



Entrepreneur and small business development are crucial to the success of economic development in Waycross and Ware County. We believe that entrepreneurs are vital for a thriving community and economy. The investments they create for Waycross and County are immeasurable.

Our economic system is based upon free enterprise and the right of each person to pursue the chance or follow a dream to open a business. The information enclosed in this document has been compiled to answer many of the questions that arise when someone begins to consider opening a business.

Owning and operating a business is hard work. It requires dedication, patience, a variety of skills and, of course, money. Please take the time to read the material and use it to your advantage. Your knowing how to handle the many details of going into business and knowing yourself are instrumental to the success of your business.

This information may lead to additional questions that we encourage you to pursue through our offices or through the indicated resources. We ask your help in identifying additional information that should be included in this guide. The more information we can provide, the better we can assist you and the entrepreneurs who will follow.

We commend you and look forward to working with you.

NOTICE:

The contents of this publication are presented for informational purposes only and should not be considered in any way legal or professional assistance. We encourage you to seek the advice and counsel of a licensed professional when dealing with legal and financial matters.

While care has been taken to provide accurate, up-to-date information, the information presented has been collected from numerous sources and is subject to errors and changes and should be further researched for updates and accuracy.

Table of Contents

BEFORE YOU START YOUR BUSINESS 3

CHECKLIST FOR ENTREPRENEURS..... 4

STATE RESOURCES..... 7

LOCAL FINANCING 8

LICENSING AND PERMITTING INFORMATION 10

TRADE NAME REGISTRATION 13

STATE TAX INFORMATION..... 14

UTILITIES 17

LABOR SAFETY AND REGULATION INFORMATION 21

EMPLOYER TAX RESPONSIBILITIES..... 22

APPLICATION, HIRING, AND TERMINATION PROCESS..... 23

BUSINESS SERVICE PROVIDERS..... 25

INTERNATIONAL TRADE..... 27

RESOURCE DIRECTORY 29

OTHER WEB-BASED RESOURCES FOR ENTREPRENEURS 32

GLOSSARY OF TERMS 33

All links to web sites are in blue and underscored.

BEFORE YOU START YOUR BUSINESS

Guidance from the Small Business Administration

No one can guarantee the success of your new business but the level of your success will be proportionate to the amount of time you spend planning your business. An excellent place to begin this process is the Small Business Administration web site. This site covers:

Starting a business

- [Thinking About Starting](#)
- [Find a Mentor or Counselor](#)
- [Writing a Business Plan](#)
- [Establishing a Business](#)
- [Preparing Your Finances](#)
- [Loans, Grants & Funding](#)
- [Business Law & Regulations](#)
- [Marketing a New Business](#)
- [Local Resources](#)
- [Licenses & Permits](#)

Managing a business

- [Leading Your Company](#)
- [Growing Your Business](#)
- [Exporting & Importing](#)
- [Running a Business](#)
- [Business Law & Regulations](#)
- [Getting Out](#)
- [Business Guides by Industries](#)
- [Local Resources](#)
- [Forms](#)

Guidance from the Georgia Secretary of State

The Office of the Secretary of State offers on its web site the First Stop Business Information Center providing the small business owner and the prospective entrepreneur with a central point of information and contacts for state regulatory requirements for operating a small business. The primary objective of the center is to facilitate sustainable small business development in Georgia

by offering a central location for determination of what licenses and permits must be obtained and maintained by individuals and businesses conducting their enterprises in Georgia.

- <http://sos.georgia.gov/firststop/default.htm>

Guidance from the Georgia Small Business Development Center

Another source of information is the [Georgia Small Business Development Centers](#) providing low cost training and free consulting services including assistance with business plan development, market analysis and marketing strategies, financial analysis, compliance and legal issues, and preparation of loan submissions for individuals who want to start their own businesses or expand an existing one. The nearest offices are located in:

- The University of Georgia SBDC
501 Gloucester Street, Suite 200
Brunswick, GA 31520-7014
Phone: (912) 264-7343
Fax: (912) 262-3095
- Valdosta State University SBDC
Harley Langdale, Jr. College of Business Administration
Thaxton Hall, Room 100
Valdosta, GA 31698-0065
Phone: (229) 245-3738
Fax: (229) 245-3741

Guidance from the Georgia Department of Economic Development

The [Georgia Department of Economic Development](#) provides additional information for the entrepreneur including doing business with the State of Georgia which requires becoming a registered vendor with the State of Georgia and its many agencies. Visit the Georgia Department of Economic Development website for more information, a list of current bid opportunities and to register online.

CHECKLIST FOR ENTREPRENEURS

Starting your own business is not something that should be rushed into by anyone. Careful advanced planning can ensure the success of your venture. Below is a one-year plan for starting a business.

One Year before Start Up

- Refine your ideas. Determine exactly where you want to go.
- Decide what business you want to start. Be specific in your business definition.
- Assess the impact on your family and personal life. How will this affect your relationships?
- Begin research. You must determine if there is a need for your product. This research can be performed by students, professionals, or even on your own. See the Resource Directory for places from which to gather information.

- Build your skills by taking formal management/business courses. Contact Okefenokee Technical College Economic Development Department for options.
- Contact the Small Business Development Center in Brunswick for assistance in writing a business plan. (See resource directory)
- Contact the GA Department of Labor for information on labor/safety issues.
- Contact the GA Department for Economic Development – Small Business & Innovation for business start-up services.

Six Months before Start Up

- Determine the focus of your business. What do you want to specialize in? It is easier to excel at one area than in many.
- Start writing your business plan.
- Define your target markets. Who is your intended clientele? Who should you aim your advertising toward?
- Research business and trade organizations. Most areas of business have agencies and organizations set up to facilitate business. Take advantage of what these groups have to offer.
- Seek the best location for your business. Do you need little or lots of space? Would your business be better suited downtown or in a rural part of the county? Location can make or break a business. You can conduct a search on your own or you can contact a real estate agent.

Four Months before Start Up

- Name your business. What are you going to call your venture? Be careful in deciding on a new name, and be aware that someone may already be using the name you choose. Have a few back-up ideas. You can check to see if a name is being used by contacting the Office of the Georgia Secretary of State. See the Resource Directory for contact information.
- Make a final selection for your business' location. Make sure that the location you choose is within your budget and also fits into your business plan. Cheaper rents may cost you more in the long run. Remember: location, location, location!
- Select outside advisors. This will be a very hectic time. It will be beneficial to have people on whom you can call to listen to your ideas, problems, and plans. These people will provide you with guidance, constructive criticism, and feedback. They should be people experienced and knowledgeable in business.
- Set up a network of mentors. Select people who can help you by sharing insight and ideas.
- Choose your business' legal form. Will you be a partnership, sole proprietorship, or corporation? This legal form should be chosen carefully as it may impact your business in many ways.
- Set up bookkeeping, accounting, and office systems. How are you going to operate your office? If you are going to maintain your own books, then you need to learn or to refresh your skills. You may want to consider hiring a bookkeeper/bookkeeping firm but make certain that this is within your budget.
- Seek outside demographic information. Gather secondary information.
- Continue working on your business plan.

