

A Guide for New and Existing Business Owners Wishing to Start or Expand a Business in Ansonia

This document contains resources to assist business owners in starting or expanding a business. It includes checklists, brief descriptions of activities that must be accomplished, sources of information, examples and recommendations.

The Executive Director of the Economic Development Commission has prepared this document specifically for the City of Ansonia.

AN OUTLINE OF THE STEPS NECESSARY TO START A NEW BUSINESS

1. Prepare a Business Plan (See Appendix II)
2. * Decide the legal structure and file the necessary paperwork (consult an attorney)
3. * Obtain the necessary I.D. numbers
 - a. State sales tax number. Sellers Permit (Allows you to buy material for re-sale without paying sales tax). Contact the State Department of Revenue Services www.drs.state.ct.us/index.html or 1-800-382-9463 (In-State)
 - b. Federal Taxes and Federal Employer Identification Number (EIN). If you are forming a partnership or a corporation, or if you plan to hire employees, file for an EIN (IRS Form SS-4). If you are a sole proprietorship with no employees, use your social security number on tax forms. Call the IRS office 1-800-829-3676 or go to www.irs.gov
4. * Licenses, Permits and Local Zoning Ordinances
 - a. For State licensing go to www.ct-clic.com or call 800-392-2122
 - b. For Ansonia, see Appendix I
5. * If you plan to hire employees:
 - a. Contact the State Department of Labor www.ctdol.state.ct.us or 860-263-6000) to determine your obligation to State Unemployment.
 - b. Contact the State Department of Revenue Services www.drs.state.ct.us/index.html or 800-382-9463 (In-State) or 860-297-5962 regarding forms for State withholdings and FICA requirements.
6. Call your insurance agent for Worker Compensation and Disability Insurance.
7. Build your team of advisors including:
 - a. An Accountant (tax strategies and record keeping) (Accounting referrals are made through the Connecticut Society of Certified Public Accountants. Call 1-800-232-2232 or (860) 280-1100 or E-mail: cscpa@cs-cpa.org.)
 - b. A lawyer for your business (legal structure, contracts, etc), (Connecticut Lawyer Referral Services are offered by county bar associations. New Haven County. 562-5750 (a fee is required).
 - c. A Commercial Insurance Agent for liability and any other forms of insurance needed.
8. Obtain the necessary insurance.
9. Prepare a risk management plan. (see Appendix II)
10. Set up a bookkeeping system.
11. Start a business checking account separate from your personal account.
12. Draft contracts for customers and subcontractors.
13. Develop a pricing structure for your goods and/or services.
14. Determine the location of your business considering your target market?
15. Will you run your business from your home, or rent/buy a building? Check local zoning regulations.
16. Do a market analysis. Who are your customers and suppliers? Where are your customers?
17. Assess your competition and decide how you will differentiate yourself from them.
18. Estimate all start-up costs. Prepare a one-year cash flow analysis.
19. Consider your advertising needs especially for the grand opening.

- Legal Requirements that must be fulfilled

APPENDIX I- CITY OF ANSONIA STAFF

City of Ansonia, 253 Main Street Ansonia, Connecticut 06401, 203-736-5900

Board of Aldermen: Peter J. Danielczuk, President, 735-7788

Mayor: James T. Della Volpe, 736-5900

Town & City Clerk: Madeline H. Bottone, 736-5980

Planning & Zoning: Oswald Ingles, Consultant; Peter Crabtree, Zoning Officer, 736-5990;

Tax Collector: Bridget Bostic, Collector of Revenue, 736-5910

Assessor's Office: Margaret Dzwonchyk, Assessor, 736-5350

Building Department: Building Official, Nicholas Behun, 736-5960

Building Department: Building Official, Robert J. Dunn, 736-5960

Building Department: Zoning Code Enforcement Officer, Peter Crabtree, 736-5990

Sanitarian- Valley Health District, 881-3255

Fire Marshal, Ralph Tingley, 734-3525

Department of Public Works: Joseph Maffeo, Superintendent, 736-5945

Police: Chief Kevin J. Hale, 735-1885 (routine calls)

Engineering: Fred D'Amico, City Engineer, 736-5945

Valley Regional Planning: Rick Dunne, Executive Director, 735-8689

Economic Development: Claude L. Perry, Sr. Director, 736-5930

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APPENDIX II - BUSINESS PLAN**Sample Business Plan****Details**

Cover Sheet- Name of business, names of principals, address and phone number.

