing building or build a new building?***

Site plan approval and building permit approval are required. The site plan process takes longer. The site plan must be approved prior to the issuance of the building permit, but the building permit application can be reviewed simultaneously with the site plan review.

For information on building permits and review requirements, contact the **James City County Code Compliance Division**, 101-E Mounts Bay Road, Williamsburg, VA, 23185, (757) 253-6626, Fax (757) 259-4038 or by e-mail: [codecomp@james-city.va.us](mailto:codecomp@james-city.va.us)

### ***If I want to erect a sign, what are the requirements?***

All signs require an approved sign permit issued by the Planning Division. However, signs may also require a building permit depending on type, size and illumination of the sign. There are restrictions on the size and placement of the signs.

For information on sign requirements, contact the **James City County Planning Division**, 101-E Mounts Bay Road, Williamsburg, VA, 23185, (757) 253-6685, Fax (757) 253-6850 or on the Internet: [www.jccEgov.com](http://www.jccEgov.com)

## Fire Code

James City County has adopted for local enforcement the Virginia Statewide Fire Prevention Code. The James City County Fire Department conducts inspections of businesses in the County for compliance to the code on an annual basis.

To ensure that your business complies with these codes, contact the **James City County Fire Administration**, 5077 John Tyler Highway, Williamsburg, VA, 23185, (757) 220-0626, Fax (757) 220-9125 or on the Internet: [www.jccEgov.com](http://www.jccEgov.com)

## The Local Office of the Virginia Health Department

### ***Do you plan to operate a food service establishment?***

Several types of businesses, including all of those engaged in food handling, are required to obtain approval from the local office of the Virginia Health Department and to have periodic inspections of their facilities in order to assure safe and sanitary operations within James City County. Permits are issued for restaurants, day care kitchens, school kitchens, catering operations, mobile food units, temporary food service events, and almost anytime food is prepared for, or served to, the public. Any alterations, change of ownership, or new construction **will** require inspection and approval by the local office of the Virginia Health Department. All facilities are required to meet the code of the “Rules and Regulations of the Board of Health, Commonwealth of Virginia, Governing Restaurants.”

### ***Are you planning on building a new food service establishment, food market, or renovating a facility that was not previously a restaurant?***

Contact the Williamsburg Area Environmental Health Office (757-253-4813) regarding your plans so that an Environmental Health Specialist may advise you of the requirements and prevent any unnecessary delays in processing your application to operate a food service establishment. Plans and specifications for the construction, remodeling, or renovation **are** required. There is currently no charge for the application or food service permit.

For more information on possible health department questions, contact the **Williamsburg Area Environmental Health Office**, Virginia Department of Health, 1126 Professional Drive, Williamsburg, VA, 23185, (757) 253-4813, Fax (757) 253-4285 or on the Internet: [www.vdh.state.va.us](http://www.vdh.state.va.us)

## Home Occupation

### ***Are you starting a home-based business?***

Business activity within the home is limited. Always verify either in writing or in person with the Planning Division that your business may be operated in a residential area without violating zoning laws. A business license cannot be obtained without a completed Home Occupation Registration when required.

To verify the zoning of the property you plan to use or for questions concerning zoning of a home-based business, contact the **James City County Planning Division**, 101-E Mounts Bay Road, Williamsburg, VA, 23185, (757) 253-6685, Fax (757) 253-6850 or on the Internet: [www.jccEgov.com](http://www.jccEgov.com)

### ***If I would like to erect a sign for my home occupation - what are the limitations?***

A sign for a home business is not required; however, if you desire to have one, then you may have one sign, ***not to exceed four (4) square feet in size***. Such sign must be attached to the dwelling and ***shall not be illuminated***.

For information on sign requirements, contact the **James City County Planning Division**, 101-E Mounts Bay Road, Williamsburg, VA, 23185, (757) 253-6685, Fax (757) 253-6850 or on the Internet: [www.jccEgov.com](http://www.jccEgov.com)

### ***What kind of business may I have in my home?***

The James City County Code for a home occupation requires that the occupation or activity be conducted entirely within the dwelling, i.e. not in the yard, garage, etc., and that no more than twenty-five percent (25%) of the first floor area is used throughout the structure for such activity.

In addition, the business cannot cause traffic to be generated in greater volumes than normal and cannot create noise, odor, smoke, dust or glare that may be detrimental to people residing in the home or on the adjacent properties.

### ***Can I hire people to work for me?***

The only people that may work out of a particular home are those that live in the home.

### ***Is there anything else I should know before I start a Home Occupation?***

Prior to starting any home occupation, contact the Commissioner of the Revenue's Office to register your business.

