

MACON COUNTY

NORTH CAROLINA



opportunity

adventure

prosperity

Build Grow & Succeed

A New Business



presented by: Economic Development Commission

How To Build Grow & Succeed A New Business In Macon County

WELCOME



Dear Entrepreneur:

Thank you for your interest in doing business in Macon County. Our goal is to help companies succeed in our community.

Location, demographics and financing are all important factors to consider when deciding to open a business. Macon County has many resources available to help new and existing companies establish their business. Our quality of life combined with our business climate makes Macon County the perfect place to operate a business.

Please do not hesitate to contact me with any questions or concerns. It would be my pleasure to assist you in any way I can.

Regards,

Trevor Dalton
Economic Development Director
Macon County

WHAT IS AN ENTREPRENEUR?

- ✓ Someone who organizes and maintains a business venture
- ✓ Someone who takes on the risk and does what he/she wants in order to make a profit
- ✓ Someone who can coordinate the resources available to meet a need

How can you become an entrepreneur? How can you start your own business? The Macon County Economic Development Commission has created this booklet to simplify transition into the role of an entrepreneur. The ABC'S of Starting a Business in Macon County will make establishing your own business easier by giving you "one-stop shopping" for the information you will need. The Macon County Economic Development Commission is determined to promote economic growth and development. We believe this begins with you. By giving you the proper tools, we can help build a strong economic foundation.

IS ENTREPRENEURSHIP FOR YOU?

There is no way to eliminate all the risks associated with starting a small business. You can improve your chances of success with good planning and preparation. A good starting place is to evaluate your strengths and weaknesses as the owner and manager of a small business. Carefully consider each of the following questions:

- ✓ Are you a self-starter? It will be up to you - not someone else telling you to develop projects, organize your time, and follow through on details.
- ✓ How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers and professionals such as lawyers, accountants or consultants. Can you deal with a demanding client, an unreliable vendor or unreliable staff person?
- ✓ How good are you at making decisions? Small business owners are required to make decisions constantly, often quickly, under pressure and independently.
- ✓ Do you have the physical and emotional stamina to run a business? Business ownership can be challenging, fun and exciting. But it's also a lot of work. Can you face 12-hour work days six or seven days a week if necessary?
- ✓ How well do you plan and organize? Research indicates that many business failures could have been avoided through better planning. Good organization of financials, inventory, schedules and production can help avoid many obstacles.
- ✓ Is your drive strong enough to maintain your motivation? Running a business can wear you down. Some business owners feel burned out by having to carry all the responsibility on their shoulders. Strong motivation can make the business succeed and will help you survive slowdowns as well as periods of burnout.
- ✓ How will the business affect your family? The first few years of business startup can be hard on family life. The strain of an unsupportive spouse may be hard to balance against the demands of starting a business. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

ONE YEAR CHECKLIST FOR ENTREPRENEURS



Starting your own business takes serious consideration. Careful, advanced planning can ensure the success of your venture. Below is a suggested one-year plan.

One Year Before Start-Up

- Refine your ideas in writing. 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? Will your family support the use of finances and time?
- 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.
- Build your personal skills by taking formal management/business courses.
- Contact the Small Business and Technology Development Center (SBTDC) for assistance in writing a business plan and other business start up services. (See Resource Directory for details)
- Contact the North Carolina Department of Commerce
- Contact the North Carolina Department of Labor

Six Months Before Start-Up

- Determine the focus of your business. What do you want to specialize in? It is easier to excel in one rather than multiple areas.
- Start writing your business plan.
- Define your target markets. Who is your intended clientele? Who should you aim your advertising towards?
- 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.
- Start looking for the best location for your business. How much space will be required? Would your business be better suited downtown or in a rural part of the county? Is a store-front location needed or can you work from your home? Location can make or break a business. Conduct the search on your own or contact a real estate agent.

Four Months Before Start-Up

- Name your business. Be careful in deciding on a name and be aware that someone may already be using the name.
- Have a few back-up ideas. You can check to see if a name is being used by contacting the Georgia Secretary of State.
- Make a final selection on the business location. Make sure that the location you choose is within your budget and also fits into your business plan. Cheaper rent 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 you can call on to listen to your ideas, problems and plans and provide feedback. These people should be able to provide you with guidance and constructive criticism. They should be people experienced and knowledgeable in your area of business.
- Set up a network of mentors. Select people who can give you insight and ideas.
- Choose your business' legal form. Will you be a partnership, sole proprietorship or corporation? Legal form should be chosen very carefully as it can 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 keep your own books, make sure your skills are adequate. Will you need to hire a bookkeeper/bookkeeping firm?
- Seek outside demographic information on your targeted customer base. Gather secondary information.
- Continue working on your business plan.

ONE YEAR CHECKLIST FOR ENTREPRENEURS



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 flows.
- 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 on your pricing strategy. After determining your variable and fixed costs, decide what your markup rate will be. You will also need to consider demand and competitive factors in setting your price.
- Forecast sales. The SBTDC or others in your field can help you forecast accurately.
- Determine your company's employee needs. How many people do you need on your staff? This is important to decide as it effects your requirements for insurance, cash flow, etc.
- Project your cash flow. 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 refining your business plan.

Two Months Before Start-Up

- Prepare your marketing plan. How are you going to market your product and how much will it cost? Are you going to use publicity? Are you going to use paid advertisement? You must decide how you will introduce your business to the public.
- Get your business license.
- Review non-financial objectives (public image, legal questions). How do you want the public to see your business?
- Are you a family establishment or geared more toward adults? What form is your business taking? Do you have all legal documents needed?
- Prepare a preliminary balance sheet.
- 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.
- 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.
- Refine your business plan.

