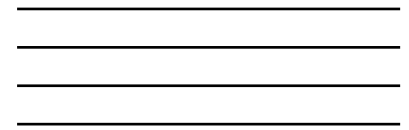


Entrepreneur's

GUIDE

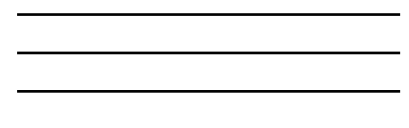
Starting
and
Growing
a Business
in Pennsylvania

Entrepreneur's GUIDE



Starting and Growing a Business in Pennsylvania

Pennsylvania Department of Community & Economic Development



June 2001
ISBN #0-0182-0142-8

The Entrepreneur's Guide: Starting and Growing a Business in Pennsylvania was prepared by the staff of the Center for Entrepreneurial Assistance. Comments and inquiries on the subject matter should be addressed to: Small Business Resource Center, 400 North Street, 4th Floor, Commonwealth Keystone Building, Harrisburg, PA 17120-0225.

Dear Friend:

In Pennsylvania, small business is important business. Success in the “New Economy” depends on the success of our entrepreneurs. Small business is the largest job creator in our state. You are the hardworking men and women that take the financial risks required to achieve your dream of owning a business – and to achieve our dream of building a strong, prosperous Pennsylvania.

Whether you are starting a new business in Pennsylvania or expanding an existing company, you’ll find the user-friendly *Entrepreneur’s Guide* to be a valuable resource you will turn to time and again. This newly updated manual clearly outlines all our business-friendly services, from financing programs and export assistance to easy access information on state taxes, laws and regulations.



We have worked hard over the last six years to treat business relationships as partnerships. We’ve cut taxes at historic levels. We’ve reformed our workers’ compensation system. We’ve focused our environmental policies on compliance rather than confrontation. We’ve created new opportunities for small businesses to sell their Pennsylvania-made products throughout the world. And we’ve worked to put the tools of new technology and Friction-free government, such as the PA PowerPort (www.state.pa.us) and the PA Open for Business website (www.paopen4business.state.pa.us) within the reach of every entrepreneur.

In addition to using the *Entrepreneur’s Guide*, I encourage you to call our Center for Entrepreneurial Assistance. It’s a toll-free call: 1-800-280-3801. There, you will find expert assistance from business-development specialists and advocates, who will work with you to achieve results.

I look forward to continuing our partnership as we work together to make Pennsylvania a world-class state for small business. After all, your success is our business.

Sincerely,

A handwritten signature in black ink that reads "Tom Ridge". The signature is written in a cursive, flowing style with a long horizontal line extending to the right.

Tom Ridge
Governor

Dear Friend:

The entrepreneurial spirit is a driving force in the growth of Pennsylvania's economy. From dot com start-ups to health care providers, from cutting edge technology companies to small family-owned businesses, our entrepreneurs create jobs, embrace innovation, and help Pennsylvania succeed in today's highly competitive marketplace.

Governor Tom Ridge established the Center for Entrepreneurial Assistance within the Department of Community and Economic Development because small businesses are the largest job creators in Pennsylvania. Housed within the Center is the Small Business Resource Center (SBRC), your first stop on the road to starting and growing a successful business. By connecting entrepreneurs with a network of economic development service providers, the SBRC locates potential financial resources and quickly identifies state permits and licensing requirements.



The Ridge Administration is partnering with entrepreneurs to help them realize the dream of owning a successful business right here in Pennsylvania. That's why we created the *Entrepreneur's Guide: Starting and Growing a Business in Pennsylvania*, directing you to people, agencies and sources of information that can provide answers to business development and growth questions.

An entrepreneurial renaissance is igniting the furnace of economic growth in Pennsylvania, and creating opportunities for our communities. Your calls are important to us. I urge you to contact the Center for Entrepreneurial Assistance as you review this publication, just a phone call away, toll-free at 1-800-280-3801.

Sincerely,

A handwritten signature in black ink that reads "Sam McCullough". The signature is fluid and cursive, with a large loop at the end of the last name.

Samuel A. McCullough
Secretary, Community and Economic Development

Table of Contents

Introduction

- I. Starting a Business in Pennsylvania** 1
 - Checklist for Business Start-Up 1
 - How to Assess Yourself and Your Business Idea 4
 - How to Write a Business Plan 6
 - How to Finance Your Business. 13
 - Worksheet: Start-Up Costs. 14
 - Worksheet: Monthly Expenses 15
 - Glossary of Financial Terms 16
 - How to Choose a Site for Your Business. 18
 - How to Use Technology for Business Development 21
 - How to Form Your Legal Business Structure. 23
 - How to Register Your Business Name 25
 - How to Apply for an Employer Identification Number (EIN) 26

- II. Growing a Business in Pennsylvania** 27
 - Checklist for Business Growth 29
 - How to Hire and Manage Employees. 31
 - Checklist for Hiring Employees 31
 - Human Resource Tools 32
 - Worksheet: Job Description 34
 - How to Prepare for Business Growth 35
 - How to Plan Business Growth 36
 - How to Conduct a Growth Audit 38
 - How to Secure Contracts with Pennsylvania Agencies 43
 - How to Develop International Markets 48

- III. Business Requirements and Regulations** 51
 - License and Permit Requirements 53
 - General Tax Information from the Pennsylvania Department of Revenue. 68
 - Local Requirements 71
 - Pennsylvania Laws and Regulations. 72
 - Federal Laws and Regulations 79

- IV. Pennsylvania Resources** 81
 - Advocacy 83
 - Environment 85
 - Financing 86

International Business	93
Procurement	93
Tax Credits and Incentives	94
Technical Assistance	97
Workforce Development.....	108
Technology	110
Federal Resources.....	112
V. Important Telephone Numbers	115

The information contained in this guide is subject to change. Every effort has been made to ensure the accuracy of this information at the time of publication. The Pennsylvania Department of Community and Economic Development is not responsible for deletions, omissions or errors.

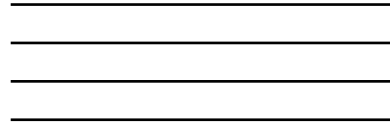
Introduction

Each year thousands of Pennsylvanians begin the journey toward entrepreneurship. Some travel alone with nothing more than a good idea for a business and money they have saved from their own paycheck. Other potential entrepreneurs need to develop a detailed plan, secure financing and investigate industry, state and federal regulations. Whether your journey from concept to opening day is months or years, you will discover that starting a business requires answers to numerous questions. You will also find that once the business is started, the need for quick, concise information continues throughout corporate life. This guide is intended to direct you toward the people, agencies, and sources of information that can provide answers to both business development and growth questions.

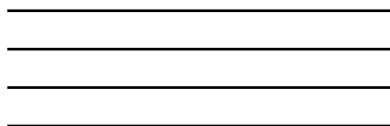
The *Entrepreneur's Guide: Starting and Growing a Business in Pennsylvania* is filled with the most current information available. You will find free services, checklists, helpful tips and licensing procedures. Because the information in this guide is not intended to be the final statement on any subject, you will also find addresses, web sites and telephone numbers for contacting business-related agencies. You are encouraged to seek specific information about your type of business from the appropriate agency. **You should also consider enlisting the help of legal, accounting, and insurance professionals during the planning stages of your business venture.**

This is an exciting time in American business history to become an entrepreneur. Government and industry now recognize the important role of young firms in providing fuel to the nation's economy. Innovative products, new jobs and new technologies are generated by ingenious entrepreneurs with the knowledge and willpower to compete in the challenging global marketplace. Since the first edition of this guide, thousands of copies have been distributed to entrepreneurs throughout the Commonwealth. The guides have been published under different titles, and the content has been changed and updated, but the purpose remains the same – to assist each Pennsylvanian in pursuit of business success.

This guide is intended to direct you toward the people, agencies, and sources of information that can provide answers to both business development and growth questions.



Starting a Business in Pennsylvania



Checklist for Business Start-Up

The following checklist outlines many of the steps necessary to begin your business. The list is intended to help you determine where you are right now, and what assistance and information will be required to proceed from your present position to opening day. Place a check next to those activities you have already completed or do not apply to your type of business. For those activities you have yet to accomplish, you may want to identify the source of the assistance **as you read through this guide**.

■ General Start-up Activities

- Determine the business you want to start and assess:
 - a. your qualifications for that business
 - b. the feasibility of making that business profitable
- Conduct research on your industry, target market and competition.
- Select a location and analyze it for traffic, parking, customer and delivery access.
- Develop a list of all start-up expenses: equipment, furniture, deposits and services. Identify the cost of each item.
- Develop a list of all potential monthly expenses.
- Identify all financing resources available at the local, state and federal level and list those most appropriate to your firm. Make contacts for information.
- Establish a bank account for your business.
- Research potential suppliers and investigate credit terms with each.
- Develop job descriptions for the individuals you intend to hire and prioritize their hiring.
- Investigate all start-up procedures specific to your industry.
- Write a business plan that includes your management, marketing, production and financial strategies.
- Establish record-keeping procedures for financial management, marketing, personnel, maintenance, etc.
- Identify all management assistance resources available at the local, state and federal level and list those most appropriate for your firm.
- Identify an attorney, accountant and insurance professional whose skills will complement your needs.
- Secure financing if needed.

■ Regulations and Requirements

Listed below are suggestions for basic information sources. If you have a question about state regulations that is not answered below, call the Small Business Resource Center, 1-800-280-3801. The Center's staff attempts to keep state services user-friendly for Pennsylvania entrepreneurs.

- ___ Determine the best type of business structure for your venture. The most common choices are: sole proprietorship, partnership, or corporation. For registration help, call the Pennsylvania Department of State, Corporation Bureau, 717-787-1057.
 - If your business will be a **sole proprietorship** and you will be using an assumed name, you must check the availability of the name you have chosen and register it.
 - If your business will be a **partnership**, draw up your partnership agreement. If the partnership will be using an assumed name, register the fictitious name.
 - If your business will be a **corporation**, file Articles of Incorporation.
- ___ If you will employ one or more people, obtain federal, state and local forms:
 - Federal Income Tax and Social Security Tax withholdings: contact the Internal Revenue Service, 1-800-TAX-1040 for information; and 1-800-TAX-FORM to order forms or publications.
 - Insure your workers' compensation liability by purchasing a workers' compensation policy through an insurance company or from the State Workmen's Insurance Fund, 570-963-4635 or, by securing approval from the Pennsylvania Department of Labor and Industry to self-insure, individually or as a group. For more information, contact 717-783-4476.
 - Unemployment Compensation: request the PA-100 Enterprise Registration Form and Instructions by calling 1-800-362-2050. You may also download a copy of the PA-100 from the Pennsylvania Department of Revenue's web site at **www.revenue.state.pa.us**.
- ___ Obtain a Federal Employer Identification Number (EIN) from the Internal Revenue Service. For information on the EIN, contact the Internal Revenue Service at 1-800-TAX-1040. To request an EIN application (Form SS-4), call 1-800-TAX-FORM or visit **www.irs.gov**.
- ___ Determine if your business is required to collect sales tax. Refer to the blue pages in your telephone directory (under State Government) for the nearest Pennsylvania Department of Revenue District Office in your area. If sales tax is applicable, request the PA-100 Enterprise Registration Form and Instructions. You can register on-line by logging on to the PA-100 web site at **www.pa100.state.pa.us**.
- ___ Contact the Pennsylvania Department of Labor and Industry to make sure your building has an occupancy permit and that it complies with the Fire and Panic Regulations and Universal Accessibility Standards. To verify an occupancy permit, call the File Research Section of Labor and Industry, 717-783-8521. For compliance questions, call the Buildings Section of Labor and Industry at 717-787-3806 and speak with a plan examiner. For buildings located within the city limits of Philadelphia (215-686-2467), Pittsburgh (412-255-2181) and Scranton (570-348-4193), call the appropriate city code enforcement office.
- ___ If your business will be serving food or beverages, contact your local health department or the Pennsylvania Department of Agriculture regarding registration or licensing procedures. Refer to the section on Business Requirements and Regulations.

- ___ Check with the local municipality (city, borough or township) concerning zoning requirements and any required local licenses and permits.
- ___ Check with federal, state and local government (city, borough, township or school district) agencies concerning their tax laws and business requirements.

■ Potential Resources

In addition to resources listed in this publication, the following sources of information can be helpful:

- Commonwealth of Pennsylvania web site: **www.state.pa.us**
- Telephone directories
- Directories of trade associations
- Trade association research offices
- Trade shows and trade show directories
- Trade and industrial publications and data bases
- State, national and international directories of manufacturers
- Chambers of Commerce
- Local economic and industrial development agencies (see your telephone directory)
- Census data (state and local libraries)
- Annual reports
- Industry buyers
- State Library web site: **www.statelibrary.state.pa.us**

How to Assess Yourself and Your Business Idea

Four basic factors influence a successful business start-up: a qualified entrepreneur, a profitable business idea, a thorough business plan, and adequate capital. The latter two factors, plan and capital, are subjects of the next two sections of this guide. Before you proceed, you should assess both your own entrepreneurial skills and the viability of your business concept. If it is not feasible (profitable) for you and your business concept to succeed, you will not need to spend time writing a business plan and seeking financing.

■ Is Entrepreneurship the Right Choice for You?

Your previous work experience may not have fully prepared you for business ownership. Therefore, before you can begin your entrepreneurial education, you will need to identify the characteristics of successful entrepreneurs and compare them to your own strengths and weaknesses. Many studies have been conducted and even more articles written on “the right stuff” for being an entrepreneur. A summary of the primary characteristics of successful business owners follows. Rate yourself with a **plus (+)** for those traits you already possess, or **minus (-)** for those that could benefit from improvement.

- ___ **Problem-solving:** can explore innovative ways to respond to opportunities.
- ___ **Goal-oriented:** can envision a desired outcome, as well as plan and implement the activities required to achieve it.
- ___ **Self-confidence:** believes in own ideas and abilities, and conveys that belief to others.
- ___ **Risk-taking:** can abandon status quo, explore options and pursue opportunities.
- ___ **Decision-making:** ability to make prudent choices even in a stressful environment.
- ___ **Persistence:** can tenaciously pursue goals regardless of the energy and commitment required.
- ___ **Communication:** can speak, listen and write effectively.
- ___ **Interpersonal relationships:** can understand the wants and needs of others, as well as inspire them.
- ___ **Leadership:** can direct others effectively and empower their performance.

If you gave yourself a minus in any of the traits on the checklist, it does not mean you should give up your entrepreneurial venture and seek a job in someone else’s business. By making a conscious effort, you can strengthen weak entrepreneurial characteristics. Begin improvement by reading business magazines and books, enrolling in educational programs, and seeking out a mentor who exhibits the traits you need most. If you have some other idea about how to strengthen a weak characteristic, that is good. You possess another characteristic of successful entrepreneurs – you are creative!

As an entrepreneur you must possess not only the personal traits for success, you must also possess some degree of expertise in each of the managerial skills required for business survival and growth. Although you can hire skilled employees, engage qualified consultants, and develop a corporate advisory board, ultimately, it is **you** who must determine the strengths and weaknesses of your business, diagnose problems and seek out the expertise of others. You must learn to wear each of the

managerial “hats,” sometimes all at one time. Entrepreneurial tasks include the supervision and even performance of financial management, personnel management, marketing management and production management. If you have not developed the experience necessary to learn the basic skills of each of these areas, begin now to build them as a mandatory foundation for your business.

■ Is Your Business the Right Choice for Your Customers?

Once you have decided that it is feasible for **you** to be an entrepreneur, begin assessing whether your **business concept** is feasible. Many entrepreneurs have plunged into a business without thoroughly evaluating the profitability of their product or service. After expending vast amounts of time and money, they discovered their business idea was flawed. Failure rates for early stage businesses often exceed 50 percent, so take the time to test the validity of your concept against the following characteristics of a feasible business:

- ___ The product or service satisfies the needs of the prospective customer, not simply the desire of the business owner.
- ___ The product or service has an identifiable advantage over competitive sources. The advantage is of significant relevance to the customer.
- ___ The quality of the product can be maintained to a level that encourages customers to make repeat purchases.
- ___ There are a sufficient number of customers in the market to support an additional competitor.
- ___ The product or service is compatible with existing beliefs, attitudes and buying habits of prospective customers.
- ___ The benefits of the product or service are easily communicated to the target customers.
- ___ The price of the product or service is within an affordable range for the intended customers.
- ___ Cost-efficient methods of targeted communication exist between the seller and the potential buyers.
- ___ Projected sales potential, based on the number of customers and their average expenditure for the product, is sufficient to generate a profit after all expenses are paid.
- ___ Sufficient sales can be generated during peak months to support the business expenses for the entire year.

How to Write a Business Plan

Like all entrepreneurs, you will need to do a great deal of research before opening your business. Writing a business plan, a document that clearly describes your vision of all the details of business operation, is recommended. The plan allows you to apply your research to your decision-making. Although a business plan is time consuming, it is important to business success. Completing the plan forces you to examine all decisions of management, marketing, personnel and finance in an objective and organized way. Another important benefit of the planning process is that you will project the amount of financing needed for start-up and the early stages of your business. The plan will, therefore, become a useful tool in securing capital before start-up. Then the plan becomes your owner's manual guiding your daily operation and activities.

Among other things, the business plan describes the products and services you will sell, the customers to whom you will sell them, the production, management and marketing activities needed to produce your offerings, and the projected profit or loss that will result from your efforts. A complete outline of the content of the plan is supplied below. When you adequately cover all of the outline elements, your business plan will provide answers to these questions:

- **Who are you?** A personal resume outlining the education and experience that will allow you to start and manage your business successfully.
- **What are you going to do?** A description of your business concept, the products and services you will be providing, the market which you will serve, where you will be located, how much money you will invest and how much additional money you will need (if any).
- **Where are you going?** The short- and long-term goals you have set for your business.
- **How are you going to get there?** The strategies that will allow you to meet your financial responsibilities, compete with others in the marketplace, learn new management skills, communicate with your customers, etc.

Business planning is an ongoing activity. Existing businesses, as well as start-up firms, benefit from writing and updating their goals, plans and activities. Although plans differ in some content elements depending on whether the firm is a retail, manufacturing, distribution or service enterprise, the following outline should provide a solid framework for preparing your business plan. Brief explanations are provided in each section, but if you have questions about the application of the outline to your particular business, contact the Small Business Development Center (SBDC) or Service Corps of Retired Executives (SCORE) Chapter in your area. **Refer to Section IV, Pennsylvania Resources Section for contact information.**

The Business Plan

■ Title Page

All contact and ownership information is included on the title page. Some entrepreneurs like to add a very brief business description, slogan or mission statement.

- a. Business name, address, telephone, e-mail and web site
- b. Name of owner(s)

■ Table of Contents

Include a list of all sections of the business plan and the appropriate page numbers. Graphs, diagrams and other visual representations should also be identified. Items included as exhibits at the end of the plan (example: owner resume) should be clearly identified so that the reader can reference them while reviewing the plan.

■ Mission Statement

The mission statement should describe why your company exists in the marketplace. Some companies use this statement as a foundation for management decision-making, and publicly display it on promotional literature and in the place of business. Many entrepreneurs find it useful to make the mission statement brief and general enough to allow potential growth of product lines and services. Consider the difference between describing yourself as a company in the “automobile” business, and a company in the “transportation business.” The mission statement is usually not changed for five years or more and so it is important for it to adequately portray your firm’s identity and philosophy.

- a. Description of company purpose
- b. Identification of those served

■ Executive Summary

An overview of the content of your business plan allows managers, strategic partners, investors or lending agencies to quickly grasp your concept and business direction, so that as they read the pages that follow, they have a clear idea of your intentions. Because the plan encompasses so many activities, the reader could fail to extract the owner’s view of the most important information. You will find many uses for this summary as you move forward to promote your company, network in the business community and work with vendors of business products and service.

- a. Brief description of the company history
- b. Purpose of the plan
- c. Goals of the business
- d. Description of the products and services
- e. Customers
- f. Management team experience
- g. Amount required from lender*
- h. Other sources of funds/collateral*
- i. Method of repayment*

() Items marked with an asterisk are added to the business plans being used to secure financing.*

■ Industry Status

This is the part of your plan that discusses the business environment in which you will be operating. Entrepreneurs often wish to gloss over this section because the factors are considered external to the company and uncontrollable. Gathering this information is important, however, because it can help you determine limitations or opportunities impacting your profit. You may even discover information that changes the type of business you are starting, or the ways in which you expand operations. Be sure to study both positive and negative factors.

- a. National/Regional economic growth or decline
- b. Industry outlook
- c. Projected opportunities
- d. Regulatory environment
- e. Technological influences

■ Target Market/Customer Base

An error in the determination of your target market(s) will not only adversely affect all other sections of your business plan, it will most certainly increase your advertising and promotion expense. For some businesses it is the difference between success and failure. In this section of the plan describe the most likely customers for your product or service. Who are they? Where are they? When and why will they buy from you? To be thorough you must also describe the target market between you and the end user of your offerings. For example, if you are a manufacturer, you may need a retailer or distributor. Without the retailer or distributor purchasing your product, the end user will never have the opportunity to purchase. You may need promotional literature such as product and price sheets for this “middle” market and you may even need sales assistance. Overlooking this market could result in underestimated expense.

Often your entire market of purchasers can be divided into segments, or groups of purchasers with common needs. Segmenting your market allows you to define and describe buyers’ needs and habits as completely as possible. Accurate information about the size of your market and expected market share helps you predict potential income.

- a. Characteristics of the target market:
 - Demographic profile (age, income, sex, education)
 - Business customer (industry, size, purchaser)
 - Geographic parameters
- b. Size of the market/expected market share
- c. Market segmentation
- d. Customer buying habits (seasonality, quantity, average expenditure)

■ Marketing Plan

The marketing plan describes all activities involved in selling. It sets annual sales goals and examines the competitors’ products and services and how your offerings are unique. Marketing is not simply advertising and promotion activities. Although these communication elements are extremely important, they are ineffective if you have not chosen products and services wanted and needed by your potential customers. The marketing plan should include a complete description of all offerings. Names, colors, assortments and other details are important to customer choice. If you have multiple products for multiple target markets, this is the section where those distinctions must be made.

If you are tempted to dismiss competition, ask yourself how your potential customer currently solves the same problem your offerings are intended to solve. What are the customers' choices when spending their financial resources? It can be helpful to develop a matrix that lists all your major competitors, their products and services, prices, methods of promotion and location. By incorporating your own marketing information on the matrix, you can identify your firm's strengths and weaknesses. Your marketing section includes customer service policies. Small businesses often have an opportunity to compete with larger firms by offering flexible, courteous, customer-centered services.

The pricing of your product must consider competition and customer expectations, but it must also consider all expenses. It is not uncommon for early stage businesses to: (1) believe they can sell at the lowest price; (2) misunderstand the importance establishing price policies at levels other than the end user level; and (3) overlook the relationship between pricing and other elements of marketing.

Few businesses exist without advertising expense. The choices of strategy and media are many, but the choice to eliminate advertising says the entrepreneur can not afford to communicate with customers. A lack of communication is directly related to a lack of customer spending and a lack of customer spending critically impairs the business's survival. Since advertising and other elements of promotion are legitimate business expenses, they must be incorporated in the price of the products and services.

- a. Sales goals
- b. Description of all products and services
- c. Direct and indirect competition
- d. Pricing objectives/methods
 - Wholesale and retail
 - Discounts and special allowances
 - Seasonality in pricing
 - Credit terms
- e. Location
 - Where products/services will be sold
 - Analysis of advantages/disadvantages
 - Plant/store atmosphere
 - Transportation
- f. Promotion activities
 - Advertising
 - Public relations
 - Publicity
 - Trade or business shows
 - Web site
- g. Packaging
- h. Customer service policies
- i. Sales training, management and methods
- j. Growth strategies

■ Production and Operations Plan

A lack of production and operations planning causes entrepreneurs to underestimate start-up, maintenance and growth expenses. The decisions in this section of the plan consider the “physical” health of the business. If the business is started at home, the entrepreneur should set criteria such as income, number of employees or product expansion that will necessitate moving to a business site. Decisions made in this section affect the extent of company indebtedness, as well as the collateral of the business when it seeks out loans or investments.

- a. Facility
 - Lease or purchase
 - Size and floor plan
 - Zoning, local regulations, taxes
 - Renovation/expansion plans
- b. Equipment
 - Machines/tools owned/needed
 - Lease or purchase
 - Maintenance procedures and costs
 - Vehicles
 - Telecommunications and data
- c. Production process and costs
- d. Suppliers/credit terms
- e. Transportation and shipping access and equipment
- f. Scheduling for completion of research and development

■ Insurance

By definition, entrepreneurs are risk takers. They launch a new enterprise in a competitive environment with less than adequate capital and work more hours in the day than their corporate employee counterparts. Once the decision has been made to become an entrepreneur, risk management becomes a part of the job description. As a firm grows, the wise entrepreneur develops a risk management program with advice from an attorney, accountant and insurance agent.

Young firms are vulnerable and protection comes from evaluating and prioritizing risks and insuring against them. You can start by making a list of the perils your business faces. Identify which are most catastrophic, such as loss of life, damage to property, employee or customer injury resulting from a faulty piece of equipment or product. Take action to protect your business against these catastrophes first. Risks differ related to your industry and specific offerings, and gaps in coverage can occur as the business grows. Your risk management program should be evaluated annually.

- | | |
|--------------------------------|--------------------------|
| a. Product liability | f. Workers' compensation |
| b. Personal/business liability | g. Unemployment |
| c. Business interruption | h. Fire |
| d. Vehicle | i. Theft |
| e. Disability | |

■ Management and Human Resources Plan

The people in any business are an important and expensive resource. Before developing this section of the plan, the entrepreneur must identify how the business will grow and what skills will be needed for that growth. If additional locations are planned, new managers will need to be hired or trained. If growth comes from development of new products, researchers and engineers may be needed. If growth will result from selling intensively to a small number of clients who buy on multiple occasions, employees that are capable of developing good relationships and delivering excellent customer service are needed. The obvious expense of human resources is salary and benefits. Less obvious is the cost of recruitment, selection and training when turnover occurs. This section requires knowledge of state and federal regulations governing employer and employee relationships.