To verify any licensing requirements of a home-based business, contact the **James City County Commissioner of the Revenue**, 101-B Mounts Bay Road, Williamsburg, VA, 23185, (757) 253-6698, Fax (757) 253-6733 or on the Internet: [www.jccEgov.com](http://www.jccEgov.com)

## SMALL AND NEW BUSINESS ASSISTANCE RESOURCES

### **BUSINESS CENTER**

At the Virginia Peninsula Chamber of Commerce.

Business counseling, seminars, referrals.

Amy Malone, Business Services and  
Development

Business Center

P.O. Box 7269, 1919 Commerce Drive, Suite 320

Hampton, VA 23666

TEL: (757) 262-2000 FAX: (757) 262-2009

E-mail: [vpcc@vpcc.org](mailto:vpcc@vpcc.org)

Internet: [www.vpcc.org/secondary/bec.html](http://www.vpcc.org/secondary/bec.html)

### **CHAMBERS OF COMMERCE**

Business programs, services, and classes. Contact  
point for SCORE (see separate entry).

#### Virginia Peninsula Chamber of Commerce

Clyde R. Hoey II, President & CEO

P.O. Box 7269, 1919 Commerce Drive, Suite 320

Hampton, VA 23666

TEL: (757) 262-2000 FAX: (757) 262-2009

E-mail: [vpcc@vpcc.org](mailto:vpcc@vpcc.org) Internet: [www.vpcc.org](http://www.vpcc.org)

#### Williamsburg Area Chamber of Commerce

Bob Hershberger, Executive Vice President

P.O. Box 3620, 421 North Boundary Street

Williamsburg, VA 23187-3620

TEL: (757) 229-6511 or toll free (800) 368-6511

FAX: (757) 229-2047

E-mail: [wacc@williamsburgcc.com](mailto:wacc@williamsburgcc.com)

Internet: [www.williamsburgcc.com](http://www.williamsburgcc.com)

### **CHILD AND FAMILY CONNECTION**

Technical assistance to child care businesses.

Mary P. Minor, Director

312 Waller Mill Road #500

Williamsburg, VA 23185

(757) 229-7940

E-mail: [childcare312@email.msn.com](mailto:childcare312@email.msn.com)

### **CHRISTOPHER NEWPORT UNIVERSITY**

#### Small Business Institute

Semester-long free business assistance. Analysis and  
improvements for all types of business by senior  
business students under direction of faculty.

Suitable for small and family-owned businesses in  
Hampton Roads area in every aspect of business.

Dr. Stephanie Bardwell, Director

CNU Small Business Institute

1 University Place BTC439

Newport News, VA 23606

TEL: (757) 594-7139 FAX: (757) 594-7808

E-mail: [bardwell@cnu.edu](mailto:bardwell@cnu.edu)

Internet: [www.cnu.edu](http://www.cnu.edu)

#### Information Systems Laboratory

Information technology assistance through student-  
faculty teams.

Dr. Joshua Anyiwo

CNU Department of Physics, Computer Science,  
and Engineering

1 University Place

Newport News, VA 23606

TEL: (757) 594-7243 FAX (757) 594-7919

E-mail: [janyiwo@pcs.cnu.edu](mailto:janyiwo@pcs.cnu.edu)

### **ENTERPRISE ZONE INCENTIVES**

The James River Enterprise Zone, located in the  
southeastern end of the County, offers state and/or  
local incentives to qualifying businesses locating in  
the zone.

Sandra Barner, Project Coordinator

James City County

Office of Economic Development

P.O. Box 8784

Williamsburg, VA 23187-8784

TEL: (757) 253-6607 FAX: (757) 253-6833

Internet: [www.jccecondev.com](http://www.jccecondev.com)

### **HAMPTON ROADS CLEAN CITIES**

#### **COALITION**

Partnerships to advance alternative fuel vehicles and  
develop sustainable alternative fuel markets by  
sharing innovations.

Nic van Vuuren, Executive Director

5100 East Virginia Beach Boulevard

Norfolk, VA 23502

(757) 873-6239

E-mail: [info@hrccc.org](mailto:info@hrccc.org)

### **HAMPTON ROADS PARTNERSHIP**

Leadership on strategic regional issues to include transportation, port development, industry networks and clusters development, promoting a favorable environment for entrepreneurship, workforce development, and regional citizenship.

