

THINK ORANGE VA

ORANGE COUNTY VA ECONOMIC DEVELOPMENT

Business Startup Checklist & Resource Directory



**Contact Orange County Economic Development
540-672-1238 or rdeal@orangecountyva.gov**

Business Startup Checklist

- Write a Business Plan
- Choose a Location
- Determine Financing Options
- Choose Business Structure
- Register Business Name
- Get a Tax ID
- Apply for Permits and Licenses
- Open a Business Bank Account
- Get Business Insurance
- Hire Employees
- Cut Ribbon!

Step 1: Write a Business Plan



Writing a business plan is the first step in the formation of a successful business. There are many types of business plan formats. Choose one that you feel the most comfortable with. There are sample business plans available in the table below.

It's a good idea to consult a business counselor early in the planning process to be sure you get off to a good start. There are several free resources available that you should take advantage of.

[A directory of business counseling organizations is available at the end of this checklist.](#)

Business Plan Types

Type	Description	Sample
Traditional	This type of plan is very detailed, takes more time to write, and is comprehensive. Lenders and investors commonly request this plan.	We Can Do It Consulting
Lean	This type of plan is high-level focus, fast to write, and contains key elements only. Some lenders and investors may ask for more information	Wooden Grain Toy Company

(Source: [U.S. Small Business Administration](#))

Step 2: Choose a Location



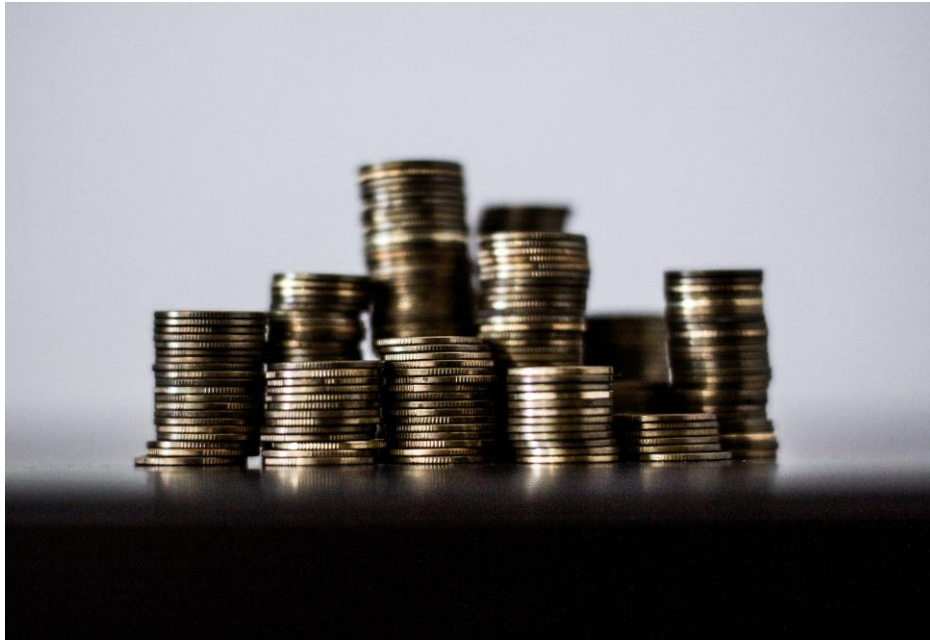
There are many factors to consider when choosing your business location. All of these factors should be considered when choosing where you will operate. Orange County Economic Development staff can help you choose a location based on your needs and what is available.

Further guidance on choosing your location is available on the [U.S. Small Business Administration](#)'s website. A local business counselor can also help you evaluate the best location for your business. When you're making these evaluations, remember to always Think Orange, VA!

[A directory of location assistance organizations is available at the end of this checklist.](#)

Resources
Orange County Economic Development
Real Estate Search Tool
Lee Industrial Park Locations
Orange County GIS
Orange County Website

Step 3: Determine Financing Options



One of the most difficult items to check off when starting a business is finding the capital that is required. There are many options available to you when starting a business. The [U.S. Small Business Administration](#) and [Virginia Small Business Financing Authority](#) offer several programs to help get your business off the ground. As always, a business counselor will be useful in helping you determine the best financing structure for your business venture.