Three Months before Start Up

- Determine your cash needs. How much money do you need for start-up? What will be your monthly variable and fixed costs? What is your break-even point? These are all questions that must be answered. You must estimate your cash flow.
- Review preliminary financial objectives. How much profit do you expect to make? Are you planning on making investments? What is your intended cash flow?
- Decide upon your pricing strategy. After determining your variable and fixed costs, decide what your markup rate will be for your products or services. You will also need to consider demand and competitive factors in setting your prices.
- Forecast sales. Contact the SBDC or others in your field to help you accurately forecast sales.
- Determine your company's employee needs. How many people do you need on your staff? This is important to decide upon as it affects your requirements for insurance, cash flow, etc.
- Project your cash flow. You should write out an estimated statement of all revenues and expenditures. This statement should cover one calendar year. Also project your net cash flow for the entire year.
- Continue working on and revising your business plan.

Two Months before Start Up

- Prepare your marketing plan. How are you going to market your product? Are you going to use publicity? Are you going to use paid advertisements? You must decide upon how you will go about introducing your business to the public.
- Get your business license. (See Occupational Tax.)
- Review non-financial objectives, (i.e., image and legal questions). How do you want the public to see your business? For example, are you a family establishment or geared more toward adults? What form is your business taking? Do you have all of the necessary legal documents?
- Prepare a preliminary balance sheet. Contact the SBDC for assistance.
- Secure necessary financing. Whether through a private lender or through other sources, you must obtain the necessary amount of start-up capital.
- Secure insurance coverage, if applicable. (See Labor/Safety.)
- Determine advertising, promotion, and public relations strategies.
- Order opening inventories. Talk to your suppliers for estimated opening needs.
- Complete improvements to your facility.
- Start your hiring process. (See Labor/Safety.)
- Refine your business plan.

One Month before Start Up

- Fine tune your cash flow budget.
- Prepare for your grand opening. Join the Waycross-Ware County Chamber of Commerce and set up your ribbon cutting. Be creative but practical.
- Set up your office, display areas, etc. Have everything exactly as you want it. Do not leave this until the last minute. The look of your store or office sets the tone for your business. You should put thought and time into this process.
- Review your final check list.

- Hire your staff. (See Labor/Safety.)
- Make certain that everything works. It is better to find out now that your equipment does not work rather than on your opening day. This way, you may make any necessary repairs and be ready to open your doors on time.
- Implement marketing, promotion, and opening plans. This will be a good time to start advertising in local newspapers and on radio and television if your budget permits. Remember that word of mouth is your most powerful publicity! It is also the least expensive method of promotion. Spread the word.

Start Up and After

- Budget your time. As a new business owner, your time will be precious. Schedule your time wisely. It is important to get the maximum out of the time you have available. You might consider reading some time management materials or speaking with someone whom you think manages his/her time wisely.
- Continuously update your product/service. What is good about your product? Make it better. What doesn't work with your product? Eliminate the problem as much as possible. If people patronize your business for the original product, an improved product can only increase these results.
- LISTEN to your customers, advisors, and vendors. The customers are your cash flow. It is important to gather their opinions and put them to use. Their ideas can be helpful in updating your product. LISTEN to your advisors. You asked them to advise you for a reason. Let them guide you. LISTEN to your vendors. These vendors have been in the business much longer than you have. They can possibly provide you with money-saving or moneymaking ideas.
- Check your cash flow budget against actual performance.
- Maintain good communication with your bankers and vendors. By keeping the lines of communication open, you are helping yourself. Should you need their help in the future, you will be more likely to receive it.
- Continue to work upon the 5 C's of Credit: Character, Collateral, Capacity, Capital, and Condition.
- Work with investors. Make certain to stay in contact with them. Also, make certain that you understand the conditions of your repayment. When are your payments due? Make certain that you fulfill all obligations to your investors. You may need to call upon them again one day.
- Check your cost of living budget. If you are drawing money from the company for living expenses, be certain to take only what is necessary. Stick to your budget!
- YOU MIGHT WANT TO CONSIDER DELAYING YOUR OFFICIAL GRAND OPENING/RIBBON CUTTING UNTIL YOU'VE BEEN IN BUSINESS FOR A COUPLE OF WEEKS. If you do this, you can ensure you've worked out any "bugs" and that things are running smoothly.

STATE RESOURCES

In addition to the resources listed above, the following are additional resources at the state level.

Local demographic information:

A variety of free demographic information is available on the Internet or through the local Waycross-Ware Chamber of Commerce office. This information breaks down population by different categories such as age, sex, race, income and education. It can be used to help identify the number of people who may use your business or services.

Other sources include:

Georgia Information Source

<http://georgiaallies.com/>

Includes Georgia industry profiles, community fact sheets and manufacturing data.

Georgia County Guide

<http://www.georgiastats.uga.edu/>

Comprehensive demographic resource available on Georgia counties, and will customize the statistics, maps and graphs that you want from the latest data resources.

Georgia Labor Market Information

<http://explorer.dol.state.ga.us/>

Includes labor market analysis, economic indicators, demographics, income and wage information, industry data, and employment information.

LOCAL FINANCING

You must first seek financing from a bank or other private source. Generally financing from sources such as the SBA is coordinated with local financing. Take your business plan to your banker and discuss your financial requirements with him/her. His/her involvement is essential.

Financial Institutions available for lending:

(** indicates the institution is a member of the Waycross-Ware County Chamber of Commerce)

Atlantic Coast Bank **
505 Haines Avenue
Waycross, GA 31501
(912) 283-4711

Bank of America
401 Carswell Avenue
Waycross, GA 31501
(912) 287-2400

BB&T **
500 Albany Avenue
Waycross, GA 31501

(912) 285-5090

The Heritage Bank **
810 Plant Ave
Waycross, GA 31501
(912) 283-5232

Patterson Bank **
930 Memorial Dr
Waycross, GA 31501
(912) 490-1010

Primesouth Bank **
530 Memorial Drive
Waycross, GA 31501
(912) 283-6685

SunTrust Bank **
1807 Knight Avenue
Waycross, GA 31503
(912) 287-4447

United Community Bank **
1010 Plant Avenue
Waycross, GA 31501
(912) 287-2265

Waycross Bank & Trust **
501 Tebeau Street
Waycross, GA 31501
(912) 283-0001

Southern Georgia Regional Commission

Since 1979 when the Southern Georgia Regional Commission (SGRC) received its first Economic Development Administration (EDA) grant and established the EDA Revolving Loan Fund, the SGRC has concentrated efforts on encouraging business development for new and expanding commercial businesses. The various loan programs offered by the SGRC Loan Department are operated through the SGRC's two non-profit corporations, the Southern Georgia Area Development Corporation (SG-ADC) and the Southern Georgia Area Resource Development Agency, Inc. (SG-ARDA). SG-ARDA was the first agency in the United States to become an approved lender for the Rural Development's (RD) Intermediary Relending Program. This revolving loan fund program is designed to fund business development in rural areas.

SG-ADC is a Certified Development Company authorized by the Small Business Administration. SG-ADC provides loans via the the SBA 504 loan program. SBA 504 loans are an excellent tool for financing fixed assets such as land, building, and equipment and working capital on long term, below-market, fixed rates.