One Month Before Start-Up

- Fine tune your cash flow budget.
- Prepare for your grand opening. Be creative but practical.
- Set up your office, display areas, etc. Have everything exactly as you want it. The last few days before opening are not the time to do this. The look of your store or office sets the tone for your business. You should put thought and time into it.
- Review your final checklist.
- Hire your staff.
- Make sure everything works. It is better to find out that your equipment does not work in advance. In that case, you can 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, radio and television if your budget permits. Remember: Word of mouth is your most powerful publicity! It's also the least expensive. Spread the word.

ONE YEAR CHECKLIST FOR ENTREPRENEURS



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 time you have available. You might consider reading some time management materials or speaking with someone who you think manages time wisely.
- Continue to 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 business.
- 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 provide you with money-saving or moneymaking ideas.
- Check cash flow budget against actual performance.
- Maintain good communications 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 improve the 5 C's of credit. (Character, Collateral, Capacity, Capital and Condition)
- Work with investors. Make sure you are in contact with them. Make sure that you understand the conditions of your repayment. When are payments due? Make sure you fulfill all obligations to investors. They may be of value in the future.
- Check cost of living budget. If you are drawing money from the company for living expenses, be sure to take only what is necessary. Stick tightly to your budget.
- CONSIDER DELAYING YOUR OFFICIAL GRAND OPENING/RIBBON CUTTING UNTIL YOU HAVE BEEN IN BUSINESS FOR A COUPLE OF WEEKS. If you do, you can make sure you've worked the "bugs" out and that the business is running smoothly.

THE BUSINESS PLAN



A business plan precisely defines your business, identifies your goals and serves as your firm's resume. The basic components include a current and pro forma balance sheet, an income statement and a cash flow analysis. It helps you allocate resources properly, handle unforeseen complications and make good business decisions. Because it provides specific and organized information about your company and how you will repay borrowed money, a good business plan is a crucial part of any loan application. Additionally, it informs sales personnel, suppliers and others about your operations and goals.

The following outline of a typical business plan can serve as a guide. You can adapt it to your specific business. Breaking down the plan into several components may help make drafting it a more manageable task.

Introduction

- Give a detailed description of the business and its goals.
- Discuss the ownership of the business and the legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over your competitors.

Marketing

- Discuss the products/services offered.
- Identify the customer demand for your product/service.
- Identify your market, its size and locations.
- Explain how your product/service will be advertised and marketed.
- Explain the pricing strategy.

Financial Management

- Explain your source and the amount of initial equity capital.
- Develop a monthly operating budget for the first year.
- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements and balance sheets for a two year period.
- Discuss your breakeven point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements that address alternative approaches to any problem that may develop.

Operations

- Explain how the business will be managed on a day-to-day basis.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements and issues pertinent to your business.
- Account for the equipment necessary to produce your products or services.
- Account for production and delivery of products and services.

Concluding Statement

- Summarize your business goals and objectives and express your commitment to the success of your business.
- Once you have completed your business plan, review it with a friend or business.
- When you feel comfortable with the content and structure make an appointment to review and discuss it with your lender. The business plan is a flexible document that should change as your business grows.

Source: www.sba.gov

FEASIBILITY & MARKETING STRATEGY



Is Your Business Idea Feasible?

Answer the following questions regarding your idea. Give complete, well thought out answers to these questions. If you are unsure about or answer no to any of the following questions, then you should rethink your idea.

- What type of business do you plan to start?
- What kind of product do you plan to offer?
- Will your product satisfy a need yet unfulfilled?
- Will your product have a competitive edge based on price, location, quality or selection?

Researching Your Markets

It is recommended that you research your potential market demand for your product or service. First, determine what questions you need answered. The following are ideas on where to find the information you need.

PRIMARY DATA:

- Your experience
- Experiences of people you know
- Survey potential customers to determine their wants/needs. Observe similar businesses
- Interview these business owners
- Interview suppliers, vendors and bankers

SECONDARY DATA:

- Visit your public library
- Contact trade associations (i.e. trade shows and trade journals)
- Contact the SBC and the Franklin Chamber of Commerce. See the Resource Directory for contact information.
- Use various search engines on the Internet (i.e. Yahoo, Google, MSN, Lycos, Ask, etc.)

Marketing Your Business

In order to properly market your product, you need to answer the following questions. This information can be used to help develop your marketing plan. Contact the SBDC for more information on constructing this plan.

- Who are my customers? (This determines your target market)
- Where are they?
- How many are there? (This indicates your market size)
- What are their needs?
- Who are my competitors?
- How does my competition do it? (One method of marketing/dealing with competition is the end-run strategy. In this strategy you adopt your competitors' strategy with the intention of making it better.)
- How can I reach them? (The distribution of your product is very important. Where your product is located can affect how well it sells.)
- How much will they pay? (The pricing of your product is also very important. You must take into consideration what your competitors charge.)
- What are the market trends? (What are people buying? It is important to be aware of what market trends are. This relates back to knowing your customers' needs. Try to distinguish between trends and fads. What are the technological trends?)
- (One obvious answer to this question is the Internet). Will you be using technology? How can it be used to help your business? Do you need to advertise on the Internet? Do you need a network of computers for your business? If you are in a business related to technology. It is imperative that you stay abreast of any changes.)