- a. Key managers
 - responsibilities
 - training
 - reporting procedures
- b. Personnel
 - number of full- and part-time employees
 - special skills/education required/continuing education
 - job descriptions and evaluation methods
 - benefits
 - wages, commissions, bonus plans
 - use of subcontracted personnel
 - policies
- c. Organizational chart
- d. Lists of stockholders and board members
- e. Amount of authorized stock and issued stock
- f. Professional assistance (attorney, accountant, banker, insurance representative, etc.)

■ Financial Plan

Books and software packages can be purchased with formatted worksheets to produce the documents you need for your financial plan. The numbers used for each expense should be as accurate as possible based on current research. Identify any fluctuations that can be predicted such as increases in raw materials, lease or utilities in year two or three of your business. Estimate the month and year when additional employees will be hired and what they will be paid. A break-even analysis helps you understand at what point the business becomes profitable and allows you to set goals realistically. Without a financial plan you will find it nearly impossible to interest lenders or investors in helping you start and grow, because you have no facts to back up your enthusiasm and commitment to your venture.

- a. Start-up costs (all one-time expenses such as equipment, deposits, fees, etc.)
- b. Monthly expenses (ongoing expenses for lease, insurance, utilities, etc.)
- c. Sources and uses of funds*
- d. Balance sheets (opening day and projected three years)
- e. Projected cash flow (monthly first year, quarterly year two and three)

- f. Profit and loss forecast or statement (annual for three years)
- g. Break-even analysis
- h. Existing business (historical statements for three years*)
- i. Personal financial statement of owner(s)*
- j. Assumptions used in preparation of financial projections

■ **Attached Exhibits**

- a. Managers' resumes
- b. Advertisements, news articles and other promotional documents
- c. Contracts, leases, and filing documents (Fictitious Name, Employer Identification Number, Articles of Incorporation)
- d. Letters of support
- e. Pictures of the product or service
- f. Marketing research
- g. Patents, trademarks, copyrights, license agreements
- h. Income tax returns (three years)*
- i. Invoices or estimates for facility or equipment purchases*

() Items marked with an asterisk are added to the business plans being used to secure financing.*

For assistance in developing your business plan contact the Small Business Development Center (SBDC) or the Service Corps of Retired Executives (SCORE) Chapter in your area. Refer to Section IV, Pennsylvania Resources Section for contact information.

How to Finance Your Business

A leading cause of small business failure is inadequate start-up capital. Before you begin your new venture, you must realistically project not only your start-up costs for such things as equipment, renovations, and promotion, but also your cash flow requirements for the early stages of operation. It often takes time to build sales levels, yet rent, utilities and other costs are immediate. During this time, bills are arriving faster than the customers, cash reserves can help the business survive. Funding needed for start-up and operation of a business is available in two forms: (1) **debt capital** - borrowed funds; and (2) **equity capital** - funds generated through the sale of stock, or by the investment of the owner.

The terms on repayment of debt capital vary and are negotiated between lender and borrower. Raising capital through the sale of stock is complex and highly regulated; you should seek legal advice. More than half of all businesses are started with capital invested by the owner or the owner's family. Should you decide that your own resources are insufficient, the traditional sources of financing are: banks, local, state and federal agencies, and venture capital firms.

In many cases the most fundamental document you will need for a loan application is a business plan, because it shows the lender your ability to research and envision the establishment and operation of the firm. In the previous section of this guide, the business plan outline contains several items marked with an asterisk (*). These items are particular additions for a business plan being used with a loan application. In addition to the plan, lenders consider several factors in evaluating a business loan:

- **Management Experience:** your background compared to the skills required for your chosen business.
- **Repayment Ability:** your realistic projection of business income allows you to maintain loan payments.
- **Collateral:** your pledge of assets toward business stability and loan repayment.
- **Credit:** your historic and current record of repayment of obligations.

Obtaining a loan requires preparation and credit worthiness, but a bit of sales ability can help. You will be competing with many other business owners, and knowing what the lender needs when requesting a loan is just as important as knowing what a customer needs when selling your product. Many lenders want assurance that:

- You have something at risk in starting and operating this business. (Do not ask them to go out on a limb to back you if you are not out on the limb yourself. You must have resources committed to your own venture to secure the support of others.)
- Your proposal is a sound one based on the 5 C's of credit: capacity, capital, collateral, character, and condition (industry).

Refer to Section IV, Pennsylvania Resources for sources of financing.

Worksheet: Start-Up Costs

Start-up costs are those expenses that you will incur before your business opens. They vary according to the type of business, but this worksheet will help you begin the process of assessing your financial needs so that your venture is not undercapitalized at the outset.

Deposit, office or building lease (Facility/location expense)	\$ _____
Decorating/remodeling/build-out (Changes in facility required for business operation)	\$ _____
Furniture/fixtures	\$ _____
Equipment (Production, office machines, security, etc.)	\$ _____
Installation (Fixtures, equipment)	\$ _____
Telecommunications/data	\$ _____
Utilities (Installation and deposits)	\$ _____
Initial inventory (Stock, supplies for manufacturing)	\$ _____
Office supplies	\$ _____
Advertising and promotion (Business cards, stationery, brochures, grand opening)	\$ _____
Signs (Vehicle, interior and exterior for facility)	\$ _____
Licenses, permits and fees	\$ _____
Insurance	\$ _____
Legal/professional services	\$ _____
Working capital (Cash reserve for early months of business before sales are sufficient to pay bills)	\$ _____
Total Start-up Costs	\$ _____

Worksheet: Monthly Expenses

Some of your start-up expenses will also become ongoing monthly costs once your firm is in operation. It is necessary to estimate all of your monthly costs so that you are realistic about the income your firm will need. This worksheet includes some basic considerations. Completing it will help you and your accountant develop cash flow projections. In the column adjacent to the monthly expenses, make notes of those that increase or decrease in particular months.

	Monthly Expense	Possible Variations
Rent	\$ _____	_____
Equipment Lease	\$ _____	_____
Maintenance and Repairs	\$ _____	_____
Advertising	\$ _____	_____
Office Supplies	\$ _____	_____
Delivery	\$ _____	_____
Postage	\$ _____	_____
Vehicle Expenses	\$ _____	_____
Legal/Professional Fees	\$ _____	_____
Insurance(s)	\$ _____	_____
Telecommunications/Data	\$ _____	_____
Other Utilities	\$ _____	_____
Travel	\$ _____	_____
Dues/Memberships	\$ _____	_____
Materials	\$ _____	_____
Payroll	\$ _____	_____
Payroll Taxes	\$ _____	_____
Total Monthly Expenses	\$ _____	

Glossary of Financial Terms

accounts payable:	money your firm owes to other organizations.
accounts receivable:	money other organizations owe to your firm.
accrual basis:	financial record-keeping system in which income is recorded when it is earned and expenses recorded when incurred.
amortization:	reduction of debt through installment payments.
assets:	cash, property and other resources owned by your firm.
balance sheet:	a financial document summarizing your firm's assets, liabilities and net worth as of a given point in time.
break-even point:	the point at which the amount of your sales income covers your costs.
business plan:	a document that describes all management, marketing, financial and operation activities for your business; often a document required to secure financing.
cash flow statement	a financial tool that describes moneys coming into and going out of your business.
collateral:	assets pledged toward repayment of a debt.
current assets:	cash, inventory, accounts receivable and other assets that will be used in the operation of the business within one year.
current liabilities:	debts which your business will pay within one year.
depreciation:	the reduction in value of an asset as the result of use.
equity financing:	money contributed to the firm by the owner(s) and investors.
fixed costs:	expenses that don't change regardless of production increases or decreases (rent, insurance, interest on loans, etc).
gross profit:	the result of subtracting the cost of goods sold from sales.
guarantor:	the person who makes a commitment to repay a loan if another defaults.
income statement:	financial statement showing your firm's profit or loss within a specified period of time.
liabilities:	amounts owed to others.
line-of-credit:	a lender agrees to allow a borrower to draw a pre-specified amount from an account on an as-needed basis.

net profit:	the result obtained when expenses are subtracted from revenues.
operating ratios:	expenses expressed as a percent of sales.
owner's draw:	the amount of money taken from the business by the owner.
profit and loss statement:	a statement of the results of business operation for a specified period; the bottom line shows the net profit or loss of your firm.
principal:	the amount owed on a loan (not including interest).
pro forma:	a financial planning statement that projects future performance.
receivables:	money owed to your firm by its customers.
return on investment:	profit generated from investing money in a firm.
variable costs:	costs that change as production output changes (raw materials, production labor, storage and shipping, etc).
working capital:	money available to a firm for daily operations.

How to Choose a Site for Your Business

Choosing the appropriate site for your business can be vital to your eventual success. Because the start-up process often involves so many details related to products, services and finances, entrepreneurs can misjudge the importance of planning the firm's location. Starting in the home seems inexpensive, or leasing a space close to home seems convenient, or choosing a site that is inexpensive seems practical. A poor choice on start-up location can result in added marketing, and moving or facility renovation costs in the future. For some businesses, location is more important than for others. The wrong retail location, for example, is more critical than the wrong consulting location.

If you decide to locate in your home, be sure to balance the obvious efficiencies with the image your business conveys to your customers, suppliers and financial partners. If you determine that location is not a factor in whether customers will patronize you (a dot com start-up is an example) then your next step is to contact your local municipality to investigate regulations concerning zoning, signs and parking.

■ Checklist for Business Location Analysis

If home is not the best place for your business, the checklist that follows will help you weigh the benefits of potential locations. Begin by reviewing the list and crossing out the factors that are not important to your business. Next, add any new factors that apply to your business. Finally, identify at least three potential locations and consider each of the following factors.

- Appropriate zoning for the type of business
- Cost of land, building, facilities
- Building codes
- Cost of utilities (installation)
- Availability and cost of utilities (monthly estimate)
- Cost of monthly lease or mortgage payment
- Cost of renovation or leasehold improvements
- Availability and cost of security system
- Availability of police and fire protection
- Availability of the types of employees needed by firm
- Availability of transportation for customers and employees
- Occupancy permit requirements
- Access for customers with disabilities
- Tax structures and payment methods of local and regional government
- Proximity/distance from competition
- Maintenance costs for property, building, parking area

- ___ Expansion potential
- ___ Availability/restrictions on parking
- ___ Condition of neighboring properties
- ___ Convenient to primary highways
- ___ Transportation and availability of raw materials
- ___ Convenient to entrepreneur's home

■ Small Business Incubators

Small business incubators are facilities where young businesses can start and grow. Some incubators offer businesses the opportunity to lease space at a lower than market rate. Most facilities provide tenants with free or low-cost business counseling and training, and shared office equipment and services. These educational opportunities and services help reduce costs and increase profits. After the start-up firm is nurtured for the first few years of its corporate life, it is expected to “graduate” or leave the incubator to move into a business location in the community. Graduation normally occurs in 3-5 years. Incubators may specialize in the types of firms they can assist, for example, manufacturing and technology.

- Reasonable lease rates for start-up firms
- Shared financial, management and other services
- Established entrance and exit policies
- Access to capital and other start-up resources

While the Commonwealth does not own and operate incubators, the Pennsylvania Department of Community and Economic Development has funded facility improvements and programs at numerous incubators. If you are starting a business, you may want to call an incubator in your area to determine the types of services available. Examples of incubators are listed below:

Allegheny

- Brewery Innovation Center 412-323-8116
- Glassport Industrial Center SPEDD 412-672-1331
- McKeesport Business Growth Center 412-644-7000

Armstrong

- Armstrong County Incubator 724-548-3288

Blair

- Altoona Area Incubator 814-949-2030

Cambria

- JARI Center for Business Development 814-535-8675

Centre

- Chamber of Business & Industry of Centre County 814-234-1829

Crawford	
Meadville Industrial Condominium	814-337-8200
Cumberland	
Murata Business Center	717-249-2356
Erie	
Enterprise Development Center	814-899-6022
Corry Industrial Center	814-664-3884
Model Works Industrial Commons	814-774-9339
Indiana	
Indiana County Small Business Incubator	724-357-2179
Lackawanna	
Carbondale Technology Transfer Center	570-282-1255
Lehigh	
Bridgeworks Enterprise Center	610-770-1015
Luzerne	
Luzerne County Business Incubator	570-823-8832
Lycoming	
New Venture Center	570-320-4212
McKean	
Robert B. Habgood Business Development Center	814-368-7170
Mercer	
McNeilly Business Center	724-588-1161
Northampton	
NET Ben Franklin Business Incubator Center	610-758-2601
Philadelphia	
Philadelphia Business & Technology Center	215-879-8500
University City Science Center/Port of Technology	215-966-6000
The Enterprise Center	215-895-4000
Venango	
Franklin Industrial Complex	814-432-4476
Warren	
Warren County Development Complex	814-723-3052
Washington	
Donora Incubator	724-379-9300
Westmoreland	
Monessen Business Center	724-684-3260

How to Use Technology for Business Development

Small businesses have historically faced greater obstacles in their implementation of management and marketing techniques, distribution methods and equipment modernization. However, it has become apparent that small firms are on the forefront of technology utilization and development. Entrepreneurs have embraced the Internet as a means of buying products for their businesses, selling their own products and services, and researching information pertinent to business development and growth.

Most entrepreneurs are aware that electronic commerce is revolutionizing business practices and through the connectivity e-commerce provides, the small firm can compete in both the national and international marketplace. It is estimated that more than half of all small firms are conducting business on the Internet. In many ways technology is the great equalizer that now allows the small firm to create a positive image, remove the barrier of geographic location, and promote products to their customers.

According to a report from the U.S. Small Business Administration, entrepreneurs are spending about \$1,500 a year on technology. (If your business revenues were derived from the manufacture of technology products, you would, of course, be investing more.) The most basic expenses for the start-up firm include: a computer with modem, monitor, printer, Internet service, and software packages for financial document preparation, word processing, and presentation development.

Pennsylvania is a leader in developing initiatives intended to jump-start technology businesses, as well as those firms wishing to make technology an integral part of their operations. The federal government, and both the education and private sectors, have made available such voluminous resources that today's entrepreneurs can become mired in information gathering. The following Internet resources are offered as starting points for the types of practical information new and growth stage businesses can use:

Business Plan Development

- www.pasbdc.org (Pennsylvania's network of Small Business Development Centers)
- www.score.org (Service Corps of Retired Executives)
- www.sba.gov (U.S. Small Business Administration)

Business Start-up Forms & Resources

- www.paopen4business.state.pa.us (The Commonwealth's portal for business start-up and development)
- www.irs.gov (Internal Revenue Service)
- www.fedworld.gov (Central access point for government information)

Marketing/Statistical Information

- www.pasdc.hbg.psu.edu (Pennsylvania State Data Center)
- www.dli.state.pa.us (State and Local Labor Statistics)
- www.stat-usa.gov (Business, economic and trade statistics)

- www.bls.gov (Federal Bureau of Labor Statistics)
- www.sba.gov/advo/stats (SBA Office of Advocacy statistics)
- www.fedstats.gov (Federal government statistics)

Financing

- www.inventpa.com (State business financing programs)
- www.benfranklin.org (Financing for technology-oriented companies)
- www.sba.gov (U.S. Small Business Administration financing programs)

Taxes

- www.revenue.state.pa.us (PA Department of Revenue)
- www.irs.gov (Internal Revenue Service)

Suppliers

- www.pasourcenet.com (Pennsylvania's business to business directory)
- www.mfggate.com (Manufacturers' toolbox)

Export

- www.inventpa.com (International Business Development)
- www.teampa.com (Export Assistance Network)
- www.usatrade.gov (Global Business Partner Online)
- www.pda.state.pa.us (Agriculture exports)

How to Form Your Legal Business Structure

Once you decide to establish a business, your first consideration will be the type of business organization to use. Legal and tax considerations will help to determine your final choice, as well as personal needs and the needs of the particular business. There are three principal kinds of business structures: the sole proprietorship, the partnership, and the corporation.

There are advantages and disadvantages to each of the legal forms of business you may choose. As an entrepreneur you must examine all of the characteristics and consult a knowledgeable legal professional when considering the formation of your business.

■ Sole Proprietorship

Most small businesses operate as sole proprietorships. This is the simplest form of organization and allows the single owner to have sole control and responsibility. Some advantages of the sole proprietorship are less paperwork, a minimum of legal restrictions, owner retention of all the profits, and ease in discontinuing the business. Disadvantages include unlimited personal liability for all debts and liabilities of the business, limited ability to raise capital, and termination of the business upon the owner's death.

You should note that a small business owner might very well select the sole proprietorship to begin. Later, if the owner succeeds and feels the need, he or she may decide to form a partnership or corporation.

■ General Partnership

A partnership is similar to a sole proprietorship except that two or more people are involved. Advantages are that it is easy to establish, can draw upon the financial and managerial strength of all the partners, and the profits are not directly taxed. Some disadvantages are unlimited personal liability for the firm's debts and liabilities, termination of the business with the death of a partner, and the fact that any one of the partners can commit the firm to obligations.

The partnership is formed by an agreement entered into by each partner. This agreement may be informal, but it is advisable to have a written agreement drawn up between all parties. While no filing is required to form a general partnership, it may be required to file a fictitious name registration. Refer to the section in this guide on How to Register Your Business Name.

■ Limited Partnership

A limited partnership is a partnership formed by two or more persons having one or more general partners and one or more limited partners. The limited partners have limited exposure to liability and are not involved in the day to day operations of the limited partnership. A Pennsylvania limited partnership is formed by filing a Certificate of Limited Partnership on form DSCB: 15-8511 with the Corporation Bureau, Pennsylvania Department of State.

■ Limited Liability Company

The limited liability company (LLC) is a hybrid between a partnership and a corporation, providing the liability protection of a corporation, with the advantage of being treated as a partnership. A

Certificate of Organization is required to be filed with the Corporation Bureau, Pennsylvania Department of State, on form DSCB: 15-8913, accompanied by a docketing statement, form DSCB: 15-134A.

■ Limited Liability Partnership

A limited liability partnership (LLP) is an existing partnership that files an election with the Corporation Bureau, Pennsylvania Department of State, claiming LLP status, on form DSCB: 15-8201A. The effect of becoming a LLP is to provide general partners with additional protection from liability.

■ Corporation

A corporation is the most complex form of business organization. It is costlier and more difficult to create because of the paperwork required. Business activities are restricted to those listed in the corporate charter. However, most corporations list a general purpose clause.

Advantages of a corporation are that liability is limited to the amount owners have paid in to their share of stock, and the corporation's continuity is unaffected by the death or transfer of shares by any of the owners. Some disadvantages are extensive record keeping, close regulation, and double taxation (taxes on profits and taxes on dividends paid to owners).

To form a corporation in Pennsylvania, you must file Articles of Incorporation, form DSCB: 15-1306, with the Corporation Bureau, Pennsylvania Department of State, accompanied by a docketing statement, form DSCB: 15-134A.

Foreign (out of state) corporations must submit an application for a Certificate of Authority, form DSCB:15-4124, accompanied by a docketing statement, form DSCB: 15-134A, to conduct business in Pennsylvania.

Contact: PA Department of State
Corporation Bureau
308 North Office Building
Harrisburg, PA 17120
717- 787-1057

■ S Corporation

Closely held corporations may elect to be taxed as federal or state S corporations (IRC 1361-1379), which permit shareholders to pay taxes on corporate net income personally, as if it were a partnership. S corporation status is limited to corporations that have no more than 75 shareholders. A Pennsylvania corporation can not elect to be an S corporation unless it has also applied for federal S status.

To apply for Pennsylvania S status, file form REV-1640 with the Pennsylvania Department of Revenue within 75 days of the beginning of your fiscal year. When you receive a copy of your federal notification of approval from the IRS, you must furnish a copy to the Pennsylvania Department of Revenue. S corporations are responsible for filing and paying the Capital Stock and Foreign Franchise Tax.

Contact: PA Department of Revenue
Bureau of Corporation Taxes, Specialty Taxes Division
Attn: "S" Corporation
Department 280704
Harrisburg, PA 17128-0704
717-783-6035

How to Register Your Business Name

Any sole proprietorship, partnership, corporation, or other form of association conducting business under a fictitious business name must register this name with the Pennsylvania Department of State. A fictitious name is any assumed name, style or designation other than the proper name of the entity using such name. These types of entities include any association, general partnership, syndicate, joint venture or similar combination of groups or persons.

The surname of a person, standing alone or coupled with words that describe the business, is not a fictitious business name and need not be registered. For example, "Jones Radio Repair" would not be a fictitious name because it includes the last name of the owner. However, "Bill's Radio Repair" is considered to be a fictitious business name because the owner's last name is not listed.

The inclusion of words that suggest additional owners, such as Company, & Company, & Sons, & Associates, makes the name an assumed or fictitious name. For partnerships, the last name of all partners must be listed or the fictitious name rule applies. For example, if "Moore, Johnson, & Smith" includes all three partners' names, it is not considered to be a fictitious business name. If all the partners' names are not included, then the name must be registered with the Pennsylvania Department of State.

To register an assumed or fictitious business name, you must file form DSCB:54-311 with the Corporation Bureau, Pennsylvania Department of State. After registering a fictitious name, you will be required to place an advertisement in a newspaper of general circulation in the county in which your business will be located and one in a legal publication or newspaper in that same county. You can identify the legal publication by contacting the county courthouse or county bar association in the county where the principal office is located. The Corporation Bureau can also assist you.

The penalty for failing to file a fictitious name registration is that the unregistered entity may not use the courts of Pennsylvania to enforce a contract entered into using the fictitious name. The failure to register the fictitious name does not void the contract, but merely prevents such enforcement until registration. The court has the option of imposing a \$500 penalty in these instances where the entity seeks to enforce the contract and subsequently registers the fictitious name in an untimely manner.

Contact:

PA Department of State
Corporation Bureau
308 North Office Building
Harrisburg, PA 17120
717-787-1057

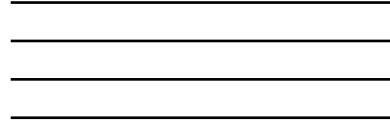
How to Apply for an Employer Identification Number (EIN)

Every employer subject to employment taxes is required to have an Employer Identification Number (EIN) to identify his or her business with the Internal Revenue Service and the Social Security Administration. Some businesses such as corporations, partnerships, and enterprises that maintain a Keogh Plan or pay Federal Excise tax, are required to have an identification number for use on tax returns, statements, and other documents even though they do not have any employees.

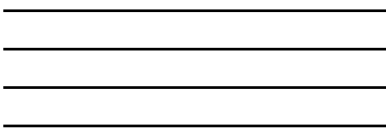
An authorized individual of a company can obtain an EIN by calling the Tele-TIN Unit, 215-516-6999. It is mandatory to fill out the Form SS-4 (EIN application) prior to making the telephone call to assure information is accurate. The operator will ask for the pertinent information and will assign a number to the authorized individual. The operator will instruct you to mail or fax Form SS-4 to the Tele-TIN Unit at the service center address.

To apply for an EIN, you must obtain Form SS-4 from the Internal Revenue Service by calling the Forms Hotline at 1-800-TAX-FORM or downloading from the Internal Revenue Service's web site at www.irs.gov. When you file this form you will automatically receive all other federal tax forms and instructions required for a new business. **Your federal EIN will also be used as your Pennsylvania Employer Identification Number.**

Section II



Growing a Business in Pennsylvania



Checklist for Business Growth

Many entrepreneurs are so busy with the initial stages of the business that they do not have time to build all the managerial skills necessary to growing the young firm. Some skills are learned by doing, but others require more intentional learning. The **Checklist for Starting a Business** in this guide includes many skills important to both starting and growing. (If your growth includes hiring, make sure you review those that outline local, state and federal requirements for employees.) The following inventory lists some specific skills successful entrepreneurs have found useful to the development of a small firm as it moves into the growth stage.

■ Management

- ___ Capacity to envision your corporate future: size and complexity, product lines, and financial position.
- ___ Ability to determine the methods of growth that will lead to your vision of the firm.
- ___ Ability to structure the firm's record-keeping system so that growth can be built on the foundation of past performance.
- ___ Understanding methods you can use to keep your knowledge of environmental, legal, and social changes that could affect business growth.
- ___ Ability to interview and hire employees who are qualified to play a role in your vision of the firm.
- ___ Ability to discern those tasks that can be delegated; willingness to allow others to take responsibility.
- ___ Understanding of business and product life cycles and ability to manage or supervise the management of changing strategies for life stages.
- ___ Knowledge of and participation in the industry you serve.
- ___ Knowledge of management information sources and assistance.

■ Marketing

- ___ Knowledge of how to position your firm in a competitive market so that your customers view your company and products as unique.
- ___ Ability to forecast changes in target markets.
- ___ Understanding the ways in which the many elements of marketing are interrelated for impact on customer purchase.
- ___ Ability to analyze advertising impact and perform both a quantitative and qualitative evaluation of media choices.
- ___ Ability to budget marketing by comparing industry standards with your own firm's competitive and financial situation.

- ___ Capability of predicting customer's response to advertising strategies and advertisement content.
- ___ Knowledge of marketing information sources and assistance.

■ Financial

- ___ Development of a strong banking relationship that allows personal attention and timely financing when it is needed.
- ___ Ability to read and interpret financial statements.
- ___ Understanding the causes of low profits such as inadequate expense control, high interest, and low sales volume; ability to analyze the outcomes of these problems.
- ___ Establishing prices correctly for industry standards, customer acceptance, profitability.
- ___ Capability of calculating key financial ratios and determining trends affecting business growth.
- ___ Ability to accurately assess financial needs for growth.
- ___ Understanding of the impact of fast growth on each area of corporate operation.
- ___ Knowledge of debt structuring.
- ___ Understanding of all the methods of cost containment.
- ___ Knowledge of sources of information and assistance with financial management.

How to Hire and Manage Employees

Most businesses today start as self-employment. The entrepreneur chooses the type of business to start, develops a business plan and secures financing. The business owner may serve as manager, marketer and manufacturer. If the initial efforts to grow the business are successful, hiring employees becomes a necessity regardless of how motivated the entrepreneur may be. A single person has 168 hours a week, some of which must be spent on sleeping, eating, personal responsibilities and family demands. If the entrepreneur dedicates 50 hours a week to the business, the maximum sales volume of the firm has a ceiling of 50 times the number of dollars per hour charged (service business) or 50 times the number of products produced in an hour multiplied by the price of the product. After deducting business expenses, most entrepreneurs realize they need help to grow the business, but they are apprehensive about adding employees because of the additional expense and required record keeping.

