



A Checklist for Starting a Business in Vermont

1. THE 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. Use the tools located at www.sba.gov/category/navigation-structure/starting-managing-business.

2. THE BUSINESS PLAN

Research and write a complete business plan. Vermont Small Business Development Center's workshop on "Starting Your Own Business" and follow-up technical assistance with a counselor from VtSBDC, SCORE, or Vermont Women's Business Center can help you in this process. www.vwbc.org.

Business plan templates can be found on VtSBDC's website www.vtsbdc.org and at www.score.org/resources/business-plan-startup-business.

3. MAKE A DECISION WHETHER TO PROCEED

Based on the information in the completed business plan, determine whether the idea is viable before jumping into business ownership.

4. REGISTRATION OF AN ASSUMED NAME

If you are going to do business under a name other than your own, you need to register your trade name with the Secretary of State's Office.

Vermont Secretary of State's Office
Corporations Division
26 Terrace Street
Montpelier, Vermont 05609
Phone: (802) 828-2386
Website: www.sec.state.vt.us

5. EMPLOYEES

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

Vermont Department of Labor
5 Green Mountain Drive, PO Box 488
Montpelier, VT 05620-3401
Phone: (802) 828-2288.
Website: www.labor.vermont.gov

6. EMPLOYER'S TAX IDENTIFICATION NUMBER

Partnerships and corporations, with or without employees, must obtain an employer identification number. Complete and return Form SS-4 available from:

Internal Revenue Service
310 Lowell Street
Andover, MA 05501
Phone: (703) 368-9694.
Website: www.irs.gov

7. TOWN/CITY LICENSES, 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

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

8. BUSINESS TAXES

Register for a tax number with:

Vermont Department of Taxes
133 State Street
Montpelier, VT 05633
Phone: (802) 828-2551
www.state.vt.us/tax

For sales tax, withholding or corporate taxes, see [A Guide to Vermont Business Taxes](#) located at <http://www.state.vt.us/tax/business.shtml>

9. SIGNS

No outdoor advertising is permitted other than on-premise signs with a total area of not more than 150 square feet. Contact the Vermont Information Council, Office of Traffic Design Operations and Safety.

Vermont Agency of Transportation
1 National Life Drive
Montpelier, VT 05633-5001
Phone: (802) 828-2651

10. STATE OCCUPATION LICENSES AND PERMITS

Depending on your business, you may need to apply for the privilege of engaging in a certain profession, business, or occupation with the State of Vermont. To see a comprehensive list of professions licensed by the State of Vermont, go to <http://vermont.gov/portal/business/index.php?id=96>

For a list of professionals licensed by the Secretary of State's Office, go to: <http://vtprofessionals.org/>

Secretary of State's Office of Professional Regulation
National Life Building, 2nd Floor North
Montpelier, VT 05620
Phone:(802) 828-1505

11. OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION

Contact this agency to determine if there are regulations that apply to your business.

Worker's Compensation Board
Vermont Department of Labor
Phone: (802) 828-2286.
Website: www.labor.vermont.gov

12. ACT 250

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. http://www.anr.state.vt.us/dec/permit_hb/anrregmap.htm

13. OTHER STATE LICENSES, PERMITS, AND REGULATIONS

Contact the Vermont Agency of Natural Resources Permit Specialist for your region for information, to obtain a project review sheet, or to schedule an informational appointment. Use the "Locator" to find your specialist at <http://www.anr.state.vt.us/dec/permits.htm#locator>

Vermont Agency of Natural Resources
Environmental Assistance Division
Laundry Building, 103 Main Street
Waterbury, VT 05671-0411

Permit information is also found in the book, The Vermont Permit Handbook by the VT Agency of Natural Resources, which can be found in town clerk offices, Vermont state libraries, Agency of Natural Resources, regional planning commissions, libraries, and VtSBDC offices or www.anr.state.vt.us/dec/permit_hb/index.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 please visit the Hazardous Materials Tier2 Compliance Program website, located at vem.vermont.gov/programs/epcra, for more information.

14. ENVIRONMENTAL ASSISTANCE

Environmental Assistance Office of the Vermont Department of Environmental Conservation offers assistance and information on all business environmental and permitting issues. Phone: (800) 974 - 9559
Website: www.anr.state.vt.us/dec/assist.htm

Vermont Small Business Development Center offers a heads-up on business environmental and permitting strategies and information for all business types. Phone: (802) 728-1423 Website: www.vtsbdc.org

15. 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.

PO Box 100
Montpelier, VT 05601
802-223-2020
www.vtbar.org

16. ACCOUNTING CONCERNS

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

17. 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.

18. 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.

19. 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: Encyclopedia of Associations, Vol. 1, National Organizations of the United States, Gale Research Co., Book Tower, Detroit, MI 48226, published annually. Includes lists, trade, business, professional, labor scientific, educational, fraternal, and social organizations in the US and historical data.

