



CLEMSON UNIVERSITY
SMALL BUSINESS DEVELOPMENT CENTER
REGIONAL OFFICE

BUSINESS START-UP FACT SHEET AND CHECKLIST

The South Carolina SBDC is partially funded under the Cooperative Agreement No. 03-603001-Z-0043-23 by the U.S. Small Business Administration (SBA). The Small Business Development Center (SBDC) operates in partnership with the U.S. Small Business Administration. The support given by the U.S. Small Business Administration through such funding does not constitute an express or implied endorsement of any co-sponsor(s) or participants' opinions, products, or services. All SBDC programs are nondiscriminatory and available to individuals with disabilities.
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GETTING STARTED ...

Prepare a written business plan:

- Contact your local Small Business Development Center for a copy of the business plan outline.

Decide on form of ownership:

- The most common forms are sole proprietorship, general partnership, limited partnership, corporation, "S" corporation, and limited liability company. The tax and legal implications differ for each form. Consult an attorney or CPA for advice and details on these implications.

If the business will be a general partnership, limited partnership, corporation, "S" corporation, or limited liability company, see an attorney for assistance with Partnership Agreements or Articles of Incorporation. Call the South Carolina Bar Association at 1-(800)-868-2284 for a free legal referral.

Personal credit:

- Before approaching a bank or investor for a loan it is advisable to know the condition of your credit report. To check on your personal credit, contact EQUIFAX at 1-800-685-1111. Copies may be purchased for a nominal fee.

Register the name of your business:

- Call the Secretary of State's office to see if the name you have chosen for your business is available or is already being used. Phone: (803) 734-2158. If you are permitted to use the name, you may then register the name of your business in the Mercantile Establishments Book at your local County Clerk of Court's Office.

Business license:

- Obtain a business license for the municipality in which your business is physically located and for any municipality in which you are conducting business.

Zoning regulations:

- Check with city and/or county zoning approval, occupancy permits, and sign permits. Contact your respective county office.

Real estate:

- Real estate transactions may require special consideration. Seek legal advice before completing any transactions.

Obtain a federal ID number:

- Use form SS4 from the IRS. You may fax this form to the IRS at (631) 447-8960 or telephone the Internal Revenue Service toll free at 1 (866) 816-2065 for information. (Owner's Social Security number may be used for sole proprietorships with no employees).

Register your business with the South Carolina Department of Revenue:

- Use form SCTC-111. This form may also be used to obtain an employer withholding number (if you will have employees) and a retail license (if you will be selling merchandise).

IRS Small Business Tax Workshop:

- Attend the free IRS “Small Business Tax Workshop” offered at multiple locations in the Upstate. Call your local SBDC office or the IRS Tax Payer Education Office in Columbia at (803) 765-5706 for information. The program runs from 9:00 am - 4:00 pm.

Consult an insurance agent:

- The agent can give you information on liability, Workers’ Compensation, casualty insurance, bonding, etc.

Bookkeeping:

- Consult an accountant or bookkeeper for advice on establishing a bookkeeping system.

Checking account:

- Open a business checking account. Do not use your personal accounts for business transactions. Get to know your banker now and use his/her advice.

Special licensing:

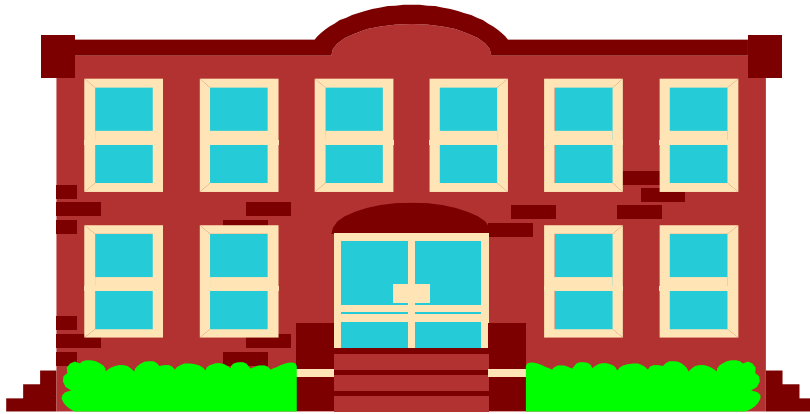
- Check into any other licensing or registration that may be required for your particular type of business (OSHA, Health Department, ABC, Department of Agriculture, hazardous materials, occupational and professional licensing boards, etc.).

Credit card merchants:

- If you are interested in accepting credit cards from your customers, begin by contacting your bank’s Merchant Bankcard Services, retail banker. Your banker will instruct you on how to accomplish this. Many sales are lost each year by retailers who do not accept credit cards. You must have a retail site for your business.