The first step in recruiting help is often one of the following:

- A temporary employee is hired through a local personnel agency.
- A family member or friend is asked to volunteer to answer telephones, perform data entry or invoicing.
- A similar company is contracted to produce some of the product or deliver some of the services.
- A management task is delegated to an outside firm: accounting, sales, or advertising are examples.

If your company grows to the point where help is needed, it is important to understand which workers are classified as “independent contractors” and which are “employees.” In making these determinations for federal tax purposes, the IRS and the courts typically look at three main categories: behavioral control, financial control and the relationship between parties. Factors such as instructions, training, method of payment, employee benefits, and the worker’s opportunity for profit and loss are all considered. For more information, go to the IRS web site at www.irs.gov and download Publication 1779 (Independent Contractor or Employee).

The Pennsylvania Department of Labor and Industry presumes a worker to be an employee unless it can be shown that the individual is free from the direction and control of the employer and as to the service performed, the individual is customarily established in an independent business, profession, trade or occupation. For more information, contact the Status Determination Unit of the Pennsylvania Department of Labor and Industry at 717-787-7613.

In workers’ compensation, the key factors to consider in determining whether a worker is an independent contractor or an employee include the right of the alleged employer to hire and fire the worker, to direct the manner of the worker’s performance or, to control the work to be completed.

Checklist for Hiring Employees

You may want to make appointments with an accountant and an attorney who can inform you about employer requirements on record keeping and labor law. The nature of your business, its industry and location must be considered. **Refer to Section III, Pennsylvania Laws and Regulations and Section IV, Pennsylvania Resources for additional information on employment requirements.** Following is a potential checklist for gathering information:

- ___ All state and federal regulations for tax withholding, payment and record keeping; also workers' compensation
- ___ Employee "postings" and determine where they will be displayed
- ___ Minimum wage requirements (\$5.15 as of September 1, 1997 with certain exemptions)
- ___ Regulations for employment of minors
- ___ Provisions of the Fair Labor Standards Act as they relate to equal pay for men and women; overtime payment (over 40 hours per week, 1.5 normal rate)
- ___ Laws governing discrimination
- ___ Family and medical leave
- ___ Employment Eligibility Requirements. U.S. Immigration and Naturalization Service (INS) Form I-9 must be completed by every employee and employer
- ___ PA New Hire Reporting Program
- ___ Safety and health standards
- ___ Environmental protection laws

Human Resource Tools

The process of researching employment regulations, writing job descriptions, interviewing candidates, and hiring employees begins the transformation from "entrepreneur" to "employer." Tools for managing employees are important to limiting employee turmoil and turnover. The most basic tools are: an organizational chart, job descriptions, and, an employee handbook.

The organizational chart is a diagram that shows reporting responsibility and supervision. As the business grows, it allows both employees and managers to identify the correct flow of information. Job descriptions allow both employee and management to understand expectations. A sample worksheet is provided. In the entrepreneurial firm with no employees, one major decision must be made prior to writing the job description. Should the new employee possess the same skills as the owner, or complementary skills? The job description should then be written with specific tasks assigned to the position and the skills needed by the new employee to satisfactorily complete those tasks.

There are two basic reasons for developing an employee handbook or policy manual:

- A handbook helps new employees to understand their new employer, and it helps existing employees by reducing misunderstandings. All employees are assured that policies are applied equally to everyone in the firm. Very small firms often operate informally in the management of human resources. The existence of the handbook tells employees that the company takes this management task seriously.
- There are numerous regulations governing employers' responsibilities toward employees. (Some laws apply to all employers; others apply after the number of employees reach a certain level.) Developing a handbook encourages the entrepreneur to learn basic human resource skills.

Software packages are available for the development of an employee handbook. The most thorough method of preparation would include meeting with your attorney, accountant, and human resource

consultant. Your handbook might include some or all of the following information as appropriate to your particular company:

1. History and mission of the company
2. Management philosophy on quality standards, employee performance, innovation and internal communication
3. A brief description of products and services, customers, stockholders and strategic partners
4. Employee Benefits:
 - vacation
 - sick leave
 - holidays
 - jury duty/military leave
 - medical plan
 - training programs
 - professional development
 - profit-sharing program
 - savings plans
 - group life insurance
5. Employee Information:
 - work hours/reporting
 - work locations
 - absence policy/reporting
 - pay periods
 - incentive/overtime programs
 - use of telephones, computers and other equipment
 - grievance procedures
 - safety
 - trade secrets/intellectual property
 - sexual harassment
 - equal opportunity provisions
6. Corporate Communication:
 - postings
 - internal/external publications
 - employee reporting methods
 - meeting attendance
 - customer service

Worksheet: Job Description

Job Title: _____

Reports to: _____

Job Summary: _____

Tasks and Responsibilities: _____

Knowledge Requirements: _____

Minimum Qualifications: _____

Accountability/Evaluation: _____

How to Prepare for Business Growth

Living in the age of advanced technology tempts entrepreneurs to travel the globe in pursuit of data that enhances business growth strategies. Gathering new business information is a valid pursuit for owners of young firms, but before you begin importing data, make sure you are effectively managing what you already have. The foundation for sustained business growth is the maintenance of accurate information on which to base decisions and actions. Because record-keeping often seems less important than producing or selling a product, many entrepreneurs place these tasks last on their “to do” lists. Year two of the business can not be built on year one’s experience and so mistakes are repeated, customers lost and expenses compounded. By years three and four when the firm needs to secure financing for growth into other markets, to buy additional equipment or acquire a computer, the necessary records for attracting lenders and investors is non-existent.

Technology has made the “cardboard box” method of record-keeping almost obsolete, but regardless of the method of record retention, it is the owner of the small business who is responsible for deciding which records will be kept and managed. A way to begin that process is to answer these questions:

- What records are mandatory? (Those required by state or federal law, insurers, investors and lenders.)
- What records are needed to continue operations in my absence? (Ask yourself what day to day tools you use and what information you depend on regularly.)
- What records are necessary for effective financial management?
- What records protect the business and its employees?
- What records are required to maintain and improve sales opportunities?

After answering these questions, make a list of those who have an interest in any of your records such as shareholders, lenders, customers and suppliers. Determine what information they require. With these items added to your list, you should have a thorough compendium of the information you must maintain. Your next step is to decide which records are particularly sensitive and must be indicated as such. You can then begin developing the record-keeping system that is easiest for you to access as you make growth decisions.

Checklist for Record Retention

- | | |
|---|--|
| <input type="checkbox"/> Contracts and leases | <input type="checkbox"/> Human Resources files, benefits, policies, performance appraisals |
| <input type="checkbox"/> Patents, trademarks and copyrights | <input type="checkbox"/> Goods ordered, goods sold |
| <input type="checkbox"/> Tax bills and returns | <input type="checkbox"/> Suppliers and credit terms from each |
| <input type="checkbox"/> Business plan, organizational objectives | <input type="checkbox"/> Customer lists |
| <input type="checkbox"/> Guaranties | <input type="checkbox"/> Sources of sales leads |
| <input type="checkbox"/> Insurance policies | <input type="checkbox"/> Promotional literature |
| <input type="checkbox"/> Financial reports | <input type="checkbox"/> Competitors’ promotional literature |
| <input type="checkbox"/> Accounting data | |

How to Plan Business Growth

Far more books and articles are written about starting a business than growing one. Perhaps that is because there are some very basic activities that apply to the start-up of a wide variety of business types. After a business celebrates its grand opening and progresses through the break-even point, the methods by which it will grow differ by industry, customer type and even entrepreneurial management. The owner has to decide how best to grow the business by analyzing a number of factors affecting expansion:

- corporate mission
- strengths and weaknesses of the business
- financial resources: existing and potential
- customer needs
- competitive influences
- life cycle of existing products
- profitability of potential products
- human resources: sufficiency and capability
- sales and service capability
- research/development time and expense for new products
- business environment: economic conditions, access to raw materials, industry trends

Statistical sources for business information often cite lack of money and lack of management expertise as the primary reasons for business failure within the first five years. **If an entrepreneur makes errors in assessing the variables above, the results can be more costly than the business can survive.** If growth is too rapid and uncontrolled, cash flow, assets, quality control, and management systems can suffer irreparable damage. Your firm's growth should be planned as carefully as its start-up. The most basic tool for growth is a strategic plan. An extremely important adviser to your growth plan is your accountant who can help you evaluate the financial risks of your strategies. The accountant can anticipate the cash requirements of your growth plan and recommend the timing and sources of financial assistance if required.

Entrepreneurs often define growth as an increase in sales. While the strategies for increasing sales are often specific to your type of business, you should be able to jump-start your plan by considering each of the following questions:

1. **Can growth be achieved by selling more of your existing products to former or existing customers?**
 - What would it take to convince your customers that they should buy in larger quantities?
 - Are there additional uses for your product not yet explored by your customer or your company?
 - Are any of your customers buying some items from you, and some from a competitor? What offer would encourage the customer to give you all the sales?
 - Would additional staff, promotion, longer hours, better customer service or any other alteration in your business practices lead customers to increase their purchases?
 - How would an add-on, product improvement or assortment change help sales?

2. **Can growth be achieved by selling new products or services to previous and existing customers?**
 - After purchasing a product from you, are your customers buying supplemental or related products from another vendor? Could these add-on products or services be part of your product line?
 - What new products are needed by your present customers? Would these new products fit into your corporate mission?
3. **Can growth be achieved by finding new markets for your present products?**
 - What additional resources would be needed to expand geographically to sell to new customers?
 - Which foreign markets are most appropriate for your product?
 - Are there customers of a different age, income level, industry or other characteristic who are not presently purchasing from you, but have a need for your product?
 - Can your products be used to serve more than one need? Can it be sold to a different group of buyers based on a need you have not yet promoted?
 - Is a competitor with a sizable market share changing products or business practices? Will the change allow you to sell to a competitor's previous customers?
 - Would a change in brand name, packaging, channel of distribution or other marketing variable allow you to sell your present product to new groups of customers?
4. **Can growth be achieved by developing new products or services for new groups of customers?**
 - Are there unmet needs in the marketplace that are emerging as a result of changes in technology, lifestyle, the economy or other conditions?
 - What additional products are sold by others in your industry, but are not presently part of your offerings?
 - Are you presently purchasing services from a vendor that could be supplied by an expansion of your own firm?

If you decide that the method of sales growth is to increase sales to previous and current customers, your strategies must include: the production of quality products that meet the expectation of the customer, the delivery of excellent customer service, and pricing that assures the buyer of value. Repeat sales rarely happen simply out of habit or convenience, but because a customer was satisfied with the initial purchase experience. It is less expensive to sell to a present customer than to find new ones, yet many firms develop the majority of their strategies with their sights on the new customer. Always start any search for increased sales with a thorough knowledge of present customers and their needs. Even if you find you cannot sell more to them, you can still use the knowledge gained by applying it to strategies you will use to win new customers.

If your business expansion occurs as the result of selling new products to your present customers, one advantage is that you have experience with those customers. Your experience should allow you to understand their needs and their buying habits. If your record-keeping has been thorough, you will have mailing lists and other data allowing the introduction of new products in a cost-efficient way. Business expansion through the addition of new products or services should be well planned even when existing customers are the prospective buyer.

If you choose to grow your business through selling existing products or developing new product lines for new customers, you have chosen a path that can be very profitable. Market research on the many factors affecting the buyers' purchasing habits should be undertaken as a part of the growth plan.

How to Conduct a Growth Audit

Before developing growth strategies that could lead to acquisitions, new partnerships, exporting or diversification, you should make sure your internal house is in order through an internal audit of all operations. This analysis allows you to evaluate your own strengths and weaknesses **before** adding the stress of growth activities. Your audit can reduce the risk of operating inefficiencies or missed opportunities.

■ Planning

Yes No

___ ___ My business plan is current and accurately describes and prescribes business activities in sufficient detail for daily operation and lender requirements.
Comments: _____

___ ___ The goals of the business are known by all constituencies: partners, board of directors, investors, lenders, accountant, attorney, vendors, etc.
Comments: _____

___ ___ Management, marketing and financial decisions are made with frequent reference to my business plan and goals.
Comments: _____

___ ___ My plan guides business expenditures and when exceptions are required, they are documented.
Comments: _____

___ ___ Periodic reviews allow explanation and control of deviations in goals and planning.
Comments: _____

■ Marketing

___ ___ Documentation allows me to evaluate the success of marketing and advertising expenditures.
Comments: _____

___ ___ My advertising plan effectively allows my firm to communicate with its intended target market and outlines media and creative decision making.
Comments: _____

Yes No

- ___ ___ My marketing plan considers the needs of both **existing** and **new** customers in product development, promotion, pricing and availability of the product.
Comments: _____

- ___ ___ An effective lead system allows me to profile my customers and their needs, and understand the source of leads, the source of sales, and the costs of generating both.
Comments: _____

- ___ ___ Those who come in contact with customers on a regular basis have methods for telling management about customer needs, complaints and suggestions for improved products and services.
Comments: _____

- ___ ___ Methods of generating repeat sales have been planned and implemented.
Comments: _____

- ___ ___ Those responsible for marketing my firm work closely with those developing the business and financial planning.
Comments: _____

- ___ ___ Systems of evaluating competitors' new products or services are developed and reviewed at least twice a year.
Comments: _____

- ___ ___ Formal and informal communication methods allow all constituencies to regularly report opportunities and concerns.
Comments: _____

■ Human Resources

- ___ ___ Employee policies are established, known by employees and assure legal compliance.
Comments: _____

- ___ ___ Employee policies, benefits, insurance and training procedures are reviewed at least annually.
Comments: _____

Yes No

___ ___ Job descriptions and organizational charts have been developed. The latter allows communication to flow from the bottom up as well as from the top down.

Comments: _____

___ ___ If subcontractors are used, their tasks are clearly defined, written documentation of their scope of activities is in file, and all legal requirements are met.

Comments: _____

___ ___ Policies, record-keeping and employee training allow the business to continue operation without interruption regardless of illness, vacation or other absence.

Comments: _____

___ ___ Motivational methods, remuneration, and management style is sufficiently effective to limit turnover.

Comments: _____

___ ___ Time management and productivity analysis is used to improve operations and is included in all employee performance reviews.

Comments: _____

■ Operations

___ ___ Equipment and facility are maintained and effective record-keeping allows management of the maintenance.

Comments: _____

___ ___ Technology changes in production and office equipment are systematically reviewed.

Comments: _____

___ ___ Inventory control procedures are established and can be expanded as growth develops.

Comments: _____

___ ___ Supplier relationships are established, and are evaluated for price and service on a periodic basis.

Comments: _____

Yes No

___ ___ Shortages of industry wide materials are monitored and reported.
Comments: _____

___ ___ Product and service quality is maintained and evaluated according to industry best practices and benchmarking techniques.
Comments: _____

■ Financial Resources

___ ___ The professional responsible for record-keeping and financial statements is knowledgeable about sources of financing.
Comments: _____

___ ___ Financial statements are prepared in a timely manner and are used to diagnose positive and negative conditions affecting operation.
Comments: _____

___ ___ Tax records and regulations are updated and documentation stored for convenient retrieval.
Comments: _____

___ ___ All information required for business valuation is retained and updated.
Comments: _____

___ ___ Established cash management techniques allow effective monitoring of accounts receivable, customer payment and deposits, collections, etc.
Comments: _____

___ ___ Credit policies are established and enforced for all customers. Financial stability is established before credit is extended.
Comments: _____

___ ___ Payment policies allow the firm to take advantage of discounts offered by vendors.
Comments: _____

Yes No

___ ___ Cash not required for operations invested.
Comments: _____

___ ___ Fixed and variable costs are reviewed and updated periodically.
Comments: _____

If you have not answered yes to some of the questions above, assistance with improvement can be obtained from your accountant, attorney, Small Business Development Center (SBDC) or Service Corps of Retired Executives (SCORE) Chapter in your area.

How to Secure Contracts with Pennsylvania Agencies

One method to grow a business is to identify new markets for your products or services. Some entrepreneurs choose state government as one of their expansion markets and with good reason. Each year, state agencies and institutions in Pennsylvania purchase billions of dollars worth of supplies and services. Thousands of companies compete for these contracts. Although Pennsylvania does not have in-state preference laws or regulations, the Commonwealth wants to encourage more Pennsylvania firms to become suppliers of the state's needs, especially small businesses and those owned by minorities and women.

To assist you in doing business with the state, this section provides information on how to compete for state contracts and the basics of the procurement process. You will find that promoting and selling your products to a government market requires different procedures than business-to-business or business-to-consumer marketing. Be sure to contact one of the service providers in the State Procurement Technical Assistance Center (PTAC) Network for assistance in tackling the competitive world of government buying.

Most Commonwealth purchases are made in one of three ways:

■ Purchase of Services

These are announced through invitations for bids (IFBS) and awarded by the lowest price offered by a qualified vendor. If the contract is anticipated to be worth over \$50,000, the prime bidder must solicit quotes from minority and women business enterprises for any supplies or services they reasonably expect to subcontract. The minority and women businesses must be certified as such by the Pennsylvania Department of General Services (DGS), Bureau of Contract Administration and Business Development, or by the Pennsylvania Department of Transportation, Bureau of Equal Opportunity.

■ Purchase of Supplies

This method is used when there is no existing state contract, or the goods are not available from a central warehouse. Many state agencies, through their respective purchasing agents have the authority to solicit bids and make awards for purchases up to \$20,000 in estimated value. In certain instances, the using agency sends the requisition to the Pennsylvania Department of General Services, Bureau of Purchases to handle. The Bureau of Purchases handles all open market purchases valued over \$20,000.

To compete for supply contracts, a company must be on the Bidders' List(s) maintained by the Bureau of Purchases, Vendor Services Section. Other state agencies maintain their own bidders' lists which they may use when purchasing items under \$20,000 that are not on contract.

The Bureau of Purchases has two principle types of purchases for which bid invitations are issued:

1. Established Contracts: Are for a specified period of time, are competitively bid and awarded by the Bureau of Purchases. The bid invitation solicits firm prices on estimated quantities for delivery to using agencies as ordered throughout the contract period.
2. Spot Bid or Open Market purchase, is initiated when a Commonwealth agency submits to the Bureau of Purchases a requisition to purchase a supply in excess of \$20,000 not available under an established contract or not stocked in the central warehouse. The bid invitation solicits firm prices on fixed quantities for a specified delivery and is awarded to the lowest responsible bidder who meets the specifications and conditions of the bid invitation.

Established Contracts and Spot Bids are advertised on a daily basis via the Pennsylvania Department of General Services web site at www.dgs.state.pa.us and on a weekly basis in the *Pennsylvania Bulletin*.

Interested bidders may call Vendor Services at 717-787-2199 to obtain an application package or download these documents from the Procurement section of General Services web site at www.dgs.state.pa.us. You can also view a listing of supplies purchased.

■ Request for Proposal

A Request for Proposal (RFP) is issued when an agency recognizes a need for some type of service and wants to determine the best way to secure the service. Contractors respond with a written proposal for fulfillment of that need. Proposals are evaluated using pre-established criteria by a committee of professionals familiar in the area of the proposed service.

Pennsylvania Bulletin

The *Pennsylvania Bulletin* is the official source of state contract notices. These notices, published in the "State Contracts Information" section, include invitations for bids and requests for proposals (RFP) on state contracts for services, supplies, real estate, etc. for which the amount of the bid or offer is anticipated to be over \$10,000.

The *Pennsylvania Bulletin* is published weekly. Printed or on-line annual subscriptions are available for a small fee. Additionally, your local public library or business association may subscribe to the *Pennsylvania Bulletin*. Information regarding advertised bids is also available on-line at www.dgs.state.pa.us. For a subscription and additional information:

Contact:

Pennsylvania Bulletin
Fry Communications, Inc.
800 West Church Road
Mechanicsburg, PA 17055-3198
717-766-0211 ext. 2340
1-800-524-3232 ext. 2340 (in state)
1-800-334-1429 ext. 2340 (out of state)
www.pabulletin.com

Pennsylvania State Treasury

The Pennsylvania Treasury Department's Bureau of Contracts and Public Records provides access to state contract data that can put you "A Step Ahead" in the competition for state business. The Bureau is, by law, the central repository for all state contracts over \$5,000. Bureau personnel can supply descriptions of successful bids on contracts. They will direct you to the appropriate person or agency looking for your product or service to get you "A Step Ahead." Services are free except for the cost of photocopying contracts. A free brochure, "Frequently Asked Questions About State Contracts" explains how to take advantage of the Bureau's services.

Contact:

PA State Treasury
Bureau of Contracts and Public Records
Room 201, Finance Building
Harrisburg, PA 17120
717-787-4586 or 1-800-252-4700
www.treasury.state.pa.us

Pennsylvania Department of General Services

Within the Pennsylvania Department of General Services (DGS) there are several bureaus that are involved in securing contracts: Bureau of Purchases, Bureau of Contract Administration and Business Development, and Bureau of Public Works.

The Bureau of Purchases procures or supervises the procurement of all supplies and services needed by Executive Agencies and those Independent Agencies for which the Department acts as a purchasing agent. For additional information, call 717-787-5733 or access the web site at www.dgs.state.pa.us.

The Bureau of Contract Administration and Business Development benefits small, minority and women-owned businesses. This bureau provides the necessary resources and direction for business owners to compete for and participate in the state contracting process. Furthermore, it is the statewide agency for certification as a Minority Business Enterprise (MBE) and Women Business Enterprise (WBE). For additional information, call 717-787-7380 or access the web site at www.dgs.state.pa.us.

The Bureau of Real Estate negotiates and administers leases for state agencies that are not housed in state-owned facilities and sells state surplus land, as specified by the General Assembly. The Bureau also leases vacant and surplus land and building space to the public. They advertise in the *Pennsylvania Bulletin* as well as newspapers throughout various regions of the state. For additional information, call 717-787-2834 or visit www.dgs.state.pa.us.

The Bureau of Public Works is responsible for three offices: the Bureau of Professional Selections and Administrative Services, the Bureau of Engineering and Architecture, and the Bureau of Construction. The Bureau of Professional Selections and Administrative Services in Public Works administers the selection of architects and engineers, advertises projects for bids, obtains construction bids, executes construction contracts, manages budgets for construction projects and maintains a mailing list of contractors, architects, and engineers. The Bureau of Engineering and Architecture provides engineering and architectural services to state agencies and reviews designs by outside architects and engineers for large construction projects. The Bureau of Construction acts as a construction manager on state construction projects by coordinating, supervising, and inspecting work performed by contractors. For additional information, call 717-787-7095 or visit www.dgs.state.pa.us.

Coalition of Pennsylvania Procurement Technical Assistance Centers (PTACs)

The Coalition of PTACs consists of various organizations located across the state, which help companies do business with federal, state and local governments. Specialists at these Centers can assist you in getting started or solving a problem regarding government procurement. Many of the PTACs subscribe to the *Pennsylvania Bulletin*. The PTACs also have specialized software that can match a company's capabilities and interests electronically to opportunities published in government publications, such as the *Commerce Business Daily*. Copies of the match information are sent directly to the firm, with opportunities to bid on government contracts. The PTACs also provide other services related to locating and competing for government contracts and subcontracts. For more information, visit their web site at www.paptacs.com.

Economic Development Council of Northeastern Pennsylvania

1151 Oak Street
Pittston, PA 18640-3795
570-655-5581
*(Carbon, Lackawanna, Luzerne, Monroe, Pike,
Schuylkill, Wayne)*

Government Agency Coordination Office (GACO)

California University of Pennsylvania
250 University Avenue
California, PA 15419
724-938-5881
*(Allegheny, Armstrong, Beaver, Butler, Fayette,
Greene, Lawrence, Indiana, Washington,
Westmoreland)*

Government Contracting Assistance Center

Slippery Rock University
212 East Cooper Street
Slippery Rock, PA 16057
724-738-2346
(Allegheny, Beaver, Butler)

Indiana University of Pennsylvania - Small Business Incubator

Robertshaw Center
Room 10
Indiana, PA 15705
724-357-7824
(Indiana, Armstrong)

Johnstown Area Regional Industries (JARI)

111 Market Street
Johnstown, PA 15901
814-539-4951
(Cambria, Somerset)

Kutztown University Small Business Development Center

University Center
2986 North Second Street
Harrisburg, PA 17110
717-720-4230
*(Adams, Berks, Chester, Cumberland, Dauphin,
Franklin, Lancaster, Lebanon, York)*

Lehigh University Small Business Development Center

Rauch Business Center, #37
621 Taylor Street
Bethlehem, PA 18015
610-758-3980
(Bucks, Lehigh, Montgomery, Northampton)

North Central Pennsylvania Regional Planning and Development Commission

651 Montmorenci Avenue
Ridgeway, PA 15853
814-773-3162
*(Cameron, Clearfield, Elk, Jefferson, McKean,
Potter)*

Northern Tier Regional Planning and Development Commission

312 Main Street
Towanda, PA 18848
570-265-9103
*(Bradford, Sullivan, Susquehanna, Tioga,
Wyoming)*

**Northwest Pennsylvania Regional
Planning and Development Commission**

395 Seneca Street

Oil City, PA 16301

814-677-4800

*(Clarion, Crawford, Erie, Forest, Lawrence, Mercer,
Venango, Warren)*

**Private Industry Council -
Westmoreland/Fayette, Inc.**

531 South Main Street

Greensburg, PA 15601

724-836-2600 ext. 233

(Westmoreland, Fayette)

SEDA - Council of Governments

R.D. #1, Box 372

Lewisburg, PA 17837

570-524-4491

*(Adams, Centre, Clinton, Columbia, Cumberland,
Dauphin, Franklin, Juniata, Lancaster, Lebanon,
Lycoming, Mifflin, Montour, Northumberland,
Perry, Snyder, Union, York)*

**Southern Alleghenies Planning and
Development Commission**

541 58th Street

Altoona, PA 16602

814-949-6500

*(Bedford, Blair, Cambria, Fulton, Huntingdon,
Somerset)*

Southwestern Pennsylvania Commission

425 Sixth Avenue

Suite 2500

Pittsburgh, PA 15219-1819

412-391-5590

*(Allegheny, Armstrong, Beaver, Butler, Fayette,
Greene, Indiana, Washington, Westmoreland)*

Temple University

Small Business Development Center

1510 Cecil B. Moore Avenue

Philadelphia, PA 19121

215-204-3532

(Bucks, Delaware, Montgomery, Philadelphia)

How to Develop International Markets

Growing a business in the 21st century presents a brave new world of opportunities. More than 25 percent of small- and medium-sized companies are currently attracting sales revenues from international trade. The global economy is fueled by new trade agreements, new markets, and new technologies that have profoundly restructured the ways in which companies view business expansion. Yet a decision to export must still follow an intense period of study and planning. Fortunately, there are many resources that can assist entrepreneurs in assessing whether international markets are the right choice for the products and services of their particular company.

