

Cairo | Grady County

CHAMBER OF COMMERCE

**HOW TO GUIDE FOR
STARTING A BUSINESS
In Grady County, Georgia**

Compiled by:

**Cairo-Grady County
Chamber Of Commerce**

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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 council 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.

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 Cairo-Grady County Chamber of Commerce has designed this booklet to simplify transition into the role of an entrepreneur

The ABC's of starting a business in Grady County will make establishing your own business easier by giving you 'one-stop shopping' for the information you will need. The Cairo-Grady County Chamber of Commerce is determined to promote economic development.

We believe that begins with you. By giving you the proper tools, we can help build a strong economic foundation. We hope this booklet will be of assistance.

In order to receive the maximum benefits of the information contained in this booklet, we suggest you treat it as you would a workbook. Start at the beginning and work through to the end, making notes along the way.

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 attorneys, accountants or consultants. Can you deal with a demanding client, an unreliable vendor or cranky staff person in the best interest of your business?

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 is also a lot of work. Can you face 12-hour days six or seven days a week?

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 pitfalls.

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 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.

Self-Biz Quiz

Are you the type of person who should open their own business? Take this short quiz and see how your score adds up.

MOTIVATION	Disagree	Strongly Agree
I constantly see business opportunities or ideas with potential commercial value.	1 2 3 4 5 6	7 8 9 10
I like growing or building businesses or taking ideas and making something of them.	1 2 3 4 5 6	7 8 9 10
I regularly come up with new ideas on doing things better or more efficiently.	1 2 3 4 5 6	7 8 9 10
I am able to find solutions to challenges and problems.	1 2 3 4 5 6	7 8 9 10
I am able to find the help, assistance and resources I need to be successful.	1 2 3 4 5 6	7 8 9 10
I am a dynamic person providing vision, hope and energy to those with whom I work and partner.	1 2 3 4 5 6	7 8 9 10
I am a hardworking person. I do what it takes to succeed.	1 2 3 4 5 6	7 8 9 10
I am able to adapt to changes and surprises quickly and successfully.	1 2 3 4 5 6	7 8 9 10
I am able to successfully manage risk associated with creating and growing a business.	1 2 3 4 5 6	7 8 9 10
I thrive on learning. I am constantly seeking new information that can help me with my business.		
I am motivated by success and driven to do well.	1 2 3 4 5 6	7 8 9 10
I believe in working with others who can help me make my dream a reality.	1 2 3 4 5 6	7 8 9 10

CAPACITY RELATED TO BUSINESS SKILLS

Consider yourself and other members of your management team

Ability to assess market opportunities	1 2 3 4 5 6	7 8 9 10
Ability to develop products for services	1 2 3 4 5 6	7 8 9 10
Ability to provide products or services	1 2 3 4 5 6	7 8 9 10
Marketing and communications capacity	1 2 3 4 5 6	7 8 9 10
Fiscal management	1 2 3 4 5 6	7 8 9 10
Ability to acquire financial capital	1 2 3 4 5 6	7 8 9 10
Personnel or team development management	1 2 3 4 5 6	7 8 9 10
Ability to develop and sustain partnerships	1 2 3 4 5 6	7 8 9 10
Quality control	1 2 3 4 5 6	7 8 9 10

CAPACITY TO NETWORK AND PARTNER

I am comfortable seeking information from others	1 2 3 4 5 6	7 8 9 10
I regularly network to gain information for my business.	1 2 3 4 5 6	7 8 9 10
I have an extensive resource network I am constantly building.	1 2 3 4 5 6	7 8 9 10
I am comfortable with partnerships	1 2 3 4 5 6	7 8 9 10
I have two or more partnerships associated with my business.	1 2 3 4 5 6	7 8 9 10
I have learned how to deal with the challenges of partnering.	1 2 3 4 5 6	7 8 9 10

SUPPORT FROM FAMILY AND COMMUNITY

I am challenged and happy in my work building a business	1	2	3	4	5	6	7	8	9	10
There is good balance between my work and personal life	1	2	3	4	5	6	7	8	9	10
Family and friends are supportive and encourage me.	1	2	3	4	5	6	7	8	9	10
My community is supportive of me and my undertaking	1	2	3	4	5	6	7	8	9	10

SCORE Self-Biz Quiz

SCORING

- 0-25 points Low Potential
- 26-50 points Some Potential
- 51-75 points Moderate Potential
- 76-100 points High Potential

Questions	Total Points		Value Factor		Points
1-2		X	1.0	=	
3-12		X	0.25	=	
13-21		X	0.25	=	
22-27		X	0.25	=	
28-32		X	0.25	=	

For information on starting your own business, contact:

**Cairo-Grady County Chamber of Commerce
Grady County Joint Development Authority**

P. O. Box 387 | 961 N. Broad St.
Cairo, GA 39828
Phone: 229-377-3663 | Fax: 229-377-3901
E-mail: advocate@cairogachamber.com
Website: www.cairogachamber.com

ONE YEAR CHECKLIST FOR ENTREPRENEURS

Starting your own business is not something to be rushed into. 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 on your own.
- ❑ Build your skills by taking management/business courses. Contact Southwest Georgia Technical College about continuing education courses.

Southwest Georgia Technical College-Grady County Campus

1550 Hwy. 84 West
Cairo, GA 39828
(229) 378-2901

- ❑ Contact the Small Business Development Center for assistance in writing a business plan.
- ❑ Contact GA Department of Labor for information on educational seminars on labor/safety issues.

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 at many.
- ❑ 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.
- ❑ Seek the best location for your business. Do you need little or lots of space? Would your business be better suited downtown or in rural part of

the county? Is a storefront location even 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's office.
- ❑ Select a business location. After seeking out several possible locations, now is the time to choose one. Make sure the location you choose is within your budget.
- ❑ 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 giving 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, then you need to learn or refresh your skills. Are you going to hire a bookkeeper/bookkeeping firm?
- ❑ Seek outside demographic information. Gather secondary information.
- ❑ Work on your business plan.