In addition, the SG-ADC prepares applications for and facilitates SBA 7a loan guarantees and private bank participation for loans commercial to businesses.

The SGRC Loan Department manages two revolving loan funds, the Economic Development Agency Revolving Loan Fund and the Rural Development Revolving Loan Fund. Businesses seeking assistance can visit the Loan Department web site for more details at <http://www.sgrc.us/LoansDept/index.htm>

Southern Georgia Regional Commission
Waycross Office
1725 South Georgia Parkway West
Waycross, Georgia 31503
Phone: (912)285-6097
Fax: (912)285-6126
<http://www.sgrdc.com>

City of Waycross Revolving Loan Fund

The goal of the local Revolving Loan Fund program is to expand economic opportunities for persons of low- and moderate-income in the City of Waycross by providing flexible and expedient funding at the local level. To be considered, potential projects must meet one of two national objectives: 1) Benefiting low- and moderate-income persons; 2) Preventing or eliminating slums or blight. This program is designed to assist small service, commercial, and industrial businesses in the City of Waycross by providing "gap financing." Provision of assistance to private, for-profit entities must be contingent upon firm commitments of financial participation from other sources such as private financial institutions, or the private entities themselves. This financial assistance must meet the overall program objectives and must result in the creation or retention of permanent jobs of which 51% must be for low and moderate income persons.

City Of Waycross
Finance Department
417 Pendleton Street
Waycross, GA 31501
(912) 287-2964

LICENSING AND PERMITTING INFORMATION

Business License (also called an Occupational Tax)

If you plan to operate a business in the State of Georgia, you must obtain a city or county business license. Tax regulations require each person engaged in any business, trade, profession, or occupation in either Waycross or Ware County or any out-of-state business operating within Waycross or Ware County to register and pay an occupation tax annually. The fee for a license is contingent on the location, type, and size of your business. In Waycross and Ware County, occupational taxes vary according to the type of business you have. In addition, both the city

and county will impose an administrative fee of \$50 to process your license. Please contact either the City of Waycross Community Improvement Department or the Ware County Planning and Codes for specific information pertinent to your situation.

If your business will be located within the Waycross City Limits, contact:

City of Waycross
Community Improvement Department
Waycross City Hall
417 Pendleton Street
Waycross, Georgia 31501
(912) 287-2944

If your business will be located outside the city limits, contact:

Ware County Office of Planning & Codes
902 Grove Avenue
Waycross, GA 31501
(912) 287-4379

Zoning and Other Issues

Once you have chosen a tentative location for your business, you should contact the zoning department for either the City of Waycross or Ware County (depending upon the proposed location) to determine the permitted uses of that location. Also the location will be inspected for compliance with building codes and fire codes. **DO NOT INVEST ANY MONEY IN A LOCATION UNTIL THIS SECTION HAS BEEN THOROUGHLY RESEARCHED!!** The Business License offices at both the City and the County, will normally forward all information to the related departments, but it is always useful to check and make certain. Helpful information on zoning issues for the City of Waycross can be found at www.waycrossga.com/plan_zone.htm and at www.warecounty.com/planningdocumentsandforms.aspx for Ware County. You will be required to submit your business plans to the respective zoning office to determine if they comply/can be adapted to comply with the following:

1. Current zoning classification
2. Building setbacks
3. Off-street parking availability and service entrance requirements
4. Buffer yards or required screening
5. Lot area minimum
6. Sign regulations***

***Sign permits are required for erecting and placing any mounted or free-standing signs. Applications are filed through the zoning offices at both the City and the County. For specific information about signage, call the City of Waycross Community Improvement Department (912)

287-2944 or the Ware County Office of Planning and Codes (912) 287-4379 depending upon the location of your proposed business.

If your plans do not/cannot meet these specifications, you can discuss options with the zoning offices at either the City or County. If you find that the current zoning classification of your proposed location does not allow for your business, you may file an appeal for rezoning. In order to file this appeal, contact the Waycross Community Improvement Department for issues in the City of Waycross and the Ware County Office of Planning and Zoning for issues in Ware County outside of the Waycross city limits.

If your business will be located within the Waycross City Limits, contact:

City of Waycross
Community Improvement Department
Waycross City Hall
417 Pendleton Street
Waycross, Georgia 31501
(912) 287-2944

If your business will be located outside the city limits, contact:

Ware County Office of Planning & Codes
902 Grove Avenue
Waycross, GA 31501
(912) 287-4379

Building Construction / Renovations / Occupancy:

A building permit must be obtained for both new construction and renovations of and additions to existing businesses. Before you may construct a new facility or renovate an existing one, you must have this permit. Once you have obtained a building permit, complied with the regulations pertaining to the area you are locating in, and construction is complete, your facility will be inspected. You will then apply for a Certificate of Occupancy. Without this certificate, it is illegal for your business to reside in the facility.

For information on permits for property inside the Waycross city limits, contact:

City of Waycross
Community Improvement Department – Code Inspection
Waycross City Hall
417 Pendleton Street
Waycross, Georgia 31501
(912) 287-2944

For information on permits for property outside the Waycross city limits, contact:

Ware County Office of Planning and Codes

902 Grove Avenue
Waycross, Georgia 31501
(912) 287-4379

Health Permits

If your business is to involve food processing, handling, storage, or distribution, you must obtain permits from the Ware County Health Department, which handles the permits for the entire county and the city. If you are unsure if your business needs a permit, contact the Health Department. Visit www.health.state.ga.us for further information regarding Georgia Public Health and the programs and services offered here.

Ware County Health Department
604 Riverside Drive
Waycross, Georgia 31501
(912) 283-1875

TRADE NAME REGISTRATION

In the State of Georgia, every person, firm, or partnership that conducts business has two options regarding trade name registration:

- (1) The business name must include the last name of the individual owner of the business.
- (2) If using a fictitious name (one not including the last name of the individual owner), the fictitious name must be registered in the office of the Clerk of the Superior Court of the county where the business is located.

Ware County Clerk of Superior Court
Ware County Courthouse
800 Church Street
Suite 124
Waycross, Georgia 31501
(912) 287-4340

The fee for the Trade Name registration is \$25. The Clerk's office will provide any paperwork that needs to be completed. Similar to publishing your intent to incorporate a business, you must publish a notice of your Trade Name registration in the local newspaper. You must also file the required affidavit. Notice of the filing of the Trade Name registration must be published once a week for two weeks in the legal section of the Waycross Journal-Herald. In Waycross, the legal announcements are published on Saturdays and the deadline for submission is Thursday at 12:00 noon.

In order to run your legal advertisement, contact:

The Waycross Journal-Herald
400 Isabella Street
Waycross, Georgia 31501
(912) 283-2244 x 112

Failure to register a trade name will not nullify contracts signed by the unregistered entity. The court however, is authorized to assess court costs against the parties who have failed to register the Trade Name of Partnership Name at the time an action is filed. Thus the Trade Name registration prevents a company from having to pay all of the court costs in an action by or against a company. If you have questions as to whether your business needs to register a Trade Name, contact the Clerk's office. The fee to register your trade name is \$157.