DETERMINING CASH NEEDED TO START A BUSINESS



	Estimate of monthly expenses based on sales of \$_____Projected per year	Estimate of cash needed to start (Col 1X ___months)
Salary of Owner/Manager		
All other salaries/wages		
Rent (building/equipment)		
Advertising		
Office Expense		
Telephone & Fax		
Internet Service		
Other Utilities		
Insurance		
Taxes & Social Security		
Maintenance & Repairs		
Legal/Professional Fees		
Loan Payments		
Miscellaneous		
SUBTOTAL		

One Time Start Up Costs**		
Fixtures & Equipment		
Decorating & Remodeling		
Installation of Fixtures/Equip.		
Starting Inventory		
Deposits for Utilities		
Legal/Professional Fees		
Licenses & Permits		
Advertising & Promotion for Opening		
Other		
TOTAL ESTIMATE OF CASH NEEDED FOR START UP		

***To determine these amounts, get estimates from suppliers, contractors, professionals and/or government authorities to ensure accurate amounts*

DEMOGRAPHIC INFORMATION



A variety of free demographic information is available on the Internet or through the local 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.

Please contact Wendy Cagle, Small Business and Technology Development Center. Phone: 828.227.3459. E-mail: wcu@sbtdc.org for more information.

LEGAL ASPECTS OF STARTING A BUSINESS



Deciding what form of legal entity your business will take is an important decision. This will have an impact on the future of your business including your protection under the law, and the rules and regulations (for example, federal and state taxes) that will apply to you.

It is recommended that before you enter into any of these four forms of business that you contact an attorney, CPA or other qualified individual. Speaking with someone informed about the legal entities of business will reduce the risk of mistakes in the business setup. You can probably file the necessary paperwork and procedures yourself, but working with a professional will make the process run more smoothly. The Small Business Development Center can be useful as well.

There are four basic forms a new business can use:

- Sole Proprietorship
- Partnership (General or Limited)
- Corporation (C or S)
- Limited Liability Company (LLC)

A **sole proprietorship** is most often owned and operated by one person. Under the law, it is not considered a legal entity. It is instead considered an extension of the person who owns the business. This individual has sole ownership of assets, but is also solely liable for the debts of the business.

A **partnership** can be formed in two ways:

- A **general partnership** is comprised of two or more individuals who join to start a business. Each person has proportional ownership of the business assets and proportional liability for business debts. Each person also has authority in running this business. A partnership agreement can be drawn up to alter each person's particular liability. However, despite this document, creditors may collect from each and every member of the partnership (this may include personal assets).
- A **limited partnership** is made up of one or more general partners as well as one or more limited partners. Limited partners contribute capital and share in profits/losses. These limited partners, however, take no part in the running of the business and are not held liable for the organization's debts.

Whether taking part in a general or limited partnership, it is recommended that you draw up a partnership agreement. This document will detail each partner's rights and their responsibilities. Partnerships are required to file both federal and state income tax. While the partnership is not typically taxed, each partner reflects charges for the partnership on his/her personal tax returns.

LEGAL ASPECTS OF STARTING A BUSINESS



A **corporation** is an entity that must file federal, state and local taxes on its operations. One advantage to a corporation is the protection from liability afforded to shareholders. However, when an organization is small, creditors may require personal guarantees of predominate owners. Another advantage to the corporation is the ease of raising capital through the sale of common or preferred stock. A disadvantage of the corporation is that the organization's income will essentially be taxed twice (once for the business and again on the shareholders personal income tax after collecting dividends). There are two types of corporations: C and S.

- A **C corporation** has their own tax identification numbers and pays their own taxes.
- The **S corporation** is the opposite. It is not taxed as if it is a corporation at all. Instead it is taxed similarly to a partnership. Its gains and losses are reflected on the personal income tax of the shareholder. The S corporation does not provide protection from liability to its shareholders.

*Note: ** The distinction between S and C corporations can be complicated. It is very important that you consult with someone who is knowledgeable on the subject before making a decision.*

In order to incorporate your business, contact the North Carolina Secretary of State. You will then reserve your corporation name. The incorporation process must be completed within 90 days. The Secretary of State will instruct you in the completion of all documents necessary. You will be required to pay an incorporation fee every year by April 15. See Resource Directory for details on the Secretary of State's office.

An attorney, accountant or business services firm can usually perform the necessary procedures for you for several hundred dollars. How much it will cost depends on the attorney and your business.

The **limited liability company (LLC)** is one that is owned by two or more persons known as members. It is a mixture of other forms of organization. This form combines features from partnerships, corporations and S corporations. Similar to a corporation, you must reserve a name and file the articles of incorporation. You and your fellow members should write an operating agreement to control the conduct of the business.

An LLC shields the personal assets of members as if they were shareholders in a corporation. It also eliminates double taxation. Because an LLC is a somewhat new organizational form, it is unclear how the partnership tax rules will apply. You may not be able to conduct inter-state trade as an LLC. Many state and foreign governments have not yet approved this form. In addition an LLC may not have a perpetual life. While this form of organization is gaining popularity, you must take great care in the establishment of an LLC to insure pass-through tax treatment.

LICENSING AND PERMITS INFORMATION



Business License

If you plan to operate a business in the state of North Carolina, you must obtain a city and/or county business license. You should discuss the details of your situation with the licensing department(s). The occupational tax is determined by number of employees for each business, trade, profession and occupation. This may be

upgraded periodically by the licensing department. In Macon County the tax liability for a business consists of a \$25.00 administration fee and a \$75.00 tax liability fee for each person up to two employees. Number of staff members ranging from 3-9 will cost \$25.00 administration fee + \$150 base + \$12.50 each for the third through ninth person. The city's license fees are similar with the per employee fee for the third through ninth person costing \$15.00 each. License costs for more than nine employees vary depending upon city and county scales. Please contact the appropriate number below for more details.

