

General Information Fact Sheet

The following information has been compiled by the New Jersey Small Business Development Center (RSBDC) at Rutgers Institute for Management and Executive Development (RIMED), a member of the NJ Small Business Development Center Network, A PARTNERSHIP FOR SMALL BUSINESS DEVELOPMENT Sponsored By: the U.S. Small Business Administration (SBA), The New Jersey Economic Development Authority (NJEDA) and Rutgers University, School of Business, Camden, NJ. It is an effort to provide answers to many of the most often asked questions about starting a small business in New Jersey. Important: This information is instructional only, and does not replace the need for legal advice. Be advised to check with an attorney before completing any forms that are specific to starting your business. For more information contact the **NJSBDC - Rutgers University - Camden at 856 - 225 – 6221.**

1. LOCAL REQUIREMENTS

Local business licensing & zoning requirements must be checked with the individual municipal zoning boards and be in compliance with local and/or county requirements. Fire inspections are also scheduled through your municipality. Likewise, be sure to check local city tax obligations.

2. TRADENAME for SOLE PROPRIETOR

If doing business under your OWN NAME, the registration of the business is desired, but not required by law. If trading under any name *other than your own name*, or a name that includes the designation “and Company” or “& Co.,” you are required to register your business’s name with the County Clerk of the county in which your business is located. Registration of your trade name in a county generally protects your trade name from use by other businesses in that county. Frequently, businesses that prefer not to incorporate simply register their business name in each of New Jersey's 21 counties. However, if another business incorporates under your business trade name and adds "Inc." to that trade name, your business name may not be protected. In addition, the requirements in #5 also apply.

County Clerk Listing	Phone Number	Fee
Burlington County	609 - 265 - 5181	\$60
Camden County	856 - 225 - 5330	\$57
Gloucester County	856 - 853 - 3237	\$50
Salem County	856 - 935 - 7510	\$50

3 INCORPORATION, Limited Liability Company Limited Partnership, Limited Liability Partnership

You are starting a corporation, Limited Liability Company, limited partnership or limited liability partnership you are required to file with the State of New Jersey. You can reserve the business name for use prior to filing your original business certificate with the state. Use Business Entity Name Availability Check & Reservation –Registration Service to check on the availability of a business entity name and/or to reserve or register an available name for use in the State of New Jersey. Name reservations are provided for domestic (in state) business entities and remain in effect for 120 days. In addition, you can “browse” existing business names free of charge before placing an order. To obtain this information by mail or phone contact the Division of Revenue Business Services.

Division of Revenue Business Services, NJ Department of Treasury, PO Box 308, 225 W. State Street, Trenton, NJ 08625 – 0308 ph: 609-292-9292

www.state.nj.us/njbgs

Approximate Cost: Corporate filing fee \$125.00. Note: *For a corporation to be considered operational, it must obtain and complete a corporate kit.* The corporate kit can be purchased from any business stationary store. The requirements in #5 also apply.

4 INFORMATION OF GENERAL PARTNERSHIP

Persons organizing a general partnership must file a certificate stating the firm's name, the nature of the business, and the name of the partners with the County Clerk's office in each county where the business will be physically located. The filing fee will differ in each county. Similar certificates must be filed in the event of discontinuance, dissolution, or changes in the partnership. A partnership agreement is essential in protecting your individual and collective rights. The requirements in #5 also apply.

5. TAX INFORMATION

FEDERAL: Employers and all legal entities must apply for their federal Employer Identification Number (Form SS-4), to comply with the federal income tax, social security, and unemployment insurance. Call 1-800-TAX-3676 to request Form SS-4. To secure an EIN quickly, call 800-829-1040 (follow prompts) after you have completed the Form SS-4 the EIN number will be issued over the phone. Fax on demand, please call 703-368-9694. To view and/or download the form click on the IRS website: www.irs.gov.

STATE: Anyone establishing a business in New Jersey must register it with the NJ Division of Revenue (form NJ - REG); even if you do not think, you will be collecting or withholding taxes. This registration is required to be filed at least **15 business days prior** to the day the business opens.

To register online with the NJ Division of Revenue: Go to: www.state.nj.us/njbgs Then choose Business Formation and Registration and follow the options provided. This site also includes Public Records filing. You may also view, download, and/or print registration forms, and **mail** the completed forms to: Client Registration Bureau, NJ Division of Revenue. PO Box 252, Trenton, NJ 08625 - 0252, (609) - 292 - 1730. **Taxation Customer Service Center:** 609 - 292 - 6400, or toll - free, 1 - 800 - 323 - 4400 (automated system).