To file your trade name registration, contact:
The Ware County Clerk of the Superior Court
Ware County Courthouse
800 Church Street
Waycross, Georgia 31501
(912) 287-4340

STATE TAX INFORMATION

Sales and Use Taxes:

Every business that sells tangible personal property, such as merchandise, to customers is required to obtain a seller's sales tax certificate. This is issued from the sales tax agency (the Department of Revenue). A separate certificate must be obtained for every business in which property is subject to sales tax is sold. If selling to a retailer, wholesalers and manufacturers usually do not have to collect sales tax on the goods they sell. This, however, is contingent on whether the retailer has a valid certificate, the type of business engaged in, and can provide you with a "resale certificate."

Similarly, retailers are not required to pay sales tax on items you purchase for resale. You may obtain blank resale certificates at office supply stores. If state law required that your business collect sales and use tax, you must keep detailed records of your gross receipts from sales/rentals. These records must also include evidence of all deductions you claim on sales/use tax returns. In addition, you must record the total purchase price of all tangible personal property acquired for sale, lease, or consumption.

Sales tax forms must be filed monthly. The taxes must also be paid on a monthly basis. You can contact the Georgia Department of Revenue to petition for special permission to pay/file quarterly.

Sales and Use Tax is a tax upon the consumption of tangible personal property and certain services that are specifically taxed under the Georgia Retailer's and Consumer's Sales and Use Tax Act. Every person making a retail sale should collect and remit the applicable tax on all sales not otherwise supported as exempt. The sales tax rate ranges from 4 to 7 percent of the purchase price or rental charge of tangible personal property sold or rented in Georgia. The tax rate varies among counties. The tax is paid to the seller by the purchaser in addition to the purchase price. The seller collects the sales tax from the retail purchaser, renter, Lessor, user, or consumer of tangible personal property. Sales tax is paid at the time of purchase or tangible personal property. Georgia Sales and Use Tax is a point of delivery tax collected when the seller passes title or possession to the purchaser. (This information can be downloaded at www.gatax.org. Click on Business Taxes.

A common misconception is that churches and non-profit organizations are exempt from Sales and Use Tax. www.gatax.org provides information about this as well as the following topics:

- Internet, Mail Order, and Out-of-State Purchases
- Who Must File a Return?
- What are the Filing Requirements for Sales and Use Tax?
- What are the Exemptions?
- Who Must Register for Sales and Use Tax?
- What Should I Do with My Certificate of Registration?
- Should Contractors and Sub-Contractors Register for Sales Tax?

Georgia Department of Revenue
Sales and Use Tax Division
1800 Century Center Blvd, NE
Atlanta, Georgia 30345-3205
(877) 423-6711

Georgia Department of Revenue
Regional Office
1214 N Peterson Avenue
Douglas, Georgia 31533
(912) 389-4094

State Excise Taxes

In addition to federal excise tax, you may be responsible for collecting state excise taxes as well. The categories are comparable to the federal categories. Alcoholic beverages, tobacco products, motor carriers, and trucks with more than two axles are included in the taxed categories. You should contact the Georgia Department of Revenue for complete information. For information on state excise taxes, go to the Georgia Department of Revenue website at www.gatax.org for individual divisions' contact information pertaining to the department if interest to your business.

Estimated State Income Taxes

The State of Georgia also requires that you pay estimated state income taxes. The payment dates for estimated state taxes are the same as those for federal payments (See Section K: Federal Income Taxes above). The Form 500ES should be completed for sole proprietorships or partnerships. The fee for fraudulent underpayment is 50% of the underpayment. It is 5% for negligence.

Employer Taxes

As an employer, there are taxes that you are responsible for withholding from employees' wages and taxes that you are responsible for paying yourself. For more complete information on employer taxes, see Labor and Safety Regulation Information.

Withholding Tax:

Employers are required to withhold Georgia income taxes from an employee's salary and it must be reflected on your payroll records. Employers issue the W-2 form (statement of wages and income tax with-held) to employees for income tax preparation.

Withholding filing requirements include:

- **Annual Filers:** Each employer whose tax withheld or required to be withheld is \$800 or less per year, can remit payment with the Form G-7 on or before January 31st of the following year. Requests to file annually must be in writing and received prior to the first quarter due date. Employers can also voluntarily file electronically regardless of the payment amount.
- **Quarterly Filers:** Each employer whose tax withheld or required to be withheld is \$200 or less per month, but not more than \$800 per year, is required to file and remit payment with form G-7 on or before the last day of the month following the end of the quarter. Employers can also voluntarily file electronically regardless of the payment amount.
- **Monthly Filers:** Each employer whose tax withheld or required to be withheld exceeds \$200 or more per month is required to remit payment with Form GA-V Payment Voucher on or before the fifteenth day of the following month, unless they are required to remit such payment electronically. The employer is required to file a Form G-7 reconciling all payments made during the quarter on or before the last day of the month following the end of the quarter. Form GA-V is not required if there was no tax withheld for the quarter or if payment was made via EFT; however, Form G-7 must be filed on or before the statutory due date.

(This information can be downloaded at <https://etax.dor.ga.gov/taxguide>. It is from the 2011 revision of the Employer's Tax Guide.)

Georgia Department of Revenue
Taxpayers Services Division
1800 Century Center Boulevard
Atlanta, Georgia 30345
(877) 423-6711

As to estimated taxes, both corporate and individual taxpayers can make payments using a system called the Electronic Federal Tax Payment System (EFTPS). It is available on the Internet as www.eftps.gov.

UTILITIES

Establishing Water, Sewer, and Garbage Service:

Within the Waycross City Limits:

To establish water, sewer, and garbage service in an existing location within the city of Waycross, you must contact the Utility Department. You will be required to sign a service contract and pay a deposit of \$140 if you are a tenant in the building you will occupy. The deposit is refundable at the closing of your final bill. If you own the building, you must provide proof of ownership and pay a \$15 service fee. You may also be charged a new service or transfer fee of \$15. To sign up for service, you must present a copy of your lease agreement or closing statement and Driver's License or valid Georgia ID with Social Security number or Federal Tax ID number.

To establish service in a new facility in the City of Waycross, you must contact the Utility Department. You will speak with a customer service representative who will inform you as to the steps you must take.

For service in the City of Waycross, contact:

Waycross City Hall
417 Pendleton Street
Waycross, Georgia 31501
(912) 287-2900

Outside the Waycross City Limits:

To establish water and sewer service in Ware County, you need to contact the Satilla Water Authority. You will be required to sign a service contract and pay a deposit and connection fee of \$150 of which \$135 is refundable. If you own the building, you will need to present a copy of your warranty deed and pay a service fee of \$15.

If your property requires septic service, you will need to contact the Ware County Planning and Codes Department for service.

Garbage collection in Ware County is handled by Southland Waste. Contact them and Robin O'Mara will return your call and work with you to determine the type of service you will need – whether it is a single trash can or a larger dumpster, etc.

