

Towns & Union Counties...

A Great Place to Do Business

Towns and Union Counties were designated "Entrepreneur Friendly" communities in June 2008.

As Entrepreneur Friendly communities, Towns and Union are committed to helping you cultivate your new business ideas. Our counties enjoy local tax rates that are among the lowest in the state, and there are no county business licenses required in either Towns or Union Counties (business licenses are required in the cities of Hiwassee and Blairsville). Combine these facts with the positive, pro-business attitude of our local leadership, and you'll quickly realize that Towns and Union Counties are serious about the success of your new business concept.

We trust this resource will be an asset to you as you develop your business plans. The Towns and Union Counties Chambers of Commerce and other local agencies are dedicated to helping you realize your dream of business ownership, and we encourage you to contact us as you for support as you develop your plan.

Cindy Williams, President

Blairsville-Union County Chamber of Commerce
P.O. Box 789
Blairsville, GA 30514
(706) 745-5789
www.blairvillechamber.com

Jane Holland, Executive Assistant

Towns County Chamber of Commerce
1411 Jack Dayton Circle
Young Harris, GA 30582
(706) 896-4966
www.mountaintopga.com

Candace Lee / Erik Brinke

Blue Ridge Mountain EMC
P.O. Box 9
Young Harris, GA 30582
(800) 292-6456
www.brmemc.net

Getting in touch...

SCORE Chapter 48

233 Peachtree Street, NE
Harris Tower, Suite 1900
Atlanta, GA 30303
(404) 331-0121 Atlanta Office
www.scoreatlanta.org
jruf@bellsouth.net

Small Business Resource Center

North Georgia Tech. College 1500 Hwy. 197 North Clarkesville, GA 30523 (706) 754-7880 www.northgatech.edu rknighon@northgatech.edu	Tri-County Comm. College 21 Campus Circle Murphy, NC 28906 (828) 835-9564 www.tricountycc.edu ccrawford@tricountycc.edu
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Union County Development Authority

100 Hunt-Martin Street
P.O. Box 801
Blairsville, GA 30514
(706) 745-4500
www.ucda.net
info@ucda.net

Downtown Development Authority of Blairsville

P.O. Box 2955
Blairsville, GA 30514
(706) 994-4837
www.downtownblairsville.com
manager@downtownblairsville.com

Georgia Secretary of State

315 West Tower
2 Martin Luther King Jr. Drive
Atlanta, GA 30334
(404) 656-2817
www.sos.georgia.gov

Georgia Department of Labor

189 Rogers Street
Blairsville, GA 30514
(706) 745-6959
www.dol.state.ga.us



Towns and Union Counties Entrepreneur Friendly Communities

Getting an Idea...

The Business Plan

The first step in starting a business is putting together a plan. There are many factors that go into putting together a business plan. These factors include an **Outline of Goals, Marketing Strategy, Financial Management, and Operation Schedule.**

Outline of Skills/Goals

- What are the goals of the business?
- Who owns the business?
- What advantages do you have?

Marketing Strategy

- What market do you serve?
- How will you market/advertise your product?
- How will you price your product?

Financial Management

- Where will you find funding?
- What is your business's operating budget?
- What are your immediate/extended costs?

Operation Schedule

- Who will manage day-to-day operations, and how?
- What type of employees will you need?
- What equipment/facilities will be needed?



SCORE, Small Business Development Center and North Georgia Technical College provides free counseling in writing up a business plan. Your local Chamber of Commerce also has a comprehensive *How To Start A Small Business* guide.

Legal Structures

Before beginning a business, you must consider a legal structure that protects you and your assets from liability.

Sole Proprietorship - An individual owns the business, but is also liable for debts of that business.

Partnerships - Two or more people share in business's profits/expenses/operations. A **limited partnership** allows individuals to share in the profit/loss of a business, but not the operations of the business.

Corporation - Licensed by the state, this model allows the selling of common or preferred stock. This model will also be taxed twice: once on the business and second on stock dividends.

Limited Liability - A mixture of partnership and corporation, this structure allows partners to own and operate their business while shielding themselves from liability.

Note: Please consult with a legal professional before building a legal structure. SCORE can also furnish a workbook which outlines legal terminologies.

Getting Financed. . .

Although it is a common belief that free grants are available to support small business start-up and growth, this is not true! There is no such thing as free money. However, there are many low interest loans and financial support programs which can help you start and grow your business. A few of these resources are listed below.

Small Business Administration Loans - This federal loan program helps small businesses acquire guaranteed capital at a fixed rate. Visit www.sba.gov for additional information.

USDA Loans - This federal program offers financial assistance to small businesses. It is specifically designed to grow business in rural areas. Please visit www.rurdev.usda.gov or call 1-800-670-6553 for more information.

Microloans - This special type of loan is given by non-profit organizations to support low-income, low-employee entrepreneurs. For more information on microloans, contact ACE at www.aceloans.org.



For more ways the State of Georgia can help you start your own business, visit the Small Business website at www.georgia.org/Business/Small Business/

WE GROW JOBS!

Getting Licensed. . .

Getting licensed with the state - Certain businesses require licensing with the state. Contact the Secretary of State's office (www.sos.georgia.gov) to see if your business requires special licensing. **NOTE:** Business licenses are required within the city limits of both Hiawassee and Blairsville.

Licensing and Sales Tax ID - Your business may be required to obtain a seller's permit, and all businesses must receive a Tax ID. Contact the Georgia Department of Revenue (www.etax.dor.ga.gov) and the Federal Internal Revenue Service (www.irs.gov) to obtain these permits.

Getting Plugged In..

It takes a strong network of support to get your business off the ground. Here are a few partnerships you should consider when starting your business. . .

Chamber of Commerce - This organization is dedicated to the promotion and growth of business. Be it a call for a business listing or hosting a special event, the Chamber staff can help bring new customers through your front door. *See listing on reverse side.*

Department of Labor - Hiring employees is one of the most important decisions you will make as a business owner. The Department of Labor, whose local office is in Blairsville, can help you find the right people to help run your business. www.dol.state.us

Drugs Don't Work - Utilizing this service will reduce your Worker's Compensation costs by 7.5%. Contact the Georgia Chamber of Commerce for more information at www.gachamber.com.

Small Business Development Center (SBDC) - The Georgia SBDC Network provides training, technical assistance, and research to help entrepreneurs improve their chances for success. www.sbdc.uga.edu

Small Business Administration - The U.S. Small Business Administration (SBA) was created as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. www.sba.gov