Sales Tax Law: The New Jersey Sales and Use Tax Act impose a tax of 7% upon the receipts of every retail sale of tangible personal property and the sale of certain services, except as otherwise provided in the Act. This means that in New Jersey, most items and most services performed

upon tangible personal property are taxable unless they were specifically exempted by law. Exempt items include: most food intended for at - home or off - premises preparation and consumption, most clothing and footwear, disposable paper products for household use, prescription drugs and over - the - counter drugs sold for the relief of pain.

The Sales and Use Tax act has been revised the new changes went into effect October 1, 2006. It is important that you become aware of these changes.

To access the latest information go to: www.state.nj.us/treasury/taxation/ go to: **News** to review the latest press releases on tax issues then go to: **E - News** to sign up to receive all future updates by e - mail.

New Hire* Reporting:

New Jersey Employers are now required to report new hires to the New Hire Operations Center. This program has been implemented to facilitate the collection of child support payments. New hires should be reported on the State of New Jersey New Hire Reporting Form.*

If you have questions, or to receive a copy of the reporting form contact:

New Hire Operations Center

P.O. Box 4654, Trenton, NJ 08650 - 4654

1 - 877 - NJ - HIRES (654 - 4737)

Fax: 1 - 800 - 304 - 4901

www.NJ-newhire.com

E - mail: NewJersey@NJ-newhire.com

*A copy of the New Hire Report Form is included in the NJ - REG package.

6. EMPLOYER INSURANCE

If you open a business and hire at least one employee, you must indicate this when you complete the NJ-REG (see #5). If you start your business with no employees but subsequently hire employees, you must notify the N.J. Division of Revenue by submitting a Request for Change of Registration Information (Form REG-C-L). This form is included in the NJ-REG package.

You may obtain information regarding workers compensation by writing to the Division of Workers Compensation Labor & Industry Building P.O. Box 381 Trenton New Jersey 08625-0381

Call 609-633-6400 for an application and for further information; or to receive the booklet: Simplifying New Jersey's Unemployment Compensation & Temporary Disability Benefits Laws for Employers (B-426).

7 ENTREPRENEURIAL ASSISTANCE IN THE STATE OF NEW JERSEY

The New Jersey Economic Development Authority (NJEDA) assists in the overall goal to strengthen New Jersey's economy. It accomplishes this by encouraging the start-up, growth and expansion of small businesses and women and minority businesses by offering information, assistance and by shaping public policies that affect the small business community. It serves as a clearinghouse, information and referral center for start-up and established small businesses that employ 100 workers or less on topics from finances and franchises to marketing and management. It serves as a liaison to the Department of Treasury and other departments, agencies,

commissions and authorities regarding procurement opportunities for small businesses, women and minority businesses. NJEDA provides assistance in procuring bid and performance bonds or to facilitate appropriate substitutes. It creates and strengthens partnerships with public and private sector organizations to create new business development and to strengthen existing firms. If you are contemplating starting your own business, or looking to expand in New Jersey, write or call the:

New Jersey Economic Development Authority

Carmen Fanzine, Chief Executive Officer

Mary G. Roebling Bldg, 4th floor

PO Box 990, Trenton, NJ 08625-0990

609-777-4471 fax: 609-292-5722

Lawrence G. Cier, Director of Bonds and Finance

609-292-0192 fax 609-292-2751

Preston Pankett, Vice President

609-984-0181 fax 609-292-0368

www.njeda.com

Doing Business in New Jersey Guidebook

The "Doing Business in New Jersey" guidebook covers a wide variety of topics pertaining to development including: State Procurement, Financial Assistance, Start - ups, Marketing, Business Plans and Government Programs.

The guidebook can be obtained by calling:

1 - 888 - 239 - 1288 (within NJ)

Regional Alliance for Small Contractors

Partnership

973 - 675 - 3222

This program offers technical assistance to increase the participation of small, women and minority - owned construction firms in projects sponsored or financed by EDA.

Entrepreneurial Training Institute 609 - 292 - 9279

A training program offered through the NJEDA designed to promote business ownership by minorities and women. Classes are available statewide. The program assists participants in developing relationships with banks and community development corporations, which allows them to enhance their training and financing opportunities.

State Financing Programs 609 - 292 - 1800

Through the New Jersey Economic Development Authority small business owners can take advantage of 24 different state programs.

