

Mitchell County...



A Great Place To Do Business

We are proud to be among the state's most progressive communities. In Mitchell County, you will find an exceptional quality of life and a progressive business climate. Mitchell County is also proud to be named the 101st county to be designated by the

State of Georgia as an Entrepreneur Friendly Community. That means we take pride in helping people like you start their own small business.

Since earning the title of "Entrepreneur Friendly" in April 2008, Mitchell County has seen jobs created.

As an Entrepreneur Friendly community, Mitchell County is committed to helping you get your idea off the ground any way it can. Did you know that Mitchell County has among the lowest tax rates in the state? And did you also know that certain businesses can be exempt from inventory taxes? We believe that if a business does good things for the community, the community should do good things for the business.

We hope this reference guide will point you in the right direction as you think about opening your own business. The Mitchell County Development Authority is dedicated to helping you realize your dream of business ownership, and we encourage you to contact us as you start, run, and grow your business.

Mitchell County
Development Authority
Small Business &
Entrepreneur Service

229-336-2061
info@mitchellcountyga.net



Getting in touch...

Mitchell County Development Authority
186 East Broad St.
Camilla, GA 31730
229-336-2061
www.mitchellcountyga.net

Camilla Chamber of Commerce - Camilla Depot
124 East Broad St.
Camilla, GA 31730
229-336-5255
www.camillageorgia.com

Pelham Chamber of Commerce - Pelham Depot
128 West Railroad St. South.
Pelham, GA 31779
229-294-4924
www.pelhamchamber.org

Small Business Development Center (SBDC)
125 Pine Avenue Suite 222
Albany, GA 31701-4801
www.sbaonline.sba.gov
www.georgiasbdc.org

Department of Labor - Mitchell County Office
26 South Harney St.
Camilla, GA 31730
229-522-3630
www.dol.state.ga.us

**Mitchell County Business License, Planning, Zoning,
and Building Inspections**
18 North Court St.
Camilla, GA 31730
229-336-2060

GA Dept. of Revenue - Albany Regional Office
1105-D W. Broad Ave.
Albany, GA 31707
229-430-4241
www.etax.dor.ga.gov

Georgia Secretary of State
315 West Tower
2 Martin Luther King Jr. Drive
Atlanta, GA 30334
404-656-2817
www.sos.georgia.gov

U.S. Internal Revenue Service
401 N. Patterson Street
Valdosta, GA 31603
800-800-424-1040
www.irs.gov

Energizing Entrepreneurs:

A Handy Guide For
Starting Your Own Business



Mitchell County Development Authority
186 East Broad Street—PO Box 692
Camilla, GA 31730
www.mitchellcountyga.net
229-336-2061

Getting an Idea...

The Business Plan

The first step in starting a business is putting together a plan. There are many factors that go into putting together a business plan. These factors include an **Outline of Goals, Marketing Strategy, Financial Management, Operation Schedule.**

- **Outline of Skills/Goals**
 - What are the goals of the business?
 - Who owns the business?
 - What advantages do you have?
- **Marketing Strategy**
 - What market do you serve?
 - How will you market/advertise your product?
 - How will you price your product?
- **Financial Management**
 - Where will you find funding?
 - What is your operating budget?
 - What are your immediate/extended costs?
- **Operation Schedule**
 - Who will manage day-to-day operations, and how?
 - What type of employees will you need?
 - What equipment/facilities will be needed?

The Small Business and Development Center provides free counseling in writing a business plan. The Mitchell County Development Authority and the Chambers of Commerce also have a comprehensive **How To Start A Small Business** guide. See the back of this brochure for contact details.

Legal Structures

Before beginning a business, you must consider a legal structure that protects you and your assets from liability.

Sole Proprietorship - An individual owns the business, but is also liable for debts of that business.

Partnerships - Two or more people share profit/expenses/operations. A **limited partnership** allows individuals to share in the profit/loss of a business, but not the operations of the business.

Corporation - Licensed by the state, this model allows the selling of common or preferred stock. This model will also be taxed twice: once on the business and second on stock dividends.

Limited Liability - A mixture of partnership and corporation, this structure allows partners to own and operate their business while shielding themselves from liability.

Note: Please consult with a legal professional before building a legal structure. Call the Mitchell County Development Authority for a list of lawyers.

Getting Financed...

Although it is a common belief that free grants are available to support small business start-up and growth, this is not true! There is no such thing as free money.

However, there are many low-interest loans and financial support programs which can help you start and grow your business. A few of these resources are listed below. Contact the Mitchell County Development Authority for more information and updates

Small Business Administration Loans - This federal loan program helps small businesses acquire guaranteed capital at a fixed rate. P&C Bank (229-336-5271) and Pelham Banking Company (229-294-2341) are both approved SBA Loan institutions.

OneGeorgia Small Business Loan Guarantee - This state loan program is similar to the SBA Loan program. It guarantees 50% of a loan for small business financing; especially in rural Georgia. Please visit www.onegeorgia.org or call 478-274-7734 for more details. Local banks will also have more information.

USDA Loans - This federal program offers financial assistance to small businesses. It is specifically designed to grow business in rural areas. Please visit www.rurdev.usda.gov or call 229-336-0170

Downtown Development Authority -The Camilla DDA & Pelham Better Hometown assists small business and property owners with the Facade Revolving Loan Program. This program lends low-interest loans to improve the visual image of a property. The loan can only be used for exterior repairs.

Micro-loans - This special type of loan is administered by non-profit organizations to support low-income, low-employee entrepreneurs. For more information on microloans, contact the Southwest GA Regional Development Center at 229-522-3552 or www.swgrdc.org

For more ways the State of Georgia can help you start your own business, visit its Small Business website at www.georgia.org/Business/SmallBusiness

Getting Licensed...

Getting licensed with the state - Certain businesses require licensing with the state. Contact the Secretary of State's office (see the back panel) to see if your business requires special licensing.

Licensing and Sales Tax ID - Your business may be required to obtain a seller's permit, and all businesses must receive a Tax ID. Contact the Georgia Department of Revenue and the Federal Internal Revenue Service to obtain these permits (See the back panel).

Getting Plugged In...

It takes a strong network of support to get your business off the ground. Here are a few partnerships you should consider when starting your business...

Mitchell County Development Authority & Camilla and Pelham Chambers of Commerce - These organizations are dedicated to the promotion and growth of business. Be it a call for a business listing or hosting a special event, we can help bring new customers through your front door.

Department of Labor - Hiring employees is one of the most important decisions you will make as a business owner. The Department of Labor can help you find the right people to help run your business.

Advertising - Advertising and marketing is what keeps your business competitive and in the minds of your customers. *The Camilla Enterprise, The Pelham Journal, WALB & WCTV* can help you get your name and product into the community.

Quality Real Estate - One of the keys to success is location, location, location. To find the best location for your business, call the Mitchell County Development Authority or Chamber of Commerce for a listing of real estate brokers.

Insurance - Your business is your life, so don't take any chances when it comes to protecting your assets. Call the Mitchell County Development Authority or Chamber of Commerce for insurance agents.

Drugs Don't Work - Utilizing this service will reduce your Worker's Compensation costs by 7.5%. Contact the Chambers of Commerce for more information.

WE GROW JOBS!