Donna Morris, Interim President  
430 World Trade Center  
Norfolk, VA 23510  
TEL: (757) 625-4696 FAX: (757) 625-4684  
E-mail: [contact@hrp.org](mailto:contact@hrp.org)  
Internet: [www.hrp.org](http://www.hrp.org)

### **HAMPTON ROADS PLANNING DISTRICT COMMISSION (HRPDC)**

Forum for local elected officials and chief administrators on issues of regional importance. Research, analysis, strategies, and support services for issues of mutual interest.

Arthur L. Collins, Executive Director/Secretary  
The Regional Building, 723 Woodlake Drive  
Chesapeake, VA 23320  
TEL: (757) 420-8300 FAX: (757) 523-4881  
Internet: [www.hrpdc.org](http://www.hrpdc.org)

### **HAMPTON ROADS TECHNOLOGY COUNCIL**

Forum for development, growth, recognition, and long-term success of technology businesses in Hampton Roads.

Kelly Alvord, Operations Manager  
Rick Lally, President, Chairman BOD  
24 Research Drive  
Hampton, VA 23666  
TEL: (757) 249-1585 FAX: (757) 865-0298  
E-mail: [kalvord@hrtc.org](mailto:kalvord@hrtc.org)  
Internet: [www.hrtc.org](http://www.hrtc.org)

#### Hampton Roads Technology Incubator

Dedicated to nurturing high-growth, high-tech businesses into profitable industry leaders

Loni Carr, Business Manager  
24 Research Drive  
Hampton, VA 23666  
TEL: (757) 865-2140 FAX: (757) 865-0298  
E-mail: [lcarr@hrtc.org](mailto:lcarr@hrtc.org)  
Internet: [www.hr-incubator.org](http://www.hr-incubator.org)

Tim Early, Director  
420 North Center Drive  
Bldg. 11, Suite 221  
Norfolk, VA 23502  
TEL: (757) 650-2215 FAX: (757) 865-0298  
E-mail: [tearly@hrtc.org](mailto:tearly@hrtc.org)  
Internet: [www.hr-incubator.org](http://www.hr-incubator.org)

### **HAMPTON UNIVERSITY**

#### Business Assistance Center

Free business counseling regarding business plans, loan proposals, and management strategies.

Dr. Charles A. Wooding, Director  
Hampton University BAC  
P.O. Box 6148, 55 East Tyler Street  
Hampton, VA 23668  
TEL: (757) 727-5570 FAX: (757) 727-5575  
Email: [hubac@hamptonu.edu](mailto:hubac@hamptonu.edu)  
Internet: [www.hamptonu.edu/HUBAC](http://www.hamptonu.edu/HUBAC)

### **INDUSTRIAL REVENUE BONDS**

Bond financing for qualifying companies through the Economic Development Authority of James City County.

Keith A. Taylor, Secretary  
EDA of James City County  
P.O. Box 8784  
Williamsburg, VA 23187-8784  
(757) 253-6607  
Email: [econdev@james-city.va.us](mailto:econdev@james-city.va.us)  
Internet: [www.jccecondev.com](http://www.jccecondev.com)

### **INTERNAL REVENUE SERVICE**

Contact for free kit of forms and publications that are generally required for businesses to meet federal tax requirements.

IRS Hampton Walk-in Office  
Plaza East II, Suite 105  
Hampton, VA 23666  
(757) 262-4007 or toll free 1-800-829-1040  
Internet: [www.irs.gov](http://www.irs.gov)

### **JAMES RIVER DEVELOPMENT CORPORATION**

Administers the US Small Business Administration's 504 loan program for the region, in partnership with local banks. The 504 loan program provides 90% financing on owner-occupied (at least 51%) commercial real estate for expanding small businesses.

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E-mail: [fminton@aol.com](mailto:fminton@aol.com)

**JONES INSTITUTE FOR REPRODUCTIVE MEDICINE**

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Jones Institute for Reproductive Medicine  
601 Colley Avenue  
Norfolk, VA 23507-1627  
(757) 446-7100  
Internet: [www.jonesinstitute.org](http://www.jonesinstitute.org)

**LOCAL AREA GOVERNMENT OFFICES –**

**James City County**

P. O. Box 8784  
Williamsburg, VA 23187-8784  
Internet: [www.jccEgov.com](http://www.jccEgov.com)  
Code Compliance – (757) 253-6626  
Building code requirements, building permits, construction inspection, certificates of occupancy  
Commissioner of the Revenue - 253-6695  
Taxation, business license  
Economic Development – (757) 253-6607  
Economic Development Authority bonds, Enterprise Zone incentives, industrial site information, business referrals  
Fire Department – (757) 220-0626  
Fire code compliance/emergency mgt. programs  
James City Service Authority – (757) 253-6800  
Capacity for water service to most of County, capacity of sewer transmission lines/pump stations  
Planning Division – (757) 253-6685  
Demographics, census data, traffic counts, site plans, subdivision of property, rezoning, special use permits, zoning  
Police Department – (757) 253-1800  
Crime prevention evaluation