Description of Business**I. Statement of Purpose**

1. Business form: sole proprietorship, partnership, limited partnership, limited liability partnership, limited liability company, corporation ("S" corporation, "C" corporation, non-profit).
2. Merchandising, manufacturing, wholesale or service?
3. What is the product/service?
4. Is it a new business? A takeover? An expansion? A Franchise
5. Why will your business be profitable?
6. When is your business open, and are the hours targeted to your customers?
7. Is it a seasonal business?
8. What have you learned about your kind of business from outside sources (trade suppliers, banks, other business people, publications)?

II. The Business

- A. Description of Business
- B. The Market
- C. Competition
- D. Location of Business
- E. Management
- F. Personnel
- G. Sources of Funding, Application and Expected Effect of Loan Investment
- H. Summary

The Market**III. Financial Data**

- A. Capital Equipment List
- B. Balance Sheet
- C. Estimated Income Projections (profit and loss statements)
 - Detail by Month, First Year
 - Notes of Explanation
- D. Estimated Cash Flow
 - Detail by Month, First Year
 - Notes of Explanation
- E. For an Existing Business
 - Current Financial Statements Within Last 90 Days
 - Historical Financial Reports for Past Three Years
 - Balance Sheets for Past Three Years

9. Who exactly is your market? Define your market (age, sex, socio-economic factors, location, largest customer(s))
10. Traffic volume at/near your location. How far will customers have to travel to get to you?
11. How are you going to satisfy your market needs?
12. How will you attract and hold your share of the market?
13. How are you going to price your product?

Customer Service**IV. Supporting Documents**

Personal resumes, job descriptions, personal financial statements, letters of reference, letters of intent, copies of leases, contracts, legal documents and anything else of relevance to the plan.

14. What service will you supply after the initial sale?
15. What is your pricing policy for service?
16. Will you accept returns/replacement of your product?
17. If you provide a service, how will you handle a customer who is dissatisfied with your service?

Competition

18. Who are your nearest competitors?
19. What are the financial condition of their business and the health of the industry in general?
20. What have you learned from their operations?
21. How do you plan to keep an eye on the competition?
22. What will differentiate you from your competition?

Location of Business

23. What are your location needs?
24. What kind of building do you need?
25. Why is this a desirable area? A desirable building?
26. What kind of signage are you permitted to have?
27. How far will your customers have to travel to get to you?
28. How do you plan to keep an eye on demographic shift in your area?

Advertising

29. How will you promote your business?
30. Consider joining local Chambers of Commerce, etc.

Suppliers

31. Who and where are your suppliers?
32. Do your suppliers have easy access to you? (highways, rail, etc)
33. Will you rely on one supplier or have more than one for some critical items?

Risk Management

34. What types of insurance do you need?
35. Do you have any specific product liability issues?
36. Will you be able to function if there is an extended power loss, or loss of a key employee?
37. How will the loss of a supplier affect your business?
38. If you are issuing quotes or invoices, understand the legal issues for contracts
39. If you will be sub-contracting to another party or will be hiring subcontractors, get an attorney to help with the contract format and content.

Management

40. How does your background/ business experience help you in this business? Also, for your benefit, what weaknesses do you have and how will you compensate for them (i.e., what related work experience have you had)?
41. Who is on the management team?
42. What are the duties of each individual on the management team?
43. Are these duties clearly defined? How?
44. What additional resources have you arranged to have available to help you and your business?

Personnel

45. What are your personnel needs now?
46. What will your needs be in five years?
47. What will be your wage scale: Salary or hourly? Overtime? Fringe benefits? Taxes?
48. How do you plan to train personnel for both operation and management?

Sources of Funding, Application and Expected Effect of Loan Investment

49. How will the loan (or other injection of new funds) make your business more profitable?
50. Should you buy or lease a building?
51. Do you need this new money? Establish a procedure for making borrowing decisions.
52. How is this loan to be used?

Record Keeping

53. Do you plan to hire an accountant?
54. Do you understand the tax laws for your type of business?
55. You may want to purchase business accounting software to help with records, invoices, checking, and taxes.
56. Do you plan to deal in cash/checks only or offer terms of credit?