A first step in exploring foreign markets is usually an *internal* examination of your firm's product quality, production and marketing capacity, and service performance. Analyze your company's objectives for exporting and determine whether management and staff possess the experience and risk capacity for foreign trade. The next step is to evaluate your firm's *external* activities in distribution, marketing and competitive positioning. Firms that are well managed and profitable in the domestic market usually perform better in the international market than those that attempt to export because their efforts in the U.S. are floundering. The decision to venture into international markets should be based on:

The advantages of exporting:

- Larger market for your goods and services—94 percent of the world's population is outside the U.S.
- Longer product life for some products.
- Ability to reduce seasonal fluctuation in demand.
- Decreased dependence on domestic markets.
- Overseas markets can provide fresh insight to your company, enhancing your position domestically.
- Larger production runs may reduce fixed costs per item and enable companies to purchase materials at lower unit costs.

The disadvantages of exporting:

- Possible long lead times from marketing efforts to actual sales.
- High costs of entering export markets, including travel, trade shows and samples.
- Foreign language labeling and point of sale materials may be required.
- Risk of non-payment by the foreign buyer.
- Requirements to meet overseas standards, certifications and inspections.
- Possible need to reformulate product or packaging for overseas buyer.
- Long lead times for shipping and delivery.
- Shipping, insurance, financing, tariff and non-tariff barriers add costs for the overseas buyer, making it difficult to compete against local suppliers.

Local culture, customs and negotiations are different from dealing with U.S. customers.

After an overview of your firm's current assets and the general advantages and disadvantages of exporting, you should begin contacting the international trade experts who can advise you on potential foreign markets for your products.

Team Pennsylvania Export Network: Export assistance for Pennsylvania firms selling their products and services overseas. This assistance is provided at 10 convenient locations in the Commonwealth. For the name of your nearest assistance provider, call 1-888-PA EXPORT or visit www.inventpa.com.

Pennsylvania Overseas Representatives: Your company's market partner abroad. This seasoned group of foreign national professionals helps determine the marketability of your product for the country they represent, assist with analysis of market entry strategies for your product, perform an agent/distributor search, assess competition and much more. The Commonwealth has Overseas Office Representatives in the following locations:

- Australia
- Canada
- United Kingdom
- South Africa
- Mexico
- Belgium
- Peoples Republic of China
- Brazil
- Germany
- South Korea
- Chile
- Czech Republic
- Japan
- Argentina
- Israel
- Singapore
- India

For more information, call 1-888-PA-EXPORT or visit www.inventpa.com

Contact:

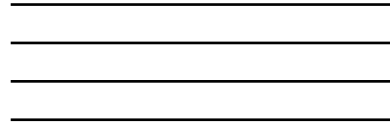
PA Department of Community and Economic Development
Office of International Business Development
4th Floor, Commonwealth
Keystone Building
Harrisburg, PA 17120
717-787-7190
www.inventpa.com

For business owners requiring assistance with export of food, forest and agricultural products:

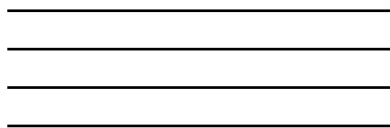
Contact:

PA Department of Agriculture
Bureau of Market Development
Domestic and International Business Development
2301 North Cameron Street, Room 310
Harrisburg, PA 17110
717-783-3181
www.pda.state.pa.us

For more information on exporting refer to the **Section IV, Pennsylvania Resources**.



Business Requirements and Regulations



License and Permit Requirements

This section on business-related Pennsylvania agencies contains brief definitions of state government departments, and lists several licenses or permits within the authority of each. According to the type of business, one or more of these permits or licenses could be necessary for legal operation. Violation of requirements can lead to penalties, financial setbacks or even business closings.

Pennsylvania Department of Agriculture (www.pda.state.pa.us)

The Pennsylvania Department of Agriculture encourages and promotes agriculture and related industries through numerous programs such as consumer protection, farmland preservation, and market development and promotion. The Department also provides a full range of services to farmers and consumers from its seven regional offices listed in this section.

- **Bureau of Animal Health and Diagnostic Services 717-783-9550**
 - Artificial Propagation Registration (for use by commercial propagation facilities)
 - Cattle Branding
 - Domestic Animal Dealers & Hauler License (includes poultry haulers and poultry dealers)
 - Garbage License (feeding garbage to swine)
 - Live Fish, Live Bait Fish and Live Fish Bait Dealers Registration
 - Meat Establishment
 - Poultry Technician
 - Rendering Plants

- **Bureau of Dog Law Enforcement 717-787-3062**
 - Dog License
 - Kennel License
 - Rabies Certification

- **Bureau of Food Safety and Laboratory Services. 717-772-8573**
 - Eating and Drinking Place License
 - Egg Inspector License
 - Egg Opening License
 - Food Establishment Registration (to include bakeries, non-alcoholic drinks & cold storage warehouses)
 - Frozen Dessert License
 - Maple Products License
 - Permit to Sell Milk and Dairy Products
 - Seasonal Farm Labor Camp Permit
 - Shellfish Permit

- **Bureau of Plant Industry** 717-787-4843
 - Agricultural Liming Materials License
 - Beekeeping License
 - Feed License
 - Fertilizer License
 - Nursery Dealer License
 - Nursery/Greenhouse License
 - Nutrient Management Specialist License
 - Pesticide Applicator Business License
 - Pesticide Dealers License
 - Pesticide Products Registration
 - Soil Conditioners and Plant Growth Substances License

- **Bureau of Ride and Measurement Standards** 717-787-9089
 - Amusement Ride Inspector Certification
 - On-Farm Ethyl Alcohol Production
 - Public Weighmaster License

- **Harness Racing Commission** 717-787-5196
 - Off-Track Wagering Parlors (licensed through individual racing tracks)
 - Owners, Trainers, Drivers, and Occupational Licenses

- **Horse Racing Commission** 717-787-1942
 - Off-Track Wagering Parlors (licensed through individual racing tracks)
 - Owners, Trainers, Jockeys, and Occupational Licenses

■ **Pennsylvania Department of Agriculture Regional Offices**

Altoona
 1307 7th Street
 Cricket Field Plaza
 Altoona, PA 16601-4701
 814-946-7315
*(Bedford, Blair, Cambria, Centre, Clearfield,
 Fulton, Huntingdon, Juniata, Mifflin, Somerset)*

Creamery
 Route 113, P.O. Box 300
 Creamery, PA 19430-0300
 610-489-1003
*(Berks, Bucks, Chester, Delaware, Lehigh,
 Montgomery, Northampton, Philadelphia,
 Schuylkill)*

Gibsonia
 5349 William Flynn Highway
 Gibsonia, PA 15044-9644
 724-443-1585
*(Allegheny, Armstrong, Beaver, Butler, Fayette,
 Greene, Indiana, Lawrence, Washington,
 Westmoreland)*

Meadville
 13410 Dunham Road
 Meadville, PA 16335
 814-332-6890
*(Clarion, Crawford, Elk, Erie, Forest, Jefferson,
 McKean, Mercer, Venango, Warren)*

Montoursville

542 County Farm Road
Suite 102
Montoursville, PA 17754-9685
570-433-2640
*(Cameron, Clinton, Columbia, Lycoming,
Montour, Northumberland, Potter, Snyder,
Tioga, Union)*

Tunkhannock

Rt. 92S, P.O. Box C
Tunkhannock, PA 18657-0318
570-836-2181
*(Bradford, Carbon, Lackawanna, Luzerne,
Monroe, Pike, Sullivan, Susquehanna, Wayne,
Wyoming)*

Summerdale

P.O. Box 419
Summerdale, PA 17093-0419
717-728-2570
*(Adams, Cumberland, Dauphin, Franklin,
Lancaster, Lebanon, Perry, York)*

Pennsylvania Department of Banking (www.banking.state.pa.us)

The Pennsylvania Department of Banking is responsible for regulating state-chartered depository institutions. The Department is also responsible for regulating and licensing approximately 12,000 non-depository institution and branch locations. Through examinations, the Department ensures the safety and soundness of these financial institutions as well as their compliance with state banking laws, acts, and regulations.

- **Bureau of Licensing, Compliance and Consumer Services 717-787-3717**
 - Accelerated Mortgage Payment Provider
 - Check Casher
 - Collector Repossessor
 - Consumer Discount Company
 - Credit Services Loan Broker
 - First Mortgage Banker
 - First Mortgage Limited Loan Broker
 - First Mortgage Loan Broker
 - First Mortgage Loan Correspondent
 - First Mortgage Wholesale Table Funder
 - Installment Seller
 - Money Transmitter
 - Pawnbroker
 - Sales Finance Company
 - Secondary Mortgage Lender
 - Secondary Mortgage Loan Broker
 - Secondary Mortgage Loan Broker’s Agent

Pennsylvania Department of Conservation and Natural Resources
(www.dcnr.state.pa.us)

The Pennsylvania Department of Conservation and Natural Resources maintains, improves and preserves state parks; manages state forest lands; provides information on Pennsylvania’s ecological and geologic resources; and administers grant and technical assistance programs that benefit rivers conservation, trails and greenways, local recreation, regional heritage conservation and environmental education programs across Pennsylvania.

■ **Recreation License** *(See Note)*

- All Terrain Vehicle Registration 717-783-9227
- All Terrain Vehicle Dealer Certificate 717-783-9227
- Boat Launching. Contact State Park Office
- Boat Mooring. Contact State Park Office
- Marina Slips Contact State Park Office
- Snowmobile Dealer Certificate 717-783-9227
- Snowmobile Registration 717-783-9227
- State Forest Camping Contact District Forest Office
- State Park Camping Permit 1-888-PA-PARKS
- State Park Picnicking. 1-888-PA-PARKS

■ **Rights of Way Licenses** *(See Note)*

- Variable Fee License Contact State Park District or Forest Office
- Variable Fee Permit (State Parks) 717-787-2129
- Variable Fee Permit (State Forests) 717-783-7934
- Variable Fee Occupancy. 717-783-7727

■ **State Forest Licenses** *(See Note)*

- Firewood Permit Contact District Forest Office
- Ground Pine Removal Approval. Contact District Forest Office
- Hard Mineral Permit. Contact District Forest Office
- Mineral Prospecting Permit for State Forest Lands 717-787-4835
- Road Use Agreement Contact District Forest Office
- Seismic Survey Permit. 717-787-4835

■ **Water Well Drilling**

- Water Well Driller’s License/Permit 717-787-5828

■ **Wild Plant Licenses** *(See Note)*

- Pennsylvania Ginseng Certificate 717-787-3444
- Vulnerable Plant License 717-787-3444
- Wild Plant Management 717-787-3444

Note: Refer to the blue pages in your local telephone directory for the Pennsylvania Department of Conservation and Natural Resources regional office telephone numbers or visit their web site.

Pennsylvania Department of Education (www.pde.state.pa.us)

The Pennsylvania Department of Education governs school laws and assists school districts in conducting their educational programs. It administers the regulations of the State Board of Education, and provides maintenance and support of a thorough and efficient system of education.

Private Driver Training Schools	717-783-6595
Private Licensed Schools	
Business, Correspondence, and Trade	717-783-8228
Private Academic Schools (Non-public and private schools)	717-783-5146
Teacher Certification.	717-772-4737

Pennsylvania Department of Environmental Protection (www.dep.state.pa.us)

The Pennsylvania Department of Environmental Protection (DEP) is responsible for programs to protect and improve our air, water and land, and to show how to prevent pollution. It is also responsible for the Land Recycling Program and the regulation of mining operations.

■ Air Emissions Licenses (*See Note*)

Asbestos Removal/Inspection	717-787-9257
Air Quality Plan Approval	Contact Regional DEP Office
Air Quality Operating Permit	Contact Regional DEP Office

■ Blasting Licenses

Explosives Storage/Sales/Purchase Permits	717-783-8059
---	--------------

■ Hazardous Waste Licenses (*See Note*)

Chemical/Physical/Biological Treatment Permit	Contact Regional DEP Office
Commercial Treatment/Disposal Permit	717-787-6239
Hazardous Waste Piles Permit	Contact Regional DEP Office
Incinerator Permit	Contact Regional DEP Office
Land Treatment Permit	Contact Regional DEP Office
Landfill Permit	Contact Regional DEP Office
Permit-By-Rule Approval	Contact Regional DEP Office
Reuse-Recycle-Reclaim Approval	Contact Regional DEP Office
Storage Facility Permit	Contact Regional DEP Office
Surface Impoundment Permit.	Contact Regional DEP Office
Thermal Treatment Permit	Contact Regional DEP Office
Transporter License	717-787-6239

- **Industrial Wastewater Permits/Licenses** *(See Note)*
 - National Pollutant Discharge Elimination System (NPDES)
 - Permit for Industrial Wastewater (Part 1) Contact Regional DEP Office
 - Water Quality Management Permit (Part 2). Contact Regional DEP Office

- **Infectious and Chemotherapeutic Waste**
 - Transport License 717-787-6239

- **Laboratory Accreditation Licenses.** 717-783-7150
 - Municipal Waste Certification
 - Oil and Gas Certification
 - Safe Drinking Certification
 - Small Operators Assistance Program Qualifications

- **Mining Licenses** *(See Note)*
 - Coal Mining Activity Permit. Contact District Mining Office
 - Coal Refuse Disposal Permit 412-941-7100
 - Coal Preparation Plant Permit 412-941-7100
 - Coal Surface Mining License 717-787-7846
 - Equipment Approval 412-439-7469
 - Industrial Minerals Mining License 717-787-7846
 - Miners & Mine Officials Certification 717-787-1376

- **Municipal/Residual Waste Permits** *(See Note)*
 - General Information 717-787-7381
 - Agricultural Utilization of Sewage Sludge Contact Regional DEP Office
 - Composting Facility Permit Contact Regional DEP Office
 - Construction Demolition Waste Landfill Permit Contact Regional DEP Office
 - Demonstration Facility Permit Contact Regional DEP Office
 - Land Disposal of Sewage Sludge Facility Permit. Contact Regional DEP Office
 - Municipal Waste Beneficial Use Approval Contact Regional DEP Office
 - Municipal Waste Landfill Permit Contact Regional DEP Office
 - Municipal Waste Processing Facility Permit Contact Regional DEP Office
 - Resource Recovery Facility Permit Contact Regional DEP Office
 - Residual Waste Processing and/or Disposal Permit. Contact Regional DEP Office
 - Residual Waste General Permit. Contact Regional DEP Office
 - Sewage Sludge Land Reclamation Permit. Contact Regional DEP Office
 - Transfer Facility Permit Contact Regional DEP Office

- **Oil and Gas Licenses** *(See Note)*

 - General Information 717-772-2199
 - Fee-In-Lieu of Bonding Contact Bureau of Oil & Gas Regional Office
 - Oil and Gas Well Permit Contact Bureau of Oil & Gas Regional Office
 - Oil and Gas Well Registration Contact Bureau of Oil & Gas Regional Office
 - Oil and Gas Well Bond Contact Bureau of Oil & Gas Regional Office
 - Clean Streams Law Construction Permit (Part 2) Contact Bureau of Oil & Gas Regional Office
 - National Pollutant Discharge Elimination System (NPDES) Permit (Part I). Contact Bureau of Oil & Gas Regional Office
 - Oil & Gas Pillar Permit Contact Bureau of Oil & Gas Regional Office
 - Spacing Order Contact Bureau of Oil & Gas Regional Office
 - Underground Injection Control Permit 215-566-2330

- **Public Water Supply Licenses** *(See Note)*

 - Non-Community Water System Permit Contact Regional DEP Office
 - Non-Community Water System Plan Approval Contact Regional DEP Office
 - Public Water System Permit for Bottled, Retail, Bulk Hauling or Vended Drinking Water Systems Contact Regional DEP Office
 - Public Water System Permit for Community Water Systems. Contact Regional DEP Office
 - Water Allocation Permit Contact Regional DEP Office

- **Radiation Permits**

 - Radiation Producing-Machine Registration 717-787-3720
 - Radioactive Material License 717-787-3720
 - Radon Testing/Mitigation Certification 717-783-3594
 - U.S. Nuclear Regulatory Commission Materials License 610-337-5000

- **Sewage Licenses** *(See Note)*

 - National Pollutant Discharge Elimination System (NPDES) Permit for Sewage Discharge Contact Regional DEP Office
 - Planning Approval Under the Sewage Facilities Act Base Planning Contact Regional DEP Office
 - New Land Development Contact Municipal Government
 - On-Lot Sewage Disposal System Permit Contact Municipal Sewage Enforcement Officer
 - Sewage Enforcement Officer Certification 717-787-6045
 - Sewage Treatment Plant and Waterworks Operators Certificate 717-787-5236
 - Water Quality Management Permit (Part 2) Sewage Discharge Contact Regional DEP Office

- **Small Business Ombudsman** 717-772-8951

■ **Waterway Activities Licenses** (*See Note*)

401 Water Quality Certification	Contact Regional DEP Office
Dam Safety Permit	717-787-8568
Emergency Permit for Activities in a Waterway Course	Contact Regional DEP Office
Limited Power Permit	717-787-8568
Submerged Lands License Agreement	717-783-1384
Water Obstructions and Encroachment Permit	Contact Regional DEP Office

NOTE: Refer to the blue pages in your local telephone directory for the Pennsylvania Department of Environmental Protection (DEP) regional office telephone numbers or visit their web site.

Pennsylvania Fish and Boat Commission (www.fish.state.pa.us)

The Commission sets rules and regulations governing fishing and boating in the Commonwealth. The Commission is an independent state agency supported solely through fishing license and boat registration fees.

Boat Agency Registration	717-705-7933
Commercial Fishing License	717-705-7900
Fishing Agency License	717-705-7933
Passenger Carrying Boat Operator’s License	717-705-7841
Regulated Fishing Lake License	717-705-7900

Pennsylvania Game Commission (www.pgc.state.pa.us)

Created by legislative action in 1895, the Pennsylvania Game Commission is responsible for the scientific management of all wildlife in the Commonwealth.

■ **Wildlife Permits**

Exotic Wildlife Dealer	717-783-8164
Fur Dealer	717-783-8164
Regulated Hunting Grounds	717-783-8164
Taxidermy	717-783-8164
Wildlife Menagerie	717-783-8164
Wildlife Pest Control	717-783-8164
Wildlife Propagation	717-783-8164

Pennsylvania Department of Health (www.health.state.pa.us)

The Pennsylvania Department of Health has the duty and power to protect the health of the people of the Commonwealth by utilizing the most efficient and effective means to prevent and suppress disease and injury. It is also responsible for ensuring accessibility of high quality health care at a reasonable cost.

Alcohol Testing Devices	610-280-3464 (ext. 327)
Birth Centers	717-783-1380
Drug and Alcohol Facilities/Licensing	717-783-8675
Drugs, Devices and Cosmetics/Registration & Licensing	717-787-2307
EMS/Certification, Licensing & Training (Ambulances, Paramedics, EMTs, etc.)	717-787-8740
Health Care Facilities/Certification	717-783-1327
Hospitals & Surgical Facilities/Licensing	717-783-8980
Intermediate Care Facilities/Medicaid Certification	717-783-3980
Laboratory Licensing	610-280-3464 (ext. 32)
Managed Care Facilities/Licensing (HMOs, IDS, PPOS, Dental Plans, etc.)	717-787-5193
Medicare Certification.	717-783-1380
(Chiropractors, Community Mental Health Centers, Outpatient Rehabilitation, End Stage Renal Disease, Home Health Agencies, Hospice, Occupational Therapists and Physical Therapists, Rural Health Clinics, etc.)	
Nursing Homes/Licensing	717-787-1816
Organized Camp Certificate of Registration	717-787-4366
Portable X-Rays/Certification	717-783-8980
Public Bathing Place Permit	717-787-4366

Pennsylvania Insurance Department (www.insurance.state.pa.us)

The Pennsylvania Insurance Department is responsible for administering the laws of the Commonwealth as they pertain to the regulation of the insurance industry and the protection of the insurance consumer. It ensures that the industry is responsive to the needs of the consumer by making reliable insurance coverage available at reasonable rates.

Auto Appraiser (Damaged Autos).	717-787-3840
Bail Bonds.	717-787-3840
Insurance Agents/Brokers/Agencies	717-787-3840
Public Adjusters	717-787-3840

Pennsylvania Department of Labor and Industry (www.dli.state.pa.us)

The Pennsylvania Department of Labor and Industry serves the labor and industrial interests of the Commonwealth by promoting health, welfare, and safety of employees. It provides vocational rehabilitation to people with disabilities, and stabilizes the income of employees who become victims of certain occupational disease or who sustain work-related injuries. It also promotes apprenticeship and job training programs by assisting displaced workers with retraining and job placement. As the designated lead agency in the Commonwealth's development of a workforce investment system, the Department works in collaboration with its partners; and administers the programs delivered through the one-stop system, Team Pennsylvania CareerLink.

Agent/Entertainers License	717-787-4134
Asbestos Accreditation & Certification	717-772-3396
Bedding and Upholstery	717-787-6848
Boiler Operator	717-787-2923
Elevator Inspection/Installation	717-787-3765
Pennsylvania Job Centers	1-800-345-2555
Motion Picture Projectionist	717-787-4134
Occupancy Permits (Fire and Panic Regulations)	717-787-3806
Occupational & Industrial Safety (General)	717-787-3323
New Hiring Reporting	1-888-PA-HIRES
Office of Vocational Rehabilitation (OVR)	1-800-442-6351
Private Employment Agencies	717-787-4134
Bureau of Labor Law Compliance	1-800-932-0665
Prevailing Wage	1-800-932-0665
PENNSAFE	1-888-SAFE-422
Stuffed Toys.	717-787-6848
Team Pennsylvania CareerLink	717-787-3157
Unemployment Compensation	
Benefits & Allowances	717-787-3547
Tax	717-787-6647
Workers' Compensation	
Claims Information Helpline	1-800-482-2383
Employer Services Helpline	717-772-3702
Bureau of Workforce Investment	717-787-3354
Toll-Free	1-800-345-2555
Center for Workforce Information and Analysis.	717-787-6466
Toll-Free	1-877-4WF-DATA

Pennsylvania Liquor Control Board (www.lcb.state.pa.us)

Numerous laws related to alcoholic beverage control were consolidated to form the Pennsylvania Liquor Code. This code serves as the basis for all operations of the Pennsylvania Liquor Control Board and governs the two main functions of the Board: the issuing of licenses and permits; and the buying and selling of distilled spirits and wines.

Brand Registration	717-787-5776
Liquor License	717-783-8250
Malt Beverage License (sell only)	717-783-8250
Wholesale License (manufacture and sell)	717-783-8250

Pennsylvania Public Utility Commission (<http://puc.paonline.com>)

The Pennsylvania Public Utility Commission was created to establish and maintain reasonable rates and safe, adequate service in the regulation of the state’s public utilities, including electric, natural gas, telecommunications, water, and sewer. The Commission regulates transportation utilities providing for the movement of people and goods between points in Pennsylvania.

Bureau of Transportation and Safety Application Section	717-787-3834
• Brokers of Passengers	
• Group and Party Service (charter bus)	
• Limousine	
• Property Carriers	
• Taxi Service	

Pennsylvania Department of Public Welfare (www.dpw.state.pa.us)

The Pennsylvania Department of Public Welfare is responsible for administering a variety of human services programs which promote independence and a better quality of life.

■ Adoption, Foster Family, Residential, Maternity Homes, Day Treatment Services, Private and County Children and Youth Agencies

Harrisburg	717-772-7702
Philadelphia	215-560-2249
Pittsburgh	412-565-2339
Scranton	570-963-4376

■ Day Training for Adults, Community Residential, Vocational Rehabilitation, Intermediate Care Facilities, Family Living Agencies

Harrisburg	717-772-6507
Philadelphia	215-560-2242
Pittsburgh	412-565-5383
Scranton	570-963-4749

■ **Child Day Care, Group Day Care Homes, Family Day Care Homes (registered)**

Harrisburg	717-772-7078
Toll-Free	1-800-222-2117
Philadelphia	215-560-2541
Toll-Free	1-800-346-2929
Pittsburgh	412-565-5183
Toll-Free	1-800-222-2149
Scranton	570-963-4371
Toll-Free	1-800-222-2108

■ **Personal Care Homes**

Harrisburg	717-772-4674
Toll-Free	1-800-882-1885
Philadelphia	215-560-2916
Toll-Free	1-800-833-5094
Pittsburgh	412-565-5614
Scranton	570-963-3209
Toll-Free	1-800-833-5095

■ **Facilities Licensing Information 717-787-6180**

Pennsylvania Department of Revenue (www.revenue.state.pa.us)

The Pennsylvania Department of Revenue is responsible for collecting all state tax earnings for the Commonwealth. It also administers special programs such as the Senior Citizen Property Tax/Rent Rebate, Public Utility Realty Tax, and the Pennsylvania State Lottery.

Cigarette Dealer’s License	717-787-5757
Liquid Fuels and Fuel Tax	717-783-9367
Lottery Agent	717-986-4699
Motor Fuel Decal.	1-800-482-4382
Small Games of Chance	717-787-8275
State and Local Sales, Use & Hotel Occupancy	PA Revenue District Offices
Transient Vendor License	PA Revenue District Offices

Pennsylvania Securities Commission (www.psc.state.pa.us)

The primary purpose of the Pennsylvania Securities Commission is to protect the public from fraudulent practices in connection with the offer, sale, and purchase of securities in Pennsylvania and to encourage the financing of legitimate business and industry in the Commonwealth.

