



Business Development Toolkit

Quick Steps

Step 1:

The business plan is the essential road map used to chart your path to success. To maximize your financing opportunities and outline your process for business growth, you will need a business plan.

Resource Agencies:

University of Mary Washington Small Business Development Center

The University of Mary Washington Small Business Development Center (UMW SBDC) serves as a resource center to the small business community. The purpose of the UMW SBDC is to provide recommendations and assistance to small businesses through confidential consultations. Counseling sessions are free and by appointment only.

The following list represents some of the training that is available through the UMW SBDC Fredericksburg office:

- [Attend Training](#)
- [Request Consulting](#)
- [Small Business Resources](#)

Office: (540) 654-1096

Website: [UMW Small Business Development Center](#)

Virginia Department of Small Business and Supplier Diversity (SBDC)

Virginia Department of Small Business Assistance and Supplier Diversity provides access to capital, to workforce training and access to markets by direct business assistance and products to ensure business prosperity in the Commonwealth of Virginia.

Additional online resources for business start-up and expansion:

- [Virginia Business One Stop](#) (Virginia.gov)
- [Certifications](#)
- [Workshops & Training](#)
- [Finance & Capital](#)
- [eVA](#)
- [SWaM](#)

Office: (866) 248-8814

Website: [SBDC](#)

US Small Business Administration

The SBA assists with loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses.

Local Resources that can help:

- [SBA District Offices](#)
- [Small Business Development Centers \(SBDC\)](#)
- [Small Business Resource Guide](#)
- [SCORE](#)
- [Office of Women's Business Ownership \(OWBO\)](#)

Office: (804) 771-2400

Website: [SBA](#)

Fredericksburg Regional Alliance at the University of Mary Washington (FRA)

Fredericksburg Regional Alliance is a regional economic development organization that promotes and assists new and existing businesses and industries.

Office: (540) 361-7379

Website: [FRA](#)

Step 2:

Once your business plan is nearing completion, the process of gathering governmental permits and business licenses begins. A decision must be made on corporate status, a federal and state registration obtained, and taxation documents submitted.

Process for Registering a Business in Virginia

There are several steps needed for satisfying federal, state and city registration requirements.

Virginia State Corporation Commission

State and local registration will vary depending on the business entity type. You must first determine your business entity type.

Office: (804) 371-0058 or (866) 722-2551 (Toll Free)

Website: [State Corporation Commission](#)

Clerk of the Circuit Court, City of Fredericksburg

If business is conducted in Virginia under a name other than the legal business name, an assumed or fictitious name certificate must be filed in the Office of the Clerk of the Circuit Court in the City of Fredericksburg. Certificates will be issued upon payment of a \$12.50 filing fee (\$10.00 to file plus \$2.50 for a certified copy). To register a trade name in the City of Fredericksburg, please contact:

Office: (540) 372-1066

Website: [City of Fredericksburg Circuit Court](#)

Internal Revenue Service

Obtaining a Federal Employer Identification Number (EIN)

The [Federal Employer Identification Number](#) (EIN) is often used by state agencies as a means of cross-referencing businesses. The State of Virginia strongly encourages all business entities to acquire and use a federal EIN. You are required by law to obtain a

Local IRS Office: (540) 899-9450

Website: [IRS](#)

Step 3:

The cliché of location, location, location continues to hold true. Various departments in the City of Fredericksburg can assist your business in finding the most effective location and going through the development process.

Department of Economic Development and Tourism

The department supplies a comprehensive collection of services and information, including: site selection, permitting guidance, demographic and quality of life information, community tours, and general assistance requested through business inquiries. The Department of Economic Development and Tourism will work with your business to outline the steps needed for development success.

Office Phone: (540) 372-1216 or (800) 260-3646

Website: [Economic Development](#)

Search for Available Properties: [Property Search](#)

Step 4:

The process moves to local steps that must be fulfilled starting with submitting a business location and obtaining certificate of zoning, occupancy permit and a business license.

Department of Community Planning and Building

Certificate of Zoning/Use

Before occupying a new or existing building, all new businesses or changes to existing uses and businesses must obtain a [Certificate of Zoning/Use](#) from the Zoning Administrator in the Department of Community Planning and Building. This form certifies that the proposed use or business is permitted within the zoning district. There is a \$30.00 charge for this zoning certification process.

