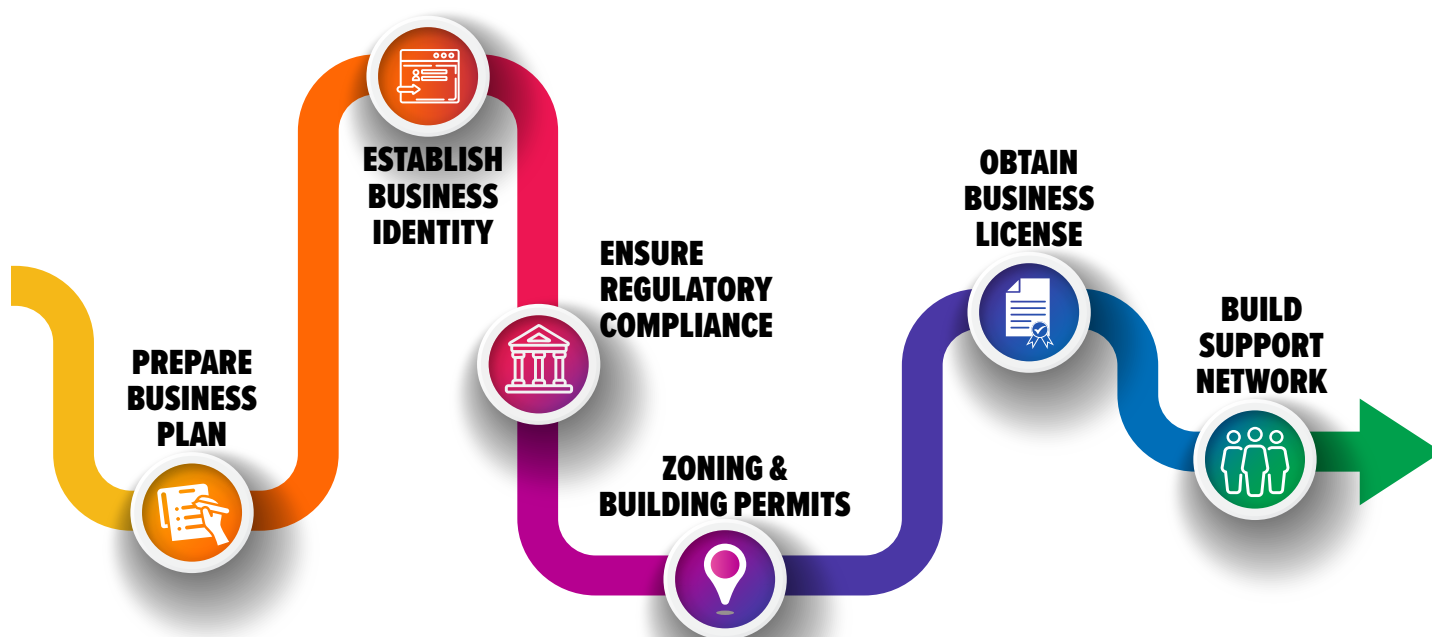




SIX STEPS TOWARD SUCCESS: STARTING YOUR BUSINESS IN CAMPBELL COUNTY

A GUIDE FROM THE CAMPBELL COUNTY DEPARTMENT OF ECONOMIC DEVELOPMENT



This guide is for general informational purposes only and is intended to help new business owners navigate through various interactions with Campbell County government offices, as well as Virginia and US government agencies, during the development stage of starting a business. Please contact the appropriate department or organizations listed for more detailed instructions tailored to your specific business needs.

WE LOOK FORWARD TO WELCOMING YOU INTO THE CAMPBELL COUNTY BUSINESS COMMUNITY!

STEP 1

PREPARE BUSINESS PLAN



Step 1: Planning for a New Business

Turn Your Idea into a Practical Plan

Taking the time to think through a business plan is essential for any entrepreneur. Decisions about products and services to be offered, pricing, competition, marketing, organizational structure, and funding all flow into a well-developed business plan and serve to guide you along the process of starting your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business.

Choose a format for your business plan that works best for you.

A one-page lean start up plan may be enough if you want to explain or start your business quickly, if your business is relatively simple, or if you plan to regularly change and refine your business plan. If you will be seeking outside funding from traditional funding sources, they may request a more comprehensive business plan.

Traditional business plans usually include most, if not all, of the following elements:

- » Executive Summary
- » Company Description
- » Market Analysis
- » Organization/Legal Structure
- » Key Members of Your Team
- » Marketing and Sales Strategy
- » Funding Requirements
- » Financial Projections
- » Products/Services to be Offered
- » Supporting Documentation

ADDITIONAL RESOURCES:

The [Small Business Development Center \(SBDC\)-Lynchburg Region](#) offers free one-on-one counseling, on-line and in-person workshops, and on-line interactive resources that can help you develop a business plan, assist with market research, and provide locally-informed guidance in starting your business in Campbell County.



The US Small Business Administration offers a [step-by-step interactive guide](#) to Starting a New Business.