Broker-Dealer	717-783-4213
Entrepreneur Education Program.	717-783-5130
Investment Adviser Representative.	717-783-4211
Investment Adviser	717-783-4244
Registration of Securities.	717-787-5401
Securities Exemptions.	717-787-8059
Stock Broker	717-783-4212

Pennsylvania Department of State (www.dos.state.pa.us)

Nearly all the official transactions of the Governor pass through and are recorded in the Pennsylvania Department of State. The Department oversees elections, registers corporations, authorizes solicitations of charitable organizations, administers professional and occupational licensure laws, and appoints notaries public. It also has jurisdiction over boxing and wrestling matches for a purse where admission is charged.

Corporation Registration	717-787-1057
Out-of-State Corporation Registration	717-787-1057
Fictitious Name Registration	717-787-1057
Notaries Public	717-787-5280
Charitable Organizations	717-783-1720
Toll-Free	1-800-732-0999

■ Professional and Occupational Affairs Bureau

Accountant	717-783-1404
Architects Licensure Board	717-783-3397
Auctioneer Examiners	717-783-3397
Barber Examiners	717-783-3402
Chiropractic.	717-783-7155
Cosmetology	717-783-7130
Dentistry	717-783-7162
Professional Engineers	717-783-7049
Funeral Directors.	717-783-3397
Geologists	717-783-7049
Land Surveyors.	717-783-7049
Landscape Architects	717-772-8528

Medicine	717-783-1400
Navigation Commission for the Delaware River	717-787-6458
Nursing	717-783-7142
Nursing Home Administrators.	717-783-7155
Occupational Therapy Education and Licensure	717-783-1389
Optometry	717-783-7155
Osteopathic Medicine	717-783-4858
Pharmacy	717-783-7156
Physical Therapy.	717-783-7134
Podiatry	717-783-4858
Psychology	717-783-7155
Real Estate Appraisers, Certified.	717-783-4866
Real Estate Commission.	717-783-3658
Social Work Examiners	717-783-1389
Speech-Language and Hearing.	717-783-1389
Vehicle Manufacturers, Dealers, and Salespersons	717-783-1697
Veterinary Medicine	717-783-7134
Complaints against Licensed Professionals	1-800-822-2113

Pennsylvania Department of Transportation (www.dot.state.pa.us)

The Pennsylvania Department of Transportation provides needed facilities for the movement of people and goods, stimulating technological advancement in transportation facilities, provides leadership to identify and solve transportation problems, and develop and apply inter- and multi-modal approaches to transportation policy and programs.

Airport/Heliport Seaplane License	717-705-1232
Automotive Inspection Station.	717-787-2895
Commercial Driver’s License.	1-800-523-6429
Contractor Prequalification.	717-787-7032
Driver Licensing	717-787-2977
Information/Bureau of Driver Licensing and Motor Vehicles.	1-800-932-4600
Junkyard/Highway Beautification/Outdoor Advertising Permits	717-787-7370
Permits for Highway Occupancy	717-787-5368
Permits for Motor Carriers	717-787-7445
Permits for Superloads	717-787-4680

Miscellaneous

- **Attorneys (PA Board of Law Examiners) www.pable.org** 717-795-7270
- **Food Stamps, Authorized to Accept (U.S. Department of Agriculture) www.usda.gov**
 - Philadelphia Field Office 215-597-4303
 - Pittsburgh Field Office 412-395-6866
- **Health Club Registration - Office of Attorney General, Bureau of Consumer Protection**
www.attorneygeneral.gov 717-787-9707
- **PA Liquor Control Board**
 - License Related - PA Department of Revenue Tax Clearance 717-783-5867
 - License Related - PA Department of Labor & Industry Tax Clearance 717-787-6647
 - License Related - PA State Police, Bureau of Liquor Control Enforcement. 1-800-932-0602
- **Private Investigator** Contact your County Clerk of Courts
- **Telemarketing Registration - Office of Attorney General, Bureau of Consumer Protection**
www.attorneygeneral.gov 717-787-9707

General Tax Information from the Pennsylvania Department of Revenue

Various taxes are imposed upon individuals, employers, businesses, and certain products. The taxes for which any business enterprise is liable depend on the type and structure of that business. Direct your questions on tax topics to the appropriate division or bureau of the Pennsylvania Department of Revenue. Private tax practitioners and financial advisers are independent sources of information regarding taxes.

- **General Tax Information - Pennsylvania Department of Revenue.** 717-787-1064 or e-mail parev@state.pa.us

- **Sales Tax**
Bureau of Business Trust Fund Taxes
State and Local Sales & Use Tax 717-787-1064
Public Transportation Assistance Fund Taxes and Fees (Sales Tax Division) 717-787-6315
Cigarette License and Taxes (Registration Division) 717-783-9374

- **Corporation Tax**
Bureau of Corporation Taxes
Rate and Base Changes for Corporate Taxes 717-787-1064
Account - Specific Payment & Credit Information (Accounting Division) 717-705-6225
Estimated Payments on Account (Fact & Information Line). 1-888-PATAXES

- **Personal Income Tax**
Employer Withholding Requirements 717-787-1064

- **Transportation Tax**
Bureau of Motor Fuel Taxes
Motor Carrier Road Tax 717-705-5460
Liquid Fuels and Fuel Tax 717-783-9367; 717-783-9370
International Fuel Tax Agreement (IFTA) Inquiries. 1-800-482-4382

For assistance refer to the blue pages in your local telephone directory for the Pennsylvania Department of Revenue Regional and District Office nearest you or visit the Pennsylvania Department of Revenue's web site at www.revenue.state.pa.us.

Tax Incentives

Pennsylvania offers several tax incentives to encourage business growth and expansion. They are administered by the Pennsylvania Department of Revenue.

■ Net Operating Loss Carry Forward

The Net Operating Loss (NOL) carry forward allows corporate taxpayers to apply losses from one year against profits in subsequent years. Losses can be carried forward and deducted from profits for as many as 10 years. Taxpayers are allowed to offset up to \$2 million in taxable income annually by applying the losses from the oldest available period first.

NOLs benefit the taxpaying business community by helping businesses during their initial start-up period or while recovering from a poor business cycle.

Questions regarding the use of NOLs can be directed to 717-783-6035.

■ Weighted Sales Factor

Corporations who do business inside and outside of Pennsylvania may benefit from the state's weighted sales factor. Multi-state corporations are required to allocate their income to Pennsylvania using the weighted sales factor apportionment formula when calculating their Corporate Net Income Tax. The weighted sales factor is 60 percent.

The apportionment formula is based on a company's percentage of property, payroll and sales attributable to Pennsylvania. The weighted sales factor generally lowers taxes for corporations with relatively high investments in payroll and property in Pennsylvania, as compared to sales made here. Companies with headquarters, manufacturing and research facilities within the Commonwealth are typically beneficiaries of the weighted sales factor.

For more information about apportionment and the weighted sales factor, call 717-783-6035.

■ Manufacturer's Exemption

The Commonwealth also encourages manufacturers to locate and expand in Pennsylvania by offering a manufacturing exemption. The exemption is part of the formula for calculating the Capital Stock Tax, as amended by Act 23-2000.

For information about the Manufacturer's Exemption, call 717-783-6035.

■ Malt Beverage Tax Credit

The Malt Beverage Tax Credit program encourages small, state-based breweries to upgrade their plant and equipment, which helps them remain competitive with other beer manufacturers. The program is limited to breweries with annual production less than 300,000 barrels. Small breweries can receive up to \$200,000 a year in tax credits for five years (for a total of \$1 million). The credits are equal to the amount spent on qualified purchases of a plant, machinery and equipment and can only be applied against the Malt Beverage Tax.

For more information on the Malt Beverage Tax Credit program, contact the Bureau of Business Trust Fund Taxes, Miscellaneous Tax Division at 717-783-9354.

Legal Considerations

Specific questions, which require legal consideration by the Pennsylvania Department of Revenue and written response, should be directed to:

PA Department of Revenue
Office of Chief Counsel
Department 281061
Harrisburg, PA 17128
717-787-1382

■ Tax Forms and Schedules

The Pennsylvania Department of Revenue offers a variety of ways to serve you. The Department has established a *Taxpayer Service and Information Center* that offers personal and business tax help during normal business hours. For questions on business taxes, call 717-787-1064, and, for questions on personal taxes, call 717-787-8201.

1-888-PATAXES is an automated, 24-hour a day service for taxpayers with touch-tone phone service. Taxpayers can get the answers to the most commonly asked tax questions; check on estimated tax payments credited toward their personal and corporate account; check the status of a filed Personal Income Tax return (or Property Tax Rent Rebate claim); or order tax forms to be mailed or faxed. For toll-free forms ordering only, call 1-800-362-2050. Written requests should be directed to:

PA Department of Revenue
Tax Forms Service Unit
711 Gibson Boulevard
Harrisburg, PA 17104-3200

The Pennsylvania Department of Revenue's web site provides forms, information and online registration at www.revenue.state.pa.us or you may e-mail the Department at parev@state.pa.us. To subscribe to the *Pennsylvania Tax Update*, contact:

PA Department of Revenue
Press Office
1131 Strawberry Square
Harrisburg, PA 17128
717-787-6960

Local Requirements

Local property, income or business privilege taxes may affect your business. Contact your county, city, borough, township, or local school district for tax information.

■ Local Taxes

Many political subdivisions (city, borough, township) in Pennsylvania require a mercantile license. For information in your community, contact the City Department of Licenses or the township or borough secretary's office.

The municipality in which you operate your business will probably require you to register as a resident business and employer. There may also be wage and occupational privilege taxes that employers are required to withhold from employee's paychecks. Check with your local municipal government office for applicable regulations.

■ Zoning

Zoning is regulated at the local level. Before purchasing or renting any type of building for commercial purposes, be sure to check with your local municipal government to assure that your particular type of business can be operated at the site you have chosen.

Pennsylvania Laws and Regulations

Pennsylvania Employee Protection Laws

This section does not include all Pennsylvania laws and regulations. Rather, this section discusses employee protection laws, provides information on the workers' compensation law, occupational and industrial safety, and Pennsylvania unemployment compensation law. Additional information is available on the Pennsylvania Department of Labor and Industry web site at www.dli.state.pa.us.

Following are the abstracts of different employee protection laws that may affect your small business enterprise. The Pennsylvania Department of Labor and Industry, Bureau of Labor Law Compliance (BLLC) is responsible for administering these laws. To ensure compliance, the BLLC helps employers and employees understand the provisions of the laws. BLLC also conducts routine and complaint investigations. BLLC mediates disputes and litigates unresolved issues.

Labor Law Compliance

A reference table is included at the end of this section which lists the four labor law compliance offices located throughout Pennsylvania.

■ Apprenticeship and Training Act

The Apprenticeship and Training Act establishes policies and procedures to promote equality of opportunity in apprenticeship programs registered with the Apprenticeship and Training Council. These policies and procedures apply to:

- Recruitment and selection of apprentices
- Conditions of employment and training during apprenticeship
- Review of apprenticeship programs
- Registering apprenticeship programs
- De-registering non-complying apprenticeship programs

■ Child Labor Law

Minimum Wage: Minors under 14 years of age may not be employed or permitted to work in any occupation, except children employed on farms or in domestic service in private homes. Under certain restrictions, news carriers may be employed at the age of 11, caddies at the age of 12, and juvenile performers in the entertainment field at the age of 7. Minors and infants may be in the cast of a motion picture if a special permit is obtained.

Employment Certificates: No person under the age of 18 shall be employed without a general or vacation employment certificate. The employment certificates are issued by school authorities and must be kept on file.

A transferable work permit may be issued to 16 and 17 year. A minor issuing a transferable work permit is not required to obtain a new permit or certificate each time he/she changes employers; however, the employer is required to notify the issuing school district in writing within five days when a minor begins or terminates employment. Work permits can be obtained through your local school district.

■ **Child Labor Law Posting**

The Abstract of the Child Labor Law must be posted by every business in Pennsylvania that employs minors. The abstract is available from the Bureau of Labor Law Compliance (BLLC) Administrative Units. Employers are required to maintain true and accurate schedules for each minor employed. Additionally, employers must keep detailed records (or photocopies) of the transferable work permits at worksites where minors are employed. For restrictions on hours of labor and conditions of employment and occupational prohibitions regarding minors, contact the administrative unit serving your area.

Some businesses are subject to the U.S. Department of Labor's Fair Labor Standards Act which contains child labor provisions. Accordingly, some businesses are subject to the coverage of both the federal and state governments. In these cases, the businesses must meet the requirement of the law with the stricter standard. Refer to the blue pages of your telephone directory for information on the U.S. Department of Labor.

■ **Equal Pay Law**

The Pennsylvania Equal Pay Law prohibits discrimination in rate of pay between employees on the basis of gender for work under equal conditions on jobs which require equal skills. Businesses are required to post the Abstract of the Equal Pay Law.

■ **Industrial Home Work Law**

The Pennsylvania Industrial Home Work Law prohibits industrial work in the home, with a limited number of exceptions. Individuals and establishments interested in engaging in industrial home work in Pennsylvania must obtain permits and certificates from the Bureau of Labor Law Compliance (BLLC).

■ **Medical Pay Act**

The Pennsylvania Medical Pay Act requires employers to pay for the medical examination fee where such examination is a condition of employment.

■ **Minimum Wage Act**

The Pennsylvania Minimum Wage Act establishes a minimum wage of \$5.15 per hour for full-time and part-time employees, effective September 1, 1997. It also establishes an overtime rate for employees of one and one half (1.5) times the regular rate of pay after 40 hours worked in a week. Employers may be eligible to take a credit in determining the hourly wage of employees who receive tips.

The issuance of special licenses and certificates for payment of sub-minimum wages are allowed for learners, students, and individuals who are impaired by physical or mental deficiency. Employers subject to the Minimum Wage Law must maintain an accurate record of each employee's earnings and hours worked. Establishments are required to post the Minimum Wage Act Poster and Fact Sheet.

■ **Personnel File Act**

The Pennsylvania Personnel File Act permits employees in Pennsylvania to inspect documents in their personnel files, with certain exceptions.

■ **Prevailing Wage Act**

The Prevailing Wage Division, Bureau of Labor Law Compliance, determines prevailing wage rates for the construction industry and enforces the rates and classifications under heavy, highway and building construction projects of \$25,000 or more when public funds are involved. Presently, the Pennsylvania Department of Labor and Industry determines the prevailing minimum wage rates and employee benefits for specific localities and classifications. The Prevailing Wage Regulations allow the Secretary of Labor and Industry to consider collective bargaining agreements and other types of data for purposes of determining the wage rates.

■ **Seasonal Farm Labor Act**

The Pennsylvania Seasonal Farm Labor Act regulates minimum wages and provides for hours of labor of seasonal farm workers in Pennsylvania. The Pennsylvania Seasonal Farm Labor Act also requires farm labor contractors to obtain certificates of registration. The Pennsylvania Department of Agriculture inspects the seasonal farm labor camps. Refer to the section on Business Requirements and Regulations for the address and telephone number of the Agriculture Regional Office in your area.

■ **Wage Payment and Collection Law**

The Pennsylvania Wage Payment and Collection Law requires that all wages due employees be paid on regular paydays designated in advance by the employer. Each employee must be notified at the time of hiring of the time and place of payment of wages, the rate of pay, and any fringe benefits. Statutory liquidated damages and penalties may be assessed against employers for failure to pay wages.

Labor Law Compliance Regional Offices

Harrisburg

Labor & Industry Building
Room 1301
Seventh & Forster Streets
Harrisburg, PA 17120
1-800-932-0665

(Adams, Bedford, Cameron, Centre, Clearfield, Clinton, Columbia, Cumberland, Dauphin, Elk, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, McKean, Mifflin, Montour, Northumberland, Perry, Potter, Snyder, Union, York)

Philadelphia

1103 State Office Building
1400 Spring Garden Street
Philadelphia, PA 19130
(215) 560-1858

(Bucks, Chester, Delaware, Montgomery, Philadelphia)

Pittsburgh

State Office Building
Room 1201
300 Liberty Avenue
Pittsburgh, PA 15222
412-565-5300 or
1-877-504-8354

(Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington, Westmoreland)

Scranton

State Office Building
Room 201B
100 Lackawanna Avenue
Scranton, PA 18503
570-963-4577 or
1-877-214-3962

(Berks, Bradford, Carbon, Lackawanna, Lehigh, Luzerne, Lycoming, Monroe, Northampton, Pike, Schuylkill, Sullivan, Susquehanna, Tioga, Wayne, Wyoming)

Address inquiries, complaints or requests for additional information to the office of the Bureau of Labor Law Compliance which serves your county.

Workers' Compensation

The requirement to insure your workers' compensation liability is mandatory for any employer who employs at least one employee who could be injured or develop a work-related disease in this state or could be injured outside this state under a contract of hire made in Pennsylvania if the employment is principally localized in a state whose workers' compensation laws do not apply unless all employees are excluded from the provisions of Pennsylvania's workers' compensation laws.

Insuring your workers' compensation liability indemnifies you from wage loss and medical benefits incurred as a result of work-related injuries or occupational diseases, protects you from tort liability for lawsuits arising from work-related injuries and diseases and protects you from criminal prosecution, which can result in imprisonment and substantial fines for each day of noncompliance.

In Pennsylvania, enterprises are excluded from the requirements to insure their workers' compensation liability only if ALL workers employed by it are in one or more of the following categories:

- Federal workers
- Longshoremen
- Railroad workers

- Casual workers who work only infrequently, at irregular intervals AND do not perform duties connected with the regular course of business/prime income-producing activity of the business
- Persons who work out of their own homes or other premises not under the control or management of the enterprise AND make up, clean, wash, alter, ornament, finish, repair, or adapt articles or materials given to them for sale
- Agriculture workers earning under \$1,200 per person per calendar year AND no one agricultural worker works 30 days or more per calendar year
- Domestic workers who have not elected with the Pennsylvania Department of Labor and Industry to come under the provisions of the Workers' Compensation Act
- Sole proprietor or general partners
- Have been granted exemption due to their religious beliefs by the Pennsylvania Department of Labor and Industry
- Executive officers who have been granted exclusion by the Pennsylvania Department of Labor and Industry

General information pertaining to workers' compensation can be viewed on the Bureau of Workers' Compensation's web site at www.dli.state.pa.us/bwc or by contacting the Employer's Helpline at 717-772-3702 or the Claims Information Helpline at 1-800-482-2383 or 717-772-4447.

Occupational and Industrial Safety

The Pennsylvania Department of Labor and Industry, Bureau of Occupational and Industrial Safety administers a variety of laws related to the safety of the public and employees. These responsibilities include enforcing the provisions of the Fire and Panic Act; Universal Accessibility Act; Energy Conservation Act; Elevator Law; Boiler Law; Liquefied Petroleum Gas Act; Bedding and Upholstery Law; Stuffed Toy Law; Employment Agency Law; General Safety Act, Asbestos Occupations Accreditation and Certification Act, Lead Certification Act, Dry Cleaning Law, Underground Storage Law, and a variety of lesser known acts. The Bureau accomplishes enforcement through promulgation of regulations, field inspections, issuance of licenses/certificates and responding to complaints for possible violations.

Contact:

PA Department of Labor and Industry
 Bureau of Occupational
 and Industrial Safety
 1613 Labor and Industry Building
 Harrisburg, PA 17120
 717-787-3323

Unemployment Compensation

The Pennsylvania Department of Labor and Industry is responsible for administering the Pennsylvania Unemployment Compensation (UC) Law which requires employers to pay contributions into a pooled reserve known as the Unemployment Compensation Fund. This fund pays benefits to employees who become unemployed through involuntary causes. The amount of contributions an employer owes is determined by multiplying an assigned contribution rate, determined yearly, to the wages paid to employees.

If you employ one or more persons, you may be liable for the state unemployment compensation tax and must register with the Bureau of Employer Tax Operations by completing a Pennsylvania Enterprise Registration Form and Instructions (PA-100). The form is available on the Internet at www.pa100.state.pa.us, call 1-800-362-2050 (Forms Ordering Service), or contact any of the following Field Accounting Service Offices listed. Field Accounting Service Offices provide assistance to the employer community regarding UC contribution matters.

■ **Bureau of Employer Operations Field Accounting Service Offices**

TDD (Hearing Impaired Only)	717-783-3545
Allentown <i>(Lehigh, Northampton)</i>	610-821-6559
Altoona <i>(Bedford, Blair, Centre, Huntingdon)</i>	814-946-6991
Beaver Falls <i>(Beaver, Lawrence)</i>	724-846-8803
Bradford <i>(Forest, McKean, Warren)</i>	814-362-6992
Bristol <i>(Bucks)</i>	215-781-3217
Butler <i>(Armstrong, Butler)</i>	724-284-8170
Carlisle <i>(Cumberland)</i>	717-249-8211
Chambersburg <i>(Franklin, Fulton)</i>	717-264-7192
Chester <i>(Delaware)</i>	610-447-3290
Clearfield <i>(Cameron, Clearfield, Elk, Jefferson)</i>	814-765-0572
Erie <i>(Crawford, Erie)</i>	814-871-4381
Greensburg <i>(Westmoreland)</i>	724-832-5275
Harrisburg <i>(Dauphin, Juniata, Lebanon, Mifflin, Perry)</i>	717-787-1700
Johnstown <i>(Cambria, Indiana, Somerset)</i>	814-533-2371
Lancaster <i>(Lancaster)</i>	717-299-7606
Malvern <i>(Chester)</i>	610-647-3799
Mercer <i>(Clarion, Mercer, Venango)</i>	724-662-4007

Nanticoke	570-740-2440
<i>(Carbon, Luzerne, Sullivan)</i>	
Norristown	610-270-1316
<i>(East Montgomery)</i>	
Norristown	610-270-3450
<i>(West Montgomery)</i>	
Philadelphia	215-560-1828/3136
<i>(Philadelphia)</i>	
Pittsburgh	412-565-2400
<i>(Allegheny)</i>	
Reading	610-378-4395
<i>(Berks)</i>	
Scranton	570-963-4686
<i>(Bradford, Lackawanna, Susquehanna, Wayne, Wyoming)</i>	
Shamokin	570-644-3415
<i>(Columbia, Montour, Northumberland, Schuylkill, Snyder, Union)</i>	
Tannersville	570-620-2870
<i>(Monroe, Pike)</i>	
Uniontown	724-439-7230
<i>(Fayette, Greene)</i>	
Washington	724-223-4530
<i>(Washington)</i>	
Williamsport	570-327-3525
<i>(Clinton, Lycoming, Potter, Tioga)</i>	
York	717-767-7620
<i>(Adams, York)</i>	
Out of State	717-787-5939

Federal Laws and Regulations

Federal laws and regulations vary considerably with the legal form or nature of your business. As a new small business owner, contact your local Small Business Administration (SBA) office for specific information for all federal rules and regulations. Local Chambers of Commerce may also be helpful. Following is a listing of federal laws and agencies which may regulate your business:

Americans With Disabilities Act (ADA) - Business owners should be aware of the ADA requirements to accommodate employees with disabilities and to make their facilities accessible to individuals with disabilities. This act also prohibits discrimination against employment of the disabled.

Fair Labor Standards Act - Federal child labor law regulations are contained in this act which might affect your business.

Fair Employment Laws - There are anti-discrimination laws regarding race, color, religion, sex and national origin that might affect your business. In addition, the federal government regulates the Equal Pay Act for women and anti-discrimination regarding age and certain federal contracts.

Federal Insurance Contributions Act (FICA) - Social Security or FICA taxes are paid by both the employee and the employer to insure income for retired persons.

Federal Trade Commission (FTC) - FTC has specific legal requirements regarding mail-order businesses and other advertising activities.

Federal Unemployment Tax Act (FUTA) - Employers must file FUTA tax form-940 if they have paid wages of \$1,500 or more in any calendar quarter or had one or more employees in any 20 calendar weeks.

Immigration Laws and Regulations - The immigration laws may contain regulations regarding hiring of employees.

Internal Revenue Service (IRS) - Business owners need to contact the IRS for an employer's identification number and a "Your Business Tax Kit" (Publication 454).

Occupational Safety and Health Administration (OSHA) - OSHA is responsible for regulating job safety on work premises for employees. Work site health related issues are also their concern.

Wage and Hour Laws and Regulations - Business owners need to be aware of federal wage and hour regulations that may affect their payment of employees.

Section IV

Pennsylvania Resources

Section IV lists select agencies and organizations ready to assist you in making your business a success. For additional information, consult your local library and telephone directory for regional or local sources of small business assistance.

- Advocacy
- Environment
- Financing
- International Business
- Procurement
- Tax Credits and Incentives
- Technical Assistance
- Workforce Development
- Technology
- Federal Resources

Advocacy

Governor's Advisory Commission on African American Affairs

The Governor's Advisory Commission on African American Affairs was established to serve as the advocacy agency for the Commonwealth's African American community, advising the Governor on policies, procedures, legislation and regulations which impact on the African American community.

Contact:

Governor's Advisory Commission on African American Affairs
362 Forum Building
Harrisburg, PA 17120
717-772-5085
www.africanam.state.pa.us

Governor's Advisory Commission on Latino Affairs

The Governor's Advisory Commission on Latino Affairs is the Commonwealth's advocate agency for its Latino residents. The Commission makes recommendations to the Governor on policies, procedures and legislation that will enhance the status of the Latino community. The Commission also works closely with the Pennsylvania Statewide Latino Chamber of Commerce and similar local organizations.

Contact:

Governor's Advisory Commission on Latino Affairs
544 Forum Building
Harrisburg, PA 17120
717-783-3877 or
1-800-233-1407 (*Pennsylvania callers only*)

Minority Business Advocate

The Minority Business Advocate Office acts to encourage creation, expansion, and retention of minority-owned businesses as part of the overall economic development strategy to improve the entrepreneurial climate in the state. The Office serves as an advocate for minority business owners in resolving issues

with state agencies and interacting with other government agencies. The Minority Business Advocate Office also coordinates the statewide Youth Entrepreneurship Program.

Contact:

Pennsylvania Department of Community and Economic Development
Center for Entrepreneurial Assistance
Minority Business Advocate
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
1-800-280-3801 or 717-783-5700
www.inventpa.com

National Minority Supplier Development Council, Inc. (NMSDC)

The National Minority Supplier Development Council, Inc. is a non-profit corporation chartered in 1972 to expand business opportunities for minority-owned companies, to encourage mutually beneficial economic links between minority suppliers and the public and private sectors, and to help build a stronger, more equitable society by supporting and promoting minority business development.