If your business will be located within the city limits of:

Town of Franklin
Town of Franklin Planning Department
95 East Main Street
Franklin, NC 28734
Phone: 828.524.2516
www.franklinnc.com

Town of Highlands
210 North Fourth Street
PO Box 460
Highlands, NC 28741
Phone: 828.526.2118
<http://www.highlandsnc.org>

Health Permits

If your business will involve food processing, handling, storage or distribution, you must obtain permits from the Macon County Health Department. They handle permits for both the city and county. If you are unsure if your business needs a permit, contact the Health Department. (See Resource Directory for details)

LICENSING AND PERMITS INFORMATION



Federal Licensing

Most new small businesses will not require any type of federal licensing to conduct business, unless you will be engaged in one of the following activities:

- Rendering investment advice
- Making alcohol products
- Making tobacco products
- Preparing meat products
- Making or dealing in firearms

You also need a Federal permit to start large operations such as a television station, radio station, common carrier or producer of drugs or biological products. The aforementioned businesses are heavily governmentally regulated. For information on federal licensing for these businesses, contact:

The U.S. Department of Alcohol, Tobacco and Firearms

2600 Century Parkway, Suite 3430 • Atlanta, GA 30345

Phone: 404.679.5130 • www.atf.gov

The U.S. Federal Drug Administration

60 8th Street • Atlanta, GA 30309

Phone: 404.347.4265 • www.fda.gov

The U.S. Federal Communications Commission

3575 Kroger Boulevard • Duluth, GA 30096

Phone: 888.225.5322 • www.fcc.gov

State Licensing

Many licensing regulations are considered when establishing a business or practicing certain regulated occupations in Georgia. Contact the Secretary of State's office for a listing of all occupations that require state licensing. You can find a complete list of occupations requiring state licenses in it. Before applying, check the current licensing regulations through the office of the Secretary of State, the county and the city. See Resource Directory for information on the Secretary of State.

***The Secretary of State offers a timesaving booklet entitled "Consolidated Registration Information for Businesses." This book is more familiarly known as the BLUE BOOK. This packet includes request forms for governmental departments and agencies that will be instrumental in starting your business. In addition this book contains important phone numbers, addresses and Internet addresses of offices and departments essential to your business. See the Resource Directory for the list of forms included in this booklet.*



ZONING

Macon County does not have any zoning restrictions on land development. However Macon County has adopted various ordinances that you must adhere to, to avoid any fines in the future. If you are building a new structure for your business as with any type of new development, you must follow North Carolina Building Codes. The Macon County Planning, Permitting & Development office will also assist you in the appropriate procedure to avoid any additional cost in construction of your new business.

The planning department can help determine if your location and type of business are in compliance with ordinances. You will be required to submit your business plans to the Planning, Permitting & Development office to determine if the business complies/can be adapted to comply with the following:

1. Current classification
2. Building setbacks
3. Buffer yards or required screening
4. Sign regulations

For specific information about signage, call the appropriate planning department, depending upon your location.

Town of Franklin, Planning Department

95 East Main Street
Franklin, NC 28734
Phone: 828.524.2516
www.franklinnc.com

Town of Highlands, Planning Department

PO Box 460
Highlands, NC 28741
Phone: 828.526.2118
<http://www.highlandsonc.org>

Macon County Department of Planning, Permitting & Development

Human Services Building
1834 Lakeside Drive
Franklin, NC 28734
Phone: 828.349.2073
www.maconnc.org

BUILDING, CONSTRUCTION & RENOVATION



A building permit must be obtained for both new construction and renovations of and additions to existing buildings. Before you construct a new facility or renovate an existing one, you must have this permit. Contact the appropriate department depending on your location for more details.

Town of Franklin, Planning Department

95 East Main Street
Franklin, NC 28734
Phone: 828.524.2516
www.franklinnc.com

Town of Highlands, Planning Department

PO Box 460
Highlands, NC 28741
Phone: 828.526.2118
<http://www.highlandsonc.org>

Macon County Department of Planning, Permitting & Development

Human Services Building
1834 Lakeside Drive
Franklin, NC 28734
Phone: 828.349.2073
www.maconnc.org



UTILITIES

Establishing Water, Sewer and Garbage

City water and sewer is available within the greater area of the city limits of Franklin and Highlands. To establish water and sewer service in an existing location within the Town of Franklin, you must contact the Department of Public Works.

Town of Franklin, Public Works

95 East Main Street
Franklin, NC 28734
Phone: 828.369.5228
www.franklinnc.com

Town of Highlands, Public Works

PO Box 460
Highlands, NC 28741
Phone | 828.526.2118
<http://www.highlandsonc.org>

Garbage service is available throughout Macon County by a franchise of J&B Disposal, a private service provider. The Town of Highlands provides garbage service within the Township of Highlands.

J & B Disposal Inc.828.369.2199

Establishing Gas Service

To establish gas service for your business, contact one of the providers listed below. A deposit may be required and may vary according to the service provider chosen.