THREE MONTHS BEFORE START-UP

- ❑ Determine your cash needs. How much money do you need to start up? What will 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 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. Contact the SBDC or others in your field to 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 affects your requirements for insurance, etc.
- ❑ Project your cash flow. Write out an estimated statement of revenues and expenditures. This statement should cover one calendar year. Also project your net cash flow for the entire year.
- ❑ Work on 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 advertisement? You must decide how you will go about introducing your business to the public.
- ❑ Get your business license. (see occupational tax)
- ❑ Review non-financial objectives (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. Contact SBDC for assistance.
- ❑ Secure necessary financing. Whether through a private lender or through other resources, 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. The Cairo-Grady County Chamber of Commerce can be of assistance in planning your event. Be creative and 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 (see Labor/Safety)
 - ❑ 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 the 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.

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 must consider reading some time management materials or speaking with someone who you think manages 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 that.
- ❑ 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. They have been in business much longer than you. They can possibly 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 are more likely to receive it.
- ❑ Continue to improve the 5 Cs 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. You may need to call them again someday.
- ❑ 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've been in business for a couple of weeks. If you do, you can make sure you have worked all the 'bugs' out and everything is running smoothly.

Do You Have What It Takes To Start a Business?

How do you figure out if you have what it takes to become a business owner? There is more to starting a business than just getting financing, a location, and a business license. The following is a personal inventory. It is designed to make you think seriously about your characteristics. Characteristics suited to entrepreneurship. When you answer these questions, think of an example of a past situation you have encountered.

- ❑ Am I a leader?
- ❑ Do I like to make my own decisions?
- ❑ Do others turn to me for decision-making help?
- ❑ Do I enjoy competition?
- ❑ Do I have will-power and self-discipline?
- ❑ Do I plan ahead?
- ❑ Do I like people?
- ❑ Do I get along well with others?
- ❑ Am I confident and optimistic enough about my ability to overcome problems?
- ❑ Do I accept responsibility for my actions?
- ❑ Do I like being in charge?
- ❑ Am I comfortable in an uncertain environment?
- ❑ Can I be motivational and inspirational to others?
- ❑ Am I an effective salesperson?
- ❑ Do I negotiate fairly?
- ❑ Can I recognize my limitations and ask for help when I need it?
- ❑ Do I get discouraged easily?
- ❑ Have I been successful in the past in other commitments?

The next set of questions is very important to your entrepreneurial plans. These take into consideration the personal, financial, and physical strains of owning your own business. Answer these questions carefully. These issues may have far reaching effects on your life for years to come.

- ❑ Are you aware that owning your own business may require you to work 12-16 hour days, weekends and holidays?
- ❑ Do you have the emotional strength to handle the various strains?

- ❑ Are you in good enough shape physically to deal with the heavy workload?
- ❑ Are you prepared to take a decrease in your standard of living until your business is established?
- ❑ Are your family and friends aware of the strains that they must bear as a result of your business?

Is Your Business Idea Feasible?

Answer the following questions regarding your idea. Give complete, well thought out answers. If you are unsure about or answer no to any of the following questions, then you would 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 unfilled?
- ❑ 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:

- ❑ How much experience do you have in this area?
- ❑ Experiences of people you know
- ❑ Survey potential customers to determine their wants/needs.
- ❑ Observe similar businesses
- ❑ Interview these business's owners
- ❑ Interview suppliers, vendors, bankers

Secondary Data:

- ❑ Visit your public library
- ❑ Contact trade associations (trade shows and trade journals)
- ❑ Contact the SBDC, SWGA Technical College, Grady County Joint Development Authority and Cairo-Grady County Chamber of Commerce. See the Resource Directory for contact information
- ❑ Use various search engines on the Internet (Yahoo, Google, 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 you develop your marketing plan. Contact 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 your 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 our 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 market trends. This relates back to knowing your customer's 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).

Don't Discount the Power of the Press!!!

Public relations tools are free and an effective way to get your message out without spending lots of money. Submit a news release to the local paper about your new product. Develop a media kit to send to television stations about your unique service. There is no guarantee that your spot will run, but a newsworthy event or product stands a chance!

What is a business plan and why do I need one?

A business plan precisely defines your business, identifies your goals and serves as your firm's résumé. Its 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 the right 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 package.

Additionally, it can tell your sales personnel, suppliers and others about your operations and goals.

Components of a Business Plan

Source: www.sba.gov

1. Cover sheet

2. **Executive summary** (statement of the business purpose)

3. Table of contents

4. Body of the document

A. Business

1. Description of business
2. Marketing
3. Competition
4. Operating procedures
5. Personnel
6. Business insurance

B. Financial data

1. Loan applications
2. Capital equipment and supply list
3. Balance sheet
4. Breakeven analysis
5. Profit and loss statements
6. Three-year summary
7. Detail by month, first year
8. Detail by quarters, second and third year
9. Assumptions upon which projections were based
10. Pro-forma cash flow

C. Supporting documents

1. Tax returns of principals (partners in the business) for last three years, personal financial statements (all banks have these forms)

2. Copy of franchise contract and all supporting documents provided by the franchisor (for franchise businesses)
3. Copy of proposed lease or purchase agreement for building space
4. Copy of licenses and other legal documents
5. Copy of resumes of all principals
6. Copies of letters of intent from suppliers, etc.

Determining Cash Needed to Start a Business

	Estimate of monthly expenses based on projected sales of \$_____ per year .	Estimate of cash needs to start (col. 1 x non-profit months)
Salary of owner/manager	_____	_____
All other salaries/wages	_____	_____
Rent (building/equipment)	_____	_____
Advertising	_____	_____
Office Expenses	_____	_____
Supplies	_____	_____
Telephone and fax	_____	_____
Other utilities	_____	_____
Insurance	_____	_____
Taxes, including Social Security	_____	_____
Maintenance/Repairs	_____	_____
Legal/Professional Fees	_____	_____
Loan Payments	_____	_____
Miscellaneous	_____	_____
 SUBTOTAL:	 _____	 _____

One Time Start-Up Costs

Fixtures and equipment (get estimates from suppliers)	_____
Decorating and remodeling (get estimates from contractors)	_____
Installation of fixtures/equipment (get estimates from suppliers)	_____
Starting inventory (vendors can advise as to amounts and costs)	_____
Deposit of utilities (contact providers for estimates)	_____

Legal/professional fees (get estimates from attorney/CPA, etc.) _____

Licenses & permits (contact government offices for amounts) _____

Advertising and promotions for opening (get estimates from media) _____

Other (make additional list if necessary) _____

TOTAL ESTIMATE OF CASH NEEDED FOR START-UP _____

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 identify the number of people who may use your business or services.