Office: (540) 372-1179

Website: [Community Planning and Building](#)

Occupancy Permit

Before occupying a building, a certificate of Occupancy Permit must be obtained from the Department of Community Planning and Building.

The [occupancy application](#) and fee of \$50.00.

Office: (540) 372-1080

Website: [Community Planning and Building](#)

Commissioner of Revenue

Each business operating in the City of Fredericksburg is required to obtain a City of Fredericksburg Business License. After receiving the Certificate of Occupancy and Zoning approval, you then apply for a Business License.

New businesses must file for a [Business License](#) prior to opening.

Office: (540) 372-1004

Website: [Commissioner of the Revenue](#)

Business Start-Up Resource Agencies

Virginia Employment Commission

Registration requirements for the Virginia Employment Commission

If your business is subject to Virginia unemployment tax based on the above criteria, then you need to complete the Virginia Employment Commission Report to *Determine Liability for State Unemployment Tax* ([Form VEC-FC-27](#)).

Office: (540) 322-5757

Website: [Virginia Employment Commission](#)

Virginia Department of Taxation

A company doing business in Virginia must register with the Department of Taxation for all taxes which may apply to operation of the business.

You may register online by using iReg for Businesses on tax.virginia.gov or with the [Virginia Employment Commission \(VEC\)](#).

Office: (804) 367-8031

Website: [Virginia Department of Taxation](#)

Financial Assistance Resources

Rappahannock Economic Development Corporation (REDCO)

The SBA 504 Loan Program and REDCO provide affordable long-term fixed rate financing to help healthy, small businesses expand. The loans are for acquiring long-term fixed assets, such as land, buildings, machinery and equipment. REDCO is able to work with all lending institutions, including non-bank lenders and private investors, subject to certain eligibility requirements of the SBA.

Office: (540) 373-2897

Website: [REDCO](#)

Department of Economic Development and Tourism

In an effort to attract more investment into areas the City of Fredericksburg created several different [incentives](#) for new or expanding businesses. To qualify for an incentive businesses must meet requirements to include creation of jobs or a capital investment.

Office: (540) 372-1216 or (800) 260-3646

Website: [City Incentives](#)

Virginia Small Business Financing Authority (VSBFA)

The Virginia Small Business Finance Authority (VSBFA) is the Commonwealth of Virginia's economic development and small business financing arm. They help Virginia's existing businesses and those businesses that are seeking to come to Virginia through our extensive portfolio of financing programs.

Office: (804) 371-8254

Website: [VSBFA](#)

Virginia Economic Development Partnership (VEDP)

The Commonwealth of Virginia provides significant and comprehensive business incentives that encourage the recruitment and expansion of business and industry. Designed to target the needs of the company and the development plans of localities and the state, Virginia offers a variety of performance-based incentives. From tax credits to tax exemptions, Virginia continues to demonstrate its willingness to invest in those who invest and reinvest in the Commonwealth.

Business Investment: (804) 545-5700

International Inquiries: (804) 545-5750

General: (804) 545-5600

Website: [VEDP](#)

Goodwill Micro-Loan Program

[Rappahannock Goodwill Industries](#), in collaboration with ECDC Enterprise Development Group, provides micro-finance loans to help people with disabilities and other barriers to employment, including low-income individuals, start their own business.

Office: (540) 371-3070 or (800) 789-2816

Website: [Rappahannock Goodwill Industries](#)

Marketing and Networking Resources

Department of Economic Development and Tourism

The Department of Economic Development and Tourism works to promote Fredericksburg as a tourism destination. If your business is tourism oriented there may be opportunities for listings in travel guides and websites. Additionally, consultation is provided by this department to local businesses seeking new markets or additional business.

Office: (540) 372-1216 or (800) 260-3646

Website: [Economic Development](#)

Fredericksburg Virginia Main Street

Fredericksburg VA Main Street Inc. is a pending 501c3, non-profit organization with mission to preserve and enhance the historic Fredericksburg's diverse downtown through partnerships that support our vibrant community. We encourage the Fredericksburg community to pool resources, ideas, and experiences to make our city a better place to live, work and play.

Office: (540) 479-1595

Website: [Fredericksburg Virginia Main Street](#)

Fredericksburg Regional Chamber of Commerce

The Fredericksburg Regional Chamber of Commerce is the primary leader and advocate for the business community to ensure preservation of a healthy and diverse environment and community-at-large.

Office: (540) 373-3654

Website: [Chamber of Commerce](#)

**For questions and comments please contact the
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