Contact:

National Minority Supplier Development Council, Inc.
1040 Avenue of the Americas, 2nd Floor
New York, NY 10018
212-944-2430
www.nmsdcus.org

The following are affiliated Regional Minority Purchasing Councils (RMPCs):

Eastern Pennsylvania NMSDC of PA-NJ-DE
225 South 15th Street, Suite 401
Philadelphia, PA 19102
215-893-9977

Western Pennsylvania
Pittsburgh Regional Minority
Purchasing Council
Freemarkets Center
210 6th Avenue, Suite 3485
Pittsburgh, PA 15222
412-391-4423

Pennsylvania Chamber of Business and Industry

The Pennsylvania Chamber of Business and Industry is the state's largest broad-based organization through which businesses of all sizes work together on legislation and regulatory issues that affect the Commonwealth's economic and job climate.

The Chamber's professional staff is available to help businesses understand complex state regulations, legislative issues, bills and laws and to act as a forum of advocacy.

Contact:

PA Chamber of Business and Industry
One Commerce Square
417 Walnut Street
Harrisburg, PA 17101
1-800-225-7224 or 717-255-3252
www.pachamber.org

Pennsylvania Economic Development Association (PEDA)

The Pennsylvania Economic Development Association (PEDA) is a statewide organization primarily made up of local economic development agencies. It is a great place to start to learn about available financing, site selection, permitting, taxation, entrepreneurial development, workforce development and other issues. Contact PEDA to get the name of your local economic development agency.

Contact:

Pennsylvania Economic Development Association
908 North Second Street
Harrisburg, PA 17102
717-441-6047
www.peda.org

Small Business Advocate

The Office of Small Business Advocate was created to represent the interests of small business consumers of utility services in cases before the Pennsylvania Public Utility Commission, the courts, and federal agencies that set rates for utility services. The Office's lawyers and technical consultants act as spokespersons for the interests of the small commercial and industrial customers in all Public Utility Commission proceedings that may affect the adequacy, reliability, and cost of their utility services. In utility rate cases, the Office seeks to ensure that rate increases are reasonable and that the burden of the increased rates is fairly distributed among the main classes of customers (residential, commercial, and industrial).

In 1993, the Office of Small Business Advocate was assigned additional duties under the Pennsylvania Workers' Compensation Act. When an insurance company or a rating organization asks the Pennsylvania Department of Insurance to approve a change in the rates charged for workers' compensation insurance policies, the Office is authorized to participate in the hearings about that request in order to represent the interests of the employers who must pay those rates. The Office does not, however, participate in hearings about individual benefit claims or other proceedings that involve employees who contend that they have suffered work-related injuries.

Contact:

PA Department of Community and Economic Development
Small Business Advocate
Commerce Building, Suite 1102
300 North Second Street
Harrisburg, PA 17101
717-783-2525

Pennsylvania Commission for Women

The Pennsylvania Commission for Women (PCW) serves as a strong advocate for women's rights and works to ensure that women and girls have equal opportunity and treatment in all aspects of life. The Commission accomplishes its mission by:

- Sponsoring educational seminars and programs
- Providing a professional speakers' bureau
- Serving as the link to the Governor for individuals, women's groups and organizations
- Working at the county and statewide level to implement new policies
- Providing publications and information on issues affecting women and families
- Functioning as a resource center to refer citizens with questions about programs, funding resources and business opportunities to the appropriate source.

Contact:

PA Commission for Women
205 Finance Building
Harrisburg, PA 17120
717-787-8128 or 888-615-7477
www.pcw.state.pa.us

Women's Business Advocate Office

The Women's Business Advocate Office acts to encourage creation, expansion and retention of women-owned businesses as part of the overall economic development strategy to improve the entrepreneurial climate within the state. The Women's Business Advocate helps women business owners resolve issues with state agencies, explore marketing opportunities, and identify financing strategies.

Contact:

PA Department of Community
and Economic Development
Center for Entrepreneurial Assistance
Women's Business Advocate Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
1-800-280-3801 or 717-783-5700
www.inventpa.com

Environment

Act 190 Pollution Prevention/Energy Efficiency Site Assessment Grant Program

Provides grants to fund pollution prevention and energy efficiency site assessments for small businesses located within the Commonwealth of Pennsylvania.

Contact:

PA Department of Environmental Protection
Office of Pollution Prevention and
Compliance Assistance
Rachel Carson State Office Building
P.O. Box 2063
Harrisburg, PA 17105
717-783-0540
www.dep.state.pa.us

Industrial Site Reuse Program (ISRP)

The Industrial Site Reuse Program, also known as the Brownfields Program, provides grant and low-interest loans to companies, private real estate developers, and municipalities to perform environmental site assessment and remediation work at former industrial sites. Financing is not available to companies or others who caused the environmental contamination on the property. Funds may be used to finance up to 75 percent of the cost of an environmental assessment or remediation, not to exceed \$200,000 for an assessment and \$1 million for remediation. Recipients of funds under this program may receive special consideration under other financing programs.

Contact:

PA Department of Community
and Economic Development
Economic Development Assistance Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-7120
www.inventpa.com

Pollution Prevention Assistance Account

This program provides loans to small businesses to implement pollution prevention and energy-efficiency projects, enabling these businesses to adopt or install equipment or processes that reduce pollution or energy use. Businesses can receive loans up to \$50,000 or 75 percent of total eligible project cost, whichever is less.

Contact:

PA Department of Community
and Economic Development
Small Business Financing Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-783-5046

Small Business Ombudsman

The Small Business Ombudsman provides environmental compliance assistance to small businesses. The Ombudsman advocates and promotes the interests of small business on issues related to the implementation of pollution prevention and energy-efficiency programs.

Contact:

PA Department of Environmental Protection
Small Business Ombudsman
Rachel Carson State Office Building
P.O. Box 8772
Harrisburg, PA 17105
717-772-8951
www.dep.state.pa.us

Financing

Area Loan Organizations

An Area Loan Organization (ALO) is a non-profit economic development agency certified by the Pennsylvania Department of Community and Economic Development. The purpose of the ALO under the Small Business First loan program is to market the program and to assist the client in packaging the loan application. The organization also reviews and evaluates the loan application and determines whether to approve the loan. Contact the ALO located in the county designated for your proposed project. For the most current listing, visit www.inventpa.com.

Adams County Economic Development Corporation

1685 Baltimore Pike
Gettysburg, PA 17325
717-334-0042
(Adams)

Bucks County Economic Development Corporation

2 East Court Street
Doylestown, PA 18901
215-348-9031
(Bucks)

Capital Region Economic Development Corporation

3211 North Front Street, Suite 201
Harrisburg, PA 17110
717-232-4099
(Dauphin, Cumberland and Perry)

Chester County Development Council

750 North Pottstown Pike
Exton, PA 19341
610-363-6110
(Chester)

Delaware County Economic Development Oversight Board

200 East State Street, Suite 205
Media, PA 19063
610-566-2225
(Delaware)

Economic Development Council of Northeastern Pennsylvania

1151 Oak Street
Pittston, PA 18640
570-655-5581
(Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill and Wayne)

EDC Finance Corporation

Southern Market Center
100 South Queen Street
P.O. Box 1558
Lancaster, PA 17608
717-397-3531
(Lancaster)

Franklin County Area Development Corporation

1900 Wayne Road
Chambersburg, PA 17201
717-263-8282
(Franklin)

Greater Berks Development Fund

19 North 6th Street, Suite 200
2nd Floor, P.O. Box 8621
Reading, PA 19603
610-376-6739
(Berks)

Lebanon Valley Economic Development Corporation

600 South 5th Avenue
P.O. Box 52
Lebanon, PA 17042
717-274-3180
(Lebanon)

Lehigh's Economic Advancement Project, Inc.

2158 Avenue C, Suite 200
Bethlehem, PA 18017
610-266-6775
(Lehigh)

Montgomery County Development Corporation

151 West Marshall Street
#3 Stony Creek Office Center, Suite 320
Norristown, PA 19401
610-278-5950
(Montgomery)

North Central Pennsylvania Regional Planning & Development Commission

651 Montmorenci Avenue
Ridgway, PA 15853
814-773-3162
(Cameron, Clearfield, Elk, Jefferson, McKean, and Potter)

Northampton County New Jobs Corporation

2158 Avenue C, Suite 200
Bethlehem, PA 18017
610-266-6775
(Northampton)

Northern Tier Regional Planning & Development Commission

312 Main Street
Towanda, PA 18848
570-265-9103
(Bradford, Sullivan, Susquehanna, Tioga, and Wyoming)

Northwest Pennsylvania Regional Planning & Development Commission

395 Seneca Street
Oil City, PA 16301
814-677-4800
(Erie, Warren, Crawford, Mercer, Lawrence, Venango, Forest and Clarion)

PIDC-Local Development Corporation

2600 Square West
1500 Market Street
Philadelphia, PA 19102
215-496-8020
(Philadelphia)

SEDA-Council of Governments

RD #1, Box 372,
Lewisburg, PA 17837
570-524-4491
(Centre, Clinton, Columbia, Juniata, Lycoming,
Mifflin, Northumberland, Montour, Perry, Snyder
and Union)

**Small Enterprise Development Company
(SEDCO)**

144 Roosevelt Avenue, Suite 100
York, PA 17404
717-846-8879
(York)

**Southern Alleghenies Planning & Develop-
ment Commission**

541 58th Street
Altoona, PA 16601
814-949-6500
(Bedford, Blair, Cambria, Fulton, Somerset and
Huntingdon)

Southwestern Pennsylvania Corporation

Regional Enterprise Tower
425 6th Avenue, Suite 2500
Pittsburgh, PA 15219
412-391-5590
(Allegheny, Armstrong, Beaver, Butler, Fayette,
Greene, Indiana, Washington and Westmoreland)

**Community Economic Development
Loan Program (CED)**

The Community Economic Development Loan Program provides low-interest financing to small businesses (100 employees or less) for land and building acquisition, building construction and renovation, machinery and equipment, working capital costs, or other legitimate business costs. Maximum loan amount is \$200,000 or 50 percent of eligible costs, whichever is less.

The business must be physically located in a Pennsylvania Department of Community and Economic Development designated distressed community or Keystone Opportunity Zone.

Applications for funding should be submitted through an Area Loan Organization, a certified Community Development Financial Institution or other organization certified by the Secretary of the Pennsylvania Department of Community and Economic Development.

Contact:

PA Department of Community
and Economic Development
Small Business Financing Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-783-5046
www.inventpa.com

Export Finance Program

The Export Finance Program helps bank export deals by providing working capital or accounts receivable financing. Pre-Export (working capital) loans are available up to \$350,000 or 50 percent of total eligible project costs; whichever is less. Post-Export (accounts receivable) loans are not to exceed 80 percent of the face amount of the contract. Interest rates vary depending upon whether your company is financing working capital needs or accounts receivable needs.

For more information, contact the nearest Area Loan Organization, Export Regional Provider (1-888-PA EXPORT), or local banks that provides export assistance.

Contact:

PA Department of Community
and Economic Development
Small Business Financing Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-783-5046
www.inventpa.com

Family Savings Account (FSA)

The Family Savings Accounts are restricted savings accounts to help low-income families attain self-sufficiency through savings and asset accumulation. The matched savings can be used to start a new business, purchase a home or for education and other activities with the approval of the Pennsylvania Department of Community and Economic Development.

Eligible individuals or families are those with incomes that are less than 200 percent of the federal poverty standard and who participate in an approved savings plan administered by a non-profit FSA service provider.

Some FSA agencies provide participants technical assistance such as micro enterprise development and financial management. This program also allows administering agencies to solicit additional funds from businesses and foundations to increase the FSAs beyond the designated percent state match that will in turn increase assets for families.

This program increases the economic base of a community through asset development and increased purchasing power within the community.

Contact:

PA Department of Community
and Economic Development
Office of Community Services
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
(717) 787-1984
www.inventpa.com

Industrial Development Authorities (IDAs) and Industrial Development Corporations (IDCs)

An Industrial Development Authority is a public authority created by a county or municipality (pursuant to the Economic Development Financing Law of 1967, as amended) to assist Pennsylvania businesses in accessing low-interest private capital. The IDA issues private activity bonds, sells these bonds to investors in the bond markets, and loans the proceeds to eligible businesses. In general, the bonds are guaranteed by the individual business's bank.

An IDA is also authorized to sponsor projects to the Pennsylvania Economic Development Financing Authority (PEDFA), which is a state-wide issuer of private activity bonds. All IDA and PEDFA projects are reviewed by the Private Capital and Loans Financing Office of the Pennsylvania Department of Community and Economic Development.

An Industrial Development Corporation (IDC) is a non-profit agency organized and existing under the laws of the Commonwealth of Pennsylvania. An Industrial Development Agency promotes and encourages the construction, development and expansion of new or existing industrial development projects in a certain geographic area.

For information on the location of the IDA or IDC in your area, contact the Pennsylvania Department of Community and Economic Development, Small Business Resource Center at 1-800-280-3801 or visit www.inventpa.com and search by IDA or IDC.

Infrastructure Development Program (IDP)

The Infrastructure Development Program is designed to finance the construction of specific infrastructure improvements necessary to encourage investment by private companies. Local public and non-profit sponsors may receive grants and loans on behalf of industrial, manufacturing, research and development, agricultural, and export service enterprises, to fund the following improvements: energy facilities, fire and safety facilities, sewer and water systems, transportation, and waste disposal facilities.

The IDP can also assist private real estate and commercial developers who are developing sites for eligible private companies at former industrial and commercial sites. Land and building acquisition, construction, renovation, demolition and clearance activities by private real estate developers can be funded in addition to other eligible activities.

Contact:

PA Department of Community
and Economic Development
Economic Development
Assistance Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-7120
www.inventpa.com

Machinery and Equipment Loan Fund (MELF)

The Machinery and Equipment Loan Fund provides low interest financing to manufacturing and industrial companies, agricultural processors, and mining operations to acquire, install, or upgrade new or used machinery and equipment. Interest rates vary from 3.75 percent to 5.25 percent to 6.75 percent depending on county and municipality unemployment levels. The maximum loan amount available is \$500,000 or 50 percent of the total eligible project costs, whichever is less.

There is no restriction on the business size, but applicants must agree to create or preserve jobs as a condition of financing.

Interested companies may submit a letter of intent to apply for financing in accordance with procedures contained in the MELF program guidelines.

Contact:

PA Department of Community
and Economic Development
Private Capital and Loans Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-6245
www.inventpa.com

Opportunity Grant Program

This program provides grant funds to companies or on behalf of companies that will create or preserve jobs within the Commonwealth. The program is intended to deal with significant projects that offer substantial economic impact either for the Commonwealth as a whole or for the locality or region in which the company will locate. Opportunity Grant funds may be used to finance job training, infrastructure, land and building improvements, machinery and equipment, working capital, and environmental assessment and remediation.

Contact:

PA Department of Community
and Economic Development
Economic Development
Assistance Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-7120
www.inventpa.com

Pennsylvania Capital Access Program (PennCAP)

This program provides a loan guarantee through participating banks for businesses seeking to obtain commercial financing. The maximum limit for a loan guarantee is \$500,000. Some restrictions are placed on the category of business that may apply for the loan guarantee. The business applies for a loan directly with a participating bank of its choice.

PennCAP provides flexibility for both the bank and the borrower to determine the terms and conditions under which loans are made.

Contact:

PA Department of Community
and Economic Development
Private Capital and Loans Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-783-1109
www.inventpa.com

Pennsylvania Economic Development Financing Authority (PEDFA)

The Pennsylvania Economic Development Financing Authority serves as an issuer of tax-exempt and taxable bonds, both in pooled transactions and as stand-alone transactions, on behalf of Commonwealth businesses, non-profits, and municipalities. Minimum project amount is \$400,000. Borrowers seeking bond financing through PEDFA generally must secure additional credit enhancement for the bonds, which may involve a bank letter of credit. PEDFA typically provides interest rates that are well below those charged by commercial banks.

Contact:

PA Department of Community
and Economic Development
Private Capital and Loans Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-783-1109
www.inventpa.com

Pennsylvania Industrial Development Authority (PIDA)

The Pennsylvania Industrial Development Authority offers low interest loan financing to businesses, through industrial development corporations. The financing can be used for land and building acquisition, construction, and renovation resulting in the creation or retention of jobs. Interest rates vary from 3.00 percent to 4.25 percent to 5.75 percent depending on county and municipality unemployment levels. The lowest interest rate is available for projects located in Enterprise Zones, Keystone Opportunity Zones and other targeted communities. Advanced technology projects receive an interest rate of 3.00 percent. Maximum loan amount is \$1.25 million, except \$1.75 million for projects in targeted areas.

Contact:

PA Department of Community
and Economic Development
Private Capital and Loans Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-6245
www.inventpa.com

Pennsylvania Minority Business Development Authority (PMBDA)

The Pennsylvania Minority Business Development Authority offers low interest financing to businesses that are owned and operated by minorities. The interest rate is one-half of prime but not less than four percent. Maximum loan amount is \$500,000 or \$750,000 depending on the type of business and its location. There are minimal restrictions on the type of businesses that may apply for loans.

Contact:

PA Department of Community
and Economic Development
Small Business Financing Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-783-1127
www.inventpa.com

Recycling Market Development Loan Program

The purpose of the Recycling Market Development Loan Program is to help businesses develop and expand the markets for recycled materials recovered from municipal waste by providing low interest financing for machinery and equipment.

Loan proceeds may be used to acquire, install, or upgrade new or used machinery and equipment which is directly related to the recycling process, or to manufacturing with recycled materials. Maintenance or overhaul of existing equipment is not eligible, nor are internal company labor costs associated with equipment installation.

Interested applicants may submit a letter of intent to apply for financing in accordance with procedures contained in the program guidelines.

Contact:

PA Department of Environmental Protection
Division of Waste Minimization
and Planning
Rachel Carson State Office Building
P.O. Box 8472
Harrisburg, PA 17105
717-787-7382
www.dep.state.pa.us

Small Business First Fund

Small Business First provides low interest loan financing to small businesses (generally, 100 employees or less) for land and building acquisition and construction, machinery and equipment purchases and working capital. The program also provides financing for small businesses that need to come into compliance with environmental regulations, or that are involved in municipal or commercial recycling, defense-related, export-related, advanced technology and computer-related services, or involve the hospitality industry, such as hotels, motels, and restaurants. Maximum loan amount is \$200,000 or 50 percent of eligible

costs whichever is less, and the interest rate is 5 percent. Companies must agree to create or preserve jobs as a condition of financing.

Contact:

PA Department of Community
and Economic Development
Small Business Financing Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-783-5046
www.inventpa.com

Enterprise Zone Program (EZP)

The Enterprise Zone Program provides grants and loan capital to assist financially disadvantaged communities to prepare and implement business development strategies within local enterprise zones. Applications on behalf of specific firms may be made for low-interest loans up to \$250,000 per project, as long as EZP participation does not exceed 30 percent of total project investment. The program focuses on industrial, manufacturing, research and development, export service, business-to-business, and Internet firms. Funding for administrative assistance and for loan capital is available to a particular enterprise zone for a maximum of eight years. Eligible applicants are general-purpose local governments and redevelopment authorities. Successful applications generally are multi-municipal. Firms located within the Enterprise Zone may receive special consideration for other financing programs.

Contact:

PA Department of Community
and Economic Development
Office of Community Development
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-720-7342
www.inventpa.com

International Business

Office of International Business Development

The Office of International Business Development (OIBD) offers assistance to Pennsylvania companies seeking the latest information on potential foreign markets for their products, information on international trade events, and inquiries from foreign companies seeking Pennsylvania suppliers.

OIBD also participates in international trade exhibitions or missions, which provide direct exposure for Pennsylvania companies to potential foreign buyers, agents, distributors, licensees, and/or joint venture partners. The Office also co-sponsors and participates in international trade conferences and seminars throughout Pennsylvania. These events educate Pennsylvania firms about the intricacies of the export process and inform them of export assistance programs available either through the Office of International Business Development or the Pennsylvania Export Network across the Commonwealth.

Contact:

PA Department of Community
and Economic Development
Office of International
Business Development
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-7190
www.inventpa.com

Wharton Export Network (WEN)

The Wharton Export Network assists firms throughout Pennsylvania with the assessment and development of foreign markets for their products or services, utilizing a network of global contacts and information sources. Foreign market research and international consulting assignments are performed by teams of Wharton graduate business students under

the supervision of the WEN director, faculty, and a technical advisory committee of seasoned international executives.

Contact:

Wharton Export Network
University of Pennsylvania
433 Vance Hall
3733 Spruce Street
Philadelphia, PA 19104
215-898-4189
www.wharton.upenn.edu

Procurement

Bureau of Contract Administration and Business Development

The Bureau of Contract Administration and Business Development (BCABD) benefits small, minority and women-owned businesses. This bureau provides the necessary resources and direction for business owners to compete for, and participate in the state contracting process. It also serves as the statewide agency for certification as a Minority Business Enterprise (MBE) and Women Business Enterprise (WBE).

For more information about state contracting opportunities and certification procedures, contact BCABD or refer to page 45 of this guide.

Contact:

PA Department of General Services
Bureau of Contract Administration
and Business Development
502 North Office Building
Harrisburg, PA 17125
717-787-7380
www.dgs.state.pa.us

Tax Credits and Incentives

Employer Tax Credits

Federal and state laws have established tax credits for employers who hire and retain certain workers. There are two federal tax credit programs, the Work Opportunity Tax Credit (WOTC) and the Welfare-to-Work (WtW) tax credit. In addition, employers can earn state tax credits through Pennsylvania's Employer Incentive Payment (EIP) program.

Federal Tax Credits

By hiring job seekers with barriers to employment, employers may be eligible for a federal tax credit under WOTC and WtW. Employers may qualify if they hire individuals from the following categories: certain welfare recipients, ex-felons, high-risk youth, vocational rehabilitation clients, food stamp recipients, and Supplemental Security Income (SSI) recipients. The total amount of WOTC tax credit for which an employer is eligible can add up to \$2,400 within a given year for hiring each eligible individual. Under WtW, employers can earn up to \$8,500 in tax savings over a two-year period.

State Tax Credit

EIP tax credits are available for the qualified hire of an eligible recipient through Temporary Assistance for Needy Families (TANF) or General Assistance (GA)] of public welfare. EIP credits are based on wages paid each employee and are available for up to three years after the hire and are available up to 30 percent of the first year, 20 percent of the second year, and 10 percent of the third year of the first \$9,000 in wages, for a maximum of up to \$7,200.

Up to \$1,800 in additional EIP credits are also available over the three-year period if the employer provides or pays toward child care costs for the employee.

Employers requesting any tax credits must mail a properly completed new hire certification request form, which must be postmarked no later than the 21st day after the individual

begins work. To request blank forms or forward completed forms, contact the Tax Credit Unit of the Pennsylvania Department of Labor and Industry.

Contact:

PA Department of Labor and Industry
Tax Credit Unit
12th Floor, Labor and Industry Building
7th and Forster Street
Harrisburg, PA 17120
717-787-8851 or
1-800-345-2555
www.dli.state.pa.us

Job Creation Tax Credits

This program provides a \$1,000 tax credit to approved businesses that agree to create new jobs in the Commonwealth within three years. A business must agree to create at least 25 new jobs or new jobs equaling at least 20 percent of the existing workforce. Twenty-five percent of the tax credits allocated each year must go to businesses with less than 100 employees. The tax credits may not be utilized until the jobs are actually created.

Contact:

PA Department of Community
and Economic Development
Economic Development
Assistance Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-7120
www.inventpa.com

Enterprise Zone Tax Credit Program

The Enterprise Zone Tax Credit Program is designed to complement and supplement the Enterprise Zone Program. Under this program, corporations are eligible for a 20 percent tax credit on their state Corporate Net Income Tax. The tax credit earned is based on the value of investments to rehabilitate or improve buildings or land, which are located within boundaries of designated Enterprise Zones.

To be eligible for this program, a business or industry (including insurance companies, utilities, banks, and saving and loan institutions) must be subject to one or more of the following Pennsylvania corporate taxes: Corporate Net Income Tax; Bank and Trust Company Shares Tax; Mutual Thrift Institutions; Gross Premium Tax; Title Insurance Shares Tax; Capital Stock Tax; and Foreign Franchise Tax.

Businesses interested in applying for tax credits must work with a neighborhood organization to develop a plan of action.

Contact:

PA Department of Community
and Economic Development
Office of Community Services
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-1984
www.inventpa.com

Keystone Opportunity Zones (KOZs)

The Keystone Opportunity Zone program targets economically distressed urban and rural communities throughout Pennsylvania. The KOZ program uses the powerful market-based incentive of tax relief. Specifically, qualified businesses (and residents) in these parcel specific areas will benefit from greatly reduced state and local tax burdens. Businesses looking to relocate from out-of-state into a KOZ simply need to own or lease the designated property to claim certain state and local exemptions. Current existing Pennsylvania businesses can also move into a KOZ provided they either:

- Increase full-time employment by at least 20 percent in their first full year in the zone, or
- Make a capital investment equal to 10 percent of their previous year's gross revenues.

These provisions pertain to companies that relocate facilities inside the Commonwealth. Expansions of current Pennsylvania companies are not required to meet the above provisions. State taxes wholly or partially reduced through exemptions, deductions, abatements, and credits are: Corporate Net Income Tax, Capital Stock and Foreign Franchise Tax, Personal Income Tax (residents), Sales and Use Tax (purchases consumed and used by businesses in the zone), Bank and Trust Company Shares Tax, Alternative Bank and Trust Company Shares Tax, Mutual Thrift Institutions Tax, and Insurance Premiums Tax. Local tax relief includes Earned Income/Net Profits Tax, Business Gross Receipts, Business Occupancy, Business Privilege and Mercantile Tax, Local Real Property Tax, Sales and Use Tax (when applicable).

