

PATHWAY TO SUCCESS: STARTING YOUR BUSINESS IN CAMPBELL COUNTY

A GUIDE FROM THE 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.





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.

ADDITIONAL RESOURCES

The **Small Business Development Center (SBDC) Lynchburg Region**

offers free one-on-one counseling, on-line and in-person workshops, and web-based 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. (sbdclynchburgregion.org)



The **US Small Business Administration** offers an online step-by-step interactive guide to Starting a New Business. (sba.gov/business-guide)

SCORE Western Virginia Chapter

provides free, confidential mentoring, educational workshops and online resources to help start or grow your small business. (westernvirginia.score.org)



ONE-PAGE LEAN START UP PLAN

A quick 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

These 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





Establish the Business Identity

OBTAIN EMPLOYER IDENTIFICATION NUMBER (EIN)

Applying for an EIN is a completely FREE service offered by the Internal Revenue Service. Beware of websites on the Internet that charge for this free service. IRS.gov recommends completing the application online.

NOTE: The Virginia Department of Small Business and Supplier Diversity recommends that even sole proprietors should get an EIN from the IRS rather than 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.

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.VIRGINIA.GOV)

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.

FOR MORE INFORMATION

The Campbell County Office of the Commissioner of the Revenue is available to answer questions and provide information to help guide you through these processes.

- » Location: 1st Floor of the Citizen Services Building in Rustburg
- » Phone: (434) 332-9518



Ensure Regulatory Compliance

Register with any local, state, and federal agencies that regulate your particular business/industry. The Office of the Commissioner of the Revenue can help guide you on this process (434.332.9518).

VIRGINIA TAX

Generally, if you have business activity in the Commonwealth of Virginia, you need to register your business with Virginia Tax. (tax.virginia.gov/register-business-virginia)

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 (tax.virginia.gov/register-business-virginia). VEC is responsible for collecting unemployment tax.

STATE CORPORATION COMMISSION (SCC)

The SCC regulates certain industries including Insurance Companies, Real Estate Companies, Financial Companies, and Public Utility Companies. (scc.virginia.gov)

CAMPBELL COUNTY HEALTH DEPARTMENT/CAMPBELL COUNTY UTILITIES AND SERVICE AUTHORITY/US DEPT OF AGRICULTURE

Food-Based Businesses (Service or Manufacturing) should do the following:

- » Contact the Campbell County Health Department at (434) 332-9550 and check with 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.





STEP

3

ENSURE
REGULATORY
COMPLIANCE

Ensure Regulatory Compliance (cont.)

VIRGINIA DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL REGULATIONS (DPOR.VIRGINIA.GOV)

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 LICENSES

Virginia 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.

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

Contractor License Class	SINGLE Project Total Value <i>OR</i>	Total Value of ALL Projects within 12 months
Class A	\$120,000 +	\$750,000 +
Class B	\$10,000 - \$120,000	\$150,000 - \$750,000
Class C	\$1,000 - \$10,000	Under \$150,000

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

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.

STEP

4

ZONING & BUILDING
PERMITS



TYPE OF PERMITS

Permit type is ultimately determined through a series of questions. Discuss specifics for your business with the Community Development Office.

HOME OCCUPATION ZONING PERMIT (HOME-BASED BUSINESS)

Required for 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. Still 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.

REQUIRED INFORMATION

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.

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

Due to the complexity involved in new building construction, ALL questions regarding new construction should be addressed with the Community Development office.

STEP 5

OBTAIN BUSINESS LICENSE

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 with questions.

INFORMATION REQUIRED TO OBTAIN A BUSINESS LICENSE:

- » Federal EIN or Social Security Number
- » Applicant Name
- » Mailing Address
- » Physical Address of Business
- » 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

IMPORTANT!

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*

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



Build a Support System

Community and Regional Partners

Once you are licensed and ready to open your business, these local and regional partners can help your business grow and thrive.

ALTAVISTA CHAMBER OF COMMERCE (ALTAVISTACHAMBER.COM)

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 (LYNCHBURGREGION.ORG)

Formerly the Lynchburg Regional Chamber of Commerce, the LRBA 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.



CENTRAL VIRGINIA BUSINESS COALITION (CVABC.ORG)

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.

VIRGINIA CAREER WORKS (VCWCENTRALREGION.COM)

Virginia Career Works can assist you with the following services at no cost.

- » Free job postings on the Virginia Workforce Connection
- » Free hiring events and job fairs
- » Free labor market information and local salary data
- » Free referrals of qualified job seekers who meet your skills and qualifications





Build a Support System

Campbell County Department of Economic Development

The Office of Economic Development is ready to support you through all the phases of your business cycle. Offering guidance on federal and state contracting, grant and funding opportunities, incentives for business expansions, workforce solutions and so much more, Economic Development is here for business!

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.



CAMPBELLVIRGINIA.COM BUSINESS DIRECTORY

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



START SMALL CAMPBELL GRANT PROGRAM

Available to both start-up businesses and businesses that are opening their first location in Campbell County, the Department of Economic Development established this semi-annual competitive grant program to help stabilize up to four small businesses per year while they are being established in Campbell County. Applications for the Start Small Campbell Grant Program are available on campbellvirginia.com.



WELCOME TO THE CAMPBELL COUNTY BUSINESS COMMUNITY! WE ARE HAPPY YOU ARE HERE!