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 individuals. Speaking with someone informed about the legal entities of business will reduce the risk of mistakes in the business setup. You can probably do the necessary paperwork and procedures yourself, but it makes sense to leave it up to the professionals. Also, contact the Small Business Development Center (SBDC) at 229-420-1144 for more information.

Four Basic Forms That a New Business Can Take:

A **sole proprietorship** is usually owned and operated by one person. Under the law, it is not actually 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.

- Simple and low cost
- No liability protection
- Little credibility
- Can't have shareholders/can't issue shares in yourself
- Use only if there will never be employees, no business risk, and no personal assets

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.
 - Preferred for smaller companies
 - Slightly higher cost initially and to maintain with Secretary of State
 - If only one owner/member, can avoid filing separate tax returns
 - Liability protection essentially identical to corporation

Whether taking part in a general or limited partnership, it is advisable that you draw up a partnership agreement. This document will detail each partner's rights and 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.

A **corporation** is an entity, which must be approved by the state of Georgia through the Office of the Secretary of State. A corporation 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 pre-dominate 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

- The **C** corporations have their own tax identification numbers and pay their own taxes.
- The **S** corporation 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.

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

Incorporation Steps

1. Contact the office of the Secretary of State
2. Reserve your corporation name
3. Complete all needed documents
4. Publish you intent to incorporate in the *Cairo Messenger*

In order to incorporate your business, contact the Office of the Secretary of State. You will then reserve your corporation name. The incorporation process must be completed within 90 days. The Office of the Secretary of State will instruct you in the completion of all documents needed. This incorporation process includes publishing your intent to incorporate in the local newspaper's legal publication. Newspapers do charge for this service. The legal organ for Grady County is *The Cairo Messenger*.

To incorporate your business, contact:

The Office of the Secretary of State
Corporations Division
2 MLK Jr. Dr. SE, Suite 315, West Tower
Atlanta, GA 30334
404-656-2817

www.sos.state.ga.us

To publish your intent to incorporate contact:

The Cairo Messenger
31 1st Ave. NE / P. O. Box 30
Cairo, GA 39828
229-377-2032
www.cairomessenger.com

An attorney 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) -

- Owned by two or more persons known as members.
- It is a mixture of other forms of organizations. This form combines some of the partnership, corporation and S corporation's best features.
- Similarly to a corporation, you must reserve a name and file the articles of incorporation. You and your fellow members should write an operation 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.

LICENSING AND PERMIT 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. Currently, in county areas outside the incorporated city limits, no license is required. The fee for a license is contingent on the location, type and size of your business. In the City of Cairo and the City of Whigham, occupational taxes range from \$75 up to \$200 and is based on the number of employees. Please keep in mind that these numbers are not concrete. It is recommended that you contact one of the offices below to verify the fee.

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

City of Cairo License Office
City Hall
119 N. Broad St. / P. O. Box 29
Cairo, GA 39828 / 229-377-1722

If your business will be located outside any city limits:

Grady County Code Enforcement Office
250 N. Broad St.
Cairo, GA 39828 / 229-377-8857

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

City of Whigham
City Hall
108 West Broad Ave.
Whigham, GA 39897 / 229-762-4215

ZONING

Once you have chosen a tentative location for your business, contact the zoning department to determine the permitted uses of that location. There might be special restrictions on that area. **DO NOT INVEST ANY MONEY IN A LOCATION UNTIL ZONING HAS BEEN THOROUGHLY RESEARCHED!!**

The City of Cairo Zoning/ Building Permit Office can help with determine if your location and type of business are in compliance with ordinances. You will be required to submit your business plans to the zoning office to determine if the business complies/can be adapted to comply with the following:

- ❑ Current zoning classification
- ❑ Building setbacks
- ❑ Off-street parking availability and service entrance requirements
- ❑ Buffer yards or required screening
- ❑ Lot area minimum
- ❑ Sign regulations

****Sign permits are required for erecting and placing any mounted or freestanding signs. Applications are filed through the zoning office. For specific information about signage, call the permit office at 229-377-6028.

If your plans do not/cannot meet these specifications, you can discuss options with the building/zoning office. If you find the current zoning classification of your potential location does not allow for your business, you may file an appeal for rezoning. In order to file this appeal, contact the Building/Zoning Administrator's office. An answer on this appeal can usually be expected within 4-5 weeks after submission of your application packet.

Building Construction/Renovations/Occupancy

A building permit must be obtained for both new construction and renovations of and additions to existing buildings. 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 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.

City of Cairo Code Enforcement

100 2nd St. SW
Cairo, Georgia 39828
229-377-6028

Grady County Code Enforcement

250 N. Broad St.
Cairo, Georgia 39828
229-377-8857

Health Permits

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

Grady County Environmental Health Department

250 N. Broad Street
Cairo, Georgia 39828
229-377-8857

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. The fee for Trade Name registration is \$157. Similar to publishing your intent to incorporate a business, you must publish a notice of your trade name registration in the newspapers. You must also file the required

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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 publication. The cost is approximately \$10 per week. In order to run your legal advertisement, contact:

The Cairo Messenger

31 1st Ave. NE / P. O. Box 30
Cairo, GA 39828
229-377-2032

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 or partnership name at the time an action is filed. Thus the trade name registration prevents a company from having to pay all court costs in an action by or against a company. If you have a question as to whether your business needs to register a trade name, contact the Clerk's office.