**Other**

Hampton Roads Sanitation District –  
Pretreatment requirements for sewer discharge  
HRSD  
P.O. Box 5911  
Virginia Beach, VA 23471-0911  
(757) 833-1750 or 1-888-275-4782  
E-mail: [customerinquiry@hrsd.com](mailto:customerinquiry@hrsd.com)  
Internet: [www.hrsd.com](http://www.hrsd.com)

Virginia Health Department

Statewide public health services  
Public Information Manager  
P.O. Box 2448  
Richmond, Virginia 23218-2448  
TEL: (804) 786-4265 FAX: (804) 786-0814  
Internet: [www.vdh.virginia.gov](http://www.vdh.virginia.gov)

**PENINSULA HEALTH DISTRICT**

Environmental Health; Vital Records; Women and Infant Nutrition Program  
Williamsburg Area Office  
1126 Professional Drive  
Williamsburg, VA 23185  
TEL: (757) 253-4813 FAX: (757) 253-4285

Newport News Waterworks

Capacity for water service in lower southeastern portion of County  
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Newport News, VA 23607  
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**MINORITY AND WOMEN'S BUSINESS ASSISTANCE**

Women in Business

A US Small Business Administration program to teach women how to get into business and to expand existing business.

US Small Business Administration  
Richmond District Office  
400 North 8th Street  
Federal Building, Suite 1150  
P.O. Box 10126  
Richmond, VA 23240  
TEL: (804) 771-2400 FAX: (804) 771-2764  
Email: [richmond.va@sba.gov](mailto:richmond.va@sba.gov)  
Internet: <http://www.onlinewbc.gov>

**MINORITY AND WOMEN'S BUSINESS ASSISTANCE (continued)**

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Darlene Lee, Program Administration Specialist  
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Richmond, VA 23219  
(804) 786-6585 or toll free 1-800-223-0671 (VA)  
Email: [dmbe@dmbe.virginia.gov](mailto:dmbe@dmbe.virginia.gov)  
Internet: [www.dmbe.virginia.gov](http://www.dmbe.virginia.gov)

Virginia Minority Supplier Development Council  
Membership organization of major corporations and government agencies seeking to do business with minority-owned companies;

Wendell Braxton, Tidewater Virginia Director  
230 E. Main Street, Suite 2102  
Norfolk, VA 23510  
TEL: (757) 823-4587 FAX: (757) 823-4581  
e-mail: [wendell.braxton@vmsdc.org](mailto:wendell.braxton@vmsdc.org)  
Internet: [www.vmsdc.org](http://www.vmsdc.org)

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NASA Langley Research Center  
Innovative Partnerships Program Office  
Hampton, VA 23681-2199  
(757) 864-2915  
Email: [Richard.T.Buonfigli@nasa.gov](mailto:Richard.T.Buonfigli@nasa.gov)  
Internet: <http://larc.nasa.gov>

**NORFOLK STATE UNIVERSITY SCHOOL OF BUSINESS**

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700 Park Avenue  
Norfolk, VA 23504  
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E-mail: [jguilber@odu.edu](mailto:jguilber@odu.edu)  
Internet: [www.tac.odu.edu](http://www.tac.odu.edu)

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Industry cluster groups which meet for purpose of identifying and discussing workforce issues

Autrice Campbell Long  
Workforce Development Manager  
21 Enterprise Parkway, Suite 200  
Hampton, VA 23666  
(757) 826-3327  
Email: [acampbell@paed.org](mailto:acampbell@paed.org)  
Internet: [www.paed.org/workforce.asp](http://www.paed.org/workforce.asp)

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Williamsburg, VA 23187  
TEL: (757) 229-6511 FAX: (757) 229-2047  
Email: [score@williamsburgcc.com](mailto:score@williamsburgcc.com)  
Internet: [www.williamsburgcc.com](http://www.williamsburgcc.com)

Joy Batcha  
Peninsula Chamber of Commerce  
1919 Commerce Drive, Suite 320  
Hampton, Virginia 23666  
TEL: (757) 262-2000 FAX: (757) 262-2009  
E-mail: [vpcc@vpcc.org](mailto:vpcc@vpcc.org)  
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Internet: [www.tncc.edu/workforce](http://www.tncc.edu/workforce)