The Orange County Economic Development Authority has the [Advanced Start-up incentive](#) available. It is designed to attract creative class talent, support local entrepreneurs, and encourage home-based businesses to locate in commercial space. Qualifying companies may access incentives valued at no more than \$3,000. Incentive options include:

1. Interest rate buy-down
2. Refund for broadband connection fees
3. Grant to defray the cost of website design
4. \$500 cash for each full-time job created up to six employees for one year; which pay at least 250% of the federal minimum wage.

[A directory of financial institutions in Orange County who offer programs for startups is available at the end of this checklist.](#)

Step 4: Choose Business Structure



What type of business would you like to create? Are you going to be a sole-proprietor, a corporation, an LLC, or some other structure? When making this decision, it will be helpful to consult with a business counselor first. An attorney who understands business law would also be a good resource to tap.

U.S. Small Business Administration provides some insight on which structure is best for you on their website: [Incorporating Your Business](#)

[A directory of attorneys and paralegals available in Orange County who are experienced with business law is available at the end of this checklist.](#)

Step 5: Register Business Name



Choosing a business name that reflects your brand identity is very important and also very fun. Once you settle on a name, you will want to register it to be sure nobody else can take it (or has already taken it). There are four different ways to register your business name.

Your [business counselor](#) or [attorney](#) can assist this aspect of your startup.

Four Ways to Register

Type	Description	
Entity Name	An entity name can protect the name of your business at a state level. Depending on your business structure and location, the state may require you to register a legal entity name.	Register your name
Trademark	A trademark can protect the name of your business, goods, and services at a national level. Trademarks prevent others in the same (or similar) industry in the U.S. from using your trademarked names.	Trademark your name
Doing Business As (DBA)	You might need to register your DBA — also known as a trade name, fictitious name, or assumed name — with the state, county, or city your business is located in. Registering your DBA name doesn't provide legal protection by itself, but most states require you to register your DBA if you use one. Some business structures require you to use a DBA.	
Domain	If you want an online presence for your business, start by registering a domain name — also known as your website address, or URL.	Multiple options online

(Source: [U.S. Small Business Administration](#))

Step 6: Get Tax IDs



Your state and federal tax ID's – which are also referred to as Employer Identifications Number (EIN) – is similar to your personal social security number, but for your business. They allow you to pay your state and federal taxes. There is no local tax ID number in Orange County.

Your [business counselor](#) or [attorney](#) can assist this aspect of your startup.

Federal vs. State Tax IDs

Type	Description	
Federal ID	Your Employer Identification Number is your federal tax ID. You need it to pay federal taxes, hire employees, open a bank account, and apply for business licenses and permits.	Apply for an EIN
State ID	The need for a state tax ID number ties directly to whether your business must pay state taxes. Sometimes, you can use state tax ID numbers for other functions, like protection against identity theft for sole proprietors.	Register your business

(Source: [U.S. Small Business Administration](#))

Step 7: Apply for Licenses and Permits



Most small businesses need a combination of licenses and permits from both federal and state agencies. The requirements — and fees — vary based on your business activities, location, and government rules. There is no local business license for Orange County or the Town of Orange, but you will need to adhere to the zoning restrictions. There is a business license requirement for the Town of Gordonsville. Your [business counselor](#) or [attorney](#) can help determine which licenses or permits you will need. Orange County and each Town's local government offices can assist with local requirements; [contact information is available in the directory after this checklist.](#)

Business Activity	Issuing Agency
Agriculture	U.S. Dept. of Agriculture
Alcoholic Beverages	Alcohol and Tobacco Tax and Trade Bureau Virginia ABC
Aviation	Federal Aviation Administration
Firearms, ammo, and explosives	Bureau of Alcohol, Tobacco, Firearms, and Explosives
Fish and wildlife	U.S. Fisheries and Wildlife Service
Commercial fisheries	National Oceanic and Atmospheric Administration Fisheries Service
Mining and drilling	Bureau of Safety and Environmental Enforcement
Nuclear energy	U.S. Nuclear Regulatory Commission
Radio/TV broadcasting	Federal Communications Commission
Transportation and logistics	U.S. Department of Transportation

(Source: [U.S. Small Business Administration](#))

Step 8: Open a Business Bank Account



Open a business account when you're ready to start accepting or spending money as your business. A business bank account helps you stay legally compliant and protected. It also provides benefits to your customers and employees. Your [business counselor](#) can help you decide the type of accounts you will need.