To file your trade name registration, contact:

**Clerk of Superior Court
Grady County Courthouse**

250 N. Broad Street
Cairo, GA 39828
229-377-2912

Federal Licensing

Most new small businesses most likely 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 would need a federal permit also to start large operations such as a television station, radio station, common carrier or producer of drugs or biological products. The aforementioned businesses are all heavily governmentally regulated. For information on federal licensing for these types of businesses, contact:

U.S. Dept. of Alcohol, Tobacco & Firearms

2600 Century Parkway
Atlanta GA 30345
404-417-1300; www.atf.gov

U.S. Federal Drug Administration

60 Eight St. NE
Atlanta, GA 30309
404-253-1171; www.fda.gov

U.S. Federal Communications Commission-National Call Center

445 Twelfth St. SW
Washington D.C. 20554
888-225-5322; www.fcc.gov

State Licensing

Many licensing regulations should be 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 Appendix 1. Before applying, you would be well advised to check the current licensing regulations through the office of the Secretary of State, the county and the city. For information, contact:

Georgia Secretary of State

Professional Licensing Boards Division
237 Coliseum Drive
Macon, GA 31217-3858
Administration Office
478-207-2440
www.sos.state.ga.us

To check the status of a license call: 478-207-2440

**The Office of the Secretary of State offers a timesaving booklet entitled Points of Contact for Small Business Entrepreneurs. This packet includes information on governmental departments and agencies that will be instrumental in starting your business. In addition this book contains important phone numbers, addresses, and internet address of offices and departments essential to your business. Points of Contact for Small Business Entrepreneurs can be downloaded for free using Adobe

Acrobat at the Georgia Secretary of State's website. The link directly to the book is <http://www.sos.state.ga.us/corporations/regforms.htm>.

TAXES

Sales & 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 state sales tax agency (the Department of Revenue). Typically, a separate permit must be obtained for every business in which property 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 they purchase for resale. You may purchase blank resale certificates at office supply stores or download at the Georgia Department of Revenue website. If state law requires that your business collect sales and use tax, you must keep detailed records of your gross receipts from sales/rentals. These records must include all sales/rentals whether or not you believe them to be taxable. Your 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 for pay/file quarterly. The Georgia Department of Revenue now requires most businesses to file and remit its tax using the states electronic filing system. These requirements change each year and you must monitor the Department of Revenue website to ensure compliance with the most recent law.

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 four to seven 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 of 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).

***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 M Certificate of Registration?
- Should Contractors and Sub-Contractors Register for Sales and Use Tax?

Contact:

GA Department of Revenue Regional Office

Albany Regional Office
1105-D West Broad Ave.
Albany, GA 31707
229-430-4241

Georgia Department of Revenue

Sales and Use Tax Division
1800 Century Blvd., NE
Atlanta, GA 30345
404-417-6601

Federal Excise Taxes

There are some forms of business on which the U.S. government requires additional taxation. This will be a tax that you are responsible for collecting. This tax does not come out of your pocket. Typically it is added to the sale price of your product or service. Form 720, Quarterly Feral 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.

They are:

1. Retailers tax (certain types of fuels)
2. 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.
3. Air transportation tax (if you are transporting people by air, you have to collect this tax)
4. Communications taxes (e.g. on telephone or teletype services)

5. Wagering taxes
6. Taxes U.S. md coal
7. Environmental taxes (imposed on petroleum products, various chemicals, and hazardous wastes)
8. Alcohol, firearms, ammunition, and tobacco taxes.

The heavy Vehicle Highway Use tax is filed using Form 2290.

Contact the IRS for complete information of federal excise taxes.

Internal Revenue Service
Albany, Georgia Office
235 Roosevelt Avenue
Albany, Georgia 31701
229-430-8401

The toll free business assistance number is 800-829-4933. This is the number taxpayers should call for questions regarding business accounts, tax law questions regarding business returns including excise tax returns, etc.

State Excise Taxes

In addition to federal excise tax, you may be responsible for collecting state excise tax 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 division's contact information pertaining to the department of interest to your business.

Federal Income Taxes

The amount and way you will pay federal income taxes will be dependent on the legal form in which your business is organized.

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 15 of the following year. The Form 1040-ES is used to file these taxes. Ninety percent of your estimated tax must be paid during the course of the year or an amount equal to your prior year tax to avoid penalties. Depending on a taxpayer's income the required payment may increase.

For a corporation

The 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 1120W. You must deposit these payments using Electronic Funds Payment Transfer System (EFTPS) www.eftps.gov. Banks can no longer process tax deposits. A corporation must complete an application to establish this account.

For more information, contact:

Internal Revenue Service
235 Roosevelt Ave.
Albany, Ga. 31701
229-430-8401 or toll free 800-829-4933
www.irs.gov

Estimated State Income Taxes

The State of Georgia also requires that you pay estimated state income taxes. The payment dates for estimated state tax are the same as those for federal payments (see 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

There are taxes that as an employer you are responsible for both withholding from employee wages as well as paying yourself. For more complete information on employer taxes, see Labor and Safety Regulation Information in Section IV.

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 taxes 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 Form G-7 on or before January 31 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 www.gatax.org.)

**These amounts are subject to change and should be reviewed annually to insure compliance with the current law.

For more information contact:

Georgia Department of Revenue
Withholding Department
1800 Century Center Blvd.
Atlanta, Georgia 30345
404-417-2311

Electronic Federal Tax Payment System

The Internal Revenue Service now requires many types of tax payments be made through this electronic system. Even when not required, both individual and business taxpayers may use the system to pay its taxes. It is available on the Internet at www.eftps.gov but an application must be completed prior to use.

The state of Georgia has developed a similar system called the Georgia Tax Center which can be accessed at www.gataxinfo.org.

****NOTE****

This is general tax guidance. Each business and individual should consult a certified public accountant regarding specific tax advice.

Federal Tax Identification Numbers

Your federal tax identification number is the number used to file your taxes. It acts in a similar capacity to your social security on your personal income taxes. In fact, if you are a sole proprietorship you will probably use your social security number. If a sole proprietorship has employees, then a Federal Tax ID number is required. 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 at www.irs.gov. Click on businesses, then click on employer ID Numbers under the heading Related Topics. You may also apply for your number on-line.