APPENDIX III- Forms of Business Ownership

One of the first decisions to be made as a business owner is how the company should be structured. This decision will have long-term implications; so consult with an accountant and attorney to help select the form of ownership that is right. In making a choice, take into account the following:

- Your vision regarding the size and nature of your business.
- The level of control you wish to have.
- The level of "structure" you are willing to deal with.
- The business's vulnerability to lawsuits.
- Tax implications of the different ownership structures.
- Expected profit (or loss) of the business.
- Whether or not you need to re-invest earnings into the business.
- Your need for access to cash out of the business for yourself.

Sole Proprietorships

The vast majority of small businesses start out as sole proprietorships. One person, usually the individual who has day-to-day responsibility for running the business, owns these firms. Sole proprietors own all the assets of the business and the profits generated by it. They also assume complete responsibility for any of its liabilities or debts. In the eyes of the law and the public, you are one in the same with the business. Profits are taxed as income to the owner personally and the rates are usually lower than corporate tax rates. There is very little government regulation and reporting. A sole proprietorship applies for a trade name certificate in the town clerk's office.

Advantages of a Sole Proprietorship

- Easiest and least expensive form of ownership to organize.
- Sole proprietors are in complete control, and within the parameters of the law, may make decisions as they see fit.
- Sole proprietors receive all income generated by the business to keep or reinvest.
- Profits from the business flow-through directly to the owner's personal tax return.
- The business is easy to dissolve, if desired.

Disadvantages of a Sole Proprietorship

- Sole proprietors have unlimited liability and are legally responsible for all debts against the business. Their business and personal assets are at risk.
- May be at a disadvantage in raising funds and are often limited to using funds from personal savings or consumer loans.
- May have a hard time attracting high-caliber employees, or those that are motivated by the opportunity to own a part of the business.
- Some employee benefits such as owner's medical insurance premiums are not directly deductible from business income (only partially deductible as an adjustment to income).

Federal Tax Forms for Sole Proprietorship (only a partial list and some may not apply)

- Form 1040: Individual Income Tax Return
- Schedule C: Profit or Loss from Business (or Schedule C-EZ)
- Schedule SE: Self-Employment Tax
- Form 1040-ES: Estimated Tax for Individuals
- Form 4562: Depreciation and Amortization
- Form 8829: Expenses for Business Use of your Home

Partnerships

In a Partnership, two or more people share ownership of a single business. Like proprietorships, the law does not distinguish between the business and its owners. The Partners should have a legal agreement that sets forth how decisions will be made, profits will be shared, disputes will be resolved, how future partners will be admitted to the partnership, how partners can be bought out, or what steps will be taken to dissolve the partnership when needed. Yes, it's hard to think about a "break-up" when the business is just getting started, but many partnerships split up at crisis times and unless there is a defined process, there will be even greater problems. They also must decide up front how much time and capital each will contribute, etc. Each partner is liable for all debts of the business. All profits are taxed as income to the partners based on their percentage of ownership.

Advantages of a Partnership

- Partnerships are relatively easy to establish; however time should be invested in developing the partnership agreement.
- With more than one owner, the ability to raise funds may be increased.
- The profits from the business flow directly through to the partners' personal tax returns.
- Prospective employees may be attracted to the business if given the incentive to become a partner.
- The business usually will benefit from partners who have complementary skills.

Disadvantages of a Partnership

- Partners are jointly and individually liable for the actions of the other partners.
- Profits must be shared with others.
- Since decisions are shared, disagreements can occur.
- Some employee benefits are not deductible from business income on tax returns.
- The partnership may have a limited life; it may end upon the withdrawal or death of a partner.

Types of Partnerships to be considered:

General Partnership

Partners divide responsibility for management and liability, as well as the shares of profit or loss according to their internal agreement. Equal shares are assumed unless there is a written agreement that states differently.

Limited Partnership

"Limited" means that most of the partners have limited liability (to the extent of their investment) as well as limited input regarding management decisions, which generally encourages investors for short-term projects, or for investing in capital assets. Also limited partners can only receive a share of the profits based on the prorated amount of their investment. This form of ownership is not often used for operating retail or service businesses. Forming a limited partnership is more complex and formal than that of a general partnership.

Joint Venture

Acts like a general partnership but is clearly for a limited period of time or a single project. If the partners in a joint venture repeat the activity, they will

be recognized as an ongoing partnership and will have to file as such, and distribute accumulated partnership assets upon dissolution of the entity.