BUSINESS LICENSE: Most municipalities in South Carolina require you to obtain a business license in order to conduct business. License fees vary and are based on sales revenues. Contact the city hall closest to you, as well as the city hall in any area where you will be conducting business.



SPECIAL LICENSE: Some professions and businesses require additional licenses or examinations. Contact the following agency to learn about special permits, which may be required for your business.

Department of Consumer Affairs..... Phone: (803) 734-4200
PO Box 5757
2801 Devine Street
Columbia, SC 29250-5757

BUILDING AND ZONING: For information pertaining to whether your business can operate in the chosen location you must check your local zoning ordinances. This includes home business requirements. Contact your local county office.

BUILDING AND FIRE INSPECTIONS: In some areas, before you can operate in a specific business location you must obtain a Certificate of Occupancy issued by the local Building Inspections Department. A building inspector and fire inspector will come and look at the business location.

SIGNAGE: Must be approved by local zoning and building inspection divisions.

CONSTRUCTION ON A BUILDING FOR BUSINESS: This requires a Construction Certificate of Occupancy, which differs from a Certificate of Occupancy.

HEALTH DEPARTMENT: If your business will be involved in food handling you must contact the County Health Department in the county where you will do business for requirements on permits.

RESTAURANTS: Must submit a seating layout to building inspections for Certificate of Occupancy approval if your business will be in a new building or has never been a restaurant before.

SC Department of Health and Environmental Control (DHEC) Phone: (803) 896-0640
Plan Review Requirements Fax: (803) 896-0645
Food Protection Branch
2600 Bull Street
Columbia, SC 29201

If your business will be a change of ownership or is an existing restaurant, you may contact your local office of the SC Department of Health and Environmental Control, the Division of Food Protection.

LEGAL ADVICE: You can profit from obtaining competent legal advice when you make many decisions about your business. To locate an attorney in your area or with expertise in special areas, you may contact: The SC Bar Association, Lawyer Referral Service at 1- (800) 868-2284.

REAL ESTATE: Be very careful about real estate transactions. Before signing a lease or contract, you should speak with an attorney. To locate a realtor check the yellow pages or:

SC Association of Realtors Phone: (803) 772-5206
PO Box 21877
3780 Fernandina Road
Columbia, SC 29210

IRS SMALL BUSINESS TAX WORKSHOP: Presented by the IRS in multiple locations in the Upstate from 9:00 am until 4:00 pm. For information and reservations telephone your local SBDC office or (803) 765-5706.

BUSINESS TAX GUIDE FOR SOUTH CAROLINA: This guide is updated annually and available for a small fee to handle postage.

SC Department of Revenue Phone: (803) 898-5872
Administrative Division
PO Box 125 – Zip Code 29214
301 Gervais Street
Columbia, SC 29201

PROPERTY TAX: If you are a manufacturer and your business owns real property, you should check with your County Tax Assessor’s office to find out about property taxes. You may also be liable for state property taxes on inventory and equipment. For more information, contact:

SC Department of Revenue Phone: (803) 898-5476
State Property Tax Division
301 Gervais Street
Columbia, SC 29214

EMPLOYEE RECRUITMENT: There are many ways to locate potential employees, including word-of-mouth, advertising, and employment agencies. There is also a state agency that helps employers locate and train employees or assists business owners in solving employee problems such as absenteeism and turnover. Contact Job Service at your local Employment Security Commission.

INSURANCE: Most small businesses carry insurance to shield their assets and earnings from risks and unexpected hazards. An insurance agent can help you decide what kind of coverage you need. Many agents are listed in the Yellow Pages of the telephone directory or you can contact:

SC Department of Insurance Phone: (803) 737-6160
PO Box 100105 - zip code 29202
1612 Marion Street
Columbia, SC 29201

PATENTS, TRADEMARKS, AND COPYRIGHTS: Information on patent laws and inventions is available through federal bookstores and the Department of Commerce. Patent attorneys and agents can be located through the yellow pages of the telephone directory.

To register a patent or trademark, contact:

US Department of Commerce
Patents and Trademarks Office
Washington, DC 20231
(800) 786-9199

For copyright information, contact:

Copyright Office
Library of Congress
Washington, DC 21559
(202) 707-3000

You can obtain information about state trademarks and service marks if you contact:

Secretary of State..... Phone: (803) 734-1728
Room 109, Wade Hampton Building
PO Box 11350
Columbia, SC 29201

OBTAINING A BAR CODE OR UNIVERSAL PRODUCT CODE (UPC):

- To obtain an application for a bar code, contact the UNIFORM CODE COUNCIL at (937) 435-3870.
- Fill out the application completely and return to the Uniform Code Council with the required fee.
- The fee is dependent on your annual sales. Minimum fee for new products is \$300.
- Processing the application takes approximately 10 - 15 days upon their receipt of application and fee.
- You will be issued a bar code and instructions for getting the bar code on your product.