Natural Gas

Toccoa Natural Gas 706.746.3851

Propane Gas

AmeriGas 828.524.2160
Blossman Propane Gas & Appliance 828.586.1588
Freeman Gas Company 828.349.0064
Tugalo Gas Company 828.369.7101
Wilson Gas Service 828.526.2568



UTILITIES

Establishing Electrical Service

Service in Macon County is provided by Duke Energy. The cost of initial setup is based on the type of required service. To determine service fees and rates, request a field representative to the business location.

Duke Energy

Attn: Business & Industry,
9700 David Taylor Drive,
Charlotte, NC 28262-2363
Telephone 800.653.5307

Establishing Telephone Service

Frontier Communications is the line carrier for Macon County, however you may select any phone service provider that you decide best fits your needs and budget. A search on the internet will allow you to perform a comparison of services and pricing available for Macon County businesses.

LABOR & SAFETY REGULATION INFORMATION



The North Carolina 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. For information on these classes, contact the local North Carolina Department of Labor (NCDOL) office. These seminars are intended to provide you with the information you need to prepare 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 the instructional workbook. After attending a certain number of these seminars, you will have the entire workbook. The North Carolina Department of Labor can help walk you through your employment and labor needs. Please see the Resource Directory for Department of Labor contact information.

OSHA

The issuing and enforcing of occupational and safety health regulations is handled by the United States Department of Labor through the Occupational Safety and Health Administration (OSHA). 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 an area of the workspace that is visible to all employees.

In addition to OSHA, the US 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. Please contact the Department of Labor for more information.

U.S. Department of Labor
Occupational Safety and Health Administration
Raleigh Area Office
4407 Bland Road
Somerset Park Suite 210
Raleigh, North Carolina 27609
Phone (919) 790-8096
Fax (919) 790-8224
www.osha.gov



TAXES

STATE OF NORTH CAROLINA

Sales and Use Taxes

Every person engaged in business in North Carolina is required to register with the Department and collect and remit the tax due on all taxable tangible personal property, taxable services or certain digital property sold or delivered for storage, use, or consumption in North Carolina. Every person who purchases any taxable tangible personal property, taxable services or certain digital property for storage, use, or consumption in North Carolina for business use from out-of-state vendors upon which the tax has not been fully paid must register with the Department and remit the tax due on such purchases. To register for sales and use tax purposes, Form NC-BR, must be completed and mailed to the Department. All registrants will be furnished returns to be used in reporting and remitting all sales and use taxes due.

Retail sales of tangible personal property not subject to a reduced rate of tax are subject State rate of sales or use tax. The general rate of tax also applies to the rental of accommodations, to charges for cleaning, pressing, hat blocking, and laundering of linens and apparels and to certain digital property. The lease or rental of tangible personal property is subject to the applicable percentage rate and the maximum tax, if any that applies to a sale of the property that is leased or rented.

State Excise Taxes

Depending on what type of business you operate, you may be required to pay state Excise tax. This tax is a fixed amount per item versus a percentage per price and typically applies to alcoholic beverages, tobacco items and gasoline. The categories are similar to the federal categories. For more information, contact the North Carolina Department of Revenue.

Estimated State Income Taxes

All income of an estate or trust is taxed to the fiduciary or the beneficiary. The conduit rules for taxing estates and trusts are applicable for North Carolina income tax purposes. Under the conduit rules, regardless of who is taxed, the income retains its same character as when received by the estate or trust.

North Carolina's trust and estate tax is based on the state of residence of the trust's income beneficiaries and not on the sites of the trust's trustees or where the trust is created. North Carolina law requires the tax to be computed on the taxable income of the trust that is for the benefit of a resident of this State, or for the benefit of a nonresident to the extent that the income (1) is derived from North Carolina sources and is attributable to the ownership of any interest in real or tangible personal property in this State or (2) is derived from a business, trade, profession, or occupation carried on in this State.

FEDERAL

Federal Excise Taxes

Some types of business are required to pay a federal excise in addition to state excise taxes. This tax is to be collected by you, the business owner and is attached to the sale price of your product or service. Form 720, Quarterly Federal Excise Tax Return is used to file most federal excise taxes. Federal excise taxes can be broken into nine general categories of products and services:



TAXES

- Motor vehicle use tax (vehicles greater than 55,000 lbs. gross weight)
- Retailers tax (certain types of fuels)
- Retail excise tax on the sales of the following: Heavy trucks/trailers, tires and tubes, recreation equipment (e.g. fishing/hunting supplies), firearms and ammunition
- Air transportation tax (if you are transporting people by air, you have to collect this tax)
- Communications taxes (e.g. on telephone or tele-type services)
- Wagering taxes
- Taxes on U.S. mined coal
- Environmental taxes (imposed on petroleum products, various chemicals and hazardous wastes)
- Alcohol, firearms, ammunition and tobacco taxes

See the Resource Directory for contact information on the Internal Revenue Service.

Federal Income Taxes

The amount and method you pay federal income taxes will be dependent on the legal form in which your business is organized. All forms necessary to file any of the estimated taxes mentioned above are available at your local IRS office. A coupon book will be mailed to you upon receipt of your Form SS-4 (the form filed requesting a tax ID number). For additional information, contact the Internal Revenue Service.

For a Sole Proprietor or a member of a Partnership: In either of these arrangements you will be required to make estimated federal income tax payments and federal self-employment tax payments in advance. These individual payments are due in four installments. These payment deadlines are April 15, June 15, September 15 and January 15 for one whose tax year is the calendar year. Any amount left unpaid will be due April 15th of the following year. The Form 1040-ES is used to file these taxes. 90% of your estimated tax must be paid during the course of the year.