Federal Tax Forms for Partnerships (only a partial list and some may not apply)

- Form 1065: Partnership Return of Income
- Form 1065 K-1: Partner's Share of Income, Credit, and Deductions
- Form 4562: Depreciation
- Form 1040: Individual Income Tax Return
- Schedule E: Supplemental Income and Loss
- Schedule SE: Self-Employment Tax
- Form 1040-ES: Estimated Tax for Individuals

Corporations ("C" Corporation)

A corporation, chartered by the state in which it is headquartered, is considered by law to be a unique entity, separate and apart from those who own it. A corporation can be taxed; it can be sued; it can enter into contractual agreements. The owners of a corporation are its shareholders. The shareholders elect a board of directors to oversee the major policies and decisions. The corporation has a life of its own and does not dissolve when ownership changes. It is the most complex form of business organization and is comprised of three groups of people: shareholders, directors and officers. Earnings are subject to corporate taxes and also taxes passed through to stockholder dividends.

Advantages of a Corporation

- Shareholders have limited liability for the corporation's debts or judgments against the corporations.
- Generally, shareholders can only be held accountable for their investment in stock of the company. (Note however, that officers can be held personally liable for their actions, such as the failure to withhold and pay employment taxes.)
- Corporations can raise additional funds through the sale of stock.
- A corporation may deduct the cost of benefits it provides to officers and employees.
- Can elect S corporation status if certain requirements are met. This election enables company to be taxed similar to a partnership.

Disadvantages of a Corporation

- The process of incorporation requires more time and money than other forms of organization.
- Corporations are monitored by federal, state and some local agencies, and as a result may have more paperwork to comply with regulations.
- Incorporating may result in higher overall taxes. Dividends paid to shareholders are not deductible from business income, thus this income can be taxed twice.

Federal Tax Forms for Regular or "C" Corporations

- Form 1120 or 1120-A: Corporation Income Tax Return
- Form 1120-W Estimated Tax for Corporation
- Form 8109-B Deposit Coupon
- Form 4625 Depreciation
- Other forms as needed for capital gains, sale of assets, alternative minimum tax, etc.

Subchapter S Corporations

A tax election only; this election enables the shareholder to treat the earnings and profits as distributions, and have them pass thru directly to their personal tax return. The catch here is that the shareholder, if working for the company, and if there is a profit, must pay herself wages, and it must meet standards of "reasonable compensation". This can vary by geographical region as well as occupation, but the basic rule is to pay yourself what you would have to pay someone to do your job, as long as there is enough profit. If you do not do this, the IRS can reclassify all of the earnings and profit as wages, and you will be liable for all of the payroll taxes on the total amount. See IRS Pub 589.

Federal Tax Forms for Subchapter S Corporations (a partial list, some may not apply)

- Form 1120S: Income Tax Return for S Corporation
- 1120S K-1: Shareholder's Share of Income, Credit, and Deductions
- Form 4625 Depreciation
- Form 1040: Individual Income Tax Return
- Schedule E: Supplemental Income and Loss
- Schedule SE: Self-Employment Tax
- Form 1040-ES: Estimated Tax for Individuals
- Other forms as needed for capital gains, sale of assets, alternative minimum tax, etc.

Limited Liability Company (LLC)

The LLC is a relatively new type of hybrid business structure that is now permissible in most states. It is designed to provide the limited liability features of a corporation and the tax efficiencies and operational flexibility of a partnership. Formation is more complex and formal than that of a general partnership. As a separate entity, it can acquire assets, incur liabilities and conduct business. LLC owners only risk their investment; personal assets are not at risk.

The owners are members, and the duration of the LLC is usually determined when the organization papers are filed. The time limit can be continued if desired by a vote of the members at the time of expiration. LLC's must not have more than two of the four characteristics that define corporations: Limited liability to the extent of assets; continuity of life; centralization of management; and free transferability of ownership interests.

Federal Tax Forms for LLC

Taxed as partnership in most cases; corporation forms must be used if there are more than 2 of the 4 corporate characteristics, as described above.

APPENDIX IV - Possible Start-up Expenses:

(Also estimate these for your first year of operation as a cash flow estimate - Income vs. Expenses)

- Legal and professional fees
- License and permit fees
- Printing costs for brochure, cards, etc
- Market research
- Telephone, answering machine, Fax
- Utilities deposits
- Rent deposit
- Insurance
- Advertising including signage
- Fixtures, equipment
- Personal computer, Cash Register
- Software for accounting, invoices, contracts
- Office supplies
- Chamber of Commerce membership
- Decorating and re-modeling
- Starting inventory
- Franchising fees
- Training or education
- Reserve for emergencies

APPENDIX V- Financing Your Business

Most entrepreneurs start their businesses without any commercial loans, however SBA (Small Business Administration) lenders do make loans under \$100,000 to start-up businesses. Loan Applications are obtained from participating lenders. Lenders hesitate to make loans under \$50,000 because of administrative and service costs. Loans of this size are generally considered to be consumer loans available through credit cards or personal lines of credit, and the interest rate will be higher. Loans are generally for longer term business financing, and maturities are based on the ability to repay, the purpose of the loan and the useful life of assets financed. Maximum maturities are 25 years for real estate, up to 10 years for equipment and up to seven years for working capital.

