



A CHECKLIST FOR STARTING A BUSINESS IN VERMONT

1. Your Business Idea

Determine whether business ownership meets enough of your personal and professional goals to put the time and energy into researching the business idea's viability. The Small business administration provides some useful tools at: <http://www.sba.gov/thinking-about-starting>

2. Create Your Business Plan

Research and write a complete business plan. There are many resources available for this including:

SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

<http://www.score.org/content/search/all/657%2C639/all/73/10688>

VERMONT SMALL BUSINESS DEVELOPMENT CENTER (VtSBDc)

<http://www.vtsbdc.org/small-business-advising/start-a-small-business/small-business-plan-development>

VERMONT WOMEN'S BUSINESS CENTER (VWBC)

<http://vwbc.org/resources/>

3. Obtain State Professional Licensing - as needed

Depending on your profession, you may need to apply for the privilege of engaging in a certain profession, or occupation with the State of Vermont. To see a comprehensive

Professions licensed by the State of Vermont:

<http://vermont.gov/portal/business/index.php?id=96>

Professions licensed by the Secretary of State's Office:

<https://www.sec.state.vt.us/professional-regulation.aspx>

4. Choose Your Business Structure

The business structure you choose will have liability and tax implications. Click on the options below to explore the options that are available to you:

Trade Name or "Doing Business As" (DBA) Name

<https://www.sec.state.vt.us/corporations/start-or-register-a-business/trade-name-%28dba%29.aspx>

Limited Liability Company (LLC/PLC/L3C)

<https://www.sec.state.vt.us/corporations/start-or-register-a-business/limited-liability-company.aspx>

Corporation

<https://www.sec.state.vt.us/corporations/start-or-register-a-business/profit-corporation.aspx>

Cooperative

<https://www.sec.state.vt.us/corporations/start-or-register-a-business/cooperative.aspx>

Mutual Benefit Enterprise (Limited Cooperative Association)

<https://www.sec.state.vt.us/corporations/start-or-register-a-business/mutual-benefit-enterprise.aspx>

General Partnership, LLP, or LP

<https://www.sec.state.vt.us/corporations/start-or-register-a-business/partnership,-llp,-lp.aspx>

5. Choose and Register Your Business Name

Choosing and registering your business name is a key step to legally operating your business and potentially obtaining financial aid from the government. Your business name will be registered with the Vermont Secretary of State based on your chosen business structure:

802-828-2386 - corps@sec.state.vt.us

8 a.m. to 4:30 p.m.

Monday - Friday, except [holidays](#)

Our Mailing Address:

Vermont Secretary of State

Corporations Division

128 State Street

Montpelier, Vermont 05633-1104

6. Obtain Employer ID Numbers (Federal and State EINs)

INTERNAL REVENUE SERVICE (IRS) – FEDERAL EMPLOYER ID NUMBER (EIN) Partnerships and corporations, with or without employees, must obtain an employer identification number. Complete and return Form 4 available from:

800-829-4933 - <http://www.irs.gov/Filing>

VERMONT DEPARTMENT OF TAXES – STATE EMPLOYER ID NUMBER (SEIN)

802-828-2551 - www.state.vt.us/tax/business.shtml

7. Register for Unemployment and Workers Compensation.

For information on Unemployment Compensation, Workers Compensation, the regulation of wages and hours, Vermont Occupational Safety and Health Act rules, and State Labor Relations Act Provisions, contact:

Worker's Compensation Board: 802-828-2286 - <http://labor.vermont.gov/#>

Unemployment Employer Services: 802-828-4344 -

https://uipublic.labor.vermont.gov/EmployerRegistration/VT_UI_Liability/Liabilitycheck1.aspx

8. Municipal (City/Town) Permits and Zoning

Before buying a property or signing a lease, contact the city or town clerk where the business will be located to assure your plans conform to local restrictions and to obtain the necessary permits for buildings types and signs. A list of municipal zoning contacts is available at:

www.sec.state.vt.us/corps/municipal_zoning_administrators.xls

9. Act 250 Permit

For construction of improvements for new or existing commercial and industrial facilities, or for the change in use of an existing facility, you should check with the District Environmental Coordinator to determine if a Land Use Permit (ACT 250) will be required, please the following link for the contact information for your regional office:

802-828-1556 - www.anr.state.vt.us/dec/permit_hb/anrregmap.htm

- 10. Other State Licenses, permits, and regulations
VERMONT AGENCY OF NATURAL RESOURCES (ANR), DEPARTMENT OF ENVIRONMENTAL CONSERVATION (DEC):
802-828-1556 - www.anr.state.vt.us/dec/dec.htm