For a Corporation: A corporation is responsible for paying estimated corporate taxes if it has taxable income. These taxes can be due as soon as the fourth month of the corporation's first tax year. The proper form for filing these taxes is the Form I 120-W. You must deposit these payments in a bank licensed to accept federal tax payments. The corporation will be issued a coupon book. These coupons will carry the corporation's tax ID number and are to be used with all federal tax payment deposits.

Employer Taxes

As an employer you are responsible for withholding taxes from employee wages as well as paying yourself. For more complete information on employer taxes, see Labor and Safety Regulation Information on page 18.

Federal Tax Identification Numbers

Your federal tax identification number is the number used to file your taxes. It is similar to your social security number on your personal income taxes. If you are a sole proprietor you will use your social security number. In partnerships and corporations you will need a Federal Tax ID number. To determine whether you need a Tax ID number, contact the Internal Revenue Service.

EMPLOYER TAX RESPONSIBILITIES



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 a Federal Reserve Bank. You will be given a coupon book to accompany your deposits. These deposits are required monthly or quarterly. The North Carolina and US Departments of Revenue will determine your time of payment. You will 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. Please contact the North Carolina Department of Labor and the Department of Revenue for more information.

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 taxes 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 North Carolina and US 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. You are however required to pay self-employment tax. Contact the Internal Revenue Service for complete 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. For more information, contact the North Carolina Industrial Commission (see Resource Directory for details).

North Carolina Industrial Commission
4340 Mail Service Center
Raleigh, NC 27699-4340
Phone: 800.688.8349
<http://www.ic.nc.gov/>

APPLICATION, HIRING & TERMINATION PROCESS



When hiring and firing employees, there are basic ground rules and legal requirements necessary to ensure the process is handled correctly. It is important to take the proper steps when hiring and firing an employee to guarantee a successful process for everyone involved, otherwise the livelihood of your business could be significantly threatened. Below is a list of do's and don'ts for the hiring and firing process. The North Carolina Department of Labor is also a valuable resource for information on these policies.

Application and Hiring

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 sure 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.

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 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.

Termination

DO:

- Review company policies. If you have not yet developed company policies regarding application, hiring and termination, contact the NCDOL. Make a checklist of your procedures. Make sure 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 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 termination if such a code is in place. This documentation will be helpful if you are faced with paying restitution because it will show that you had sufficient cause to terminate the employee.

APPLICATION, HIRING & TERMINATION PROCESS



- 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 aspects of your company of which this person has knowledge. This person may be 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.
- Have 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 one can find employees. One popular method is through the classified advertisements in local newspapers. You can place ads in these publications for week long and or month long periods. Contact the publication you wish to use for more specific information.

The North Carolina Employment Security Commission website is one place to list and search for employees, www.ncesc.com.

The North Carolina Department of Labor, Southwestern Community College and Western Carolina University can also assist in your search to find employees. Please see the Resource Directory for details on these entities.

In addition, the websites below can serve as valuable resources when looking for employees as well.

www.careerbuilder.com

www.monster.com

FINANCING INFORMATION



When starting a business, one important consideration is where to obtain capital to support your venture. Most start-up businesses require a capital contribution by the entrepreneur, usually 20%. The remaining financing may be available from local banks or may require private investors. There are several Small Business Administration loan programs available to businesses, all of which require bank participation. These loan programs however, are not guaranteed. They are all subject to change based on the SBA's current budget.

- **SBA Low Doc.** This program provides financing for small businesses through guaranteeing a percentage of the bank's loan to the business. The maximum loan is \$150,000 and not more than an 80% guarantee. The loan is administered by the bank and is termed "Low Doc" because documentation has been greatly reduced and red tape is at a minimum. Eligible expenditures are for land and building; machinery and equipment; inventory and working capital.
- **SBA Guaranteed Loan Program 7(A).** This program provides financing to small businesses through guaranteeing a percentage of the bank's loan to the business. Eligible expenditures are for land and building; machinery and equipment; working capital and some restructure of existing debt. The maximum the SBA will guarantee is \$750,000 and not more than 75% of the total loan.
- **SBA 504 Loan Program.** This program provides financing for small businesses through a low interest, fixed rate, long-term loan. The Small Business Administration takes a second line position behind the bank. Eligible expenditures are for land and building; long-life machinery and equipment. The minimum the SBA will finance is \$125,000, and the maximum is \$1,000,000. Job creation is a requirement of the program. While each of these programs has specific requirements for eligibility, there are certain standards that must be met for all loan programs. A loan applicant must be of good character, show the ability to operate a small business successfully and have a reasonable amount of his/her own resources to invest to withstand possible losses. In addition, the following will likely be required:

Credit Report

Collateral adequate to secure the debt. List of collateral and its value

Appraisals required on real property used as collateral

Personal guarantees required of those persons (or companies with 20% ownership)

Secondary collateral may be required

Personal financial statements & financial statements of business (if applicable)

How to Apply

Begin by inquiring about financing from a bank or other private source. If this option is suitable for your business, the SBA cannot be used as a resource. Discuss your business plan and financial requirements with a local bank. If the bank's services are not an appropriate fit, contact the Small Business Development Center to discuss the project's eligibility for SBA assistance. (See Resource Directory for details)



AGRIBUSINESS

Macon County Center gives our county's residents easy access to the resources and expertise of NC State University and NC A&T State University. Through educational programs, publications, and events, Cooperative Extension agents deliver unbiased, research-based information to Macon County citizens. We can answer your questions on a wide array of topics. To find out how we can help you, browse our site or contact us by email or phone.