Utilities

Establishing Water, Sewer and Garbage Service

To establish water, sewer and garbage service in an existing location within the city limits of Cairo, you must contact City of Cairo Utilities Office. You will be required to sign a service contract and pay a deposit. This deposit is refundable at the closing of your final bill. The amount of your deposit is dependent on the size of your business and its estimated water use. To sign up, you must present a copy of your lease agreement or closing statement and driver's license or valid Georgia ID with Social Security number.

While each provider in the county has specific policies and procedures, each system is similar. Commercial garbage collection rates vary according to the type

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of service requested. Contact the appropriate office for a better idea of a specific amount. For information about establishing water, sewer and garbage service in Grady County and the City of Whigham, see the appropriate contact information below.

For Utility Services please contact the following:

City of Cairo, contact:

City of Cairo Utilities Office
100 2nd St. SW / P. O. Box 29
Cairo, GA 39828
229-377-3653

Grady County, contact:

Grady EMC
1499 Hwy. 84 W. / P. O. Box 270
Cairo, GA 39828
229-377-4182

City of Whigham, contact: **Whigham has no public sewer system.

City of Whigham City Hall
108 W. Broad Ave.
Whigham, GA 39897
229-762-4215

Establishing Gas Service

To establish gas service in Cairo, contact the City of Cairo at 229-377-1954. To establish service, provide the service address, the name of the person responsible for bill payment and company name. A deposit will be assessed for each business that begins service. The amount you will pay is contingent on your location and other factors. Please call the City of Cairo for specific amount.

If your business will be located in a facility that has not previously had gas service, your deposit will be based on the gas appliances in your facility. City of Cairo is familiar with estimated gas use on any appliance you might be using.

If building a new facility for your business, contact the City of Cairo and have them put you in touch with a local commercial representative, who will help insure that all gas fixtures in your building are up to the City of Cairo specifications and also help address any questions regarding gas service.

If your business will be located within the city limits of Whigham or within the county, you must seek an alternate provider. These areas have no underground gas lines. Contact local gas or propane providers for information.

Establishing Electrical Service

Cairo & Grady County have three electrical services. They are City of Cairo, City of Whigham and Grady EMC. Each has its own application process. Which provider you will use is dependent on where your business is located.

If your business is located within the city limits of Cairo, your provider is City of Cairo. To establish service, you will need to provide the service address, name of person responsible for bill payment and the name of your company. A deposit will be assessed for each business that begins service. The deposit amount for a business (unlike a residential deposit) varies from business to business and can run into hundreds of dollars. To establish service with the City of Cairo, call (229) 377-6028.

If your business is located outside any city limits in the county, Grady EMC is your provider. To establish service with Grady EMC, call (229) 377-4182. It will be necessary to discuss the steps to getting service with a customer service representative. Grady EMC assesses a deposit on new commercial service contingent on location and type of business. Contact a customer service representative for a specific amount.

If your business is located in Whigham, the City of Whigham is your provider. To establish service with the City of Whigham, call (229) 762-4215. The same rules above will apply.

Establishing Telephone Services

Cairo & Grady County have two telephone service providers. Windstream provides telephone service for businesses throughout Grady County. To establish phone service, call Windstream at 800-501-1776. The City of Cairo offers phone service through CNS. To establish phone service call CNS at (229) 307-0332.

Labor and Safety Regulation Information

Educate Yourself on Labor/Safety Issues

The Georgia Department of Labor (GDOL) 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 office regarding these classes. These seminars are intended to provide you with all the information you need to prepare you 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 GDOL can help walk you through all of your employment and labor problems.

Georgia Department of Labor

Cairo Office
101 MLK, Jr. Ave. SW
Cairo, Georgia 39828
229-377-6526

OSHA

The issuing and enforcing of occupational and safety health regulations is handled by the U.S. 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 2209 (OSHA handbook for small business) and number 3163 (Q and A for small business) are especially helpful. Both of these can be found at the website. In addition to OSHA, the US government also supports the Employment Standard 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.

Occupational Safety and Health Administration

200 Constitution Avenue, NW
Washington, DC 20210
800-321-6742; 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 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.

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. See contact information below.

Georgia Department of Revenue

1105-D West Broad Ave.
Albany 31707
229-430-4241

Georgia Department of Labor

148 International Blvd. NE Suite 265

Sussex Place
Atlanta, GA 30303
877-709-8185

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. Worker's Compensation Insurance should be purchased from an 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/sbwc. This website has forms and various other resources helpful to a new business owner.

Application, Hiring and Termination Process

There are basic ground rules for hiring and firing employees. There are 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 close your business. It is important to make sure all your bases are covered. In addition to the do's & don'ts listed below, contact the Georgia Department of Labor and/or an attorney for more information on correct hiring and firing policies.

Application and Hiring

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.

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 such as “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 to 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 of safety, contact the Georgia Department of Labor. See the Resource Directory for contact information.

Termination Guidelines:

- ❑ *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 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.
- ❑ *Conduct an exit interview:* This allows you to tie up any loose ends. Final paychecks can be issued, and company property (keys, paperwork, files, etc.) 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 might be a bit more

forthcoming with problems or constructive criticisms than someone that still works there.

- ❑ *Keep termination of an employee between you (management) and the employee.* The fired employee 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 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. The first things that typically come to mind are the classified advertisements in local newspapers or on an on-line job listing source. You can place ads in these publication for week long and 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 (229) 377-6525.

Another place you might contact is Southwest Georgia Technical College (SWGATC). You can register your job opening with their Career Planning and Placement office. Contact their office at 229-225-4096.

Private Staffing Agencies are an excellent source of finding specialized as well as hourly employees. For a list of staffing agencies in the Cairo/Grady County area contact the Chamber of Commerce at 229-377-3663.

Southwest Georgia Workforce Investment Board, (229) 522-3594 can be a resource of labor. As in other cases regarding labor and safety issues, if in doubt, contact the GDOL at 1-866-873-5676. See the Resource Directory for contact information.