For service outside the Waycross City Limits, contact:

Satilla Regional Water & Sewer Authority
1991 Albany Avenue
Waycross, Georgia 31501
(912) 287-4366

Ware County Planning & Zoning
902 Grove Avenue
Waycross, Georgia 31501
(912) 287-4379

Southland Waste
3473 Harris Road
Waycross, Georgia 31503
(912) 284-1222

Establishing Gas Service

Due to deregulation, Atlanta Gas Light only provides the gas lines and the gas, and a Certified Marketer of your choosing will bill you. After choosing a natural gas marketer, the marketer will call to start your service. All phone numbers and websites for each of these natural gas marketers are listed below and are also available at the Atlanta Gas Light Company's website www.aglc.com or by calling (877) 427-2464. This website is also helpful in obtaining information regarding how to choose a marketer, questions that you should ask while deciding which marketer to use, and fixed versus variable pricing information.

Scana Energy Regulated Division is a provider of regulated service to individuals who are not able to obtain service from any other marketer for any reason. This includes individuals who have lower incomes and are unable to establish gas service any other way. For more information, contact Scana Energy Regulated Division at (866) 245-7742 or visit the company's website at <http://www.scana.com/scanaenergy/regulated/asp> and go to the marketer information link.

Your marketer will set up your gas service, answer questions about your bill, and provide information about consumer services provided. You will need to call Atlanta Gas Light only if there is a gas emergency or if you smell a gas leak. The Atlanta Gas Company's Emergency Line is (877) 427-4321.

To establish service, you will need to provide the service address, the name of the person responsible for bill payment, and the name of your company. A deposit will be assessed for each business that begins service. A connection fee is also usually required and will vary depending on the marketer you have chosen for your natural gas service. The amount you will pay for deposits

and connection fees is contingent upon your credit history and your location. Please call your chosen marketer for specific information.

If you are building a new facility for your business, contact the Atlanta Gas Light Company and have them put you in touch with a local commercial representative who will help you ensure that all gas fixtures in your new building are up to Atlanta Gas Light Company's specifications. S/he will also help you address any other questions regarding your gas service that you may have.

The following marketers are certified by the Georgia Public Service Commission to sell natural gas in the State of Georgia:

MARKETER	PHONE #	WEBSITE
Coweta-Fayette EMC Natural Gas	(877) 746-4362 (outside Metro Atlanta)	www.cfemcnaturalgas.com
Fireside Natural Gas	(866) 517-0250 (outside Metro Atlanta)	www.firesidenaturalgas.com
Gas South	(877) 472-4932	www.gas-south.com
Georgia Natural Gas Services	(877) 850-6200 (outside Metro Atlanta)	www.georgianaturalgas.com
Infinite Energy Services	1-877-1'VEGOTGAS (877) 483-4684	www.infiniteenergy.com
MX Energy	(877) 677-4355	www.mxenergy.com
SCANA Energy Services	1-877-GOSCANA (877)467-2262	www.scana.com
Walton EMC Natural Gas	(866) 936-2427	www.waltonemcgas.com

Establishing Electrical Service

Waycross and Ware County have three providers of electrical service. They are Georgia Power, Satilla EMC and Slash Pine EMC. Each has its own application process. Which provider you will use is dependent upon where your business is located.

If your business is located within the city limits of Waycross, your service provider is most likely Georgia Power (GP). (However this may not be true in every case. You may also give the address of your business and Satilla EMC and/or Slash Pine EMC will let you know if service is available in your area.) To establish service, you can contact GP Commercial Consumer Assistance at (888) 655-8888 or visit <http://customerservice.southerncompany.com>. If you are using the Internet to set up an account, click on the "My Business" tab on the homepage. Next, click on "Business Accounts", then click on "Turn on Power" and next, click on "Start Electric Service". You can register for an account and turn on your power at your business using this site. A connection fee of no more than \$40 will be required. If it is determined that a deposit is needed, you will be asked to take the deposit to the local GP office located at 1102 Plant Avenue. The

deposit amount for the business (unlike a residential deposit) varied from business to business and can run into the hundreds of dollars.

Georgia Power Company
1102 Plant Avenue
Waycross, Georgia 31501
(888) 660-5890

Usually, if your business will be located out of the Waycross city limits, either Satilla REMC or Slash Pine REMC will most likely be your service provider. Satilla REMC serves addresses located in the north Ware County area. Contact Satilla REMC and enquire if your address is within their service area. If they are your service provider, you will need to complete an application and possibly a credit check form as well. You will be charged a \$5 Membership Fee, a \$25 non-refundable Account Establishment Charge, and possibly a security deposit. If your location is elsewhere in Ware County, you will probably be served by Slash Pine REMC. The same Membership Fee, Account Establishment Charge and possible security deposit levied by Satilla REMC are all levied by Slash Pine REMC for service.

Satilla REMC
928 Hwy 32 East
PO Box 906
Alma, Georgia 31510
(912) 632-7222
www.satillaemc.com

Slash Pine REMC
794 West Dame Avenue
Homerville, Georgia 31634
(912) 487-5201
www.slashpineemc.com

Establishing Telephone, Facsimile, and Internet Service:

The Waycross and Ware County area has several options available when it comes to telephone service. To find out which company will provide your service, call and give the address of your business, and a representative will be able to supply you with the proper information as to who will be your telephone service provider. Procedures and policies for establishing telephone service are dependent upon you and your provider.

ATC
3349 Hwy 84 West
Suite 104
Blackshear, Georgia 31516
(912) 449-5443
www.atc.com

AT&T
1907 Memorial Drive
Waycross, Georgia 31501
(912) 285-0302
www.att.com

Mediastream
126 Havana Avenue
Waycross, Georgia 31502

(912) 283-2332

www.mediastreamga.com

LABOR SAFETY AND REGULATION INFORMATION

Educating Yourself on Labor/Safety Issues:

The Georgia Department of Labor is available to provide consultation to new businesses in the state. The local and state departments offer educational seminars and presentations throughout the year. These classes cover a wide range of labor-related topics such as labor laws, labor issues, prevailing wages, unemployment insurance, benefits, and employment services. It would be advisable to contact the local Georgia Department of Labor (GDOL) office regarding these classes. These seminars are intended to provide you with all of the information you will need in order to prepare yourself for the employment aspects of running a business. You should begin these classes up to one year before your intended start-up. At these seminars, you will be provided with a section of an instructional workbook. After attending a number of these seminars, you will have the entire workbook. The Georgia Department of Labor can help walk you through all of your employment and labor problems.

The Georgia Department of Labor
Waycross Office
600 Plant Avenue
Waycross, Georgia 31501
(912) 285-6105
www.dol.state.ga.us

OSHA

The issuing and enforcing of occupational and safety health regulations is handled by the United States Department of Labor. The Occupational Safety and Health Administration (OSHA) is the federal agency that administers these policies. The requirements put forth by OSHA include posting notices to employees and maintaining accurate records of employee injuries. OSHA will provide you with information on all requirements as well as related publications. OSHA policies and regulations must be posted in the workspace where all employees may see. Go to the website www.osha.gov and click on "P" and "Publications" to find out about publications by OSHA to help small businesses. Publication number 2209 (OSHA Handbook for Small Business) and number 3163 (Q and A for Small Business) are especially helpful. Both of these can be found on the website. In addition to OSHA, the U.S. Government also supports the Employment Standards Administration, Mine Safety and Health Administration, Veterans' Employment and Training Service, and the Pension and Welfare Benefits Administration. Each of these departments is designed to protect both the employer and employee. Similar to OSHA, each issues and enforces a unique set of requirements and regulations.