REGIONAL PERMIT SPECIALISTS can provide project review sheet or permitting information.
www.anr.state.vt.us/dec/permits.htm#locator

VERMONT PERMIT HANDBOOK can be found in town clerk offices, Vermont state libraries, Department of Environmental Conservation, regional planning commissions, libraries, and VtSBDC offices or online at
www.anr.state.vt.us/dec/permit_hb/index.htm

ENVIRONMENTAL ASSISTANCE OFFICE offers assistance and information on all business environmental and permitting issues.
800-974-9559 - www.anr.state.vt.us/dec/assist.htm

EPCRA (Emergency Planning and Community Right-to-Know Act) REPORTING: If your facility has chemicals in storage and meets the requirements established in Federal Law 42 USC Chapter 116 and Vermont Statute 20 VSA Chapter 1
802-479-7586 - vem.vermont.gov/programs/epcra

VERMONT SMALL BUSINESS DEVELOPMENT CENTER offers a heads-up on business environmental and permitting strategies and information for all business types.
802-728-1423 - www.vtsbdc.org

- 11. Signs
No outdoor advertising is permitted other than on-premise signs with a total area of not more than 150 square feet. Contact the VTRANS, Office of Traffic Design Operations and Safety.
802-828-2651 – http://vtransengineering.vermont.gov/sections/highway/sign_control

- 12. Legal Concerns
You may need to consult an attorney regarding your form of business ownership, leases, contracts, patents, trademarks, copyright, and such. The Vermont Bar Association has a lawyer referral service.
802-223-2020 - www.vtbar.org

- 13. ACCOUNTING CONCERNS
Consult an accountant regarding bookkeeping systems, income tax planning and payments, pay roll reports, and related items.

- 14. INSURANCE CONCERNS
Consult an insurance agent about various forms of insurance: liability, fire, automobile, employee health and life, fidelity (insuring your business against employee theft), burglary and vandalism, business interruption, key-person insurance, and worker's compensation cost.

- 15. BANKING CONCERNS
Consult a banker about establishing a relationship for checking accounts, your future borrowing needs, credit card acceptance, and other concerns. Contact the U.S. Small Business Administration at www.sba.gov/vt for information about their business loan programs.

□ 16. TRADE ASSOCIATIONS

Research and contact trade associations for helpful information in starting your business, including market statistics and training opportunities.

Consult the following directory source available at most business reference libraries:

Harper, K. A., & Gale/Cengage Learning (Firm) "National Organizations of the United States"
Encyclopedia of associations: An associations reference (Vol. 1, published annually). Detroit,
MI: Gale/Cengage Learning.

Includes lists, trade, business, professional, labor scientific, educational, fraternal, and social organizations in the US and historical data.

□ 17. CHAMBERS OF COMMERCE

Contact your local and state chambers regarding their helpful services for new businesses in your community.

802-223-3443 - www.vtchamber.com

□ 18. ECONOMIC DEVELOPMENT AGENCIES AND FUNDING OPPORTUNITIES

Contact your city, county, and State of Vermont agencies for resources to assist you to start your business.

US SMALL BUSINESS ADMINISTRATION: The official business link to the U.S. Government.

www.sba.gov

VERMONT AGENCY OF AGRICULTURE FOOD & MARKETS (VAAF) is responsible for issuing licenses, certifications and standards connected with agricultural, pesticides, greenhouses and nurseries, grades and standards, weights and measures, and labeling.

802-828-2416 – <http://agriculture.vermont.gov/index.php>

VERMONT PROCUREMENT TECHNICAL ASSISTANCE CENTER This network connects Vermont businesses with the government opportunities, both state and federal, and a Vermont business directory. Also, download "The Vermonter's Guide to Doing Business", a handy reference at www.vermontbidssystem.com

VERMONT AGENCY OF COMMUNITY DEVELOPMENT (ACCD)

DEPARTMENT OF ECONOMIC DEVELOPEMENT (DED)

802-828-3080 – <https://accd.vermont.gov/business>

VERMONT GLOBAL TRADE PARTNERSHIP (VTTP) provides trade assistance, training, and events.

802-828-1681 – http://accd.vermont.gov/business/start/international_trade

THE VERMONT COMMUNITY DEVELOPMENT PROGRAM may have loan and grant opportunities for some types of businesses.

802-828-5219 – http://accd.vermont.gov/strong_communities/opportunities/funding/vcdp

VERMONT AGENCY OF TRANSPORTATION (VTRANS) - Disadvantaged Business Enterprise Program (DBE): Small business assistance in the form of Disadvantaged Business Enterprise (woman and minority owned business) and other programs that provide contract opportunities with AOT.