FINANCING INFORMATION

When starting a business, one important consideration is where to obtain capital to back 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 (SBA) 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 Basic 7(a) Loan Program:** 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.
- ❑ **SBA 504 Loan Program:** This program provides financing for small business through a low interest, fixed rate, long-term loan. The Small Business Administration takes a second lien position behind the bank. Eligible expenditures are for land and building, long-life machinery and equipment. Job creation is a requirement of the program.
- ❑ **SBA Microloan Program:** This program provides small, short-term loans to small business concerns and certain types of not-for-profit child-care centers. Eligible expenditures include working capital, purchase of inventory or supplies, purchase of furniture or fixtures and the purchase of machinery or equipment. The maximum loan amount is \$50,000, but the average microloan is about \$13,000.

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 and financial statements of businesses (if applicable).

****This information is constantly changing. You can check for updated information on SBA's website, www.sba.gov. You can access the entire SBA publication as well as important forms from this site.**

How To Apply

You must first seek financing from a bank or other private source. Take your business plan to your banker and discuss your financial requirements with him/her. His/her involvement is essential. Then, call the Small Business Development Center (SBDC) at (229)420-1144 to discuss the project's eligibility for SBA assistance.

OTHER LOAN PROGRAMS:

OneGeorgia Authority: (404) 679-4940; Website: www.onegeorgia.org

Entrepreneur and Small Business Development Loan Guarantee Program: Is designed to assist Georgia's small businesses in obtaining the financing they need to help start-up, expand or improve their operations, thereby creating new job opportunities in Georgia's rural at-risk counties.

The ESBD guarantee benefits participating banks by reducing credit and exposure risk, and the business benefits by getting financing it could not otherwise have obtained. Borrowers must be a "for profit" business enterprise properly organized in Georgia and located in a rural county.

Eligible Activities – OneGeorgia will consider a broad range of loan applications. Desirable loans include, but are not limited to:

- ❑ Building construction, conversion, expansion, repair and modernization,
- ❑ Purchase of land, buildings, machinery and equipment,
- ❑ Start-up and working capital (adequate collateral required such as inventory, A/R, and other tangible assets).

Loan Guarantee Assistance –

- ❑ Available on eligible loans ranging from \$35,000 to \$250,000; requires 10% cash equity injection by borrower.
- ❑ Interest rate (negotiated between lender and borrower) should not exceed prime + 2%.
- ❑ ESBD will guarantee 50%, or up to \$112,500; ESBD guaranteed loan cannot exceed 90% of collateral value.
- ❑ Fees: lender must submit 1% on guarantee amount at closing; 0.5% annual fee on guarantee balance.
- ❑ Company owners with greater than a 20% ownership must provide personal guarantees.
- ❑ Must provide business plan, financial projections, marketing analysis and outline strength of management.

BUSINESS SERVICE PROVIDERS

Downtown Cairo

Cairo's downtown area represents an opportunity to the potential entrepreneur. For information on available commercial property in the downtown and surrounding area, call the Downtown Development Authority at (229) 377-3435. If you are planning to open a full-service restaurant, you should be aware of the laws and permitting that applies. For information, contact Cairo City Hall at 229-377-1722.

Agribusiness

Agribusiness makes up a large part of the economy of Grady County. This field of business also encounters special restrictions and opportunities. For more information on agribusiness ventures, contact the Grady County Extension Service. 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 has information on crop and livestock enterprise budgets and license/permits requirements of the GA Dept. of Agriculture and the Environmental Protection Agency. The Extension Service provides education about agriculture, horticulture, 4-H and family and consumer science and also holds workshops and seminars that are important to business owners in these fields. The Farm Service Agency (FSA) of the United States Department of Agriculture is located in the Grady County Agri-Center. The FSA has farm loan programs, farm land acreage information (quotas, allotments, etc.) and land conservation assistance programs. Please see below for contact information.

University of Georgia Extension Office

Agri-Center
65 11th Avenue NE
Cairo, Georgia 39828
229-377-1312

USDA Farm Service Agency

Agri-Center
65 11th Avenue NE
Cairo, Georgia 39828
229-377-1607

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 access to all federal exporting resources.

South Georgia US Export Assistance Center

111 East Liberty Street, Suite 202
Savannah, GA 31401
912-652-4204
<http://export.gov/georgia/>

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 provides opportunities for these small businesses to connect with international companies searching for a particular product or service.

Georgia Tech Procurement Assistance Center

Mission: is to provide marketing and procurement technical assistance to Georgia businesses, large and small, operating in the government procurement markets at the federal, state, and local levels as a prime contractor or subcontractor.

The Georgia Tech Procurement Assistance Center (GTPAC) has offices conveniently located throughout the state of Georgia. Visit one of the offices in your area to obtain the necessary forms for government and prime contractors' bidder's lists that must be submitted in order to purchase products and services. You can register your business on the Georgia Department of Administrative Services website: www.statepurchasing.doas.georgia.gov

Georgia Tech Procurement Assistance Center
230 South Jackson St., Suite 159
Albany, GA 31701
(229) 317-4707
<http://gtpac.org/>

Georgia Tech's Economic Development Institute

Georgia Tech's Economic Development Institute (EDI) offers an array of services with a common objective: to grow Georgia's economy by providing technology-driven solutions to the state's businesses and communities. Whether the goal is

attracting new companies to Georgia, expanding existing enterprises, providing technical expertise to help Georgia business and industry be more competitive, or helping communities plan for growth, EDI helps keep the state's economy moving forward. EDI assists company managers and business owners. For Georgia business and industry, EDI provides technical assistance, management training and other assistance designed to improve productivity and help companies become more competitive in world markets.

Georgia Tech's EDI supports Georgia's economic development efforts by conducting specialized professional development courses, performing economic development research, helping Georgia communities prepare for growth and connecting relocating or expanding companies with resources at Georgia Tech. EDI economic development specialists help Georgia's economic and community development professionals expand their skills and keep current with new trends and technologies.

EDI provides its services through a statewide network of regional offices, backed up by campus-based skill centers and the resources of Georgia Tech's nationally-ranked academic and research faculty.