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Tony Farley, Jr.  
Director, Corporate Training  
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Hampton, VA 23666  
TNCC Phone (757) 865-3146  
Email: [farleyt@tncc.edu](mailto:farleyt@tncc.edu)  
Internet: [www.tncc.edu/workforce](http://www.tncc.edu/workforce)

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Internet: [www.sba.gov](http://www.sba.gov)

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E-mail: [jsvetina@cit.org](mailto:jsvetina@cit.org)  
Internet: [www.cit.org](http://www.cit.org)

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E-mail: [marketing@drs.virginia.gov](mailto:marketing@drs.virginia.gov)  
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Internet: [www.vectec.org](http://www.vectec.org)

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Internet: [www.vaemploy.com](http://www.vaemploy.com)  
Email: [williamsburg@vec.virginia.gov](mailto:williamsburg@vec.virginia.gov)

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Virginia Beach, VA 23462  
(757) 518-2000  
Internet:  
[www.deq.state.va.us/regions/tidewater.html](http://www.deq.state.va.us/regions/tidewater.html)  
Email: [fdaniel@deq.virginia.gov](mailto:fdaniel@deq.virginia.gov)

Virginia Marine Resources Commission

Habitat Management Division  
2600 Washington Avenue, Third Floor  
Newport News, VA 23607  
TEL: (757) 247-2200 FAX: (757) 247-8062  
Internet: [www.mrc.virginia.gov](http://www.mrc.virginia.gov)

Virginia Department of Agriculture and Consumer  
Services

Office of Pesticide Services  
1100 Bank Street  
Richmond, VA 23219  
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College of William & Mary  
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College of William & Mary  
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Williamsburg, VA 23187-8795  
(757) 221-1190  
E-mail: [jrgold@wm.edu](mailto:jrgold@wm.edu)  
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## **THE COLLEGE OF WILLIAM & MARY**

### **(continued)**

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Technology Transfer Program  
College of William & Mary  
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Williamsburg, VA 23187-8795  
TEL: (757) 221-1751 FAX: (757) 221-1982  
E-mail: [Jason.mcdevitt@wm.edu](mailto:Jason.mcdevitt@wm.edu)

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Reference Department  
James City County Library  
7770 Croaker Road  
Williamsburg, VA 23188  
(757) 259-7720  
Internet: [www.wrl.org](http://www.wrl.org) or [www.jccEgov.com](http://www.jccEgov.com)

## Sample Business Plan Outline

- \_\_\_\_\_ Title Page
- \_\_\_\_\_ Table of Contents
- \_\_\_\_\_ Executive Summary
  - To be written **last** - summarizes the rest of the plan, tells why you are writing it. If a loan or investment is requested, say how much, for how long.
- \_\_\_\_\_ General Company Description
  - Tells background of business, lists management, achievements.
- \_\_\_\_\_ Products and Services
  - Go into detail - list names and addresses of suppliers.
- \_\_\_\_\_ Operations
  - How you do it.
- \_\_\_\_\_ Management and Organizational Structure
  - Is it incorporated? Who are the principals? Include biographical summary. How many employees? List major ones by name and describe. Include organizational chart, if you have several employees. Provisions for employee recruitment, training, etc. as appropriate. If a franchise, describe services and responsibilities of franchiser.
- \_\_\_\_\_ Marketing Plan
  - The market for your product or service - First describe the broad market. Often trade publications have good quotations, things like, "Americans spend \$10,000,000 per year on ..." Then narrow the description to the area you serve, whether it's geographic, or income level, targeted age group, etc. If you have more than one market, discuss them separately.
  - Competitive Analysis - List each competitor. Discuss strengths and weaknesses.
  - Marketing Plan - Advertising, promotions, public relations. What media you will use, how often.
  - Site visibility and signage.
  - Pricing Strategy
- \_\_\_\_\_ Financial Plan
  - Notes and Assumptions
  - Uses of Loan
  - Historical financial data
  - Balance Sheet
  - Projected Revenues and Expenses
  - Cash Flow - so you can see that you won't run out of cash in month three, even though by month twelve you are profitable.
- \_\_\_\_\_ Regulatory Issues
  - Local zoning and building code issues
  - Federal, state, local taxing, licensing, permitting
  - Employee compensation, benefits, withholding
  - Environmental hazards
- \_\_\_\_\_ Appendices
  - Resumé
  - Examples of past advertising, if appropriate
  - Articles from trade journals, if appropriate

The US Small Business Administration publishes sample business plans and detailed guides about starting and running many types of businesses. See its section in this booklet for contact information.