U.S. Department of Labor
1375 Peachtree Street, N.E.
Suite 587
Atlanta, GA 30303
(404) 374-3573
www.osha.gov

EMPLOYER TAX RESPONSIBILITIES

The IRS website www.irs.gov is helpful with questions concerning taxes for employers.

Income Taxes:

Businesses with employees must pay employer taxes and withhold employee taxes for both the State and Federal governments. These should be deposited in any Federal Reserve Bank. You will be given a coupon book to accompany your deposits. These deposits are required monthly or quarterly. The Georgia and U.S. Departments of Revenue will determine your time of payment. You will also be required to withhold Social Security and Medicare taxes. In addition to this withholding, the employer must pay a matching amount. You should consult the current year tax calendar for present percentages.

Unemployment Insurance Taxes:

Federal Unemployment Insurance Tax is the employer's responsibility. This is not withheld from employee wages. Consult the Employer's Tax Guide for more information on the various taxes that you will be required to pay. The Employer's Tax Guide is a booklet designed to help you with all aspects of taxation. Contact the Georgia and U.S. Departments of Labor and Revenue to receive the Employer's Tax Guide and other relevant information. If you are a sole proprietor, you are not required to pay withholding for unemployment insurance. You are however, required to pay self-employment tax. Contact the Internal Revenue Service for further details.

Workers' Compensation Insurance:

Workers' Compensation Insurance is required of any business with more than three employees. The rates vary with the business type and the risk level. Workers' Compensation Insurance should be purchased from the insurance agent of your choice. For example, this insurance could be purchased along with your liability and property insurance. For more information, contact the State Board of Workers' Compensation at (404) 656-3875 or visit their website at www.ganet.org.sbwcc. This website has forms and other resources which are helpful to a new business owner. Your business can become eligible for discounts on your Workers' Compensation Insurance Premiums. This is possible through the DRUGS DON'T WORK Program. Contact the Waycross-Ware County Chamber of Commerce for more information on this program.

APPLICATION, HIRING, AND TERMINATION PROCESS

There are basic ground rules to hiring and firing employees. There are also legal requirements to acquiring or terminating employees. If handled incorrectly, personnel issues can result in legal problems. These legal problems can be large enough to shut your business. It is important to make certain that all of your bases are covered. In addition to the do's and don'ts listed below, contact the Georgia Department of Labor and/or an attorney for more information on correct hiring and firing policies.

DON'T:

- Ask obvious questions. Do not ask questions regarding sex, age, race, etc. or anything related to these areas. These are sensitive areas and cannot be used as discriminating factors. Some applicants may believe that all gathered information is used. It is for this reason that you should not ask these questions. It is best to avoid these topics so as to eliminate all possibility of legal problems.
- Write on the original job application form. Any notes taken during interviews should be made on photocopies or other paper. This allows you to preserve the original application without marring it for your permanent records.

DO:

- Limit your interview questions to job duties. There is no reason to ask questions that do not apply to the responsibilities of the position. You may ask if an applicant has any barriers to completing the duties. Do NOT ask questions like, "Do you have children?" or "Are you married?" Small talk is acceptable if the interviewer is careful. Do not venture into conversation that might produce seemingly discriminatory information.
- Make certain all company procedures follow employment statutes. Have your advisors or attorney review your system for application, hiring, and termination before you begin hiring and periodically thereafter.
- EDUCATE YOURSELF!! The best way to prevent problems is to be familiar with the law. When you are in doubt about any issue concerning labor or safety, contact the Georgia Department of Labor.

Guidelines for Termination Procedures

- Review company policies. If you have not yet developed company policies regarding application, hiring, and termination, call the GDOL. Make a checklist of your procedures. Make certain that you have followed the rules in the firing process. If you have not completed your checklist, YOU SHOULD NOT TERMINATE THE EMPLOYEE YET. Take care to finish all of the steps in the process to alleviate any questions and possible legal repercussions.
- Have a stated code of expected employee behavior. Many employers face problems due to unclear expectations of conduct. It is easier to prove reasons for terminations if such a code is in place. The documentation will be helpful if you are faced with paying restitution because it will show that you had sufficient cause to terminate the employee.

- Conduct an exit interview. This allows you to tie up any loose ends. Final paychecks can be issued, and company property (i.e. keys, paperwork, and files) can be returned. Ask the employee what he/she liked or disliked about your company. Ask for feedback on the aspects of your company of which this person has knowledge. This person might be a bit more forthcoming with problems or constructive criticisms than someone who still works there.
- Keep termination of an employee between you (management) and the employee. The fired employee will appreciate your discretion in this matter. Termination should not be discussed with other employees. Privacy can help you avoid harsh feelings and legal repercussions.
- Having employees sign a release. If you are offering the fired employee severance pay or anything else of value, have him/her sign a release of liability to the company. This may protect you in case of legal action.

Where to Find Your Labor Force

There are many resources through which employees may be found. You can place a classified advertisement in the local paper or on an on-line job listing source. You can place advertisements for week-long or even month-long periods. Contact the publication you wish to use for more specific information. The Georgia Department of Labor is an agency that can assist you in finding employees. For more information on how the GDOL can help you, call (912) 285-6105.

Other places you might contact include Waycross College and Okefenokee Technical College. You can register a job opening with Waycross College's Career Center by calling (912) 449-7600. Okefenokee Technical College also offers job placement services for its students. Career Services Office at OTC has enjoyed a successful rate of job placement for its graduates. Contact Charlie Gibson, Director of Career Services at (912) 287-5813.

Private Staffing Agencies are an excellent source of finding specialized as well as hourly employees. For a list of staffing agencies in the Waycross area, contact the Waycross-Ware County Chamber of Commerce at (912) 283-3742.

BUSINESS SERVICE PROVIDERS

Waycross Main Street

Waycross Main Street is a volunteer organizations working to revitalize downtown business districts by leveraging local assets - from historic, cultural, and architectural resources to local enterprises and community pride. It is a comprehensive strategy that addresses the variety of issues and problems that challenge traditional commercial districts. Waycross Main Street works closely with all business interests. The historic downtown area represents an interesting opportunity for the entrepreneur.

Waycross Main Street Office
City Hall
417 Pendleton Street
Waycross, Georgia 31501
(912) 287-2969
www.waycrossga.com/mainstreet

Downtown Waycross Development Authority (DWDA)

The DWDA works to promote the economic revitalization of the Waycross Central Business District through the rehabilitation and adaptive re-use of several key downtown properties. There are several properties managed by the DWDA which have offices for lease to entrepreneurs desiring office, rather than showroom, space. In addition, the DWDA also leases the REA Building, a popular event facility adjacent to the Waycross Depot.

Downtown Waycross Development Authority
315 Plant Avenue; Suite D
Waycross, Georgia 31501
(912) 283-7787
www.dwda.info

Okefenokee Area Development Authority / Waycross Ware County Development Authority (OADA / WWDA)

OADA / WWDA work to bring industry and business to Waycross-Ware County. They are a primary resource for those interested in opening a new venture or expanding an existing one.