Georgia Tech Economic Development Institute

Art Ford, Region Manager

125 Pine Avenue, Suite 220, Albany GA

(229)430-6195; art.ford@innovate.gatech.edu

Website: <http://innovate.gatech.edu/>

E-Commerce

On-line business is business. Getting started in E-Commerce can be confusing. If you are interested in starting an E-business visit www.entrepreneur.com/ebusiness. This website can help you with start-up, design, marketing, operations and much more.

Minority Financial Assistance

The Minority Business Development Agency offers resource information and support. Business and Professional Women offers support and recognition to those women in the business field. These groups can be contacted for further

information regarding their support networks. The Small Business Development Administration has a web site providing information and support to female and minority business owners. It can be found at <http://www.sbaonline.sba.gov/>.

Minority Business Development Agency

401 West Peachtree Street, Room 1715
Atlanta, Georgia 30308
404-730-3300
<http://www.mbda.gov/>

Business and Professional Women/USA

1718 M Street, NW, #148
Washington, DC 20036
202-293-1100
<http://www.bpwfoundation.org/>

Georgia Hispanic Chamber of Commerce

Mission: 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 Georgia Hispanic Chamber of Commerce (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 government 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 the GHCC sponsors on "How to Open Your Own Business", the Latino law School, and Import/Export seminars, among others. If you are interested in the GHCC services, contact:

Georgia Hispanic Chamber of Commerce

99 West Paces Ferry, Suite 200, Atlanta, GA 30305.
Phone:(404) 929-9998
Fax: (404) 816-9190

RESOURCE DIRECTORY

When starting a new business, it is important to have a diverse base of information sources. One way to ensure 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.

- ❑ **Better Business Bureau:** This agency's regional office is based in Columbus. Located at 500 12th Street, Columbus, Georgia 31901. Phone: 706-324-0712
<http://columbusga.bbb.org>
- ❑ **Cairo-Grady County Chamber of Commerce and Grady County Joint Development Authority:** Promotes economic growth in the county through a variety of programs and services. It can serve as your connection to the existing economic and political community- Located at 961 North Broad Street | P. O. Box 387, Cairo | Phone: 229-377-3663; www.cairogachamber.com
- ❑ **USDA Farm Service Agency (FSA):** Located at 65 11th Avenue NE, Cairo
Phone: 229-377-1607
- ❑ **Georgia Department of Labor:** Cairo Office-Located at 101 Martin Luther King, Jr. Ave. SW, Cairo; Phone 229-377-6526
- ❑ **Georgia Department of Economic Development:** Contact Rhonda Geiger Senior Project Manager for Existing Industry and Regional Recruitment; Located at 800 Laurel Avenue, Adel, GA 31620; Phone: 229-896-5701; rgeiger@georgia.org
- ❑ **Georgia Hispanic Chamber of Commerce:** Promotes and supports the economic development of Hispanic businesses. Located at 99 West Paces Ferry, Suite 200, Atlanta, GA 30305; Phone: 404-929-9998; <http://www.ghcc.org/eng.asp>
- ❑ **Georgia Secretary of State's Office:** Located at the State Capitol, Room 214 Atlanta, GA 30333; Phone: 404-656-288; www.sos.state.ga.us
- ❑ **Georgia Tech Procurement Assistance Center:** Its mission is to provide marketing and procurement assistance to Georgia businesses, operating in the government procurement market as a prime contractor or subcontractor. Located at 230 South Jackson St., Suite 159, Albany, GA 31701; Phone: 229-317-4707; <http://gtpac.org/>
- ❑ **Georgia Tech Economic Development Institute:** Located at 125 Pine Avenue, Suite 220, Albany GA; Phone:229-430-6195; <http://innovate.gatech.edu/>

- ❑ **Internal Revenue Service:** Located at 235 Roosevelt Ave., Albany, GA 3170; Phone: 229-430-8401
- ❑ **Georgia Minority Business Development Agency:** 75 5th Street, NW, Suite 700, Atlanta, GA 30308; Phone: 404-894-2096;
- ❑ **National Black Chamber of Commerce:** Dedicated to economically empowering and sustaining African American communities through entrepreneurship and capitalistic activity within the United States. Located at 1350 Connecticut Ave. NW, Suite 405, Washington DC, 20036; Phone: 202-466-6888; <http://www.nationalbcc.org>
- ❑ **Roddenbery Memorial Library:** Located at 320 N. Broad St., Cairo; Phone: 229-377-7756; <http://www.rmlibrary.org/>
- ❑ **Small Business Association:** SBA offers information on small business loans, grants, bonds and other financial assistance; The Georgia District office is located at 233 Peachtree Street, NE Suite 1900, Atlanta, GA30303; Phone: 404-331-0100; www.sba.gov.
- ❑ **South West Georgia Regional Commission (SWGA RC):** Promotes economic development throughout the region including Grady County by providing a variety of services to local governments, including traditional planning services, such as zoning ordinance planning and economic development, to more specialized areas such as human services, geographic information systems and transportation planning. 30 West Broad St. Camilla, GA 31730; Phone: 229-522-3552
- ❑ **University of Georgia Cooperative Extension Service:** 65 11th Ave. NE Cairo, GA 39828; 229-377-1312
- ❑ **University of Georgia Small Business Development Center :** Offers a wide range of free business consulting services for potential business owners including assistance in starting a business, obtaining financing, and developing marketing and managerial plans. The SBDC is located at 125 Pine Avenue, Suite 142, Albany, GA 31701; Phone:229-420-1144; website: www.georgiasbdc.org
- ❑ **US Department of Labor:** This office can provide you with information on OSHA. 1375 Peachtree St. NE Suite 587, Atlanta, GA 30308; Phone: 404-347-3573
- ❑ **US Postal Service**
1-800-275-8777

OTHER RESOURCES

- ❑ **Georgia.gov**; This comprehensive site gives all information necessary to start or grow a new business and also includes links to Secretary of State's office, federal resources, online applications (Federal I.D. numbers) and by county pertinent numbers.