Direct inquiries to the appropriate local or state authority. For the name and telephone number of the KOZ Coordinator in a particular area, contact the Pennsylvania Department of Community and Economic Development at 1-800-379-7448 or directly, 717-787-3405 or visit www.inventpa.com and search for KOZ Coordinator. Valuable information (including contact information and links to local economic development agencies) can also be gathered at the following web sites:
www.inventpa.com/koz or
www.revenue.state.pa.us

Contact:

PA Department of Community
and Economic Development
Office of Community Development
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
www.inventpa.com

Neighborhood Assistance Program

The Neighborhood Assistance Program provides tax credits (corporate tax liability) for businesses that sponsor their own projects or contribute, either through cash or in-kind, to a non-profit community organization for an approved program. Contributions must serve clients who are either low-income or residents of economically distressed neighborhoods.

Categories include community services, education, job training, crime prevention and neighborhood assistance. Up to 50 percent of the contribution may be used as a tax credit. Total tax credit for any single business is \$250,000 annually.

Contact:

PA Department of Community and Economic Development
Office of Community Services
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-1984
www.inventpa.com

Neighborhood Assistance Program/ Comprehensive Service Program

The Neighborhood Assistance Program/Comprehensive Service Program provides tax credits (corporate tax liability) for businesses that sponsor a neighborhood organization to develop and implement a neighborhood revitalization plan by contributing a substantial amount of cash per year over an extended period of time. Contributions must serve clients who are low-income or residents of economically distressed neighborhoods. Up to 70 percent may be used as a tax credit. Tax credits are limited to \$350,000 annually for sponsoring a NAP/CSP project or \$175,000 annually for sponsoring an individual project.

Contact:

PA Department of Community and Economic Development
Office of Community Services
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-1984
www.inventpa.com

Tax Benefits for Pollution Control Devices

This program provides tax benefits for air and water pollution control or abatement devices that have been employed or utilized for the benefit of the general public. These benefits apply to either new or any modifications made to existing devices.

Contact:

PA Department of Environmental Protection
Bureau of Air Quality
Rachel Carson State Office Building
Harrisburg, PA 17105
717-787-4325
www.dep.state.pa.us

PA Department of Environmental Protection
Bureau of Water Quality Protection
Rachel Carson State Office Building
Harrisburg, PA 17105
717-787-2666
www.dep.state.pa.us

Technical Assistance

PA Open for Business

Doing business in Pennsylvania is now just a click away. The PA Open for Business web site, www.paopen4business.state.pa.us is a Commonwealth initiative that guides entrepreneurs through the process of starting and growing a business in Pennsylvania. Users will learn about:

- Common business structures
- Availability of business names
- Permits, licenses and registrations
- Business incentives and financing programs
- Resources for business information

PA Open for Business is an evolving tool for new and existing businesses. Explore the “Friction-free” means of doing business in Pennsylvania. Visit the web site and create your own virtual briefcase of helpful information, forms and other resources.

Contact:

PA Department of Community
and Economic Development
Center for Entrepreneurial Assistance
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
1-800-280-3801 or 717-783-5700
www.inventpa.com

Allegheny County Department of Economic Development

The Allegheny County Department of Economic Development’s purpose is to create and maintain jobs, expand the tax base, and improve the quality of life in Allegheny County. The Department helps businesses retain and create jobs and leverages the investment of private capital in Allegheny County. The Department is a full-service business development center, offering help with technical and

management problems, site selection, land development, financing, and job training. Economic development programs are designed for both large and small companies, for existing firms undertaking expansion, and for new companies just starting.

Contact:

Allegheny County Department
of Economic Development
425 6th Avenue
Suite 800, Alcoa Building
Pittsburgh, PA 15219
412-350-1000 or 1-800-766-6888
www.county.allegheny.pa.us

Center for Community Building

The mission of the Center for Community Building is to provide communities and individuals with the tools to address their most pressing needs while improving the quality of life. To better serve the Commonwealth, the Center for Community Building is an integration of the following Department of Community and Economic Development offices:

- **Governor's Project for Community Building:** Initiatives targeted to work for all Pennsylvanians, on the individual and community level. It connects multiple Commonwealth agencies with the community groups that can best benefit from their special services.
Telephone: 717-720-7333
- **Office of Community Development:** Programs targeted to improving the physical and economic infrastructure in a community with the primary objective of improving the quality of life and economic competitiveness of the community.
Telephone: 717-787-5327
- **Office of Community Services:** Programs targeted to services for individuals and population groups with the primary objective of increasing self-sufficiency and economic opportunities.
Telephone: 717-787-1984

Contact:

PA Department of Community
and Economic Development
Center for Community Building
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-7401
www.inventpa.com

Center for Entrepreneurial Assistance (CEA)

The Center for Entrepreneurial Assistance is the lead agency in Pennsylvania government for small business development. The mission of the CEA is to enhance the entrepreneurial vitality of the Commonwealth and build an environment which encourages the creation, expansion and retention of successful small, women, and minority-owned businesses.

The CEA works closely with the 16 state and federally funded Small Business Development Centers that provide business management consulting, information, and educational programs. The CEA also coordinates efforts with the seven Local Development Districts (LDDs) that serve Pennsylvania's 52 Appalachian counties.

The CEA oversees the Small Business Resource Center, Minority Business Advocate, and the Women's Business Advocate. You are encouraged to call the CEA with specific business-related questions at 1-800-280-3801.

Contact:

PA Department of Community
and Economic Development
Center for Entrepreneurial Assistance
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
1-800-280-3801 or 717-783-5700
www.inventpa.com

Governor's Action Team

The Governor's Action Team's economic development specialists work with individual companies, on a confidential basis, to find a business location that meets the firm's specifications for a start-up or expansion project and to assist the company with any problems or issues.

As part of the Governor's Action Team's continuing efforts to retain Pennsylvania's existing industrial base, its economic development professionals work with companies to identify any problems and to learn of any plans for expansion or cutbacks. Information is coordinated with local economic development organizations when appropriate. If a problem exists with another state agency, the Governor's Action Team will intervene on behalf of the firm for a successful resolution.

Contact:

PA Department of Community
and Economic Development
Governor's Action Team
100 Pine Street, Suite 100
Harrisburg, PA 17101
717-787-8199

Visit www.inventpa.com and search on GAT for additional information.

Regional Offices:

Central

200 Innovation Blvd.
Suite 117F
State College, PA 16803
717-787-8199

Northeast

East Mountain Corporate Center
600 Baltimore Drive
Wilkes-Barre, PA 18702
570-826-2206

Northeast Satellite

4184 Dorney Park Road, Suite 101
Allentown, PA 18104
610-530-5717

Northwest

100 State Street, Suite 202
Erie, PA 16507
814-871-4768

Southeast

200 South Broad Street, 11th Floor
Philadelphia, PA 19102
215-560-5822

Southwest

State Office Building
300 Liberty Avenue, Suite 1401
Pittsburgh, PA 15222
412-565-2884

Industrial Resource Centers (IRCs)

The Industrial Resource Centers assist companies in solving problems through the deployment of technologies. They do this by using the technical expertise of their own staff or by matching companies with appropriate consultants. The IRCs also assist companies to secure training programs, maintain a technically skilled workforce, and support the introduction of technology to companies.

The IRCs are a unified network and are strategically located throughout Pennsylvania to best serve manufacturers in all 67 counties. Visit www.inventpa.com and search on IRC for the most current list.

Delaware Valley Industrial Resource Center

2905 Southampton Road
Philadelphia, PA 19154
215-464-8550
www.dvirc.org

Industrial Modernization Center, Inc.

Business & Technology Center
P.O. Box 3066
2401 Reach Road, Suite 450
Williamsport, PA 17701
570-329-3200
www.imcpa.com

Manufacturers Resource Center

125 Goodman Drive
Bethlehem, PA 18015
610-758-5599
www.mrcpa.org

MANTEC, Inc.
227 West Market Street
Post Office Box 5046
York, PA 17405
717-843-5054
www.mantec.org

Northeastern Pennsylvania Industrial Resource Center
Hanover Industrial Estates
75 Young Street
Wilkes Barre, PA 18706
570-819-8966
www.nepirc.com

Northwest Pennsylvania Industrial Resource Center
1525 East Lake Road
Erie, PA 16511
814-456-6299
www.nwirc.org

Southwestern Pennsylvania Industrial Resource Center
2000 Technology Drive
Pittsburgh, PA 15219
412-687-2700
www.spirc.org

Local Development Districts

The Local Development Districts provide business development services within designated Appalachian Region Counties. For information about specific services offered by your LDD, call one of the following offices. Typical services include financing, government procurement and export assistance. Visit www.inventpa.com and search on LDD for the most current list or visit www.paldd.org.

Economic Development Council of Northeastern Pennsylvania
1151 Oak Street
Pittston, PA 18640-3795
570-655-5581
www.edcnp.org
(Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, Wayne)

North Central Pennsylvania Regional Planning and Development Commission
651 Montmorenci Avenue
Ridgway, PA 15853
814-773-3162
www.ncentral.com
(Cameron, Clearfield, Elk, Jefferson, McKean, Potter)

Northern Tier Regional Planning and Development Commission
312 Main Street
Towanda, PA 18848
570-265-9103
www.northerntier.org
(Bradford, Sullivan, Susquehanna, Tioga, Wyoming)

Northwest Pennsylvania Regional Planning and Development Commission
395 Seneca Street
Oil City, PA 16301
814-677-4800
www.nwplan.org
(Clarion, Crawford, Erie, Forest, Lawrence, Mercer, Venango, Warren)

SEDA - Council of Governments
R.D. #1
Lewisburg, PA 17837
570-524-4491
www.seda-cog.org
(Clarion, Clinton, Columbia, Juniata, Lycoming, Mifflin, Montour, Northumberland, Perry, Snyder, Union)

Southern Alleghenies Planning and Development Commission
541 58th Street
Altoona, PA 16602
814-949-6500
www.sapdc.org
(Bedford, Blair, Cambria, Fulton, Huntingdon, Somerset)

Southwestern Pennsylvania Commission
425 Sixth Avenue
Suite 2500
Pittsburgh, PA 15219-1819
412-391-5590
www.spreregion.org
(Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Washington, Westmoreland)

Mayor's Business Action Team (MBAT)

The Mayor's Business Action Team is a "one-stop shop" dedicated to assisting and supporting Philadelphia businesses. An integral part of the Philadelphia Department of Commerce, works to ensure full delivery of city services by guiding businesses with questions to appropriate city departments and agencies and then following through until all the issues are resolved.

MBAT also offers assistance with financing programs, start-up information, licensing, business expansion and relocation, and any issue relating to doing business in the City of Philadelphia. Philadelphia businesses as well as those thinking about locating to the city are encouraged to speak to a business account representative.

Contact:

Philadelphia Department of Commerce
Mayor's Business Action Team
One Parkway
1515 Arch Street, 12th Floor
Philadelphia, PA 19102
215-683-2100
www.phila.gov

Office of Vocational Rehabilitation (OVR)

The Office of Vocational Rehabilitation has 21 district offices and the Hiram G. Andrews Center in Johnstown. From these offices and the Center, rehabilitation counselors help people with disabilities prepare for or maintain jobs. Assistance may include services to help overcome or lessen the impairment. Vocational evaluation, counseling, training, and job placement services are also available. Opportunities exist for small business development as well as other programs.

OVR staff can provide employers with work site task analysis, job modification, and assisted technology suggestions. OVR has job-ready applicants for referral to employers. Technical assistance and training about the American with Disabilities Act are available.

Contact:

PA Department of Labor and Industry
Office of Vocational Rehabilitation
909 Green Street
Harrisburg, PA 17102
1-800-442-6351
www.dli.state.pa.us/our/index.html

Pennsylvania State Data Center (PaSDC)

The Pennsylvania State Data Center is Pennsylvania's official source of population and economic statistics and services. Designed to improve access to statistical resources concerning the Commonwealth, PaSDC provides assistance on a wide variety of business initiatives.

The PaSDC web site contains demographic and economic information on Pennsylvania counties and municipalities, metropolitan areas and political jurisdictions. Directories of other economic development and business assistance resources and organizations, recently released research briefs, marketing opportunities, and maps depicting recent trends around the state are also available.

Contact:

PA State Data Center
Institute of State and Regional Affairs
Pennsylvania State University at Harrisburg
777 West Harrisburg Pike
Middletown, PA 17057
717-948-6336
<http://pasdc.hbg.psu.edu>

Pennsylvania State University Cooperative Extension Program

The Cooperative Extension Program offers publications, technical assistance, workshops and seminars in business, economic and community development, plus management and marketing assistance for agriculturally related firms. There is little or no cost for this service.

Contact your county extension office listed under County Government or Agriculture Extension office in your telephone directory.

Contact:

Center for Economic
and Community Development
Pennsylvania State University
112 Armsby Building
University Park, PA 16802
814-865-0659
www.aers.psu.edu/cecd

Pennsylvania Technical Assistance Program (PENNTAP)

PENNTAP is a partnership between the Pennsylvania Department of Community and Economic Development, the U.S. Economic Development Administration and the Pennsylvania State University. Serving Pennsylvania business and industry statewide since 1965, PENNTAP is one of the nation's first technical assistance programs and has been a model for such programs in many other states and countries.

PENNTAP helps Pennsylvania business and industry improve their competitiveness by providing free scientific and technological assistance and information to help resolve specific technical questions or problems that can be addressed within a limited amount of time.

The program focuses on helping smaller businesses that normally do not have the in-house expertise or time to resolve specific technical questions or problems. PENNTAP technical specialists assist small businesses with

technical information, short-term technical counseling and referrals to other expertise, resources or programs.

PENNTAP services the entire state of Pennsylvania with a technical librarian and a network of technical specialists who have specific areas of technical expertise and are located throughout the state. The services of PENNTAP staff are confidential and provided at no cost to clients.

Contact:

PENNTAP
The Pennsylvania State University
117 Technology Center
University Park, PA 16802
814-865-0427
www.penntap.psu.edu

Philadelphia Commercial Development Corporation (PCDC)

The Philadelphia Commercial Development Corporation is a non-profit economic development corporation receiving federal, state, city, and private funds. PCDC provides financial, technical, and managerial assistance to qualified entrepreneurs, especially minorities and women, who are developing their enterprises within the City of Philadelphia. PCDC also provides working capital financing for a variety of business activities in Philadelphia.

Contact:

Philadelphia Commercial Development
Corporation
1315 Walnut Street, 6th Floor
Philadelphia, PA 19107
215-790-2200
www.philadelphiacommercial.com

Self-Employment Assistance (SEA) Program

The Self Employment Assistance Program is one of the Governor's Projects for Community Building. SEA is a project which profiles individuals who are eligible for unemployment compensation (UC), likely to exhaust their regular UC benefits and are interested in becoming self employed.

To obtain more information, contact your nearest Job Center or CareerLink Office, or contact Team Pennsylvania CareerLink at 717-787-3157. You can also visit www.pacareerlink.state.pa.us.

Service Corps of Retired Executives (SCORE)

SCORE is an organization of more than 12,000 volunteers who offer management counseling and training. As retired executives and owners, they have extensive business experience and special skills. The counseling is confidential and free of charge.

Contact:

SCORE Chapter nearest you or visit www.score.org

Altoona-Blair

c/o Altoona-Blair
Chamber of Commerce
1212 Twelfth Avenue
Altoona, PA 16601-3493
814-943-8151

Bucks County

c/o Chamber of Commerce
409 Hood Boulevard
Fariless Hills, PA 19030
215-943-8850

Cambria - Somerset

c/o Johnstown Chamber of Commerce
111 Market Street
Johnstown, PA 15901
814-535-2650

Central Pennsylvania

200 Innovation Boulevard
Suite 242B
State College, PA 16803
814-234-9415

Chester County

601 Westtown Road, Suite 281
West Chester, PA 19382-4538
610-344-6910

Cumberland Valley

c/o Chambersburg Chamber of Commerce
75 South Second Street, C2
Chambersburg, PA 17201
717-264-2935

Erie

c/o Gannon University SBDC
120 West 9th Street
Erie, PA 16501
814-871-5650

Eastern Montgomery

Baederwood Office Plaza
1653 The Fairways
Suite 204
Jenkintown, PA 19046
215-885-3027

Harrisburg

4211 Trindle Road
Camp Hill, PA 17011
717-761-4304

Lancaster

118 West Chestnut Street
Lancaster, PA 17603
717-397-3092

Lehigh Valley

Lehigh University
Rauch Business Center #37
621 Taylor Street
Bethlehem, PA 18015-3117
610-758-4496

Meadville

628 Arch Street
Meadville, PA 16335
814-337-5194

Monroe County

c/o Chamber of Commerce
556 Main Street
Stroudsburg, PA 18360
570-421-4433

Mon Valley

435 Donner Avenue
Monessen, PA 15062
724-684-4277

North Central Pennsylvania

Executive Plaza Building
330 Pine Street
Williamsport, PA 17701
570-322-3720

Philadelphia

1315 Walnut Street
Suite 500
Philadelphia, PA 19107-4705
215-790-5050

Pittsburgh

Federal Building
Room 1314
1000 Liberty Avenue
Pittsburgh, PA 15222
412-395-6560, ext. 130

Reading

c/o Chamber of Commerce
601 Penn Street, Suite 101
Reading, PA 19601
610-376-3497

Tri-County

801 N. Charlotte Street
Pottstown, PA 19464
610-327-2673

Uniontown

140 N. Beeson Avenue
Room 404
Uniontown, PA 15401
724-437-4222

Westmoreland County

c/o St. Vincent College
300 Fraser Purchase Road
Latrobe, PA 15650-2690
724-539-7505

Wilkes-Barre

7 North Wilkes-Barre Boulevard
Suite 403
Wilkes-Barre, PA 18702-5241
570-826-6502

York

c/o Cyber Center
2101 Pennsylvania Avenue
York, PA 17404
717-845-8830

Small Business Development Centers (SBDCs)

The Small Business Development Center network was created to make management assistance and expert counseling widely available to present and prospective small business owners. SBDCs offer “one stop” assistance to small businesses providing a wide variety of information and guidance in central and easily accessible locations. Their staff can help with issues such as accounting, record keeping, business planning, market research, financial analysis, and environmental compliance.

The SBDC Environmental Management Assistance Program (EMAP) is a no-cost confidential resource to help businesses minimize waste and prevent pollution, plus improve energy efficiency and reduce expenses.

Assistance from an SBDC is available to anyone interested in going into business or improving and expanding an existing small business. Although most of these services are free, there are minimal fees for some courses, workshops, or other services.

Contact the Small Business Development Center nearest you or visit www.pasbdc.org.

Bucknell University

Small Business Development Center
126 Dana Engineering Building
Lewisburg, PA 17837
570-577-1249
(Juniata, Montour, Northumberland, Perry, Snyder, Union)

Clarion University of Pennsylvania

Small Business Development Center
Room 102, Dana Still Building
Clarion, PA 16214
814-393-2060
(Armstrong, Cameron, Clarion, Clearfield, Elk, Forest, Jefferson, McKean, Potter, Venango)

Duquesne University

Small Business Development Center
Rockwell Hall, Room 108
600 Forbes Avenue
Pittsburgh, PA 15282
412-396-6233
(Allegheny, Beaver, Butler, Lawrence)

Gannon University

Small Business Development Center
A.J. Palumbo Academic Center
120 West 9th Street
Erie, PA 16504
814-871-7232
(Crawford, Erie, Mercer, Warren)

Indiana University of Pennsylvania

Small Business Development Center
108 College of Business
Indiana, PA 15705-1071
724-357-7915
(Indiana)

Kutztown University

Small Business Development Center
2986 North 2nd Street
Harrisburg, PA 17110
717-720-4230
(Adams, Berks, Chester, Cumberland, Dauphin, Delaware, Franklin, Lancaster, Lebanon, York)

Lehigh University

Small Business Development Center
Rauch Business Center
621 Taylor Street
Bethlehem, PA 18015
610-758-3980
(Bucks, Lehigh, Montgomery, Northampton)

Lock Haven University

Small Business Development Center
105 Annex Building
Lock Haven, PA 17745
570-893-2589
(Clinton, Lycoming)

Pennsylvania State University

Small Business Development Center
117 Technology Center
University Park, PA 16802
814-863-4293
(Centre, Mifflin)

St. Francis University

Small Business Development Center
Business Resource Center
Loretto, PA 15940
814-472-3200
(Bedford, Blair, Cambria, Fulton, Huntingdon, Somerset)

St. Vincent College

Small Business Development Center
300 Fraser Purchase Road
Latrobe, PA 15650
724-537-4572
(Fayette, Westmoreland)

Temple University

Small Business Development Center
1510 Cecil B. Moore Avenue
Philadelphia, PA 19121
215-204-7282
(Bucks, Montgomery, Philadelphia)

Wharton School (University of Pennsylvania)

Small Business Development Center
3535 Market Street
7th Floor
Philadelphia, PA 19104-3309
215-898-4861

(Delaware, Philadelphia)

University of Pittsburgh

Small Business Development Center
208 Hall
315 S. Bellefield Avenue
Pittsburgh, PA 15213
412-648-1544

(Allegheny, Greene, Washington)

University of Scranton

Small Business Development Center
St. Thomas Hall, Room 588
Scranton, PA 18510-4639
570-941-7588

*(Bradford, Lackawanna, Monroe, Pike,
Susquehanna, Tioga, Wayne, Wyoming)*

Wilkes University

Small Business Development Center
Hollenback Hall
192 South Franklin Street
Wilkes-Barre, PA 18766
570-408-4340

(Carbon, Columbia, Luzerne, Schuylkill, Sullivan)

Other university-based small business programs:**California University**

Entrepreneurial Assistance Center
Box 101
250 University Avenue
California, PA 15419-1394
724-938-5885

Drexel University

Department of Management
College of Business
Academic Building, Room 310
Philadelphia, PA 19104
215-895-2150

Washington and Jefferson College

Small Business Institute
Department of Economics and Business
Washington, PA 15301
724-229-5127

Small Business Resource Center

As part of the Center for Entrepreneurial Assistance, the Small Business Resource Center (SBRC) serves as the single point of contact and hub of information for small businesses, answering state related and general business questions. The Center has selected state forms and applications, plus information on federal and state funding sources, permits and licensing, and sources of technical assistance. The Center's trained consultants are available to help current and potential entrepreneurs find information on starting and growing a business in Pennsylvania.

Contact:

PA Department of Community
and Economic Development
Center for Entrepreneurial Assistance
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
1-800-280-3801 or 717-783-5700

www.inventpa.com

Team Pennsylvania

Team Pennsylvania is a partnership between state government and private businesses with a common goal of growing Pennsylvania's economy through job retention and job creation. Guided by an advisory board of directors chaired by the Governor, Team Pennsylvania builds a vision for the future in the Commonwealth by providing the necessary resources to launch or expand businesses in Pennsylvania.

Team Pennsylvania serves as an "umbrella" for numerous products and services. The following initiatives assist businesses in the retention and the creation of Pennsylvania's family sustaining jobs:

- **Business Resource Network (BRN)** – An all-inclusive web site containing market information.
- **Business Calling Program (BCP)** – Identifying Pennsylvania business needs by one-on-one interviews.
- **Export Assistance Network** – Helping Pennsylvania businesses export products/services and increase sales.
- **Governor's Action Team** – Providing businesses with location and expansion assistance in Pennsylvania.
- **Workforce Investment Board** – Providing Pennsylvania businesses and its workforce with the knowledge and skills to succeed and excel in a competitive and changing world.
- **Cooperative Marketing** – Engaging businesses in marketing opportunities and trade shows.
- **Entrepreneurial Assistance Network** – Providing assistance in helping small business grow.
- **Ambassador Program** – Engaging business leaders in the promotion of Pennsylvania – a premier place to do business.
- **CareerLink** – A network tool to assist businesses find employees and employees find employment.

Contact:

Team Pennsylvania
100 Pine Street, Suite 300
Harrisburg, PA 17101
717-705-0857
www.teampa.com

Urban Redevelopment Authority of Pittsburgh (URA)

The Urban Redevelopment Authority of Pittsburgh is responsible for growth and development in the city of Pittsburgh. Through its economic development department, the Authority provides a central point of contact in offering comprehensive assistance in business and real estate financing.

Contact:

Urban Redevelopment Authority
of Pittsburgh
200 Ross Street
Pittsburgh, PA 15219
412-255-6669
www.ura.org

Workforce Development

Team Pennsylvania CareerLink

Team Pennsylvania CareerLink provides employers with free employment and training services through a statewide network of “one-stop” service centers. As the public labor exchange, CareerLink is the single largest source of available job applicants. CareerLink will recruit, screen, test and refer job applicants according to employers’ specific instructions. Other CareerLink services for employers include:

- Orientation to CareerLink System and Service
- Federal Bonding
- Labor Law Information
- Alien Labor Certification
- Labor Market Information
- Apprenticeship/On-the-Job Training
- Employment Tax Credits
- Veteran On-the-Job Training
- Mass Recruitment Assistance
- Unemployment Compensation
- Targeted Group Recruitment
- Agricultural Services
- Equal Opportunity
- Statewide & National Recruitment
- America’s Job Bank (AJB)
- Federal Contract Job Listing Assistance
- Internet Resume Service
- Direct Job Order Placement via the Internet
- Technical Assistance

Employers can also gain more information by joining the CareerLink Employer Advisory Council where employers network, participate in informational seminars and advise the CareerLink how to better serve the labor market.

Contact:

Team Pennsylvania CareerLink
12th Floor, Labor & Industry Building
7th and Forster Streets
Harrisburg, PA 17121
717-787-3157
www.pacareerlink.state.pa.us

Center for Workforce Information and Analysis

The Center for Workforce Information and Analysis provides the customers of Pennsylvania’s workforce development system with timely, accurate and relevant labor market information that will support business and job growth in an increasingly competitive global economy. The Center’s programs track resident employment and unemployment, assemble statistics on payroll and hours worked, and monitor the number of people working in a variety of different jobs, as well as employees covered by unemployment compensation. This information allows you to make decisions concerning wages, necessary skills by occupation, growth industries, and available labor force.

The Center deploys Workforce Information Specialists across the state to promote its services, establish partnerships with workforce investment customers and stakeholders and gather information to support the development of new applications of workforce information. The Center has also established a Workforce Information Center as its single point of entry for labor market information needs.