A good loan proposal will include the following:

- Business name and owner(s), business address, purpose of the loan and why it's needed, and the exact amount required.
- The nature and history of the business, number of employees and current business assets.
- The legal structure of the business.
- A statement on each principal including background, education, experience, skills and accomplishments.
- Clearly define the product and the market for the product.
- Identify the competition and how your business competes in the marketplace.
- Profile the customers and explain how you will meet their needs.
- Balance sheets and income statements for the past three years and projections for three years hence.
- Personal finance statements of the owners.
- Collateral pledged as security for the loan.
- Details of leases, mortgages, etc.

The loan officer will review these areas:

- Credit report and debt repayment trends
- Historical and projected cash flow
- Collateral
- Resources including equity, assets and earnings
- Government regulation, competition and industry trends.

The Small Business Administration has a wide variety of loan programs and can provide a list of participating lenders:

Small Business Administration, 330 Main Street, 2nd Floor, Hartford, Ct., 06106, 860-240-4700, www.sba.gov/ct

APPENDIX VI- Regulations

Business Formation

There are many forms of legal structure that may be chosen. See Appendix III and consult a tax accountant and/or an attorney

State Licenses

"Smart Start" is the gateway to business registry. Call 800-392-2122 or visit www.cerc.com (Connecticut Economic Resource Center). Several types of businesses and professions require state licensing. The website www.ct-clic.com is the State of Connecticut's licensing portal with access to over 900 licenses and down-loadable forms. Also visit the license office in the town where the business is located.

State Sales and Use Taxes

Sales tax applies to most business sales and is currently 6 percent of all sales payable on or before the last day of the month of the month following the sale. Taxes are declared on form CIS-114. Call 800-382-9463 or visit www.ct.gov/drs for more information.

Estimated Income Taxes

If business income is expected to exceed \$1000 per year, submit for 1040ES for each quarter and pay 90 percent minimum of the estimated quarterly income tax. All firms must obtain a State Tax Registration number/ID from the Department of Revenue Services. Call 800-382-9463 or visit www.ct.gov/drs

Fictitious Business Name

Registering the business name (after researching that it is not already in use) can be done at the town clerk's office. Businesses other than sole proprietorships and general partnerships must also register with the Secretary of the State at 860-509-6079. <http://www.sots.state.ct.us>

Employer Identification Number

Call 800-829-4933 to obtain a number. The form is SS-4 (IRS). Detailed information and an electronic form can be found at the IRS small business website www.irs.gov/businesses/small/

Federal Self-Employment Tax

This is how self-employed persons pay Social Security and Medicare. Call the IRS at 800-829-1040 or visit www.irs.gov.

Sales Tax Exemption Certificate

If your business sells products it needs this certificate. It allows the purchase of inventory or materials that will be part of the product sold from suppliers without paying sales tax to them.

Electronic Federal Tax Payment System

EFTPS is a free electronic tax payment system offered by the U.S. treasury that gives businesses the convenience of making all of their federal tax payments by phone or personal computer. Some financial institutions offer this service. To enroll call 800-555-4477 or 800-945-8400 or visit www.eftps.gov.

Hazardous Substances

Hazardous substances used in a business need to be registered with the local municipality to assist in emergency services, as well as the State Department of Environmental protection. For assistance call the DEP at 860-424-3003.

Building Codes, Permits and Zoning are handles by the local community.

Bar Coding

The Uniform Code Council Inc. assigns a manufacturer's ID code for purposes of bar coding. Call 609-620-0200 or visit www.uc-council.org

Employee Considerations

Periodic payments for payroll taxes and other mandatory deductions are required. Contact the Social Security Administration at 800-772-1213 or www.ssa.gov, The IRS at 800-829-1040 or www.irs.gov, and for unemployment and workers' compensation 860-263-6000 or www.ctdol.state.ct.us (Connecticut Department of Labor)

OSHA handles specific health and safety standards- www.osha.gov

The Immigration and Naturalization Service

requires all employers to verify the employment eligibility of new employees. It is done on form I-9. Call 800-870-3676 for forms and 800-357-2099 for questions.