Okefenokee Area Development Authority
402 Elizabeth Street
Waycross, GA 31501
(912) 283-2112
www.oada.org

Okefenokee Technical College (OTC)

OTC is a unit of the Technical College System of Georgia and provides high quality technical education, training, and student support services to serve the workforce needs of its six-county service area in Southeast Georgia. It offers a strong Economic Development department which is ready to work with area businesses and industries. Because of its flexible nature, OTC can react quickly to fill a need for courses or training required by area businesses.

It is also a participant in the Georgia Work Ready Program which seeks to improve the qualifications of Georgia's workforce.

Okefenokee Technical College
Vice President of Economic Development
1701 Carswell Avenue
Waycross, GA 31503
(912) 287-5858
www.okefenokeetech.edu

Waycross College

Waycross College, a two-year unit of the University System of Georgia, provides programs of higher education for citizens of the immediate and surrounding Waycross and Ware County area. The major areas of concentration available for college transfer are biological sciences, business administration, chemistry, computer information systems, criminal justice, English, general and interdisciplinary studies, health and physical education, history, mathematical subjects, political science, psychology, physics, pre-nursing, sociology, and teacher education.

Waycross College
Director of Development and Community Services
2001 South Georgia Parkway
Waycross, Georgia 31503
(912) 449-7510
www.waycross.edu

Agribusiness

Agribusiness makes up a large part of the Ware County economy. This field of business also encounters special restrictions and opportunities. For more information on agribusiness ventures, contact the Ware County Extension Office. The Extension Service is a part of the University of Georgia College of Agriculture and Environmental Sciences, and provides research-based information and technical guidance to farmers and landowners about farming. The Extension Service provides education about agriculture, horticulture, 4H, and family and consumer science. It also holds workshops and seminars which are important to business owners in these fields. The

Farm Service Agency (FSA) of the United States Department of Agriculture has farm loan programs and land conservation assistance programs.

University of Georgia Extension Service
605-A Church Street
Waycross, Georgia 31501
(912)287-2456
www.ugaextension.com/ware

FSA Service Center Office
Atkinson County FSA
686 Austin Ave East, Suite A
Pearson, Georgia 31642
(912)422-3363

INTERNATIONAL TRADE

International trade can be difficult, but also can provide tremendous opportunities. Most start-up businesses will not be participating in international trade. However, if you choose to export or import goods, the following contacts may provide you with valuable information. The United States Export Assistance Center can provide you with access to all federal exporting resources.

United States Export Assistance Center
75 Fifth St, NW; Suite 1055
Atlanta, Georgia 30308-1018
(404) 879-6090
www.export.gov

The U.S. Department of Commerce is also an incredible help to small businesses interested in international business. The Department of Commerce encourages small businesses to participate in exporting to other countries, and provide opportunities for these small businesses to connect with international companies searching for a particular product or service. One of many of these opportunities is www.buyusa.com, which can be reached through the Department of Commerce website at www.commerce.gov and then click on the "Trade Opportunities for U.S. Business" tab under the Free Trade heading.

The Small Business Development Center holds discussions about International Trade and how small businesses can get involved. Contact the SBDC for more information about this and other discussions that are helpful for business owners.

UGA Small Business Development Center
501 Gloucester St., Suite 200
Brunswick, Georgia 31520
(912) 264-7343
www.georgiasbdc.org

The Georgia Department of Economic Development works with Georgia manufacturers or professional service providers looking for new markets or to expand their international trade effort. Its Global Commerce Division provides businesses with access to research, online assistance, training, financial opportunities, and the in-country market assessment necessary for success.

Georgia Department of Economic Development
75 Fifth Street, N.W., Suite 1200
Atlanta, GA 30308
(404) 962-4000
www.georgia.org

Georgia Tech Enterprise Innovation Institute

The mission of the Enterprise Innovation Institute is to provide marketing and procurement technical assistance to Georgia businesses both large and small operating in the government procurement markets as the federal, state, and local levels as a prime contractor or subcontractor.

Georgia Tech Enterprise Innovation Institute
210 Technology Circle
Savannah, Georgia 31407-3038
(912) 963-2524
www.innovate.gatech.edu

Georgia Hispanic Chamber of Commerce:

The mission of the Georgia Hispanic Chamber of Commerce is to promote and support the domestic and international economic development of Hispanic businesses, and to serve as a link between non-Hispanic entities and the Hispanic market.

The GHCC advances the interest of its members by advocating for the rights of the Hispanic business community, and by pursuing initiatives for shaping business-pertinent governmental policies at the local and national levels. Members have access to a variety of valuable resources, information, support services, and networking opportunities. Other important components are the Grass Roots Seminars that the GHCC sponsors on “How to Open Your Own Business,” the Latino Law School, and Import/Export Seminars, among others.

Georgia Hispanic Chamber of Commerce
99 West Paces Ferry Road, NW
Atlanta, Georgia 30305
(404) 929-9998

Georgia Department of Economic Development (GDEcD):

The Georgia Department of Economic Development (GDEcD) is the state's sales and marketing arm and lead agency for attracting new business investment, encouraging the expansion of existing industry and small businesses, developing new domestic and international markets, attracting tourists to Georgia, and promoting the state as a location for film, video, music and digital entertainment projects, as well as planning and mobilizing state resources for economic development.

With 97% of all Georgia businesses being small, the Georgia Department of Economic Development (GDEcD) recognizes and supports this critical sector through several approaches such as direct company relationships, resource awareness, B-2-B opportunities and local-level business development.

GDEcD can help you if you are or need

- Starting a new business
- Expanding, growing or relocating a business
- Information on Financial assistance
- Information on tax credits / exemptions
- Government opportunities and regulations
- Business to Business (B2B) opportunities
- Assistance for business owners who are women, minorities, or youth
- Research innovation and technology.

Georgia Department of Economic Development
75 Fifth Street, NW
Suite 1200
Atlanta, Georgia 30308
Main Number (404) 962-4000
www.georgia.org

RESOURCE DIRECTORY

When starting a business, it is important to have a diverse array of business sources as a base. One way to ensure success is through education. The more you know about your chosen field, the better off your business will become. The following is a list of potential information sources:

- **Better Business Bureau:** This agency's regional office is based in Savannah. Located at 6606 Abercorn Street, Suite 108-C; Savannah, Georgia 31405-5817. Telephone #: (912) 354-7521.
- **Business and Professional Women:** This organization's mission is to achieve equity for all women in the workplace through advocacy, education, and information. Toni Davis is the state coordinator and may be reached by mail to 230 Pine Knoll Lane; Eatonton, GA 31024 or by

telephone (770) 468-8380. The nearest chapter is in Brunswick and meets on the 2nd Thursday of each month at the Shoney's located at Exit 36 (Hwy 341 and I-95).