[A directory of local banks that offer business accounts and lines of credit is available at the end of this checklist.](#)

Benefits of Business Bank Accounts	
Protection	Business banking offers limited personal liability protection by keeping your business funds separate from your personal funds. Merchant services also offer purchase protection for your customers and ensures that their personal information is secure.
Professionalism	Customers will be able to pay you with credit cards and make checks out to your business instead of directly to you. Plus, you'll be able to authorize employees to handle day-to-day banking tasks on behalf of the business.
Preparedness	Business banking usually comes with the option for a line of credit for the company. This can be used in the event of an emergency, or if your business needs new equipment.
Purchasing Power	Credit card accounts can help your business make large startup purchases and help establish a credit history for your business.

(Source: [U.S. Small Business Administration](#))

Step 9: Get Business Insurance



Business insurance protects you from the unexpected costs of running a business. Accidents, natural disasters, and lawsuits could run you out of business if you're not protected with the right insurance. Your [business counselor](#) or [attorney](#) can help you decide which types of insurance your business will need.

[A directory of business insurance providers is available at the end of this checklist.](#)

Insurance Type	Who it's for	What it does
General liability insurance	Any business.	Protects against financial loss as the result of bodily injury, property damage, medical expenses, libel, slander, defending lawsuits, and settlement bonds or judgments.
Product liability insurance	Businesses that manufacture, wholesale, distribute, and retail a product.	Protects against financial loss as a result of a defective product that causes injury or bodily harm.
Professional liability insurance	Businesses that provide services to customers.	Protects against financial loss as a result of malpractice, errors, and negligence.
Commercial property insurance	Businesses with a significant amount of property and physical assets.	Protects against loss and damage of company property due to a wide variety of events such as fire, smoke, wind and hail storms, civil disobedience and vandalism.
Home-based business insurance	Businesses that are run out of the owner's personal home.	Added to homeowner's insurance as a rider can offer protection for a small amount of business equipment and liability coverage for third-party injuries.
Business owner's policy	Most small business owners, but especially home-based business owners.	Combines all of the typical coverage options into one bundle. They simplify the insurance buying process and can save you money.

(Source: [U.S. Small Business Administration](#))

Step 10: Hire Employees



Establish a basic payroll structure to help you hire employees. Then, manage employees properly with a general understanding of state and federal labor laws. There are several benefits that you are required to offer to your employees. The better your compensation and benefits package, the better your chances of hiring quality employees. Consult with your [business counselor](#) or [attorney](#) to determine how to best comply with state and federal labor laws.

There are several organizations that have programs aimed at employee training and hiring. Be sure to look into these organizations.

[A directory workforce development organizations is available at the end of this checklist.](#)

Benefit	Agency
Social Security	Social Security Administration
Workers' Compensation	U.S. Dept. of Labor - Workers' Compensation
Leave benefits	U.S. Dept. of Labor - Family and Medical Leave Act
Unemployment Insurance	Virginia Employment Commission

(Source: [U.S. Small Business Administration](#))

Cut Ribbon!



Now that you've checked all the boxes, you're ready to cut the ribbon to your business! Get involved with the business community in Orange County and the Central Virginia region through various networking organizations. If you need any help with your business along the way, please reach out to the Orange County Economic Development office for assistance.

[A directory of business networking and mentoring organizations is available at the end of this checklist.](#)

BUSINESS COUNSELING ORGANIZATIONS

	
	434-295-8198
	CONTACT@CVSBDC.ORG
	centralvirginia.org/small-business-development-center
<i>The Central Virginia Small Business Development Center offers consulting and training services to small and mid-sized businesses.</i>	

	DONALD JENNINGS
	434-295-6712
	SOLARORGANIC@YAHOO.COM
	centralvirginia.score.org
<i>Central Virginia SCORE is dedicated to helping your small business start, grow, and succeed. If you are a small business looking to grow, or if you plan to start your own business and need counseling, SCORE is here for YOU.</i>	

	VIRGINIA SMALL BUSINESS AND SUPPLIER DIVERSITY
	804-786-6585
	SBSD@SBSD.VIRGINIA.GOV
	sbsd.virginia.gov
<i>The mission of the Virginia Department of Small Business and Supplier Diversity (SBSD) is to enhance growth opportunities for Virginia's small businesses to prosper through increased revenue and job creation thereby raising the standard of living for all Virginians.</i>	

	U.S. SMALL BUSINESS ADMINISTRATION
	804-771-2400
	RICHMOND.VA@SBA.GOV
	sba.gov
<i>The U.S. Small Business Administration has delivered millions of loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses.</i>	

