

START-UP BUSINESS RESOURCES

1. Develop a Business Plan

- **Small Business Development Center**
www.discoverfrederickmd.com/sbdc | 301-600-1967
- **Frederick County Public Libraries Business Resource Center** provides market research information www.fcpl.org
301-600-1630
- **Women's Business Center** www.marylandwbc.org/
301-315-8091
- **SCORE Frederick Chapter** free counseling
www.scorefrederick.org | 240-215-4757

2. Choose a Business Structure

- **U.S. Small Business Administration** www.sba.gov
- For information about registration requirements for legal entities, contact the **State Department of Assessments and Taxation (SDAT)** www.dat.state.md.us | 410-767-1340

3. Consider Business Incentives and Financing

- **Small Business Administration (SBA) Loans**
www.sba.gov/content/sba-loans
- **Maryland Department of Commerce**
commerce.maryland.gov
- **Frederick County Small Business Loan Guarantee Program** www.discoverfrederickmd.com | 301-600-1058
- **Neighborhood Business Works Loan Program in Sustainable Communities**
www.neighborhoodrevitalization.org/programs | 410-514-7237
- Façade Improvement Grants and local incentives - administered by municipalities and Main Street Maryland organizations.
- **OED Job Creation and Property Tax Credits**
www.discoverfrederickmd.com | 301-600-1058

4. Register your Business Name, Verify the Right to Use the Name and Establish Tax Accounts

- **State Department of Assessments and Taxation (SDAT)** and the **Maryland Comptroller's Office Central Business Licensing and Registration Portal** egov.maryland.gov/easy

5. Get a Federal Employer Tax Identification Number (EIN)

- **Internal Revenue Service (IRS)** www.irs.gov | 410-962-2590

6. Obtain Business Licenses by Business Type

- Traders licenses are administered by the State of Maryland at the **Frederick County Courthouse Clerk of the Circuit Court** 301-600-1962
- Regulatory Licenses for industry specific licenses, as required – **Maryland Division of Occupational and Professional Licensing** <http://commerce.maryland.gov/start/licensing>
- **Frederick County Health Department** oversees all food service 301-600-1029
- **Frederick County Liquor Board** administers alcohol licenses 301-600-2984
- Additionally, check your local municipality to see if a local business license is required.

7. Explore Options for a Business Location

- **Showcase.com**, powered by CoStar, allows the public to search through some advertised properties for free or to upgrade to have complete access to all listings.
- **Loopnet.com** allows the public to conduct basic searches for free or upgrade as a Premium Subscriber for more comprehensive services.
- **OED** provides comprehensive CoStar reports for available properties as well as business incubator and shared office space information www.discoverfrederickmd.com | 301-600-1058

8. Obtain Proper County and Local Permitting and Zoning Approvals

- Businesses, including home-based businesses, are subject to County or municipal zoning restrictions. Determining zoning requirements before signing a lease or contract is imperative. www.frederickcountymd.gov/175/Zoning-Atlas
- If your business is located in the City of Frederick or the Town of Mount Airy, contact them directly for permits.
 - **City of Frederick Building/Permits One Stop Shop**
140 W. Patrick St., Frederick, MD 21701
www.cityoffrederick.com/index.aspx?NID=214 | 301-600-3808
 - **Town of Mount Airy County Permits Department**
225 North Center St, Room 118, Westminster, MD 21157
www.mountairymd.org/zoning-and-permits | 301-829-1424
- For all other areas, submit a Zoning Certificate/Building Permit application in person at the **Frederick County Department of Permits and Inspections** located at 30 N. Market St. Frederick. Applications are accepted Monday-Friday from 8:00am to 3:00pm. www.frederickcountymd.gov | 301-600-2313
 - Additional Plumbing, Electrical or other permits may be necessary depending on the scope of your project.
 - Additional applications for Sign permits are necessary depending on the jurisdiction.
 - Once approved, the County will forward to the local municipality if the location is in a municipality. Municipal approval is also needed.

9. Prepare for Employees

- **Maryland Insurance Administration**
insurance.maryland.gov | 410-468-2000
- **Frederick County Workforce Services** provides assistance with hiring and training www.frederickworks.com | 301-600-2255
- Information on state requirements for hiring employees – **Maryland Division of Labor and Industry** www.dllr.state.md.us/labor/emplaws.shtml | 410-767-2241
- **Social Security Administration** provides guidance on withholding Social Security and Medicare taxes and reporting employees' annual earnings www.ssa.gov

10. Next Stop: Success

- There are other resources to consider as you open for business such as banking, marketing and sales. To discuss your project further, please call OED at 301-600-1058 for assistance.