CENSUS DATA: The South Carolina Data Center acts as the primary clearinghouse in South Carolina for Bureau of Census products. Assistance is provided on such topics as population estimates and projections, sources of data, census concepts and definitions, and interpretation and use of data. For more information on the South Carolina Data Center, contact:

South Carolina State Data CenterPhone: (803) 898-9940
Division of Research and Statistical Services
1000 Assembly Street, Suite 425
Columbia, SC 29201

STATE REQUIREMENTS

SECRETARY OF STATE: If you plan to incorporate your business or operate as a limited partnership you will need to notify the Secretary of State to file your assumed name or the name you will be doing business under. Filing for incorporation in South Carolina must be done through an attorney.

Corporate Charter(803) 734-2158
Trademarks/Service Marks (803) 734-1728
General Information (803) 734-2158

- Business name searches are conducted by the Secretary of State’s Office. A name search is also conducted by the local County Clerk of Court’s Office in the Mercantile Establishments Book where you can register the name of your business.

SC STATE RETAIL LICENSE: Before engaging in a business, a retailer must apply for a retail license by completing and submitting South Carolina Business Tax Registration Application, Form SCTC-111, to the South Carolina Department of Revenue. This license enables a retailer to purchase tax-free. Anyone selling any kind of product needs to obtain this license for the purpose of remitting sales tax.

Greenville Office (for all Counties) (864) 241-1200
SC Department of Revenue, Columbia, SC(803) 898-5872

DEPARTMENT OF REVENUE:

For information on state income tax regulations call(803) 898-5872
Employers are typically responsible for state collections and payments:

1. State income tax withheld from employees’ wages. Proprietorships, partnerships, and corporations with employees are required to file state tax reports.

SC EMPLOYMENT SECURITY COMMISSION: If you will be hiring anyone in your business you must notify the ESC. They will tell you which forms you need to file with their agency.

1. (SUTA) State Unemployment Tax
Status Unit, Columbia(803) 737-3075

WORKMAN’S COMPENSATION: Contact your local insurance agent or
SC Workman’s Compensation Commission Office in Columbia, SC(803) 737-5700

ALCOHOL BEVERAGE SERVICE: If you will be serving or selling alcoholic beverages in the course of doing business you must contact these agencies.

Federal Bureau of Alcohol, Tobacco and Firearms
US Department of Treasury
1835 Assembly Street, Columbia, SC 29201 - Permits(803) 765-5722

SC Department of Revenue
Alcoholic Beverage Licensing
301 Gervais Street, Columbia, SC 29201 - Permits (803) 898-5864

DAY CARE LICENSING: Anyone conducting business involving groups of seniors or children must contact this office to satisfy state requirements. Contact your local SC Department of Social Services.

FOOD OR COSMETIC RELATED BUSINESSES: If your business will involve the production or the packaging of food or cosmetics you must contact:

Department of Agriculture
Wade Hampton Office Building
Columbia, SC 29201 (803) 734-2210

MANUFACTURING-RELATED INFORMATION: If your business is related to manufacturing a product you will need a manufacturer's registration number. To obtain a registration number (or textile products identification tag, if the product is pillows, blankets, mattresses, etc.), call:

Federal Trade Commission – Consumer Response Center - Georgia ... (877) 382-4357

IMPORTS/EXPORTS: If your business engages in importing or exporting, you may want to obtain special assistance. For all counties in the Upstate contact:

International Trade Specialist
Clemson Small Business Development Center
PO Box 5626
Spartanburg, SC 29304
(864) 316-9162

US Department of Commerce
Greenville US Export Assistance Center
555 North Pleasantburg Drive
Building 1, Suite 109
Greenville, SC 29607
(864) 271-1976

REGIONAL DATA: The Appalachian Council of Governments serves 6 counties in the Upstate: Greenville, Spartanburg, Anderson, Cherokee, Oconee, and Pickens. The Upper Savannah Council of Governments serves the following 6 counties: Abbeville, Edgefield, Greenwood, Laurens, McCormick and Saluda. The councils monitor the area's growth and changes, compiling, analyzing, and publishing a wide variety of information on the region. For information contact:

Appalachian Council of Governments (864) 242-9733
30 Century Circle
Greenville, SC 29607