20. CHAMBER OF COMMERCE

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

Vermont Chamber of Commerce
PO Box 37
Montpelier, VT 05601
Phone: (802) 223-3443
Website: www.vtchamber.com

21. ECONOMIC DEVELOPMENT AGENCIES AND FUNDING OPPORTUNITIES

Contact your city, county, and State of Vermont agencies for resources to assist you to start your business. The Vermont Department of Economic Development publishes a useful booklet, "Doing Business in Vermont." Phone: (802) 828-3080. Regional Development Corporations can also assist businesses in securing financing.

www.thinkvermont.com

The Vermont Community Development Program may have loan and grant opportunities for some types of businesses. <http://www.dhca.state.vt.us/VCDP/>

22. VERMONT SMALL BUSINESS DEVELOPMENT CENTER AND SCORE

Contact a VtSBDC or SCORE counselor through your local economic development corporation. Business counselors are available for free one-on-one assistance on the process of researching, starting, operating, expanding, and closing a small business.

www.vtsbdc.org

SCORE stands for The Service Corps. Of Retired Executives, and they are volunteer business mentors and counselors to America's small business. www.score.org

23. **WOMEN'S SMALL BUSINESS PROGRAM** offers a supportive semester course covering comprehensive business skills and business plan writing for both existing businesses and startups. We also help women determine if self employment might be right for them. www.wsbp.org

24. **VERMONT WOMEN'S BUSINESS CENTER** assists women who are starting or growing their business. They offer resources, training, and networking opportunities for women statewide. www.vwbc.org

25. **MICRO BUSINESS DEVELOPMENT PROGRAM** assists low and moderate income Vermonters to start and operate micro businesses. www.cvcac.org (click on Community Economic Development).

26. MANUFACTURING TECHNICAL ASSISTANCE

- Vermont Manufacturing Extension Center at (802) 728-1432.
Website: www.vmec.org.
- Vermont Innovation Marketplace is a web-based marketplace for sellers or inventors to connect with buyers, investors, contract manufacturers, distributors, and other providers of services.
Website: www.Vermontinnovation.org

Other Sources of Business Assistance

27. U.S. SMALL BUSINESS ADMINISTRATION (SBA)

This agency provides financial, technical, and management assistance to help small businesses start, grow, and succeed.

802-828-4422

www.sba.gov/vt

www.sba.gov/services/training

28. VERMONT AGENCY OF COMMERCE AND COMMUNITY DEVELOPMENT

This agency hosts economic development, housing, tourism, historical tax credit programs, and commerce. Contact number is (800) 622-4553. Website:

www.state.vt.us/dca

29. 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.vermontbidsystem.com

30. VERMONT ECONOMIC DEVELOPMENT AUTHORITY (VEDA)

Vermont offers a range of financing options to help businesses succeed. Find out more information by calling (802) 828-5627 or at www.veda.org

31. VERMONT DEPARTMENT OF TOURISM & MARKETING

The contact number is (802) 828-3237. Website: www.vermontvacation.com

32. VERMONT DEPARTMENT OF LABOR

Offers a full range of workforce related services and information to businesses, workers and job seekers.

Website: www.labor.vermont.gov.

33. DISADVANTAGED BUSINESS CONTRACTING WITH THE VERMONT AGENCY OF TRANSPORTATION

Small business assistance in the form of Disadvantaged Business Enterprise (woman and minority owned business) and other programs that provide contract opportunities with AOT. Contact number is (802) 828-2657.

34. VERMONT DEPARTMENT OF AGRICULTURE

Is responsible for issuing licenses, certifications and standards connected with agricultural, pesticides, greenhouses and nurseries, grades and standards, weights and measures, and labeling. Ask for the Vermont Specialty Food Resource Guide if you are in that industry by calling (802) 828-2416. Website: www.state.vt.us/agric/index.htm

35. VERMONT BUSINESSES FOR SOCIAL RESPONSIBILITY: Phone: (802) 862-8347. Website: www.vbsr.org

36. WWW.SBA.GOV - The official business link to the U.S. Government.

37. INTERNATIONAL TRADE

Contact the Vermont Global Trade Partnership for trade assistance, training, and events. (802) 828-1681,
<http://economicdevelopment.vermont.gov/Programs/GlobalTrade/tabid/121/Default.aspx>

38. VERMONT GROCER'S ASSOCIATION: Phone (802) 839-1928

39. VERMONT SPECIALTY FOOD ASSOCIATION: Phone: (802) 747-0365.
Website: www.vermontspecialtyfoods.org

40. VERMONT HANDCRAFTERS: Phone (802) 223-2636

41. VERMONT LODGING & RESTAURANT ASSOCIATION: Phone: (802) 660-9001

42. VERMONT RETAIL ASSOCIATION: Phone: (802) 879-6999

43. VERMONT WOOD MANUFACTURERS ASSOCIATION: Phone: (802) 828-3211. Website: www.vermontwood.com

44. VERMONT/NEW HAMPSHIRE DIRECT MARKETING GROUP: Phone: (888) VTNHDMG. Website: www.vtnhdmq.org

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

Website: <http://www.merritt-merritt.com/vvn.html>

46. COMMUNITY AND ECONOMIC DEVELOPMENT OFFICE: The Community and Economic Development Office is 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. Phone: 802-865-7144. Website: <http://www.cedoburlington.org>

A list of training opportunities is available at http://www.cedoburlington.org/business/training_opportunities.htm

47. NORTHERN COMMUNITY INVESTMENT CORPORATION (NCIC): Servicing the Northeast Kingdom. 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

If you have suggestions for additions to this checklist, contact Nancy Lynch at 802-828-2148.