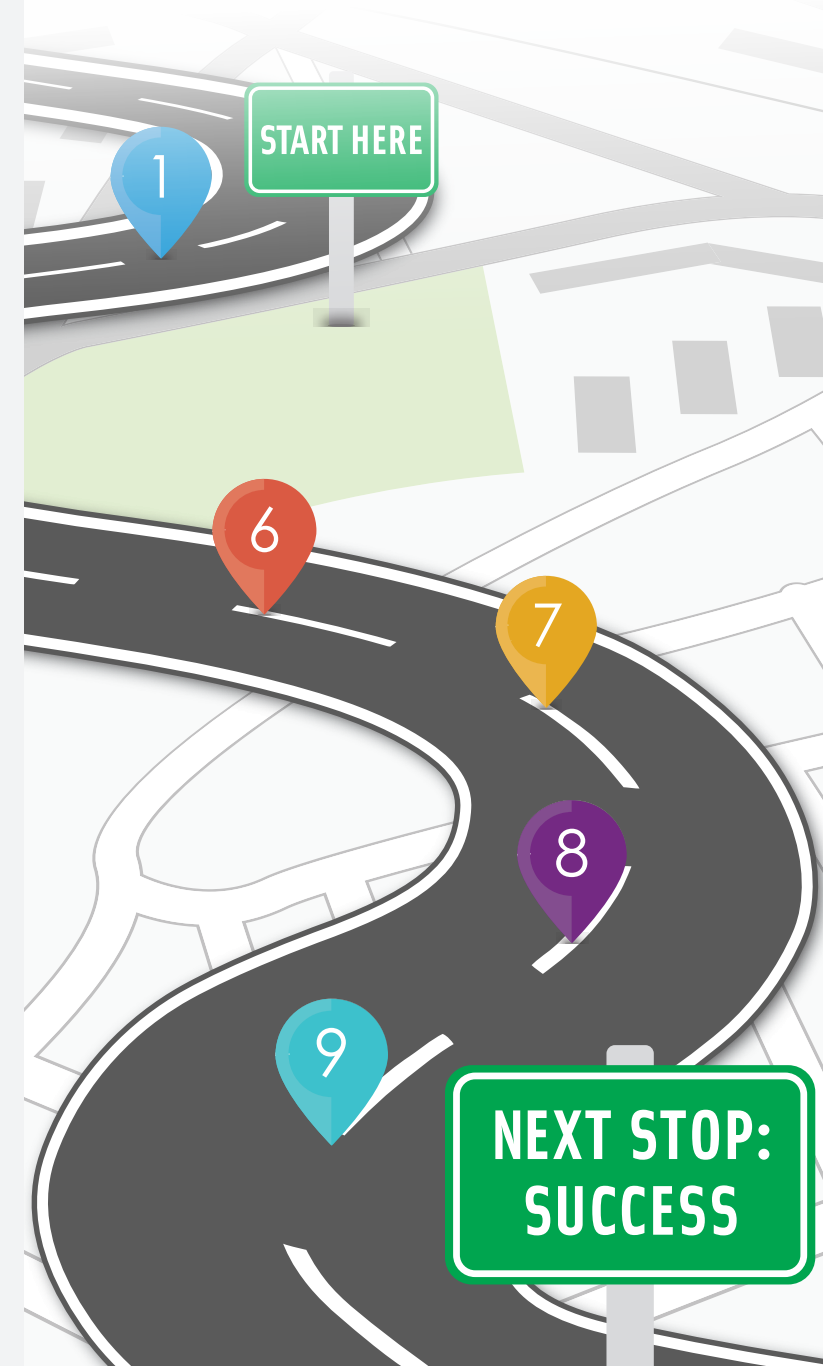
FREDERICK COUNTY
MARYLAND
Office of Economic Development

118 N. Market Street, Frederick, MD 21701
301-600-1058 | www.discoverfrederickmd.com



ROAD MAP FOR BUSINESS

Frederick County, Maryland
Office of Economic Development (OED)



WE'RE PLEASE YOU'VE CHOSEN FREDERICK COUNTY FOR YOUR IDEAL BUSINESS DESTINATION.

This Road Map for Business is intended to guide you through the process to start a new business in Frederick County, MD. As Maryland's largest county and situated at the top of the I-270 Technology Corridor, Frederick County provides a vast array of opportunities, from easy access to a comprehensive transportation network, to quality of life assets that are second to none. In addition to a range of resources, the Frederick County Office of Economic Development (OED) partners to bring you monthly events geared towards helping your business grow and thrive.

START HERE

1 DEVELOP A BUSINESS PLAN

If you don't know where you're going, how will you get there? The Business Plan is your single most important document. Spend the time to do it properly. Key Components: Executive Summary, Products & Services, The Market, The Competition, Operations, The Management Team, Personnel, Financial Data, Supporting Documentation, and Future Plans.

2 CHOOSE A BUSINESS STRUCTURE

Decide what form of business entity you want to establish and consider the financial implications of each. The four most common forms are: sole proprietorship, partnership, corporation and limited liability company.

3 CONSIDER FINANCING OPTIONS

Research financing options and incentives to decide which is right for your business.

4 REGISTER YOUR BUSINESS NAME AND ESTABLISH TAX ACCOUNTS

Before registering a business, it is a good idea to contact an insurance agent, an attorney and an accountant for advice.

5 GET A FEDERAL EMPLOYER TAX IDENTIFICATION NUMBER (EIN)

A federal tax identification number acts as a social security number for business and is required for all legal entities.

6 OBTAIN BUSINESS LICENSES BY BUSINESS TYPE

A State of Maryland business license is required for most businesses, including retailers and wholesalers. A trader's license is required for buying and re-selling.

7 EXPLORE OPTIONS FOR A BUSINESS LOCATION

Finding the right property is critical. OED can provide reports of available properties, resources for business incubation and shared office space options.

8 OBTAIN PROPER COUNTY AND LOCAL PERMITTING AND ZONING APPROVALS

Verify that the location will be acceptable for your business. Find out about additional permits needed depending on the scope of your project.

9 PREPARE FOR EMPLOYEES

Find out about worker's compensation, wage and hiring practices and taxes. Receive assistance with hiring and training. Remember to look into insurance requirements that may apply to your business.

NEXT STOP:
SUCCESS

This road map is intended to provide general guidance in the start-up process and is not intended to be relied upon as legal or accounting advice.