Contracting Program 973 - 596 - 3105

New Jersey Institute of Technology (NJIT) Defense Procurement Technical Assistance Center assists small, women and minority businesses in obtaining Department of Defense contracts by utilizing the Electronic Commerce - Electronic Data Interchange System. Under this program, businesses are assisted in entering their SIC/NJ Commodity Codes into the electronic commerce's system, which matches them with federal bidding opportunities. Through this system, small businesses have the opportunity to take advantage of the same federal bidding opportunities as Fortune 500 companies.

Training and Technical Assistance 609 - 581 - 2121

Start Right! is an intensive 15 - hour classroom program that helps women determine their business strengths and weaknesses. The Grow Smart portion of *EXCEL* is designed for established business owners. This two -

phase, multi - week program emphasizes evaluation, planning, finance and marketing. The website is: www.njawbo.org

8 REGISTRATION & CERTIFICATION SMALL BUSINESS ENTERPRISE (SBE) & WOMEN/MINORITY BUSINESS ENTERPRISE (W/MBE) PROGRAM

The State of new Jersey's Small Business Set - Aside program includes goals that 25% of state contract and purchase order dollars be awarded to Small Business Enterprises (SBE). Small Business Enterprise registration will add your company's name to the state listing of vendors eligible to participate in these selected contract offerings. In order to qualify businesses must complete the Small Business Registration Form and meet state criteria. The annual registration fee is \$100 and the application may be obtained by calling (609) 777 - 0885, or by visiting: www.nj.gov/commerce

Certification is a special program designed to review and verify documentation that identifies an established business as a certified minority business enterprise (MBE) or women business enterprise (WBE). The certification fee of \$75 covers year one. Call Office of Small Business at 609 - 292 - 2146 for the forms. The Unified Certification Application form can be downloaded at www.nj.gov/njbusiness/forms

To participate in the vendor program through the NJ Department of Treasury, call 609 - 292 - 4700 and ask for the Bidders Mailing List Application. Commodity Code listings and Bidders Mailing List Application can also be downloaded at:

<http://www.state.nj.us/treasury/purchase/commcode.htm>

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

The SBA has a number of programs and services available. They include financial assistance (SBA loan guarantees), training and educational programs, advisory services, publications and government contracting assistance, including the 8(a) program. The agency also offers specialized programs for women, veteran, and minority business owners as well as individuals interested in international trade. For information on the financial assistance available through the SBA, call the Newark office at 973 - 645 - 2434. To access the Agency's electronic bulletin board, SBA Online, call 1 - 800 - 697 - 4636 or ONLINE at: www.sba.gov

10. SCORE Counselor to America's Small Business

Under the auspice of the U.S. Small Business Administration, SCORE, is a national volunteer organization offering free business counseling. If you are interested in starting a business or have business concerns, SCORE may be able to help. Counseling is available by appointment only. To schedule an appointment call: 856 - 406-1532.

For general information visit SCORE on the Web at: www.score254.org

11. NEW JERSEY SMALL BUSINESS DEVELOPMENT CENTER (NJSBDC) RUTGERS UNIVERSITY - CAMDEN

The NJSBDC - Rutgers University - Camden is part of a statewide network of small business development centers designed to provide free, confidential, comprehensive small business management counseling and affordable training to the small business communities in: Burlington, Camden, Gloucester, and Salem counties.

The NJSBDC offers these services at the following locations by appointment only. Please call to schedule an appointment. 856 - 225 - 6221

- Burlington County Library - Main Branch
Westampton, NJ
- Burlington County Library - Evesham Branch
Marlton, NJ
- Burlington County Store - Moorestown Mall
Moorestown, NJ
- BCC Business & Career Development Center
Mt. Holly, NJ
- Waterfront Technology Center, RSBDC
Camden, NJ
- Camden County Store at the Echelon Mall
Voorhees, NJ
- Gloucester County Library
Mullica Hill, NJ
- Gloucester County Store - Deptford Mall
Deptford, NJ

Clients may use the excellent Business Reference Section of the Paul Robeson University Library. For more information on counseling or training and a listing of available seminars, please call the NJSBDC - Rutgers University - Camden at 856 - 225 - 6221 or visit us on the web at: www.rsbd.org or for statewide information visit: www.njsbdc.com

Legal Questions

After your initial appointment(s) with a business consultant, you may obtain a referral, *if deemed appropriate* for legal advice. This referral is a one - time free service based on the availability of attorneys and the nature of your legal needs.