BUSINESS COUNSELING ORGANIZATIONS

	COMMUNITY INVESTMENT COLLABORATIVE
	434-218-3481
	INFO@CICVILLE.ORG
	cicville.org
<i>The U.S. Small Business Administration has delivered millions of loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses.</i>	

FINANCIAL INSTITUTIONS

	UVA COMMUNITY CREDIT UNION
	434-964-2001
	CONTACTUS@UVACCU.COM
	115 N MADISON RD, ORANGE, VA
	uvacreditunion.org
<i>UVA Community Credit Union offers a range of products and services designed to save time and to help your business grow.</i>	

	
	540-672-0990
	169 MADISON RD, ORANGE, VA
	virginiacommunitybank.com/business-banking
<i>The founding mission of Blue Ridge Bank is to provide a wide range of financial services with an emphasis on quality, ethics, and superb customer relations. They offer a range of products and services designed for small businesses.</i>	

	
	540-439-2326
	235 MADISON RD, ORANGE, VA
	bbt.com/business/start.page
<i>BB&T has several options for small business checking, savings, and credit accounts. We also offer loans backed by the SBA.</i>	

FINANCIAL INSTITUTIONS (CONTINUED)

 FARM CREDIT	ELSA SOUTHARD OR STEPHANIE HENSLEY
	540-672-3644
	ESOUTHARD@FCVIRGINIAS.COM SHENSLEY@FCVIRGINIAS.COM
	13284 JAMES MADISON HWY, ORANGE, VA
	farmcreditofvirginias.com
<i>It's our mission to provide a reliable source of credit for the agricultural communities we serve by making loans to qualified borrowers at competitive rates.</i>	
	
	540-672-4801
	567 N MADISON RD, ORANGE, VA
	onemainfinancial.com
<i>OneMain Financial does not offer typical business loans, however, we do offer personal loans that can be used for business expenses if the applicant has collateral to put toward the loan.</i>	
	
	540-308-7606
	509 N MADISON RD, ORANGE, VA
	partners1stcu.org/business
<i>Partners 1st offers a full line of corporate products and services that are designed to make the financial aspects of your business easier. This way, you can concentrate on what really matters - running your business.</i>	

FINANCIAL INSTITUTIONS (CONTINUED)

 TOWN OF GORDONSVILLE	
	540-832-0004
	408 W GORDON AVE, GORDONSVILLE, VA
	partners1stcu.org/business
<i>Partners 1st offers a full line of corporate products and services that are designed to make the financial aspects of your business easier. This way, you can concentrate on what really matters - running your business.</i>	
	ATLANTIC UNION BANK
	540-672-7860
	134 W MAIN ST, ORANGE, VA
	atlanticunionbank.com/business
<i>We believe people have a right to expect more from the companies they do business with – and they can expect more from Union Bank & Trust, a bank whose Virginia roots go back to 1902. By offering fair financial solutions and honest advice, we create opportunities for families and business owners.</i>	
	WELLS FARGO
	540-672-2909
	595 N MADISON RD, ORANGE, VA
	wellsfargo.com/biz
<i>By delivering a wide range of products, resources, and guidance, we help small businesses take steps towards achieving their goals.</i>	

ACCOUNTING, BOOKKEEPING, AND TAX SERVICES

 ACCU-OFFICE ACCOUNTING SERVICES	SHERRY PAYTON
	540-369-3151
	SHERRYPAYTON@ACCUOFFICE.COM
	103 MUSKET LANE, LOCUST GROVE, VA
	accuoffice.com
<i>Our accounting firm is here to help you and your business. From any accounting needs you might have to tax planning for your upcoming goals and dreams, we're here to help you achieve your dreams.</i>	

GARNETT & ASSOCIATES, INC.	PATRICIA GARNETT
	540-672-2000
	127 BYRD ST, ORANGE, VA
<i>Whether you are an individual or a local business in or around Orange VA, Patricia H. Garnett has years of valuable experience as an IRS registered tax preparer.</i>	

	
	540-672-4050
	185 N MADISON RD, ORANGE, VA
	hrblock.com
<i>Come into an H&R Block tax office in Orange, VA to meet with a tax professional who can handle all your tax preparation needs.</i>	