North Carolina Cooperative Extension partners with communities to deliver education and technology that enrich the lives, land and economy of North Carolinians.

Macon County
Cooperative Extension
193 Thomas Heights Rd
Franklin, NC 28734
Phone (828) 349-2046
Fax (828) 349-2405



PROCUREMENT

Doing Business with the Government

Through the Governor's Small Business Center, learn how to become a registered vendor with the State of Georgia and its many agencies. Visit the Governor's Business Link website for more information, a list of current bid opportunities and to register online.

Sources:

Business Link North Carolina
www.blnc.gov

North Carolina E-Procurement
www.eprocurement.nc.gov

North Carolina Business and Industry Development Team
<http://www.nccommerce.com/en/BusinessServices>

INTERNATIONAL TRADE



International trade can provide many challenging and beneficial opportunities. Most start-up businesses do not participate in international trade. However, if you choose to export or import goods, the following contacts can provide you with valuable information on state and federal policies.

United States Export Assistance Center

10900 World Trade Blvd

Suite 110

Raleigh, NC 27617

Phone: 919.281.2750

Fax: 919.281.2754

<http://www.buyusa.gov/northcarolina/>

North Carolina Development International Business

301 North Wilmington Street

Raleigh, NC 27601-1058

Phone: 919.715.5746

<http://www.nccommerce.com/en/BusinessServices/InternationalBusiness/>

RESOURCE DIRECTORY



When starting a business it is important to have a diverse base of information sources. One way to insure success is through education. The more you know about your field, the better off your business will be. The following is a list of potential resources for information.

LOCAL RESOURCES:

Town of Franklin
95 East Main Street
Franklin, NC 28734
Phone: 828.524.2516
www.franklinnc.com

Town of Highlands
PO Box 460
Highlands, NC 28741
Phone: 828.526.2118
<http://www.highlandsnc.org>

Clerk of Court of Macon County
5 West Main Street
Franklin, NC 28734
Phone: 828.349.2000
www.maconnc.org

Franklin Chamber of Commerce
425 Porter Street
Franklin, NC 28734
Phone: 828.524.3161
<http://www.franklin-chamber.com/>

Macon County Government
5 West Main Street
Franklin, NC 28734
Phone: 828.349.2000
www.maconnc.org

Macon County Health Department
1830 Lakeside Drive
Franklin, NC 28734
Phone: 828.349.2081
www.maconnc.org

The Franklin Press
Post Office Box 350
Franklin, NC 28744
Phone: 828.524.2010
www.thefranklinpress.com

The Highlander
134 N 5th St,
Highlands, NC 28741
Phone: 828.526.4114
<http://www.highlandsnews.com/>

Macon County News
107 Highlands Rd
Franklin, NC 28734
Phone: 828.369.6767
www.maconnews.com

Macon County Public Library
149 Siler Farm Road
Franklin, NC 28734
Phone: 828.524.3600
<http://www.fontanalib.org/franklin/>

Southwestern Community College
44 Siler Farm Road
Franklin, NC 28734
Phone: 828.369.7331
www.southwesterncc.edu

Western Carolina University
565 H.F. Robinson Admin Building
Cullowhee, NC 28723
Phone: 828.227.7495
www.wcu.edu

RESOURCE DIRECTORY



OTHER RESOURCES:

Better Business Bureau
112 Executive Park
Asheville, NC 28801
Phone: 828.253.2392
Email: info@asheville.bbb.org
www.asheville.bbb.org

North Carolina State University Cooperative
Extension Service for Macon County & 4H
193 Thomas Heights Rd
Franklin, NC 28734
Phone: 828.349.2046
www.macon.ces.ncsu.edu

North Carolina Chamber of Commerce
701 Corporate Center Drive, Suite 400
Raleigh, NC 27607
Phone: 919.836.1400
<http://www.ncchamber.net>

North Carolina Department of Agriculture
2 West Edenton Street
Raleigh, NC 27601
Phone: 919.707.3000
<http://www.ncagr.gov/>

North Carolina Economic Development Board
301 North Wilmington Street
Raleigh, NC 27601
Phone: 919.733.4151
www.nccommerce.com

North Carolina Department of Labor
1101 Mail Service Center
Raleigh, NC 27699
Phone: 919.807.2796
<http://www.nclabor.com/>

North Carolina Department of Revenue
501 North Wilmington Street
Raleigh, NC 27604
Phone: 877.252.3052
www.dornc.com

North Carolina Secretary of State
Executive Office
2 South Salisbury Street
Raleigh, NC 27601
Phone: 919.807.2000
<http://www.secretary.state.nc.us>

Corporations Division
2 South Salisbury Street
Raleigh, NC 27601
Phone: 919.807.2225

Business Link North Carolina
Phone: 800.228.8443
www.blnc.gov

Internal Revenue Service
Western North Carolina Office
151 Patton Ave
Asheville, NC 28801
Phone: 828.271.4764
www.irs.gov/businesses/small/index.html

Small Business Administration
6302 Fairview Road
Suite 300
Charlotte, NC 28210-2227
Phone: 704.344.6563
www.sbaonline.sba.gov

Small Business and Technology
Development Center
Western Carolina University
College of Business
226 Forsyth Building
Cullowhee, NC 28723
Phone: 828.227.3459
<http://www.sbtcd.org>

RESOURCE DIRECTORY



OTHER WEB BASED RESOURCES FOR ENTREPRENEURS

State of North Carolina resource information	www.ncgov.com
CCH- Business Owner's Toolkit	www.toolkit.cch.com
Kauffman Foundations Resources for Entrepreneurs.....	www.entreworld.org
PricewaterhouseCoopers - Vision to Reality	www.pwcglobal.com
The Wall Street Journal Center for Entrepreneurs	www.startup.wsj.com
Microsoft Small Business Solutions	www.bcentral.com

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.