Law Clinic

In the Fall and Spring Semesters, the Rutgers University School of Law offers this program. The Law Clinic consists of third year law students who meet with *clients referred by the NJSBDC* to help them form and file the paperwork required to become a corporation or a limited liability company as well as other limited legal services.

NJSBDC Specialty Programs

The NJSBDC statewide network offers a number of specialty programs for businesses with specific needs. They are available to clients of the SBDC on a referral basis and include: *Government Contracting, Technology Commercialization, International Business & E - Business Services*. For more information on how to take advantage of these programs, please call: 856 - 225 - 6221

12 RUTGERS -CAMDEN BUSINESS INCUBATOR

The Rutgers - Camden Business Incubator, a 20,000 sq. ft. facility, is a home base for entrepreneurs, providing resources and the safety net needed during a start - up company's most critical and most vulnerable time. The new business owners have affordable state of the art office space, a fully facilitated common area and technical, managerial and marketing support. The Incubator staff are available to mentor and to offer opportunities for contacts, financing, and professional development. The City of Camden and the entrepreneurs benefit from a mutual need for expansion and growth.

Suzanne Zammitt, Incubator Manager
 Waterfront Technology Center
 200 Federal Street, Second Floor
 Camden, NJ 08103
 856 479-9044 fax: 856 225-6683
 suzannez@camden.rutgers.edu

13. BURLINGTON COUNTY COLLEGE HIGH TECH. SMALL BUSINESS INCUBATOR

BCC's High Technology Small Business Incubator is an engine for economic growth in New Jersey, creating new jobs, products and services. To this end, it offers promising start - up companies a nurturing environment for growth. Each tenant company has access to extensive resources, support in developing business and technology plans, and opportunities to exhibit at conferences and venture capital showcases. Each can tap into a rich network of business resources, invaluable to a company's development: legal, venture capital, governmental, scientific, licensing, patent, grant funding, marketing, and e - commerce resources
 900 Briggs Road
 Mt. Laurel, NJ 08054
 Paula Fett, Director
 (856) 222 - 9311, ext 2801 fax: (856) 439 - 0154

14 DEPARTMENT OF LABOR BUSINESS RESOURCE CENTERS (BRC)

Business Resource Centers (BRCs) provide business solutions to small and mid - size employers. Located within One - Stop Career Centers throughout New Jersey, BRCs address workforce development requirements associated with recruitment and training. A secondary role is to help companies navigate government agencies and non - profit organizations to find information about new business development, loan programs, child labor laws, general wage and hour information, labor market data, and permitting issues.

Camden County 856 - 614 - 2230
 Gloucester County 856 - 384 - 3763

15. IMMIGRATION ACT

The Immigration and Naturalization Service makes available a "Handbook for Employers" which provides step - by - step instructions on how to complete the "Employment Eligibility Verification", Form I - 9, which is now required by law when hiring a new employee. For a copy of (Form I - 9) or for more information call 1 - 800 - 870 - 3676 or 1 - 800 - 375 - 5283.

16. AMERICANS WITH DISABILITIES ACT

The Office of Disabilities Management is responsible for the Federal legislation known as the Americans with Disabilities Act (ADA). Under this act, compliance of State owned and operated entities must ensure full inclusion and physical access for persons with disabilities in the programs, services and activities that are provided by a State entity. For more information on the Americans with Disabilities Act (ADA) call: 609 - 292 - 7299 / TDD 609 - 292 - 6525.

17. EMPLOYER HOTLINE NUMBERS FOR INFORMATION

- Dept. of Labor Employer Seminars 609 - 984 - 3529
- Requests and information for WR - 30 & FS - 68 609 - 633 - 6400
- Unemployment Insurance 609 - 292 - 0695
- Disability Insurance 609 - 292 - 7060
- Reporting Unemployment Fraud 609 - 777 - 4304

18. SBA RESOURCE CENTERS CHAMBERS OF COMMERCE

A Chamber of Commerce Resource Center is designated by the SBA to serve as an outreach location for the agency where the small business community can obtain information, publications, management training and counseling services provided through the U.S. Small Business Administration and its resource partners.