	LIBERTY TAX
	540-748-8107
	ORANGEVA@LIBERTYTAX.COM
	571 N MADISON RD, ORANGE, VA
	libertytax.com
<i>When you give Liberty Tax® the honor of preparing your taxes, you're choosing to work with dedicated tax professionals who'll help get you every deduction you're entitled to.</i>	

ACCOUNTING, BOOKKEEPING, AND TAX SERVICES (CONTINUED)

	LISA TAYLOR
	434-841-7660
	LISA@LISATAYLORCPA.COM
	10151 SPRING DR, GORDONSVILLE, VA
	lisataylorcpa.com/bizservices.php
<i>If you are looking for a blend of personal service and expertise, you have come to the right place! We offer a broad range of services for business owners, executives and independent professionals. Our rates are affordable. We are experienced and we're friendly. Please call us for a free initial consultation.</i>	

	MASON 'BO' CLARK
	540-672-4720
	BCLARK@MAINSTREETTAXPROS.COM
	105A E MAIN ST, ORANGE, VA
	mainstreettaxpros.com
<i>Main Street Accounting has provided outstanding service to our clients since 1986 because of our dedication to continuing education, professionalism, and small-town values.</i>	

MCCLUNG'S TAX SERVICES	JOAN MCCLUNG
	540-672-0457
	128 BELLEVIEW AVE, ORANGE, VA
<i>Joan McClung is a tax preparer based in Orange, VA. Joan McClung can assist you with your tax return preparation and planning needs.</i>	

ATTORNEYS AND PARALEGALS

 ACCU-OFFICE ACCOUNTING SERVICES	SHERRY PAYTON
	540-369-3151
	SHERRYPAYTON@ACCUOFFICE.COM
	103 MUSKET LANE, LOCUST GROVE, VA
	accuoffice.com
<i>Along with accounting and bookkeeping services, Accu-Office is a qualified paralegal that can assist with legal documentation of your business venture.</i>	

Bufton & Maus Law	LYN BUFTON AND JACK MAUS
	540-832-6172
	EBUFTONLAW@GMAIL.COM
	JACKMAUSLAW@GMAIL.COM
	102 MOORE ST, GORDONSVILLE, VA
buftonandmauslaw.com	
<i>Our practice is here to help you with your personal and business legal needs.</i>	

 GETTY & ASSOCIATES, P.C.	GETTY & ASSOCIATES
	540-972-7600
	INFO@GETTYANDASSOCIATES.COM
	425B GERMANNA HWY, STE E, LOCUST GROVE, VA
	gettyandassociates.com
<i>Attorneys and Counselors at Law can help with various legal aspects of operating a business.</i>	

 The Law Offices of Sean D. Gregg, P.L.C.	SEAN GREGG
	540-672-7070
	SDGREGG@SDGREGGLAW.COM
	111 E MAIN ST, ORANGE, VA
	sdgregglaw.com
<i>At the Law Offices of Sean D. Gregg, we provide high quality legal counsel to individuals, families, businesses, and corporations. With over 25 years of practical experience we offer comprehensive legal support in a variety of legal matters.</i>	

INSURANCE AGENCIES AND CONSULTANTS

 COWAN INSURANCE AGENCY	APRIL COWAN
	540-308-7826
	APRIL.COWAN@FARM-FAMILY.COM
	113 E MAIN ST, ORANGE, VA
	mlagents.americannational.com/aprilcowan-16177

With Farm Family, you get a dedicated agent ready to help you make well-informed decisions about protecting your lifestyle. An open appointment book, along with coverage for everything from home, auto and life to farms, businesses and collector cars, means you can feel good that I'm more your ally than your agent.

	KELLY GREENMAN
	540-395-3955
	128 BELLEVIEW AVE, STE 104, ORANGE, VA
	farmers.com/business

Whether you're shopping for commercial insurance, ready to purchase a policy or reviewing your current coverage, we're here to help you.

	KRISTEN BRADY
	540-727-8144
	4444 GERMANNA HWY, STE 110, LOCUST GROVE, VA
	farmers.com/business

Whether you're shopping for commercial insurance, ready to purchase a policy or reviewing your current coverage, we're here to help you.

	CHUCK MASON
	540-672-4644
	MASON1891@MASONVA.COM
	164 MADISON RD, ORANGE, VA
	facebook.com/Mason-Insurance-Agency-Inc-160931687261121

Provides business, personal, and farm insurance coverages in Central Virginia.