- ❑ **Statewide Innovation Centers**: Located at 75 Fifth Street NW, Suite 1200 Atlanta GA, 30308; (404) 962-4041
www.georgiainnovation.org
 - Center of Innovation for Agriculture
(229) 391-6882; <http://agribusiness.georgiainnovation.org/>

 - Center of Innovation for Logistics
(912) 963-2551; <http://logistics.georgiainnovation.org/>

 - Center of Innovation for Manufacturing Excellence
(770) 531-6350; <http://manufacturing.georgiainnovation.org/>

 - Center of Innovation for Life Sciences
(706)829-4271; <http://lifesciences.georgiainnovation.org/>

 - Center of Innovation for Aerospace
(478) 308-3097; <http://aerospace.georgiainnovation.org/>

 - Center of Innovation for Energy
(404) 584-1000; <http://energy.georgiainnovation.org/>

- ❑ **Georgia Department of Economic Development Entrepreneur & Small Business Development**: Located at 75 Fifth Street NW, Suite 1200, Atlanta GA 30308; Phone: 404-962-4820; www.georgia.org/smallbusiness

- ❑ **Georgia Department of Technical and Adult Education (DTAE)**: oversees the state's technical colleges, adult literacy programs, and a host of economic and workforce development programs. Located at 1800 Century Place, Suite 400 Atlanta, Georgia 30345; Phone: 404.253.2822; www.georgiaquickstart.org

- ❑ **USDA Rural Development Center**, Camilla, GA ; Phone: 229-336-0371
<http://www.rurdev.usda.gov/ga/>

Other Resources-Statewide

Resource/Program

Contact

1. Governor's Mentor Protégé Program www.georgia.org
2. GA Tech's Advanced Technology Development Center (ATDC)
(start-up help for entrepreneurs)
404-894-3575 <http://atdc.org/about>
3. Asian American Chamber of Commerce
770-840-9777 <http://www.aacc-ga.com/>
4. GA Micro Enterprise Network (GMEN)
678-296-1059 <http://www.georgiamicrobiz.com/>
5. USDA Rural Economic Development
706-546-2161 www.rurdev.usda.gov/ga

Local Resources

Attorneys

Bass Law Firm	311 N. Broad St. Cairo, GA 39828	229-377-2424
Bell/Payne, LLC	102 W. Broad Ave. Whigham, GA 39897	229-762-4000
Kevin S. Cauley	732 N. Broad St. Cairo, GA 39828	229-377-1200
Thomas L. Lehman	221 N. Broad St. Cairo, GA 39828	229-377-2622

Banks

Ameris	P. O. Box 240 Cairo, GA 39828	229-377-1110
Bank of the Ozarks	P. O. Box 503 Cairo, GA 39828	229-377-1230
Capital City Bank	P. O. Box 548 Cairo, GA 39828	229-377-3002
First National Bank	P. O. Box 180 Cairo, GA 39828	229-377-3543
Five Star Credit Union	P. O. Box 990 Cairo, GA 39828	229-377-8965
United National Bank	P. O. Box 150 Cairo, GA 39828	229-377-7200

Certified Public Accountants

James H. Douglas	P. O. Box 1387 Cairo, GA 39828	229-377-0020
Richter & Company	P. O. Box 566 Cairo, GA 39828	229-377-3446
Timothy Widener	P. O. Box 418 Cairo, GA 39828	229-377-7552

Real Estate Agencies

Cairo Realty	800 N. Broad St. Cairo, GA 39828	229-377-4253
1 st Realty & Appraisal Services	P. O. Box 417 Cairo, GA 39828	229-377-8800
Real Estate Shop	P. O. Box 671 Cairo, GA 39828	229-377-7777
Realty Mart	707 Hwy. 84 E Cairo, GA 39828	229-377-8007

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 company's assets, liabilities and owner's equity of 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 paid out.
- ❑ **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
- ❑ **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
- ❑ **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 Statements** – a financial statement 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
- ❑ **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

Occupations Requiring State Licensing; Visit the Secretary of State website for more information: www.sos.state.ga.

State Board of Accounting

Certified Public Accountant
Registered Public Accountant
Foreign Accountant
Accounting Firms

State Boards of Architects

Architects
Interior Designers

GA Athlete Agent

Commission
Athlete Agents

Board of Athletic Trainers

Athletic Trainers

GA 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 Ind. Licensing

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

State Board of Cosmetology

Master Cosmetology
Teachers
Instructor Trainee
Esthetician
Apprentice
Schools
Shops
Manicurists

Composite Board of Prof. Counselors, Social Workers and Marriage Therapists

Marriage Therapists
Professional Counselor
Associate Prof. Counselor
Master Social Worker
Clinical Social Worker
Marriage & Family Therapist
Assoc. Marriage & Fam. Therapist

GA Board of Dentistry

Dentists
Dental Hygienists

Board of Examiners of Licensed Dieticians

Dieticians

State Board of Professional Engineers & Land Surveyors

Professional Engineer
Engineer in Training
Land Surveyor
Land Surveyor in Training

State Board of Registration for Foresters

Foresters

State Board of Funeral Serv.

Funeral Director
Embalmer
Establishment

Apprenticeship

State Board of Registration for Professional Geologists

Professional Geologist

State Board of Hearing Aid Dealers & Dispensers

Hearing Aid Dealer
Hearing Aid Dispenser

State Board of Landscape Architects

Landscape Architects

State Board of Certification of Librarians

Librarians

Composite State Board of Medical Examiners

Acupuncture
Paramedic
Cardiac Technician Teacher
Institutional & Provisional Physician,
(MD & OO)
Osteopath Respiratory Therapist

State Board of Nursing Homes Administrators

Nursing Home 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

Pharmacy 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 Therapists/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 Detective Businesses
Private Security Businesses
Weapon Permits
Training Instructors
Classroom Firearms
Classroom & Firearms

State Board of Examiners of Psychologists

Psychologists

GA 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 & Used Vehicle Parts Dealers

Used Motor Vehicle Dealers
Used Motor Vehicle Parts Dealers
Used Motor Vehicle Dismantlers
Salvage Yard Dealers
Rebuilders
Salvage Pool Operators

State Board of Veterinary Medicine

Veterinarians
Faculty Licenses
Animal Technicians

State Board of Water and Wastewater Treatment Plant & Operator & 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
Wastewater Collection System Operator