[SCORE Western Virginia Chapter](#) provides free, confidential mentoring, educational workshops and online resources to help start or grow your small business.



STEP 2

ESTABLISH BUSINESS IDENTITY

Step 2: Establish the Business Identity

EMPLOYER IDENTIFICATION NUMBER (EIN)

Applying for an Employer Identification Number (EIN) is a free service offered by the Internal Revenue Service. Beware of websites on the Internet that charge for this free service. [IRS.gov](https://www.irs.gov) recommends completing the application [online](#).

The [Virginia Department of Small Business and Supplier Diversity](#) recommends that sole proprietors also get an EIN from the IRS instead of using the owner's social security number for the business.

SELECT A BUSINESS STRUCTURE

It is recommended that you consult with an attorney or a tax professional in order to determine the entity type that is most appropriate for your anticipated business activities.

The [SBA](#) provides the following information about common business structures:

Business Structure	Ownership	Liability	Taxes
Sole Proprietorship	One person	Unlimited personal liability	Personal tax Self-employment tax
Partnerships	Two or more people	Unlimited personal liability unless structured as a limited partnership	Self-employment tax (except for limited partners), Personal tax
Limited Liability Company (LLC)	One or more people	Owners are not personally liable	Self-employment tax, Personal tax, or Corporate tax
Corporation-C Corp	One or more people	Owners are not personally liable	Corporate tax
Corporation-S Corp	One or more people, but not more than 100, and all must be US Citizens	Owners are not personally liable	Personal tax
Corporation-B-Corp	One or more people	Owners are not personally liable	Corporate tax
Corporation-Nonprofit	One or more people	Owners are not personally liable	Tax-exempt, but corporate profits cannot be distributed

REGISTER WITH THE STATE CORPORATION COMMISSION (SCC)

If the business will be operated under a name other than that which will be listed on the business license application, the applicant must register his/her [Trade or Fictitious Name](#) with the [SCC](#). You can check to see if your preferred business name is [available](#) online. Registering with the SCC requires a small fee.

ADDITIONAL RESOURCES:

The Campbell County Office of the Commissioner of the Revenue, located on the 1st Floor of the Citizen Services Building in Rustburg, is available to answer questions and provide information to help guide you through these processes. Please call (434) 332-9518.



STEP 3

ENSURE REGULATORY COMPLIANCE



Step 3: Ensure Regulatory Compliance

Once your business identity is established, take the time to ensure that you have registered with the various regulatory agencies (local, state, and federal).

VIRGINIA TAX

Generally, if you have business activity in the Commonwealth of Virginia, you need to register your business with [Virginia Tax](#).

VIRGINIA EMPLOYMENT COMMISSION (VEC)

If you plan to hire employees, you can [register with the VEC](#)

at the same time you register with Virginia Tax if you register online. VEC is responsible for collecting unemployment tax.

[Frequently Asked Questions about Workers Compensation \(for Employers\)](#)

STATE CORPORATION COMMISSION (SCC)

In addition to business registration, the [SCC](#) regulates several industries including Insurance Companies, Real Estate Companies, Financial Companies, and Public Utility Companies.

FOOD-BASED BUSINESSES (SERVICE OR MANUFACTURING)

- » Contact the [Campbell County Health Department](#) (434) 332-9550 and the US Department of Agriculture to ensure Health and USDA requirements are met.
- » Contact Campbell County Utilities and Service Authority ([CCUSA](#)) to ensure all requirements can be met if public water and/or sewer are available at the business location.

DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL REGULATIONS (DPOR)

[DPOR](#) issues professional credentials—licenses, certificates or registrations across several hundred license types, ranging from architects and contractors to cosmetologists and professional wrestlers.

About Contractor Licensure

The DPOR issues Contractor Licenses to business entities (regardless of the number of people employed by the business) and not individuals.

Contractor licenses consist of two parts, the class of the license, which determines what, if any restrictions are placed on the size of contracts/projects that may be performed and the classification/specialty, which determines what type of work the licensed contractor is allowed to perform.

License Class	Single Project Total Value OR	Total Value of ALL PROJECTS within 12 months
Class A	\$120,000 or more OR	\$750,000 or more
Class B	Between \$10,000 and \$120,000 OR	Between \$150,000 and \$750,000
Class C	Over \$1,000 but no more than \$10,000 OR	No more than \$150,000

The DPOR site offers an Introduction to Contractor Licensure document with more detailed information on requirements for licensure.

Note: Landscape Irrigation and Water Well contractors must be licensed as a Class A, Class B or Class C contractor regardless of the dollar amount of the project or contract.



STEP 4

ZONING & BUILDING PERMITS



Step 4: Zoning and/or Building Permits

Office of Community Development

Apply in person for Zoning and Building Permits at the Community Development Office, 2nd Floor of the Citizen Services Building in Rustburg. Call ahead to speak with the Community Development Department at (434) 332-9597 with specific questions about what is required for your particular business and location.

