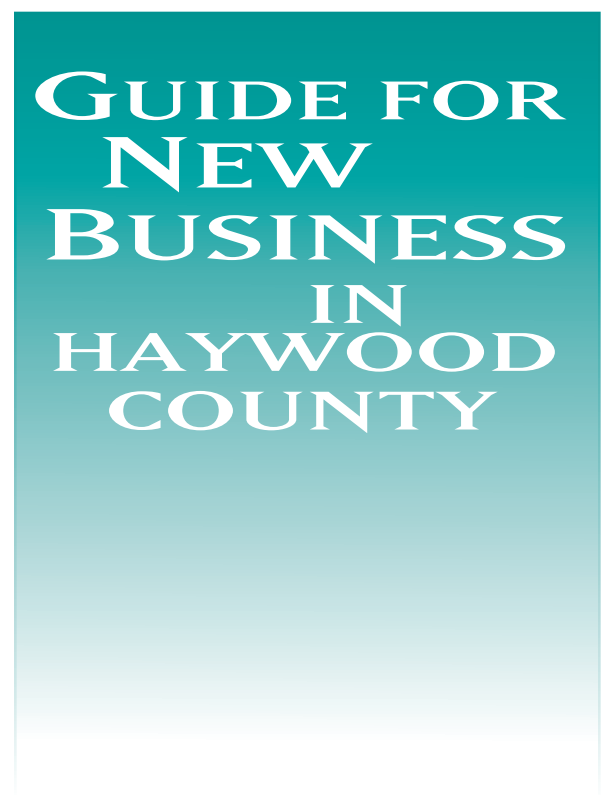


Resources	Services						
	Counseling	Seminars	Resource Material	Business Loan Advisement	Classes	Business Incubator	Non-Bank Lending
Small Business Center	>	>	>	>	>		
Asheville SCORE	>	>	>	>	>		
Mountain BizWorks	>	>	>	>	>		>
SBTDC	>	>		>	>		
REAL			>	>	>		
Smoky Mountain Dev. Corp.				>	>	>	>

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 144 Industrial Park Drive
 Waynesville, NC 28786
 456-3737

Facts and information contained in this pamphlet have been checked for accuracy, but the authors cannot be responsible for changes made after the publication date. Any suggestions or corrections will be appreciated.

Small Business Resources

HCC Small Business Center

www.sbc.haywood.edu
 sdonnahoe@haywood.edu
 Haywood Community College
 185 Freedlander Drive
 Clyde, NC 28721
 627-4512

Asheville SCORE

www.ashevillescore.org
 info@ashevillescore.org
 Federal Building Room 259
 151 Patton Avenue
 Asheville, NC 28801
 828-271-4786

Mountain BizWorks

www.mountainbizworks.org
 828-253-2834

SBTDC - Small Business Technology Development Center

www.sbtdc.org
 tfleckenstein@sbtdc.org
 204 Forsyth Bldg.
 Western Carolina University
 Cullowhee, NC 28723
 828-227-3459

NC REAL Enterprises

www.ncreal.org
 (Rural Entrepreneurship through Action Learning)
 phyllis@ncreal.org
 919-688-7325

Smoky Mountain Development Corp.

www.smdc.info
 144 Industrial Park Drive
 Waynesville, NC 28786
 452-1967

Area Information

Haywood County Chamber of Commerce

www.haywood-nc.com
 info@haywood-nc.com
 591 North Main Street
 Waynesville, NC 28786
 456-3021

Maggie Valley Chamber of Commerce and CVB

www.maggiervalley.org
 cmaggie@maggiervalley.org
 2961 Soco Road
 Maggie Valley, NC 28751
 926-1686

Downtown Waynesville Association

www.downtownwaynesville.com
 downtownwaynesville@charter.net
 19 South Main Street
 Waynesville, NC 28786
 456-3517

Haywood County Tourism Development Authority

www.smokeymountains.net
 info@smokeymountains.net
 1233 N. Main St., Suite 1-40
 Waynesville, NC 28786
 452-0152

Haywood County Economic Development Commission

www.haywoodedc.org
 mclasby@haywoodnc.net
 144 Industrial Park Drive
 Waynesville, NC 28786
 456-3737

Reference Material

Haywood County Public Library

www.haywoodlibrary.org	
678 S. Haywood Street, Waynesville	452-5169
11 Pennsylvania Avenue, Canton	648-2924
1131 Soco Road, Hwy. 19, Maggie Valley	926-0461

HCC Learning Resource Center

Haywood Community College
 www.haywood.edu
 185 Freedlander Drive, Clyde, NC 28721 627-4550

Professional Assistance

LEGAL

An attorney can help you choose what kind of organization you should form, either a sole proprietorship, partnership, limited liability company, or corporation and define for you the advantages and disadvantages of each. This process will also make you aware of any legal complexities and the kinds of liabilities that you must consider.

You may also need an attorney's services to execute purchase and lease agreements for real property and equipment, to check on zoning for the location you have chosen for your business, and to advise you on the proper business licensing.