- **City of Waycross:** Located at 417 Pendleton Street; Waycross, GA 31501. Telephone # (912) 287-2900. Website: www.waycrossga.com.
- **Drugs Don't Work Program:** This program is administered locally through the Waycross-Ware County Chamber of Commerce and enables business owners to receive discounts in the cost of Workman's Compensation payments. The Chamber is located at 315 Plant Avenue, Suite B; Waycross, GA 31501. Telephone # (912) 283-3742.
- **Georgia Department of Agriculture and Farm Service Agency:** Ware County is served by the Atkinson County Farm Service Agency located at 686 Austin Avenue East; Pearson, Georgia 31642. Telephone #: (912) 422-3363.
- **Georgia Department of Labor:** The Waycross office is located at 600 Plant Avenue; Waycross, GA 31501. Telephone #: (912) 285-6105. Website: www.dol.state.ga.us.
- **Georgia Hispanic Chamber of Commerce:** Promotes and supports the economic development of Hispanic businesses. Located at 2801 Buford Hwy, Suite 500; Atlanta, GA 30389. Telephone #: (404) 929-9998. Website: www.ghcc.org.
- **Georgia Secretary of State Office:** The regional office is located at 238 East Second Street; Tifton, GA 31794. Telephone #: (229) 391-3732. Website: <http://sos.georgia.gov>.
- **Georgia Tech Procurement Assistance Center (GTPAC):** Its mission is to provide marketing and procurement assistance to Georgia businesses operating in the government procurement market as a prime contractor or sub-contractor. Contact Larry Blige at the Enterprise Innovation Institute; Georgia Institute of Technology; 210 Technology Circle; Savannah, GA 31407-3038. Telephone #: (912) 963-2524. E-mail: larry.blige@innovate.gatech.edu. Website: www.gtpac.org.
- **Internal Revenue Service:** The nearest office is located at 120 Barnard St; Savannah, GA 31401. Telephone #: (912) 651-1430. Website: www.irs.gov.
- **Occupational Tax (City of Waycross):** City of Waycross Community Improvement Department; 417 Pendleton Street; Waycross, GA 31501. Telephone #: (912) 287-2944. Website: www.waycrossga.com
- **Occupational Tax (Ware County):** Ware County Planning & Code Department; 902 Grove Avenue; Waycross, GA 31501. Telephone #: (912) 287-4379. Website: www.warecounty.com.
- **Minority Business Development Agency Regional Office:** Contact Robert M. Henderson, Director; 401 West Peachtree Street, NW; Room 1715; Atlanta, GA 30308-3516. Telephone #: (404) 730-3300.

- **Small Business Administration:** Georgia District Office is located at 233 Peachtree Street, NE; Suite 1900; Atlanta, GA 30303. Telephone #: (404) 331-0100. Website: www.sba.gov.
- **Small Business Development Center:** Contact Debbie Graham at 501 Gloucester Street; Suite 200; Brunswick, GA 31520. Telephone #: (912) 264-7343. Email address: dgraham@georgiasbdc.org. Website: www.georgiasbdc.org.
- **Southeast Georgia Regional Development Center:** Located at 1725 S GA Parkway; Waycross, GA 31503. Telephone #: (912) 285-6097. Website: www.segardc.org.
- **U.S. Department of Labor:** Atlanta office is located at 1375 Peachtree Street, N.E.; Suite 587; Atlanta, GA 30303. Telephone #: (404) 347-3573.
- **University of Georgia Cooperative Extension Service:** Located at 605-A Church St; Waycross, GA 31501. Telephone #: (912) 287-2456. Website: www.caes.uga.edu.
- **Ware County Government:** Located at 600 Church Street; Waycross, GA 31501. Telephone # (912) 287-4300. Website: www.warecounty.com.
- **Waycross-Ware County Chamber of Commerce:** Located at 315-B Plant Avenue; Waycross, GA 31501. Telephone #: (912) 283-3742. Website: www.waycrosschamber.org.
- **Waycross-Ware County Public Library:** Located at 401 Lee Street; Waycross, GA 31501. Telephone #: (912) 287-4978. Website: www.okrls.org.

OTHER WEB-BASED RESOURCES FOR ENTREPRENEURS

- Small Business Owners Toolkit www.toolkit.com
- Kauffman Foundation – Resources for Entrepreneurs www.kauffman.org
- Price-Waterhouse Cooper – Vision to Reality www.pwcglobal.com
- The Wall Street Journal Center for Entrepreneurs <http://guides.wsj.com/small-business/>
- SCORE www.score.org

GLOSSARY OF TERMS

Assets:	Resources owned or controlled by a company that have future benefits. These benefits must be quantifiable in monetary terms.
Balance Sheet:	A list of a company's assets, liabilities, and owner's equity at a particular point in time.
Break Even:	The unit volume where total revenue equals total cost; there is neither profit nor loss.
Capacity:	The amount of goods or work that can be produced by a company given its level of equipment, labor, and facilities.
Capital:	The funds necessary to establish or operate a business.
Cash Flow:	The movement of money into and out of a company; actual income received and actual payments made out.
Cash Flow Statement:	A presentation of the cash in-flows and out-flows for a particular period of time. These flows are grouped into major categories of cash from operations, cash-investment activities, and cash-financing activities.
Collateral:	Assets pledged in return for loans.
Conventional Financing:	Financing from established lenders, such as banks, rather than from investors; debt financing.
Debt Financing:	Raising money for a business by borrowing, often in the form of bank loans. (See Conventional Financing.)
Debt Service:	Money being paid out on a loan; the amount necessary to keep a loan from going into default.
Disbursements:	Money paid out.
Equity:	Shares of stock in a company; ownership interest in a company.
Expenses:	Outflows of resources to generate revenues.
Fixed Costs:	Those costs that are not responsive to changes in volume over the relevant range of time.
GDOL:	The Georgia Department of Labor

Income Statement:	A matching of a company's accomplishments (i.e. sales) with effort (expenses from operations) during a particular period of time. (Revenues – Expenses = Net Income)
Leasehold Improvements:	The changes made to a rented store, office, or plant, to suit the tenant and make the location more appropriate for the conduct of the tenant's business.
Letter of Intent:	A letter or other document by a customer indicating the customer's intention to buy from a company.
Liabilities:	Commitments to pay out assets (typically cash) to or render services for creditors.
Licensing:	The granting or permission by one company to another to use its products, trademark, or name in a limited, particular manner.
Liquidity:	The ability to turn assets into cash quickly and easily.
Market Share:	The percentage of the total available customer base captured by a company.
Net Worth:	The total ownership interest in a company, represented by the excess of the total amount of assets minus the total amount of liabilities.
Partnership:	A legal relationship of two or more individuals to run a company.
Profit Margin:	The amount of money earned after the cost of goods or all operating expenses are deducted; usually expressed in percentage terms.
Pro Forma Statement:	A financial statement detailing the management's predictions.
Receipts:	Funds coming into a company; the actual money paid to the company for its products or services; not necessarily the same as a company's actual receipts.
SBA:	Small Business Administration
SBDC:	Small Business Development Center
Sole Proprietorship:	Company owned and managed by one person.
Variable Costs:	Those costs which are directly responsive to changes in volume over the relevant range of time.

**Venture
Capitalists:**

Individuals or firms who invest money into new enterprises.

Working Capital:

The cash available to the company for the ongoing operations of the business.