Cash Flow Statement - A presentation of the cash inflows and outflows for a particular period of time. These flows are grouped into major categories of cash from operations, cash investing 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.

Corporation - A group of individuals united to form an entity approved by the local Secretary of State.

Debt Financing - Raising money for a business by borrowing, often in the form of bank loans. (See Conventional Financing above).

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.

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.

GLOSSARY OF TERMS



Letter of Intent - A letter or other document by a customer indicating the customer's intention to buy from a company.

Liabilities - Commitments to payout 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.

Limited Liability Company (LLC) - A company owned by two or more persons known as members.

Limited Partnership - a partnership made up of one or more general partners as well as one or more limited partners.

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 Statements - A financial statements detailing management's predictions.

Receipts - Funds coming into the 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.

SBTDC - Small Business and Technology Development Center.

Sole Proprietorship - Company owned and managed by one person.

Variable Costs - Those costs that are directly responsive to changes in volume over the relevant range of time.

Venture Capitalists - Individuals or firms who invest money in new enterprises.

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

STATE ISSUED LICENSES



State Board of Accountancy

Certified Public Accountant
Registered Public Accountant
Foreign Accountant
Accounting Firms

State Boards of Architects

Architects
Interior Designers

North Carolina Auctioneer Commission

Auctioneers
Auctioneer Corporations
Non-resident auctioneers
Non-resident corporations

State Board of Barbers

Master Barbers
Teachers
Apprentice
Schools
Shops

State Board of Chiropractic Examiners

Chiropractors

Construction Industry Licensing

Boards Conditioned Air Contractors
Electrical Contractors
Low Voltage Contractors
Master Plumbers
Journeyman Plumbers
Utility Contractors
Utility Manager
Utility Foreman

State Board of Professional

Engineers and Land Surveyors
Professional Engineer
Engineer-in-Training
Land Surveyor
Land Surveyor-In-Training

State Board of Cosmetology

Master Cosmetology
Teachers
Instructor Trainee
Esthetician
Apprentice
Schools
Shops
Manicurists

Composite Board of Professional Counselors, Social Workers and Marriage Therapists

Professional Counselor
Associate Professional Counselor
Master Social Worker
Clinical Social Worker
Marriage and Family Therapist
Assoc. Marriage and Family Therapist

Georgia Board of Dentistry

Dentists
Dental Hygienists

Board of Examiners of Licensed Dieticians

Dieticians

State Board of Registration For Foresters

Foresters

State Board of Funeral Service

Funeral Director
Embalmer
Establishment
Apprenticeship

State Board of Registration for Professional Geologists

Professional Geologists

State Board of Hearing Aid Dealers/Dispensers

Hearing Aid Dealer
Hearing Aid Dispenser

STATE ISSUED LICENSES



State Board of Landscape Architects

Landscape Architects

State Board for the Certification of Librarians

Librarians

Composite State Board of Medical Examiners

Acupuncture

Paramedic

Cardiac Technician Teacher

Institutional & Provisional Physician

(MD & DO)

Osteopath Respiratory

Therapist

State Board of Nursing Homes

Administrators

Nursing Home

Administrator in Training

Occupational Therapy

Occupational Therapist

Occupational Therapist Assistant

State Board of Dispensing Opticians

Opticians

State Board of Examiners in Optometry

Optometrists

State Board of Pharmacy

Pharmacists Intern

Retail Pharmacy

Hospital Pharmacy

Wholesaler Manufacturer

Research Approvals

Pharmacy Schools

Nuclear Pharmacists

Pharmacy Clinics

Nuclear Pharmacies

Prison Clinic Pharmacies

State Board of Physical Therapy

Physical Therapists

Physical Therapy Assistants

State Board of Podiatry Examiners

Podiatrists

Board of Examiners of Licensed Practical Nurses

Licensed Practical Nurses

Board of Private Detectives and Security Agents

Private Detectives

Employees

Private Security Guards

Private Detective Businesses

Private Security Businesses

Weapon Permits

Training Instructors

Classroom Firearms

State Board of Examiners Of Psychologists

Psychologists

Georgia Board of Nurses

Registered Nurses

Licensed Undergraduate Nurses

Advanced Practice

State Board of Examiners for Speech Language Pathology and Audiology

Speech Language Pathologists

Audiologists

Speech Language Pathology Aide

Paid Clinical Experience

Fellow

State Board of Registration of Used Motor Vehicle Dealers and Used Motor Vehicle Parts Dealers

Used Motor Vehicle Dealers

Used Motor Vehicle Parts Dealers

Used Motor Vehicle Dismantlers

Salvage Yard Dealers Rebuilders

Salvage Pool Operators

STATE ISSUED LICENSES



State Board of Veterinary Medicine

Veterinarians

Faculty Licensee

Animal Technicians

State Board of Water and Wastewater Treatment Plant and Operator and Laboratory Analysis

Public Water Supply System

Operator (Class I, II, III, IV)

Biological Wastewater Treatment System

Operator (Class I, II, III, IV)

Industrial Wastewater Treatment System Operator

Water or Wastewater Lab Operator

Wastewater Collection System Operator