- North Carolina Lawyer Referral Service
NC Bar Association
800-662-7660
www.ncbar.org/ncfindalawyer

BANKING

Your bank has good working knowledge of the economic and business picture in the Haywood County area. Your bank will not only be the depository for your funds, but can provide continuing service and advice on retirement plans, accounts receivable, financing, and future credit needs.

ACCOUNTING

No business can survive without proper bookkeeping and accounting systems. Before you open your new business, consult a qualified CPA or public accountant to assure that government regulations and your management needs are met.

INSURANCE

More than one business has failed because an unforeseen fire, theft, or catastrophe forced it into bankruptcy. One of the best ways to protect against the unforeseen is with insurance. A reputable insurance agent, knowledgeable in business insurance, together with your attorney, can point out areas in which you need or are required by law, to have insurance protection. **Major insurance needs are:**

- **Property Insurance** – Most financing agreements require this type of insurance to

cover fire, theft, and embezzlement for all business properties and inventories.

- **Liability Insurance** – To cover personal injury or property damage arising from operation of your business; motor vehicle coverage when used in the business; product liability and professional liability if exposure exists.
- **Workman's Compensation Insurance** – Often required by law when you are an employer.
- **Miscellaneous** – Hospitalization and disability insurance and other optional benefits.

Information Agencies

BUSINESS ETHICS and CONSUMER PROTECTION

Better Business Bureau

www.asheville.bbb.org
1 West Pack Square, Suite 1601
Asheville, NC 28801 828-253-2392

PERSONNEL and UNEMPLOYMENT INSURANCE

North Carolina Employment Security Commission

www.ncesc.com
1170 N. Main Street
Waynesville, NC 28786 456-6061

North Carolina Department of Labor

www.dol.state.nc.us
Raleigh, NC 919-870-2796
OSHA, Wage & Hour, etc. 800-522-6762

U.S. Social Security Administration

www.ssa.gov
800 Centre Park Drive 828-251-9941
Asheville, NC 28805 800-772-1213

Agency Locations

GOVERNMENT AGENCIES

Before you begin operation of your business, the following government agencies must be contacted in order to find out which regulations apply.

Haywood County - www.haywoodnc.net

Building Inspection Department 452-6638
County Health Department 452-6675
Business Name (d/b/a)
Register of Deeds 452-6635
Personal Bus.Prop.Tax (Tax Assessor) 452-6664

Canton - www.cantonnc.com

Business or Privilege Licenses 648-2363
Town Hall 648-2363
Zoning and Planning 646-3405

Clyde - clyd7769@bellsouth.net

Town Hall for all information 627-2566

Maggie Valley

www.maggiervalleytownhall.com
Business or Privilege Licenses 926-0866 x117
Permits and Zoning 926-0866 x104
Taxes & Finance 926-0866 x101
Building Inspector 926-0866 x119
Sewer 926-0866 x102
or 117

Waynesville

www.townofwaynesville.org
Zoning and Planning 452-0401
Tax Collector (Business License) 452-3588
Building Permits and Inspections 456-8647
Utility Line Questions 456-3515

Licenses

Haywood County and the towns in the county may require businesses to have a privilege license. Fees vary depending on the nature of the business. Businesses that service alcoholic beverages are required to have a state permit or license in addition to the city and/or county privilege license. Certain businesses (i.e., restaurants or stores handling food, motels, etc.) require a certificate or permit from the Haywood County Health Department.

NC Department of Commerce

www.nccommerce.com/servicenter
800-228-8443

Taxes

Every business that has employees must have an Employer ID Number (EIN) from the Federal Internal Revenue Service and the North Carolina Department of Revenue. Banks sometimes require an EIN to open an account. Every business that pays wages, unless a nonprofit agency, comes under the Social Security Act. Payroll withholding is mandatory.

Withholding must also be made for federal and state income taxes. The IRS and the North Carolina Department of Revenue provide forms and schedules for withholding taxes. Every three months an employer is required to deposit in the bank the federal insurance contributions (FICA) and tax withholdings from employees during the preceding 90 days plus an employer's equivalent FICA tax on wages. The withholding for North Carolina income taxes must be paid quarterly to the North Carolina Department of Revenue.

Every retail operation must obtain a sales tax number from the North Carolina Department of Revenue and collect sales tax at the rate of 7% on gross dollar sales. This tax must be collected and paid to the North Carolina Department of Revenue by the 15th of the following month. Haywood County and the towns in the county levy personal and property taxes. Property taxes are paid on equipment, office furnishings, supplies, and inventory.

- **Federal Taxes** - www.irs.gov
Income Tax, Employee Withholding
Tax and Employer ID Number
Federal Building, 151 Patton Avenue #167
Asheville, NC 28801
828-271-4724
- **State Taxes** - www.dorncc.com
Income Tax, Sales and Employee
Withholding Tax and Employer ID Number
North Carolina Department of Revenue
2800 Heart Dr.
Asheville, NC 28806
828-667-5087