APPLICANT INFORMATION REQUIREMENTS:

1. Owner of property
2. Type of proposed business
3. Intensity of proposed business (Information regarding the expected levels of traffic, types of machinery involved, and manufacturing processes proposed etc.)
4. All outstanding real estate taxes MUST be paid in full before any permits can be issued
5. Lease (if you are not the property owner) which should include an agreement allowing the operation of the business on the property.

WHICH PERMIT WILL MY BUSINESS NEED?

The following is general information about the types of permits issued by the Community Development Office for home-based or existing commercial spaces. The appropriate permit type is ultimately determined through a series of questions. Call (434) 332-9597 or visit the Community Development Office in person to discuss specifics for your business.

HOME OCCUPATION ZONING PERMIT (FOR HOME-BASED BUSINESS)

Required for all home-based businesses in residential and agricultural zoning districts. The applicant is required to sign a Home Occupation permit certifying that he/she agrees to comply with all Campbell County home occupation ordinances. There is no charge for this type of permit.

CHANGE OF OCCUPANCY ZONING PERMIT (BUSINESS/COMMERCIAL LOCATIONS)

Required when a new business moves into an existing business location, but the type of business does not change (example: Hair Salon A moves into space previously used by Hair Salon B. There will still be a hair salon at the same location but a different business). Community Development can confirm if this zoning permit is sufficient or if a building permit is necessary.

CHANGE OF USE BUILDING PERMIT (BUSINESS/COMMERCIAL LOCATION)

Required when the use of an existing building changes. A building permit is also required before any commercial renovations.

NEW BUILDING CONSTRUCTION

All questions regarding new construction should be addressed with the Community Development office.



STEP 5

OBTAIN BUSINESS LICENSE



Step 5: Obtain a Business License

Office of the Campbell County Commissioner of the Revenue

Contact the Commissioner of the Revenue's Office to apply for a Business License. Visit in person on the 1st Floor of the Citizens Services Building in Rustburg or call (434) 332-9518.

INFORMATION REQUIRED TO OBTAIN A BUSINESS LICENSE:

- » Federal Employer Identification number (EIN) or Social Security Number
- » Applicant Name
- » Mailing Address
- » Physical Address (business location)
- » Type of business
- » Telephone numbers
- » Contact person
- » Estimate of gross receipts of the operation for the remaining months in the calendar year to determine licensing fee
- » Trade Name Registration (SCC)
- » Zoning/Business Permit

ATTENTION:

All delinquent personal property taxes must be paid in full before any business licenses are issued.

LICENSING FEES CHART (AMOUNT IS BASED ON ESTIMATED GROSS RECEIPTS IN CALENDAR YEAR)	
AMOUNT OF GROSS RECEIPTS	LICENSE FEE
\$0.00-\$14,999.99	\$20 License fee
\$15,000-\$29,999.99	\$30 License fee
\$30,000-\$99,999.99	\$40 License fee
Over \$100,000	Use Rate Chart Below*

TAX RATE CHART FOR BUSINESSES WITH GROSS RECEIPTS OVER \$100,000/YEAR: (PER \$100 OF GROSS RECEIPTS)	
Wholesale	\$0.0475
Contractor	\$0.152
Retail	\$0.19
Personal Service	\$0.3325
Professional Service	\$0.475
Public Service Utility	\$0.475





Step 6: Build A Support System

WELCOME TO THE CAMPBELL COUNTY BUSINESS COMMUNITY!

Connect with other members of the local business community in multiple ways to grow your network, find mentors, learn about available support programs, and raise your business profile in the area.

CAMPBELL CONNECTS

Quarterly Networking Events, sponsored by the Campbell County Office of Economic Development, are a great place to network with other Campbell County business professionals and also learn about business-related programs from our area partners.

CAMPBELL COUNTY BUSINESS DIRECTORY

Add your business to help get the word out about your products and services. All Campbell County businesses are invited to participate for this free listing.

ALTAVISTA CHAMBER OF COMMERCE

The Altavista Chamber of Commerce is a membership-based organization engaging in business initiatives to move the local business climate and quality of life forward in the Altavista Area. Benefits include increased business exposure, networking opportunities, advocacy and business training, and member exclusive discounts.



LYNCHBURG REGIONAL BUSINESS ALLIANCE (LRBA)

Formerly the Lynchburg Regional Chamber of Commerce, the Alliance represents Amherst, Appomattox, Bedford and Campbell Counties; the Towns of Altavista, Amherst, Appomattox, Bedford and Brookneal; and the City of Lynchburg. The Alliance focuses on promoting

entrepreneurial start-ups, business expansion and retention, and new job creation; advocacy; workforce development; connecting people and businesses; community, minority, and small business development; and the cultivation of local and regional leadership.



**LYNCHBURG REGIONAL
BUSINESS ALLIANCE**

CENTRAL VIRGINIA BUSINESS COALITION (CVABC)

Formerly known as the Lynchburg Retail Merchants Association. Chartered in 1906, the Lynchburg RMA began helping small businesses in Lynchburg and has rebranded into the Central Virginia Business Coalition due to the growth of the business types and region that they serve. It is the mission of the Central Virginia Business Coalition to build a strong local economy and showcase the unique characteristics of its business community.