Burlington County Chamber of Commerce
 900 Briggs Road - Suite 110
 Mount Laurel, NJ 08054
 Kristi M. Howell - Ikeda, President
 856 - 439 - 2520 fax: 856 - 439 - 2523
 www.bccoc.com

Cherry Hill Regional Chamber of Commerce
 1060 Kings Highway North
 Cherry Hill, NJ 08034
 Art Campbell, President
 856 - 667 - 1600 fax: 856 - 667 - 1464
www.cherryhillregional.com

Chamber of Commerce of Southern New Jersey
 Piazza 6014 at Main Street
 Voorhees, NJ 08043
 Debra P. DiLorenzo, President
 856 - 424 - 7776 fax: 856 - 424 - 8180
 www.chambersnj.com

Washington Township Chamber of Commerce
 PO Box 734 - 5001 Route 42, Suite C
 Turnersville, NJ 08012
 Greg Wood, President
 856 - 227 - 1776 fax: 856 - 227 - 1225
 www.washingtontownshipchamber.org

Salem County Chamber of Commerce
 91A South Virginia Ave.
 Carneys Point, NJ 08069
 Jennifer Jones, Executive Director
 fax: 856 - 299 - 0299
www.salemnjchamber.homestead.com

OTHER CHAMBERS OF COMMERCE

New Jersey State Chamber of Commerce
216 West State Street
Trenton, NJ 08608
James Leonard, Vice President of Gov't Relations
609 - 989 - 7888 fax: 609 - 989 - 9696
www.njchamber.com

Hispanic Chamber of Commerce of Camden County
3425 Westfield Ave
Camden, NJ 08105
Alberto Polanco, President
856-655-4407 fax: 609-964-1903
www.camdenhispanicchamber.com

African - American Chamber of Commerce of Philadelphia, New Jersey & Delaware
701 Market Street, Suite 6500
Philadelphia, PA 19106
215 351 - 5201 fax: 215 - 351 - 5209
<http://www.aachamber.org>

19. ECONOMIC DEVELOPMENT

Burlington County Department of Economic Development & Regional Planning
50 Rancocas Rd
Mt Holly, NJ 08060
Mark Remsa, Director
609 - 265 - 5055 fax: 609 - 265 - 5006

Camden County Improvement Authority
1909 Route 70 East, Suite 300
Cherry Hill, NJ 08003
Fredric B. Weinstein, Esq., Executive Director
856 - 751 - 2242 fax: 856 - 751 - 2247
Cherry Hill Economic Development Council (CHEDCO)
820 Mercer Street
Cherry Hill, NJ 08002
Kevin McCormack, Head Engineer
856 - 661 - 4800 fax: 856 - 661 - 4719
E - mail: cherryhill@cherryhill-nj.com
Gloucester County Department of Economic Development
115 Budd Blvd
Woodbury, NJ 08096
Lisa Morina
856 - 384 - 6930 fax: 856 - 384 - 6938
www.gcnj.org

Salem County Department of Economic Development
98 Market Street
Salem, NJ 08079
James G. Waddington, Director
856 - 339 - 8615 fax: 856 - 935 - 8596

Latin American Economic Development Association (LAEDA)
129 North Broadway, Suite 300
Camden, NJ 08102
Raymond Lamboy, President & CEO
856 - 338 - 1177 fax: 856 - 963 - 1835

New Jersey Economic Development Authority
Carmen Fanzine, Chief Executive Officer
Mary G. Roebing Bldg, 4th floor
PO Box 990, Trenton, NJ 08625-0990
609-777-4471 fax: 609-292-5722
Lawrence G. Cier, Director of Bonds and Finance
609-292-0192 fax 609-292-2751
Preston Pankett, Vice President
609 -984-0181 fax 609-292-0368
www.njeda.com

20. OTHER PROGRAMS

INTERNATIONAL TRADE

New Jersey Economic Development Authority
Carmen Fanzine, Chief Executive Officer
Mary G. Roebing Bldg, 4th floor
PO Box 990, Trenton, NJ 08625-0990
609-777-4471 fax: 609-292-5722
Lawrence G. Cier, Director of Bonds and Finance
609-292-0192 fax 609-292-2751
Preston Pankett, Vice President
609 -984-0181 fax 609-292-0368
www.njeda.com

*US Department of Commerce
US Commercial Service
International Trade Administration*
20 W. State Street
Trenton, NJ 08625
Mike Manning, Director
609 - 989 - 0459 fax: 609 - 989 - 2395

World Trade Center of Greater Philadelphia (WTCGP)
(Office in Philadelphia)
Two Penn Center
1500 John F. Kennedy Boulevard, Suite 305
Philadelphia, PA 19102
Phone: (215) 586 - 4240
Fax: (215) 636 - 9026
www.wtcphila.org

LICENSES & CERTIFICATION

New Jersey Economic Development Authority
Carmen Fanzine, Chief Executive Officer
Mary G. Roebing Bldg, 4th floor
PO Box 990, Trenton, NJ 08625-0990
609-777-4471 fax: 609-292-5722
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Preston Pankett, Vice President
609 -984-0181 fax 609-292-0368
www.njeda.com