For assistant with workers with disabilities call the ADA at 800-669-3362 or www.usdoj.gov/crt/ada/.

Trademarks, Copyrights and Patents

Trademarks are names or symbols used in any commerce that is subject to regulation by state or federal government. To register call the patent and Trademark Office, Arlington Virginia 22202, 703-308-4357 or call the hotline at 703-308-9000. The U.S. Copyright Office is at the James Madison Memorial Building in Washington D.C. at 202-707-3000 (information) and 202-707-9100 (ordering)

APPENDIX VII-Record Keeping**Purpose:**

- Preparation of accurate income tax returns
- Evaluation of business performance
 - Profit and Loss
 - Balance sheet
 - Analyze cash flow
- Project future sales
- Project future capital requirements

Typical records:

- Cash disbursements
- Sales receipts
- Sales tax records
- Business expenses
- Payroll records
- Accounts receivable
- Accounts payable

Basic Bookkeeping System:

- Business checkbook
- Income ledger
- Expense ledger
- Employer records

References

- Tax Guide for Small Business- IRS Pub 334
- Self-Employment Tax- IRS Pub 533
- Business Expenses- IRS Pub 535
- Information for Business Taxpayers- IRS Pub 583
- Business Use of Your Home- IRS Pub 587

APPENDIX VIII- Federal Taxes

Which Forms Must I File?

| If You Are A: | You May be Liable For: | Use Form: |
|------------------------------|--|---|
| Sole Proprietor | Income tax | 1040 and Schedule C or C-EZ Schedule F for Farm Business |
| | Self-employment tax | 1040 and Schedule SE |
| | Estimated tax | 1040-ES |
| | Employment taxes: | |
| | Social Security and Medicare taxes and Income tax withholding Federal Unemployment tax Depositing employment taxes | 941 (942 for Farm employees) 940 or 940-EZ 8109 |
| Partnership | Annual Return of Income | 1065 |
| | Employment taxes | same as sole proprietor |
| Partner in a Partnership | Income tax | 1040 and Schedule E |
| | Self-employment tax | 1040 and Schedule SE |
| | Estimated tax | 1040-ES |
| Corporation or S Corporation | Income tax | 1120 or 1120-A 1120S (S corporation) |
| | Estimated tax | 1120-W (corporation only) and 8109 |
| | Employment taxes | Same as sole proprietor |
| S Corporation shareholder | Income tax | 1040 and Schedule E (Others may be needed) |
| | Estimated tax | 1040-ES |

Note: see separate section for Excise taxes

For even more up-to-date information, please visit the Tax Info for Business section of the IRS internet site at <http://www.irs.gov/businesses/index.html>.

References:

| | |
|-------------------------|---|
| <u>Publication 334</u> | Tax Guide For Small Businesses |
| <u>Publication 583</u> | Starting a Business and Keeping Records |
| <u>Publication 15</u> | Employer's Tax Guide |
| <u>Publication 51</u> | Agricultural Employer's Tax Guide |
| <u>Publication 1518</u> | 2001 Tax Calendar for Small Businesses |
| <u>Publication 533</u> | Self-Employment Tax |

APPENDIX IX- Further Sources of Information

Greater Bridgeport Chapter of SCORE (Service Corps of Retired Executives)

A Business Basics Workshop held at the Shelton Branch located at the Greater Valley Chamber of Commerce. Presentations include Motivation, Business Planning, Financing Your Business, Legal Issues, Accounting and Taxes. SCORE also offers free, confidential counseling by appointment. Call 203-925-4981 for more information.

Also <http://www.scorebridgeportct.org>

City of Ansonia information and phone numbers:

www.munic.state.ct.us/ansonial/

State of Connecticut- Agencies and Organizations and Business Assistance

www.state.ct.us

Connecticut Economic Resources Center- Licenses, Business Assistance, Economic Data, Publications

www.cerc.com

Federal Small Business Administration

www.sba.gov

Legal Information for Small Business

www.nolo.com

Connecticut Small Business Development Center

www.sbdc.uconn.edu

Connecticut Secretary of the State

www.sots.state.ct.us/Business/BusinessMain.html

Small Business Administration- Starting a New Business

www.sba.gov/starting/widenentirestartup.html