Contact:

PA Department of Labor and Industry
Center for Workforce Information
and Analysis
220 Labor and Industry Building
Harrisburg, PA 17121-0001
717-787-6466 or
1-877-4WF-DATA
www.lmi.state.pa.us

Customized Job Training (CJT)

The Customized Job Training program is designed to provide Pennsylvania businesses with a skilled workforce. The program provides grant funds to businesses, through education agencies, to develop and provide specialized job training to new hires and existing employees.

Another program, the basic skill training for new hires, is available through the Guaranteed Free Training Program.

Contact:

PA Department of Community
and Economic Development
Economic Development
Assistance Office
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-7120
www.inventpa.com

Guaranteed Free Training
State System of Higher Education
Dixon University Center
2986 North 2nd Street
Harrisburg, PA 17110
717-720-7060

Workforce Investment Act of 1998 (WIA)

The Workforce Investment Act of 1998 is intended to provide a locally-driven workforce development system. The Act provides the framework for a national workforce preparation and employment system designed to meet the needs of the nation's businesses, job seekers, and individuals who are interested in furthering their careers.

CareerLink Services: Customers, including job seekers and businesses/employers, are able to access the employment, education, training, and information services they need at single neighborhood locations called Team Pennsylvania CareerLink Centers.

Work Experience and On-The-Job Training (OJT) for Youth: Work and OJT experiences are planned, structured learning opportunities that occur in the workplace for a limited period of time, and may be paid or unpaid, subsidized or unsubsidized.

Job Training for Adults and Dislocated Workers: Authorized training directly linked to occupations that are in demand is available for eligible adults and dislocated workers using the Individual Training Account (ITA) voucher system.

Contact:

Bureau of Workforce Investment
Statewide Hotline
1-800-345-2555
www.li.state.pa.us/lion

Technology

Ben Franklin Technology Development Authority

The technology revolution is opening doors of opportunity for businesses, communities, and citizens. The economic and community development activities throughout Pennsylvania are firmly fixed on positioning Pennsylvania businesses and communities in the forefront of the Digital Economy.

The newly created Ben Franklin Technology Development Authority (BFTDA) is one of the largest single state technology development programs in the nation. A number of BFTDA programs offer financial and technical assistance to businesses, entrepreneurs, communities, local governments, educators and non-profit organizations.

■ Ben Franklin Technology Partners

The Ben Franklin Technology Partners support advanced technology initiatives to help create new advanced-technology companies, to improve the ability of young technology firms, and to develop a technologically skilled workforce for Pennsylvania. The Partners provide knowledge and capital to support the development and application of new products, technologies, and ideas among entrepreneurs and established companies. Application information can be found at www.benfranklin.org or contact one of the Ben Franklin Technology Partners or satellite offices listed at the end of this section.

■ Technology Company Investment

Flexible financing and investment opportunities are available for technology-oriented businesses. This program can help fill a financing gap for companies requiring non-asset backed, equity-like investments.

■ Technology Development Grants

The BFTDA operates a grant program designed to support local grassroots initiatives that stimulate the advancement of technology in businesses and communities. Non-profit business and economic development organizations, community development organizations and local governments are eligible recipients of grant funding. This program helps to create outreach and training programs to businesses and local governments and stimulate access to broadband technologies in rural and urban areas.

■ University Research and Economic Development

The Commonwealth has invested in university research as a catalyst for economic development. The BFTDA will help advance university/company relationships and leverage significant federal research funding.

■ How to Apply

To apply for funding, contact your local Ben Franklin Technology Partner. If you are applying for a Technology Company Investment, submit a business plan, financials, and/or a private placement memorandum in addition to the electronic single application.

For more information contact:

PA Department of Community and Economic Development

Office of Policy and Technology
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, PA 17120-0225
717-787-4147

Ben Franklin Technology Partners of Northeastern Pennsylvania

Lehigh University
125 Goodman Drive
Bethlehem, PA 18015
610-758-5200

Ben Franklin Technology Partners of Southeastern Pennsylvania
11 Penn Center, Suite 1100
1835 Market Street
Philadelphia, PA 19103
215-972-6700

Innovations Works
2000 Technology Drive, Suite 250
Pittsburgh, PA 15219
412-681-1520

Ben Franklin Technology Partners of Central and Northern Pennsylvania
115 Technology Center
University Park, PA 16802
814-863-4559

Satellite Offices:

Northeastern Outreach Office
Ben Franklin Technology Partners of Northeastern Pennsylvania
Hanover Industrial Estates
75 Young Street
Wilkes-Barre, PA 18706-1471
570-819-4002

Upper Susquehanna Regional Office
Ben Franklin Technology Partners/Northeastern Pennsylvania
440 High Street
P.O. Box 9
West Milton, PA 17886-0009
570-568-8400

Ben Franklin Technology Partners of Central and Northern Pennsylvania
Renaissance Building
1001 State Street, Suite 1109
Erie, PA 16501
814-459-7604

Ben Franklin Technology Partners of Central and Northern Pennsylvania
Penn State Harrisburg
777 West Harrisburg Pike
Middletown, PA 17057
717-948-6339

Technology Councils

Entrepreneurs launching new ideas and established leaders in technology-driven businesses can turn to the three Technology Councils in Pennsylvania for essential business connections and offering a variety of educational programs, guidance on business development, and more. Contact the nearest Technology Council for additional information.

Pittsburgh Technology Council
2000 Technology Drive
Pittsburgh, PA 15219-3110
412-687-2700
www.pghtech.org

The Technology Council of Central Pennsylvania
3211 North Front Street
Harrisburg, PA 17110
717-213-5034
www.tccp.org

Eastern Technology Council
1101 West Dekalb Pike
Wayne, PA 19087
610-975-9430
www.techcouncil.org

Federal Resources

Internal Revenue Service (IRS)

The IRS offers *Your Business Tax Kit*, Publication-454, and other information regarding federal tax laws and regulations. The Pennsylvania district office of the IRS sponsors small business workshops explaining the tax aspects of running a business. Topics covered include: Choice of Business Entity and Record Keeping, Tax Reporting for Sole Proprietorships, Tax Reporting for Partnerships and Limited Liability Companies, Tax Reporting for S Corporations, and Employment Taxes.

For guidance on federal tax issues and your small business go to the IRS web site at www.irs.gov, click on the link to the "Small Business Corner." Also, IRS forms and publications can be downloaded from the IRS web site or by calling 1-800-TAX-FORM. Recorded tax information on approximately 150 topics may be obtained by calling 1-800-829-4477. (For the directory of topics, listen to topic #123.)

Contact:

U.S. Department of Treasury
Internal Revenue Service
Taxpayer Education
215-861-1567

MidAtlantic Trade Adjustment Assistance Center

This program is administered by the U.S. Department of Commerce and provides assistance to eligible firms through private, non-profit organizations called Trade Adjustment Assistance Centers. Assistance is provided to companies hurt by imports. Companies must have experienced a decline in sales and/or production and demonstrate a decline in employment. The MidAtlantic staff will work closely with management to diagnose a company's needs and develop a comprehensive recovery plan in various areas, including marketing, manufacturing, accounting, engineering, finance, and management. This technical assistance is provided on a

cost-shared basis with the government paying up to 50 percent of all costs.

Contact:

U.S. Department of Commerce
Trade Adjustment Assistance Center
1730 Walton Road, Suite 204
Blue Bell, PA 19422
610-825-7819 or 1-800-566-7522
www.taacenters.org

Minority Business Development Agency (MBDA)

The Minority Business Development Agency is the only federal agency specifically created to encourage the creation, growth, and expansion of minority-owned businesses in the U.S.

The MBDA provides business development services to minority entrepreneurs through a number of different types of programs, each designed to focus on the unique business problems of a specific target market. Together, MBDA's programs form a national business service network that addresses the special needs of minority entrepreneurs throughout the U.S.

The MBDA provides funding for Minority Business Development Centers, Native American Business Development Centers, Business Resource Centers and Minority Business Opportunity Committees located throughout the Nation. The Centers offer a wide range of business services to minority entrepreneurs.

Contact:

U.S. Department of Commerce
Minority Business Development Agency
Office of Market Access
14th and Constitution Avenue, NW,
Room 5600
Washington, DC 20230
202-482-4671
www.mbda.gov

U.S. Food and Drug Administration (FDA)

The FDA provides consultation to small businesses subject to its regulations. Businesses regulated by the FDA include manufacturers and distributors of foods, drugs, cosmetics, medical devices, radiological health, biologics, and veterinary drugs involved in wholesale interstate commerce.

Contact:

U.S. Department of Health
and Human Services
Regional Office, U.S. Food and Drug Administration
Room 900, U.S. Customhouse
Second and Chestnut Streets
Philadelphia, PA 19106
215-597-4390
www.fda.gov

U.S. Department of Labor Coordinated Compliance Assistance for Business Program

The United States Department of Labor (DOL), through the Office of Small Business Programs, provides business owners and managers with on-site, one-stop compliance assistance for the laws and regulations that DOL administers.

Contact:

U.S. Department of Labor
c/o Penn State Cooperative Extension
400 North Lexington Street
Pittsburgh, PA 15208
412-473-2540
www.dol.gov/dol/osbp

U.S. Small Business Administration (SBA)

The U.S. Small Business Administration is an independent federal agency created to assist and counsel small businesses. The SBA acts as an advocate for small business and also provides prospective, new, and established businesses with financial assistance, management counseling, and training. The SBA also helps secure and direct federal government procurement contracts for small businesses.

The SBA Office of Advocacy provides information and referral service to small business owners who may have questions or problems relating to the federal government. Information is available on SBA programs, other federal agencies, patent/trademark procedures, bidding on federal contracts and export trade assistance. For more information about SBA business development programs, services and publications, contact one of the SBA offices nearest you or access SBA's web page at www.sba.gov.

Philadelphia

Small Business Administration, District Office
Robert N.C. Nix Federal Building
900 Market Street, 5th Floor
Philadelphia, PA 19107
215-580-2722

Harrisburg

Small Business Administration, Branch Office
100 Chestnut Street, Room 307
Harrisburg, PA 17101
717-782-3840

Pittsburgh

Small Business Administration, District Office
Federal Building, Room 1128
1000 Liberty Avenue
Pittsburgh, PA 15222
412-395-6560

Wilkes-Barre

Small Business Administration, Branch Office
Suite 407, North Wilkes-Barre Boulevard
Wilkes-Barre, PA 18702
570-826-6497

Section V

Important Telephone Numbers

Important Telephone Numbers

Small Business Resource Center	1-800-280-3801	
Pennsylvania Department of Labor and Industry		
Building Occupancy Permit	717-787-3806	
Labor Law Compliance	1-800-932-0665	
Unemployment Compensation	717-787-2097	
Benefits and Allowances	717-787-3547	
Tax	717-787-6647	
Workers' Compensation	717-772-4447 or 1-800-482-2383 (in PA)	
Job Centers	1-800-345-2555	
Pennsylvania Department of Revenue		
Sales Tax Questions (Taxability of an Item)	717-787-1064	
Sales Tax Questions (On a Sales Tax Account)	717-787-1064	
Sales Tax Licensing	717-772-2340	
1% Local Sales and Use Tax (Philadelphia and Allegheny Counties)	717-787-1064	
Employer Withholding Tax (Questions)	717-783-1064	
Employer Registration	717-772-2340	
Employer Tax Billing and Assessment	717-787-1586	
Corporation Taxes (Rate & Base Changes)	717-783-6035	
Cigarette Tax	717-783-9374	
Malt Beverage Tax	717-783-9354	
Small Games of Chance	717-787-8275	
Use Tax (Aircraft, Watercraft, Motor Vehicle, Miscellaneous)	717-772-2960	
Public Transportation Assistance Fund & Tax & Fees	717-787-2104	
Taxpayer Service and Information Center	717-787-1064	
Specific Legal Questions on Tax Changes	717-787-1382	
Electronic Funds Transfer (All Business Tax Types)	1-800-892-9816	
Pennsylvania Department of State		
Corporation Bureau	717-787-1057	
Charitable Organization Registration	717-783-1720 or 1-800-732-0999 (in PA)	
Fictitious Name Search Office	717-787-1057	
Bureau of Professional and Occupational Affairs	717-787-8503	
Licensing Boards (General Information)	717-787-8503	
Immigration and Naturalization Service (INS) National Customer Service Center		1-800-375-5283
Federal Information Center		1-800-688-9889
Internal Revenue Service (IRS)		
Employer Identification Number (EIN) Information	1-800-829-1040	
U.S. Small Business Administration		
Harrisburg	717-782-3840	
Philadelphia	215-580-2722	
Pittsburgh	412-395-6560	
Wilkes-Barre	570-826-6497	
Charlotte, NC (Answer Desk)	1-800-827-5722	

A

Accelerated Mortgage Payment Provider • 55
Accountant • 65
Adjusters, Public • 61
Adoption • 63
Advertising, Outdoor Permit • 66
African American Affairs, Governor's Advisory Commission • 83
Agent/ Entertainers License • 62
Agricultural Liming Materials License • 54
Agriculture, PA Department of • 53
Air Emissions Licenses • 57
Air Quality Operating Permit • 57
Air Quality Plan Approval • 57
Airport/Heliport Seaplane License • 66
Alcohol Testing Devices • 61
All Terrain Vehicle Dealer Certificate • 56
All Terrain Vehicle Registration • 56
Amusement Ride Inspector Certification • 54
Animal Dealers & Hauler License, Domestic • 53
Animal Health and Diagnostic Services • 53
Architects Licensure Board • 65
Area Loan Organizations • 86
Articles of Incorporation • 24
Artificial Propagation Registration • 53
Asbestos Accreditation & Certification • 62
Asbestos Removal/Inspection • 57
Attorneys • 67
Auctioneer Examiners • 65
Auto Appraiser • 61
Automotive Inspection Station • 66

B

Bail Bonds • 61
Banking, PA Department of • 55
Barber Examiners • 65
Bedding and Upholstery • 62
Beekeeping License • 54
Ben Franklin Technology Development Authority • 110
Birth Centers • 61
Blasting Licenses • 57
Boat Agency Registration • 60
Boat Launching • 56
Boat Mooring • 56
Boiler Operator • 62
Business Plan • 6
Business Structure • 23

C

Camp Certification of Registration • 61
CareerLink • 108
Cattle Branding • 53
Center for Community Building • 98
Center for Entrepreneurial Assistance • 98
Certificate of Authority • 24
Certificate of Limited Partnership • 23
Certificate of Organization • 24
Charitable Organization • 65
Check Cashier • 55
Chemical/Physical/Biological Treatment Permit • 57
Child Day Care • 64
Chiropractic • 65
Chiropractors • 61
Cigarette Dealer's License • 64
Clean Streams Law Construction Permit • 59
Coal Mining Activity Permit • 58
Coal Preparations Plant Permit • 58
Coal Refuse Disposal Permit • 58
Coal Surface Mining License • 58
Collector Repossessor • 55
Commercial Driver's License • 66
Commercial Fishing License • 60
Commercial Treatment/Disposal Permit • 57
Community Economic Development Loan Program (CED) • 88
Composting Facility Permit • 58
Conservation and Natural Resources, PA Dept. of • 56
Construction Demolition Waste Landfill Permit • 58
Consumer Discount Company • 55
Contractor Pre-qualification • 66
Corporation • 24
Corporation Registration • 65
Cosmetology • 65
Credit Services Loan Broker • 55
Customized Job Training (CJT) • 109

D

Day Care Group Homes • 64
Day Treatment Service • 63
Demonstration Facility Permit • 58
Dentistry • 65
Dog Law Enforcement, Bureau of • 53
Dog License • 53
Driver Licensing • 66
Driver Training School, Private • 57
Drug and Alcohol Facilities/Licensing • 61
Drugs, Devices and Cosmetics/Registration & Licensing • 61

E

Eating and Drinking Place License • 53
Education, PA Department of • 57
Egg Inspector License • 53
Egg Opening License • 53
Employee Handbook • 32
Employees, How to Hire and Manage • 31
Employer ID Number • 26
EMS/Certification, Licensing & Training • 61
Engineers, Professional • 65
Enterprise Zone Program (EZP) • 92
Enterprise Zone Tax Credit Program • 95
Environmental Protection, PA Department of • 57
Equal Pay Law • 73
Ethyl Alcohol Production, On-Farm • 54
Exotic Wildlife Dealer • 60
Export Finance Program • 88
Exporting • 48

F

Fair Labor Standards Act • 32
Family Savings Account (FSA) • 89
Federal Employer ID Number • 2
Fee License • 54
Fertilizer License • 54
Fictitious Name • 25
Fictitious Name Registration • 65
Firewood Permit • 56
First Mortgage Loan Wholesale Table Funder • 55
First Mortgage Banker • 55
First Mortgage Limited Loan Broker • 55
First Mortgage Loan Broker • 55
First Mortgage Loan Correspondent • 55
Fish and Boat Commission, Pennsylvania • 60
Fish Bait Dealers Registration • 53
Fishing Agency License • 60
Fishing Lake License, Regulated • 60
Food and Drug Administration, U.S. • 113
Food Establishment Registration • 53
Food Safety and Laboratory Services, Bureau of • 53
Food Stamps • 67
Foster Family • 63
Frozen Dessert License • 53
Funeral Directors • 65
Fur Dealer • 60

G

Game Commission, Pennsylvania • 60
Garbage License • 53
General Partnership • 23
General Services, PA Department of • 43
Geologists • 65
Ginseng Certificate • 56
Governor's Action Team • 99
Ground Pine Removal Approval • 56

H

Hard Mineral Permit • 56
Harness Racing Commission • 54
Hazardous Waste Licenses • 57
Hazardous Waste Piles Permit • 57
Health Care Facilities/Certification • 61
Health Clinics • 61
Health Club Registration • 67
Health, PA Department of • 61
Highway Occupancy, Permits for • 66
Home Health Agencies • 61
Horse Racing Commission • 54
Hospice • 61
Hospitals & Surgical Facilities/Licensing • 61
Hunting Grounds, Regulated • 60

I

Incinerator Permit • 57
Incubators • 19
Independent Contractors • 31
Industrial Development Authorities (IDAs) • 89
Industrial Development Corporations (IDCs) • 89
Industrial Home Work Law • 73
Industrial Minerals Mining License • 58
Industrial Resource Centers (IRCs) • 99
Industrial Site Reuse Program (ISRP) • 86
Industrial Wastewater • 58
Infectious and Chemotherapeutic Waste • 58
Infrastructure Development Program (IDP) • 90
Installment Seller • 55
Insurance Agents/Brokers/Agencies • 61
Insurance, Pennsylvania Department of • 61
Internal Revenue Service (IRS) • 112
International Business • 93
International Markets • 48
Investment Advisor • 65
Invitations for Bids • 43

J

Job Creation Tax Credits • 94
Job Description • 34
Junkyard Permit • 66

K

Kennel License • 53
Keystone Opportunity Zones (KOZs) • 95

L

Labor and Industry, Pennsylvania Department of • 62
Labor Law Compliance, Bureau of • 62, 72
Labor, U.S. Department of • 113
Laboratory Accreditation License • 58
Laboratory Licensing • 61
Land Disposal of Sewage Sludge Facility Permit • 58
Land Surveyors • 65
Land Treatment Permit • 57
Landfill Permit • 57
Landscape Architects • 65
Latino Affairs, Governor's Advisory Commission on • 83
Limited Liability Company • 23
Limited Liability Partnership • 24
Limited Partnership • 23
Limousine • 63
Liquid Fuels and Fuel Tax • 64
Liquor Control Board, Pennsylvania • 63
Liquor License • 63
Local Development Districts • 100
Lottery Agent • 64

M

Machinery and Equipment Loan Fund (MELF) • 90
Malt Beverage License • 63
Managed Care Facilities • 61
Maple Products License • 53
Marina Slips • 56
Maternity Homes • 63
Meat Establishment • 53
Medical Pay Act • 73
Medicare Certification • 61
Medicine • 66
Mental Health Centers • 61
MidAtlantic Trade Adjustment Assistance Center • 112
Milk and Dairy Products Permit to Sell • 53
Miners & Mine Officials Certification • 58

Minimum Wage • 32
Minimum Wage Act • 73
Mining Licenses • 58
Minority Business Advocate • 83
Minority Business Development Agency (MBDA) • 112
Minority Business Enterprise • 45
Minority Supplier Development Council, National • 83
Money Transmitter • 55
Motion Picture Projectionist • 62
Motor Carriers, Permits for • 66
Motor Fuel Decal • 64
Municipal Waste Beneficial Use Approval • 58
Municipal Waste Certification • 58
Municipal Waste Processing Facility Permit • 58
Municipal/Residual Waste Permits • 58

N

National Pollutant Discharge Elimination System Permit • 58
Neighborhood Assistance Program • 96
New Hire Reporting Program • 32
Notaries Public • 65
Nuclear Regulatory Commission Materials License • 59
Nursery Dealer License • 54
Nursery/Greenhouse License • 54
Nursing • 66
Nursing Home Administrators • 66
Nursing Homes/Licensing • 61
Nutrient Management Specialist License • 54

O

Occupancy Permit • 2
Occupational Therapists • 61
Occupational Therapy Education and Licensure • 66
Occupational & Industrial Safety • 76
Office of Vocational Rehabilitation (OVR) • 101
Off-Track Wagering Parlors • 54
Oil and Gas Certification • 58
Oil and Gas Licenses • 59
Opportunity Grant Program • 90
Optometry • 66
Osteopathic Medicine • 66
Outpatient Rehabilitation • 61

P

PA Open for Business • 97
Passenger Carrying Boat Operator's License • 60
Pawnbroker • 55
PENNSAFE • 62
Pennsylvania Bulletin • 44
Pennsylvania Capital Access Program (PennCap) • 91
Pennsylvania Economic Development Financing (PEDFA) • 91
Pennsylvania Industrial Development Authority (PIDA) • 91
Pennsylvania Minority Business Development Authority (PMBDA) • 91
Pennsylvania State Date Center (PaSDC) • 101
PENNTAP, Pennsylvania Technical Assistance Program • 102
Permit-by-Rule Approval • 57
Personal Care Homes • 64
Pest Control • 60
Pesticide Applicatory Business License • 54
Pesticide Dealers License • 54
Pesticide Products Registration • 54
Pharmacy • 66
Physical Therapists • 61
Physical Therapy • 66
Plant Growth Substances Licenses • 54
Plant Industry, Bureau of • 54
Podiatry • 66
Portable X-Rays/Certification • 61
Poultry Technician • 53
Prevailing Wage • 62
Prevailing Wage Act • 74
Private Academic Schools • 57
Private Investigator • 67
Private Licensed Schools • 57
Procurement Technical Assistance Centers (PTACs) • 46
Professional and Occupational Affairs • 65
Property Carriers • 63
Psychology • 66
Public Bathing Place Permit • 61
Public Utility Commission, Pennsylvania • 63
Public Water Supply Licenses • 59
Public Weighmaster License • 54
Public Welfare, PA Department of • 63

R

Rabies Certification • 53
Radiation Permits • 59
Radiation Producing-Machine Registration • 59
Radioactive Material License • 59
Radon Testing/Mitigation Certification • 59

Real Estate Appraisers, Certified • 66
Real Estate Commission • 66
Recreation License • 56
Recycling Market Development Loan Program • 92
Rendering Plants • 53
Residual Waste General Permit • 58
Residual Waste Processing and/or Disposal Permit • 58
Resource Recovery Facility Permit • 58
Reuse-Recycle-Reclaim Approval • 57
Revenue, PA Department of • 64
Ride and Measurement Standards, Bureau of • 54
Rights of Way Licenses • 56
Road Use Agreement • 56

S

S Corporation • 24
Safe Drinking Certification • 58
Sales Finance Company • 55
Sales Tax • 68
Seasonal Farm Labor Act • 74
Seasonal Farm Labor Camp Permit • 53
Secondary Mortgage Lender • 55
Secondary Mortgage Loan Broker • 55
Secondary Mortgage Loan Broker's Agent • 55
Securities Commission, Pennsylvania • 65
Seismic Survey Permit • 56
Self-Employment Assistance (SEA) • 103
Service Corps of Retired Executives (SCORE) • 103
Sewage Licenses • 59
Sewage Sludge Land Reclamation Permit • 58
Shellfish Permit • 53
Small Business Administration, U.S. • 113
Small Business Advocate • 84
Small Business Development Centers (SBDCs) • 104
Small Business First Fund • 92
Small Business Ombudsman • 59
Small Business Resource Center • 106
Small Games of Chance • 64
Small Operators Assistance Program Qualifications • 58
Snowmobile Dealer Certificate • 56
Snowmobile Registration • 56
Social Work Examiners • 66
Soil Conditioners • 54
Sole Proprietorship • 23
Speech-Language and Hearing • 66
State Contracts • 43
State Forest Camping • 56
State Forest Licenses • 56
State Park Camping Permit • 56
State Park Picnicking • 56
State, PA Department of • 65

Stock Broker • 65
Storage Facility Permit • 57
Stuffed Toys • 62
Superloads, Permits for • 66
Surface Impoundment Permit • 57

T

Tax Credits and Incentives • 94
Tax Incentives • 69
Taxi Service • 63
Taxidermy • 60
Teacher Certification • 57
Technology Councils • 111
Telemarketing Registration • 67
Thermal Treatment Permit • 57
Transfer Facility Permit • 58
Transient Vendor License • 64
Transportation, PA Department of • 66
Transporter License • 57
Treasury, Pennsylvania State • 45

U

Under Ground Injection Control Permit • 59
Unemployment Compensation • 76

V

Vehicle Manufacturers, Dealers, and Salespersons • 66
Veterinary Medicine • 66
Vocational Rehabilitation • 62
Vulnerable Plant License • 56

W

Water Quality Management Permit • 58
Water Well Drilling • 56
Waterway Activities Licenses • 59
Wharton Export Network (WEN) • 93
Wild Plant Licenses • 56
Wild Plant Management • 56
Wildlife Menagerie • 60
Wildlife Permits • 60
Wildlife Propagation • 60
Women Business Enterprise • 45
Women, Pennsylvania Commission on • 85
Women's Business Advocate • 85
Workers' Compensation • 62
Workforce Development • 108
Workforce Information and Analysis, Center for • 62
Workforce Investment, Bureau of • 62

PA | PENNSYLVANIA | **come invent the future™**

Commonwealth of Pennsylvania
Tom Ridge, Governor
www.state.pa.us

Department of Community and Economic Development
Sam McCullough, Secretary
www.inventpa.com