Assembly State Government Committee
NJ State Legislature
State House Annex, P.O. Box 068
Trenton, NJ 08625 - 0068
609 - 292 - 9106 fax: 609 - 777 - 2998

FUNDING, TECHNOLOGY & BUSINESS ASSISTANCE

NJ Commission on Science and Technology
329 West State Street, P.O. Box 832
Trenton, NJ 08625 - 0832
609 - 984 - 1671 fax: 609 - 292 - 5920
www.state.nj.us/scitech/

FINANCING

New Jersey Economic Development Authority
P.O. Box 990, Trenton, NJ 08625 - 0990
Carmen Fanzine, Chief Executive Officer
609 - 777 - 4471 fax: 609 - 292 - 5722
Lawrence G. Cier, Director of Bonds and Finance
609 - 292 - 0192 fax: 609 - 292 - 2751
Preston Pankett, Vice President
609 - 984 - 0181 fax: 609 - 292 - 0368
www.njeda.com

MICRO LOANS

Regional Business Assistance Corp (RBAC)
Serving: 10 counties in Central and Northern New Jersey,
including Burlington County.
247 East Front Street
Trenton, NJ 08611
William Pazmino, Executive Director
609 - 396 - 2595 fax: 609 - 396 - 2598
Email: info@rbacloan.com

Cooperative Business Assistance Corp (CBAC)
Serving: Camden, Cumberland, Gloucester, Salem
and all other counties.
328 Market Street
Camden, NJ 08102
R. Michael Diemer, Executive Director
856 - 966 - 8181 fax: 856 - 966 - 0036
Email: info@cbaclloan.com

PROCUREMENT & TECHNICAL ASSISTANCE

New Jersey Economic Development Authority
Carmen Fanzine, Chief Executive Officer
Mary G. Roebing Bldg, 4th floor
PO Box 990, Trenton, NJ 08625-0990
609-777-4471 fax: 609-292-5722
Lawrence G. Cier, Director of Bonds and Finance
609-292-0192 fax 609-292-2751

Preston Pankett, Vice President
609 -984-0181 fax 609-292-0368
www.njeda.com

New Jersey Institute of Technology
Defense Procurement Technical Assistance Center
240 Dr. Martin Luther King Blvd.
Newark, NJ 07102
Dolcey E. Chaplin, Esq., Director
973 - 596 - 3105 fax: 973 - 596 - 5806
www.njit.edu/dptac
Southern New Jersey - New Jersey Institute of Technology
1535 Bacharach Blvd. Rm.211
Atlantic City, NJ 08401
Sheri Rose, Marketing Specialist
609 - 343 - 4845 fax: 609 - 343 - 4710
Atlantic City, NJ 08401

PATENT & TRADEMARK

US Department of Commerce - Patents & Trademark Office
Washington, D.C. 20231
1 - 800 - 786 - 9199
www.uspto.gov

COPYRIGHT

Copyright Office - Library of Congress
101 Independence Avenue SE
Washington, DC 20559
202 - 707 - 3000
www.loc.gov/copyright

NJAWBO

New Jersey Association of Women Business Owners
NJAWBOs primary objective is to support and encourage
business ownership by women. They offer a Women's
Business Center, located in Hamilton, offers training and
consulting for women in business. For more information
on NJAWBO visit the state website at www.NJAWBO.org
or call: 609 - 581 - 2121

CREDIT REPORTS

The Fair Credit Reporting Act (FCRA) requires each of the
nationwide consumer reporting companies to provide you
with a free copy of your credit report, at your request, once
every 12 months.

You can order your free annual credit report online at
annualcreditreport.com, by calling 1 - 877 - 322 - 8228, or
by completing the Annual Credit Report Request Form and
mailing it to: Annual Credit Report Request Service, P.O.
Box 105281, Atlanta, GA 30348 - 5281.