INSURANCE AGENCIES AND CONSULTANTS (CONTINUED)

 PAYTON NESTER INSURANCE AGENCY <i>Home - Auto- Business- Life</i>	L. PAYTON AND ASSOCIATES
	540-672-5424
	DEBBIE.CUTRIGHT@PAYTONINSURANCE.COM
	147 CAROLINE ST, ORANGE, VA
	paytoninsurance.com
<i>L. Payton and Associates can cover all your insurance needs in Virginia. From Auto, Home, Health, Life, and Personal Property Insurance to everything you need to protect your business, such as Commercial Auto, Commercial Property, General Liability, and Worker's Compensation Insurance, we have you covered.</i>	

 TRUSLOWYOST INSURANCE PROFESSIONALS	TRUSLOW YOST INSURANCE PROFESSIONALS
	540-672-2323
	CHRISTY@TRUSLOWYOST.COM
	125 CHAPMAN ST, ORANGE, VA
	truslowyost.com/business-liability-insurance
<i>Our firm specializes in covering professional services, and local businesses like yours. We have everything you need right here.</i>	

 FARM BUREAU INSURANCE	VIRGINIA FARM BUREAU INSURANCE
	540-672-3447
	ORANGE@VAFB.COM
	13438 JAMES MADISON HWY, ORANGE, VA
	vafb.com/business-insurance
<i>Every business is different, so we don't have cookie-cutter policies. Get help selecting the right coverage with your local agent.</i>	

NETWORKING ORGANIZATIONS

	
	540-672-5216
	EXEC@ORANGEVACHAMBER.COM
	orangevachamber.com
<i>The Orange County Chamber of Commerce promotes business, enhance economic and community development, and is a catalyst for improving the overall quality of life in the community and region.</i>	

	CHARLOTTE COLE
	540-672-2540
	ODAECD@GMAIL.COM
	loveorangevirginia.org/
<i>The Orange Downtown Alliance exists to encourage community involvement and economic growth, develop strong partnerships, host local events and promote the town of Orange to help create a strong model of sustainable growth and a prosperous community in which to live, work, and visit.</i>	

	HELEN CAUTHEN
	434-979-5610 X100
	HCAUTHEN@CENTRALVIRGINIA.ORG
	centralvirginia.org
<i>Central Virginia Partnership for Economic Development helps create new jobs and investment in Central Virginia. The Partnership provides services for existing businesses, entrepreneurs, job seekers, and employers.</i>	

	SARAH MORTON
	434-979-5610
	SMORTON@VCWPIEDMONT.COM
	vcwpiedmont.com
<i>The Piedmont Workforce Development Board creates and sustains powerful connections between businesses and job seekers through through Virginia Career Works, a statewide network of employment professionals.</i>	

LOCAL GOVERNMENT RESOURCES

 THINK ORANGE VA ORANGE COUNTY VA ECONOMIC DEVELOPMENT	ROSE DEAL
	540-672-1238
	RDEAL@ORANGECOUNTYVA.GOV
	112 W MAIN ST, ORANGE, VA
	thinkorangeva.com
<i>The Orange County Economic Development team can assemble the partners necessary to answer questions related to relocations, expansions, and the general business environment. Whether you need assistance with retail, commercial, or industrial projects, we stand ready to assist you.</i>	
 ORANGE COUNTY PLANNING SERVICES	JOSH GILLESPIE
	540-672-4347
	JGILLESPIE@ORANGECOUNTYVA.GOV
	128 W MAIN ST, ORANGE, VA
	orangecountyva.gov/index.aspx?nid=784
<i>Orange County Planning services can help determine the necessary permits required to operate a business in the county.</i>	
 COMMUNITY DEVELOPMENT	JOHN COOLEY
	540-672-6917
	TOWNPLANNER@TOWNOFORANGEVA.ORG
	119 BELLEVIEW AVE, ORANGE, VA
	townoforangeva.org
<i>Town of Orange Community Development can help determine the necessary permits required to operate a business in the Town of Orange.</i>	
 TOWN OF GORDONSVILLE PLANNING & ZONING	DEBORAH KENDALL
	540-832-2233
	DKENDALL@GORDONSVILLE.ORG
	112 S MAIN ST, GORDONSVILLE, VA
	townofgordonsville.org
<i>Town of Gordonsville Planning & Zoning can help determine the necessary permits required to operate a business in the Town of Gordonsville.</i>	