Upper Savannah Council of Governments (864) 941-8050
222 Phoenix Street, Suite 200
Greenwood, SC 29646



**STATE OF SOUTH CAROLINA
OCCUPATIONAL & PROFESSIONAL LICENSING
BOARDS
(803) 896-4300**

- Athletics
- Accountancy
- Amusement Rides
- Architectural Examiners
- Auctioneers
- Audiologists
- Barber Examiners
- Chiropractor Examiners
- Construction Contractors
- Cosmetology
- Engineers & Land Surveyors
- Environmental Certification Board
- Foresters
- Funeral Service
- Geologists
- Long Term Health Care
- Medical Examiners
- Motor Vehicle Management
- Nursing
- Occupational Therapy
- Opticianry
- Optometry
- Pharmacy
- Physical Therapy
- Pilotage (Port)
- Podiatry
- Pyrotechnic Safety Board
- Residential Builders Commission



FEDERAL REQUIREMENTS

Internal Revenue Service:

For information on federal tax regulations, call 1-800-829-1040 or visit the closest IRS Office in your area.

Employers are typically responsible for three types of federal collections & payments:

1. Income tax withheld from employees' wages. Proprietorships, partnerships, and corporations with employees are required to file federal tax reports.
2. (FICA) Employer and employee social security taxes. Every business with one or more employees is required by law to withhold federal income tax as well as social security taxes from the wages paid to employees.
3. (FUTA) Federal Unemployment Tax.
4. Obtain a federal ID number. Use form SS4 from the IRS. You may fax this form to the IRS at (631) 447-8960 or telephone the Internal Revenue Service (866) 816-2065. (Owner's Social Security number may be used for sole proprietorships with no employees).

Immigration and Naturalization Service:

Every employer must have an Eligibility Verification Form (I-9) completed and on file for each employee. For assistance or copies of this form call INS at 1-800-870-FORM.

US Department of Labor:

Minimum wage is currently \$5.15 per hour. Restaurant and bar employees who earn tips receive \$2.13 per hour. For additional information on covered employees, child labor, training, wages, tipped employees, polygraph testing, substance abuse, or hiring & firing contact:

US Department of Labor

Wage and Hour Division

1835 Assembly Street

Columbia, SC 29201 (803) 765-5981

SC Department of Labor, Licensing and Regulation

Wages and Child Labor Division

Landmark Center, 3600 Forest Drive

Columbia, SC 29211 (888) 522-6735

Occupational Safety and Health (OSHA):

OSHA requires that if your firm employs more than 10 people, you maintain a record of on the job injuries on OSHA Form 200, which must be available for inspection and retained for five years. For more information contact:

OSHA, SC Department of Labor Phone: (803) 737-9220
3600 Forest Drive
Columbia, SC 29204

Americans With Disabilities Act:

This act of congress prohibits discrimination against people with disabilities and also requires employers to provide reasonable accommodation for such employees. This act applies to companies with 25 or more employees and was effective January 25, 1992. For information about compliance with this law, contact:

SC Department of Disabilities and Special Needs(803) 898-9692

BUSINESS ASSISTANCE PROGRAMS

Clemson Small Business Development Center (864) 656-3227
Regional Office, Clemson, SC

Small Business Administration (SBA) (803) 765-5376
1835 Assembly Street, Columbia, SC 29202

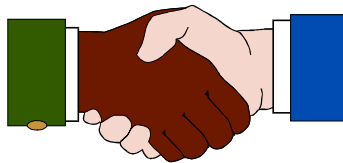
SC Chamber of Commerce (803) 799-4601
1201 Main Street, Suite 1810, Columbia, SC 29202

SC Department of Commerce (803) 737-0400
1201 Main Street, Columbia, SC 29202

Statewide Minority Business Development Center (MBDC) (803) 779-5905
2111 Bull Street
Columbia, SC 29201

Your local County Library

Your local SCORE Office



FISCAL FITNESS CHECKLIST FOR BUSINESS START-UP

Before starting a business or seeking financial assistance it is important to understand how the process works. Review the checklist below for a guide to whether or not you are financially ready to be an entrepreneur. If you answered no to one or more of the items listed below, you may not be ready financially to start your own business. If you have questions about this checklist, please contact an SBDC counselor for assistance.

	Yes	No
I have good credit	0	0
I have cash and personal assets to commit	0	0
I can prove in a business plan that this is a viable venture	0	0
I know this business extremely well	0	0
I have experience in this field of business	0	0
I have the support of family and friends	0	0
I have collateral to secure the bank financing	0	0
I can prove repayment ability to the bank	0	0
I have my personal tax returns for the past three years	0	0