You can also call the credit reporting agencies directly at:

Experian Business Information Services
1 - 888 - 397 - 3742 or go to: www.Experian.com/freestate/

Equifax Information Services Center, LLC
1 - 800 - 685 - 1111

TransUnion Credit Services
1 - 800 - 888 - 4213

Resources Serving the Small Business Community

Accountants

NJSCPA

New Jersey Society of Certified Public Accountants
425 Eagle Rock Ave. Suite 100
Roseland, NJ 07068 - 1723
973 226 4494
www.njscpa.org

Insurance

State of New Jersey Department of Banking and
Insurance
20 W. State Street
Trenton, NJ 08625 - 0325
609 292 5360

Southern New Jersey Department of Banking and
Insurance - Camden Consumer Center
856 614 2958

For Individual Health Coverage Program Information:
800 838 0935

For Small Employer Health Benefits Program
Information:
(800) 263 - 5912
www.njdobi.org

Attorneys

New Jersey State Bar Association
New Jersey Law Center
One Constitution Square
New Brunswick, NJ 08901 - 1520
732 249 5000
www.njsba.com

Burlington County Bar Association
45 Grant St
Mount Holly, NJ 08060
609 261 4542
Director: Joan C Hagy
www.burlcobar.org

Camden County Bar Association
1040 N. Kings Hwy Suite 201
Cherry Hill, NJ 08034
856 482 0618
President: James D. Hamilton, Jr.
www.camdencountybar.org

Gloucester County Bar Association
Justice Complex, PO Box 338
Woodbury, NJ 08096
856 848 4071
President John G. Desimone
www.gcbanj.org

Salem County Bar Association
856 935 5629
President Adam Telsey
www.salemcountybar.org

Resources and Information Sources for Business Start - up

The process of growing and building your business must always begin with a methodical analysis and research of your business concept, your market and your industry as a whole. A wide range of such resources is listed below to support this research.

1. **U.S. Small Business Administration** 973 - 645 - 2434
SCORE – free management assistance and counseling 856 - 406-1532
 2. **New Jersey Economic Development Authority** 609 - 777 - 0885
Division of Development for Small Businesses,
Women and Minority Businesses, Contracts & Services Unit
 3. **Department of Labor Business Resource Centers**
Camden County 609 - 265 - 5864
Gloucester County 856 - 384 - 3763
 4. **County Economic Development Offices**
Burlington County (Mt. Holly) 609 - 265 - 5055
Camden County (Cherry Hill) 856 - 751 - 2242
Gloucester County (Woodbury) 856 - 384 - 6970
Salem County (Salem City) 856 - 339 - 8615
 5. **Chambers of Commerce**
Burlington County Burlington County 856 - 439 - 2520
Camden County Camden City 856 - 667 - 1600
Southern New Jersey 856 - 424 - 7776

Gloucester County Greater Cherry Hill 856 - 667 - 1600
Washington Township 856 - 227 - 1776
Gloucester Business Assoc. 856 - 384 - 8182
Salem County Greater Salem 856 - 299 - 6699
 6. **Libraries Specializing in Business Reference Material**
Camden County – Laurel Road, Voorhees, NJ 856 - 772 - 1636
Rutgers University – Fifth Street, Camden, NJ 856 - 225 - 6034
Philadelphia Free Library – Mercantile Library
1020 Chestnut Street, Philadelphia, PA 215 - 686 - 5322
U.S. Department of Commerce Library and Book Store
Federal Building, 17th and Race Street, Philadelphia, PA
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Business Information on the Internet

Better Business Bureau	http://www.bbb.org/
Credit Bureaus Experian Equifax TransUnion	http://www.experian.com/consumer/index.html http://www.equifax.com/ http://www.transunion.com/index.jsp
Electronic Commerce Guide	http://ecommerce.internet.com
Equal Employment Opportunity Commission	http://www.eeoc.gov
FedWorld	http://www.fedworld.gov
First Gov – Your First Click to the US Government	http://www.firstgov.gov
Foundation Center	http://fdncenter.org/
Gateway to Federal Resources – U.S. Business Advisor	http://www.business.gov/
Grants Resource (Grant Source)	www.grants.com
International Franchise Association (franchise information)	http://www.franchise.org
IRS	http://www.irs.gov
National Association for the Self - Employed	http://www.nase.org
New Jersey Division of Taxation	http://www.state.nj.us/treasury/revenue/
New Jersey Libraries online: Burlington County Camden County Gloucester County Cherry Hill Library New Jersey State Library	http://www.burlco.lib.nj.us http://www.camden.lib.nj.us/ http://www.gloucester.lib.nj.us http://www.cherryhill.lib.nj.us http://www.njstatelib.org
<i>New Jersey Small Business Development Centers:</i> Rutgers University – Newark (Headquarters) Rutgers University – Camden	http://www.njsbdc.com http://www.rsbd.org
New Jersey State (home page)	http://www.state.nj.us
State of New Jersey Taking Care of Business	http://www.nj.gov/njbusiness
SBDC National Information Clearinghouse	http://sbdnet.utsa.edu/
Securities Exchange Commission Small Business Information	http://www.sec.gov/smbus1.htm
Small & Home - based Business Resources	http://www.bizoffice.com/
Stat - USA Internet – government statistics	http://www.stat - usa.gov
The Federal Marketplace	http://www.fedmarket.com
U.S. Census Bureau	http://www.census.gov
U.S. Patent and Trademark Offices	http://www.uspto.gov
U.S. Senate Committee on Small Business	http://sbc.senate.gov
U.S. Small Business Administration	http://www.sba.gov
United Inventors Association	http://www.uiausa.com/
Workforce New Jersey (Public Information Network)	http://www.wnjp.in.state.nj.us