802-828-2657 - www.aot.state.vt.us/civilrights/dbe.htm

VERMONT DEPARTMENT OF LABOR - Offers a full range of workforce related services and information to businesses, workers and job seekers.

802-828-4000 - www.labor.vermont.gov

VERMONT DEPARTMENT OF TOURISM & MARKETING

802-828-3237 - www.vermontvacation.com

COMMUNITY AND ECONOMIC DEVELOPMENT OFFICE: A department of the City of Burlington. They work with the community to foster economic vitality; preserve and enhance neighborhoods, quality of life and the environment; and promote equity and opportunity for all residents of Burlington.

802-865-7144 - www.cedoburlington.org

Training opportunities: www.cedoburlington.org/business/training_opportunities.htm

19. Other Sources of Business Assistance:

CENTRAL VERMONT COMMUNITY ACTION COUNCIL - MICRO BUSINESS DEVELOPMENT PROGRAM assists low and moderate income Vermonters to start and operate micro businesses.

802-476-8493 - <http://www.cvcac.org/community-economic-development/micro-business-development.html>

NORTHERN COMMUNITY INVESTMENT CORPORATION (NCIC): Servicing the Northeast Kingdom through small business lending, financing of innovative entrepreneurs to develop a more diverse set of occupations for the region, assisting in strategic investment mechanisms to keep businesses competitive.

802-748-1888 - www.ncic.org

SERVICE CORPS OF RETIRED EXECUTIVES (SCORE) is a nonprofit association dedicated to educating entrepreneurs and helping small businesses start, grow, and succeed nationwide.

800-634-0245 - www.score.org

VERMONT BUSINESSES FOR SOCIAL RESPONSIBILITY (VBSR) fosters a business ethic in Vermont that recognizes the opportunity and responsibility of the business community to set a high standard for protecting the natural, human, and economic environments of our citizens.

802-862-8347 - www.vbsr.org

VERMONT ECONOMIC DEVELOPMENT AUTHORITY (VEDA) offers a range of financing options to help businesses succeed.

802-828-5627 - www.veda.org

VERMONT GROCERS ASSOCIATION (VGA) a statewide trade association representing all sectors of the Vermont food industry.

802-839-1928 - www.vtgrocers.org

VERMONT HAND CRAFTERS is the oldest and largest juried craft organization in the state. This not-for-profit organization of Vermont residents is dedicated to the education and promotion and sale of high quality Vermont crafts.

802-223-2636 - www.vermonthandcrafters.com

Vermont Manufacturing Extension Center (VMEC) helps to improve and grow manufacturing in Vermont and strengthen the global competitiveness of the state's smaller manufacturers:

802-728-1432 - www.vmec.org

VT/NH DIRECT MARKETING GROUP providing seminars, an annual conference, and invaluable networking opportunities for business people throughout the Northeast.

802-457-2807 - www.vtnhdmg.org

VERMONT RETAIL ASSOCIATION advance and protect the interests of the Vermont retail industry to help retailers achieve excellence in all areas of their business by providing special rates and programs for health and dental insurance, credit card processing, shipping, and other important services to its members.

802-879-6999 www.vtretailers.com

VERMONT SMALL BUSINESS DEVELOPMENT CENTER (VtSBDC) provides no-cost business advising and low-cost training to all Vermont entrepreneurs starting or growing their own businesses.

802-728-9101 - www.vtsbdc.org

VERMONT SPECIALTY FOOD ASSOCIATION the nation's oldest and most highly regarded specialty food association.

802-839-1930 www.vermontspecialtyfoods.org

VERMONT VENTURE NETWORK: A monthly breakfast meeting to meet bankers, investors, and other entrepreneurs.

802-658-7830 www.vermontventurenetwork.org

VERMONT WOMEN'S BUSINESS CENTER (VWBC) provides the counseling, networking environment, business tools, and training to help women in the early stages of business creation reach a clear and progressive path towards profitability so they can thrive at the intersection of their passions and skills, and continue making a positive impact on their community and family.

802-479-9813 www.vwbc.org

VERMONT WOOD MANUFACTURERS ASSOCIATION supports the industry in Vermont and promotes its long-term viability by expanding member presence in the marketplace, ensuring a sustainable supply of raw materials, increasing workforce skill and acting as responsible employers and community members.

802-828-3211 www.vermontwood.com

WOMEN'S SMALL BUSINESS PROGRAM (WSBP), a part of Mercy Connections, WSBP is committed to empowering women at every stage with the information and resources they need to develop and polish their entrepreneurial aptitude and achieve economic independence.

802-846-7063 mercyconnections.org/start-small-business-vermont.html

If you have suggestions for additions to this checklist,
please contact the Corporations Division at corps@sec.state.vt.us
or at 802-828-2386.