The Business Plan and Your Small Business

The business plan is a necessary written document that requires an entrepreneur to critically evaluate their business concept, formulate a strategy for success and document their objectives and tasks. ALL businesses should have a plan of action that clearly lays out who they are and where they are going. The outline provided below covers the primary elements of a business plan.

SECTION ONE: THE BUSINESS

Business Description

The Product or Service

The Market

Marketing Strategy

Location of Business

Pricing

Competition

Management

Personnel

The Strategic Plan

SECTION TWO: FINANCIAL DATA

Sources and Applications of Funding

Capital Equipment List

Balance Sheet

Break Even Analysis

Income Projections

 Three - Year Summary

 Detail by Month Year One

 Notes of Explanation Cash Flow Projections

Cash Flow Projections

 Three - Year Summary

 Detail by Month Year One

 Notes of Explanation

SECTION THREE: SUPPORTING DOCUMENTS

Resume

Personal Financial Statement

Personal Tax Returns

Contracts

Reference Letters

Letter of Intent

Other Information Required by Lender

The Small Business Development Center will assist you in developing your own business plan. You can also find business plan outlines and templates in your library – THE BUSINESS PLANS HANDBOOK www.sba.gov.

Business Start - Up Checklist

For your convenience, the following abbreviated checklist has been compiled. Check those tasks that you have completed.

- ___ 1. Selected legal organization (Proprietorship, Partnership, LLC or Corporation)
- ___ 2. Registered trade name or filed Certificate of Incorporation.
- ___ 3. If you have a partner, do you have a partnership agreement?
- ___ 4. Checked local zoning ordinances regarding zoning, licenses, etc.
- ___ 5. Secured local business certificate (if needed).
- ___ 6. Estimated monthly personal expenses.
- ___ 7. Estimated projected monthly cash flow.
- ___ 8. Set up bookkeeping system.
- ___ 9. Set up other record keeping systems.
- ___ 10. Opened a business checking account.
- ___ 11. Secured business stationary, including business cards.
- ___ 12. Registered with State Division of Revenue.
- ___ 13. Registered with Internal Revenue Service (IRS).
- ___ 14. Secured professional resources (accountant, attorney, insurance agent, banker, consultant, etc.).
- ___ 15. Secured business insurance coverage.
- ___ 16. If hiring employee(s) understand employer responsibilities for W - 4; I - 9; employment application; job description, fringe benefit package.
- ___ 17. Have an employee handbook and have had it reviewed by legal counsel or other personnel professional.
- ___ 18. Estimated cost of advertising, fixtures, decorating, inventory, fees, working capital, etc
- ___ 19. Estimated cash needed to start your business.
- ___ 20. If you will accept checks, have you written check acceptance procedures and safeguards?
- ___ 21. If extending credit, have in place written formal credit procedures.

- ___ 22. Prepared a marketing plan, with specific goals and objectives.
- ___ 23. Prepared a business plan, including written projections of income & expense.
- ___ 24. If using independent contractors, will require references, insurance and issue IRS 1099.
- ___ 25. If you have an employee compensation package, have you made provisions for State Unemployment & Disability and Worker's Compensation?
- ___ 26. If purchasing or leasing equipment, do you understand the savings and/or difficulties with each method.
- ___ 27. When purchasing used equipment, know to check for liens for unpaid sales tax; know to require bill of sale from seller containing an affidavit that seller has full right to sell and transfer equipment and that said equipment is free and clear of any and all liens, mortgages, debts, or other encumbrances or claims. Have checked with county to determine any UCC filings or chattel mortgages.
- ___ 28. Secured copyrights, trademarks or patents where applicable.
- ___ 29. Considered alternative plans to financing.
- ___ 30. Understand bank's requirements for business loans.