

# Doing Business in Addison County

A guide to starting, expanding, or relocating your business in Addison County, Vermont

Addison County Economic Development Corporation, 2013



*Produced by Addison County Economic Development Corporation*

*Robin Scheu, Executive Director*

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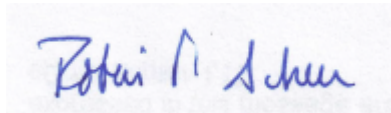
## Doing Business in Addison County

Nestled between the Green Mountains to the East and historic Lake Champlain to the West, Addison County, Vermont is a great place to live, work, and visit. With its iconic villages surrounded by lush farms, deep forests, and rushing mountain streams, the county offers visitors and residents alike many exciting four-season recreational opportunities. But in addition to its spectacular scenery, the county is also one of the best places to do business.

If you are thinking about starting, expanding, or relocating a business, Addison County is one of the best rural locations anywhere to do it. With its strong sense of community and entrepreneurial spirit, Addison County offers you fertile ground for your business to take root and grow. And this guide, *Doing Business in Addison County*, is the best place to start.

With the help of this guide and assistance from the Addison County Economic Development Corporation (ACEDC) and other local organizations, you can begin this process with sound advice from people who already know the area and its communities well, and who can get you the information you need to help ensure a smooth start for your business plans.

We're here to help, and that assistance is free and confidential. We welcome the opportunity to help you save time and money—and avoid common mistakes—as you navigate the process of turning your business plans into a reality. We hope you will decide to join the many existing area businesses who are already working for a vibrant local economy that meets the needs of our communities—and your bottom line.



Robin Scheu,  
Executive Director  
Addison County Economic Development Corporation

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# Starting a Business in Addison County

## Resources

Thinking of starting a business? Growing or relocating your company? Whether you need hand holding or are almost ready to launch, you'll find there are many valuable and free resources in Addison County and the surrounding area that can assist you every step of the way. Here are a few:

### **Addison County Economic Development Corporation (ACEDC)**

ACEDC is **the** resource for navigating challenges and opportunities of doing business in Addison County. As a membership organization, we work with many types of businesses, from value-added agriculture to manufacturing and service companies. We also work with businesses in all stages of growth, from pre-venture start-ups to established businesses and global corporations. ACEDC has a revolving loan fund program, provides location and permitting assistance, and referrals to all other state and local resources.

1590 Route 7 South, Suite #8 in Middlebury / (802) 388-7953 / [www.addisoncountyedc.org](http://www.addisoncountyedc.org)

### **Vermont Small Business Development Center (VTSBDC)**

VTSBDC provides free or low-cost one-on-one assistance with the process of researching, starting, operating, expanding, and selling a business. The SBDC works with businesses of up to 500 employees.

Co-located with ACEDC at 1590 Route 7 South, Suite #8 in Middlebury / (802) 388-7953 / [www.vtsbdc.org](http://www.vtsbdc.org)

### **Vermont Economic Development Authority (VEDA)**

VEDA partners with Vermont banks and other lenders to provide low-interest loans to Vermont businesses and farms, both large and small. The VEDA staff understands your excitement in starting a new business or expanding an existing one and are ready to help you achieve your goal.

1590 Route 7 South, Suite # 4 in Middlebury / (802) 828-5465 / [www.veda.org](http://www.veda.org)

### **Micro Business Development Program (MBDP), Champlain Valley Office of Economic Opportunity (CVOEO)**

MBDP offers free assistance to low and moderate-income entrepreneurs in Addison, Chittenden, Franklin, and Grand Isle Counties for starting, expanding, or improving their businesses. Services include one-on-one business counseling, business planning and loan packaging assistance, peer marketing support group, workshops and training, credit coaching, and household financial education. Typically they work with businesses of fewer than 5 employees.

294 North Winooski Ave., Suite 214 B in Burlington / (802) 860-1417 / [www.vtmicrobusiness.org](http://www.vtmicrobusiness.org)

**Women's Small Business Program (WSBP)**

WSBP provides women with the business skills and support to start, operate, and expand micro-businesses. It offers many workshops and introductory courses as well as a 15-week business skills training program.

255 South Champlain St., #8 in Burlington, / (802) 846-7063 / [www.wsbp.org](http://www.wsbp.org)

**Vermont Center for Emerging Technologies (VCET)**

VCET is a leading-edge technology business incubator serving all of Vermont. It provides entrepreneurs with a networked infrastructure of people, resources, and capital surrounding new venture creation and growing successful firms in Vermont.

5 Court Street, Middlebury / (802) 656-3880 / <http://vermonttechnologies.com/>



## Start up Basics

*The following is a general overview of the steps you need to take to start your business. More detailed information on each of these steps is provided in the following pages of this Guide.*

**Develop a Business Plan.** Read through the next section of this guide on preparing a business plan. Once your plan is drafted, you can have it reviewed for free by counselors/experts in at most of the organizations listed on the previous pages.

**Look into local permits, zoning, and licenses.** Before signing a lease, contact Planning & Zoning and Public Works (or Town Clerk) in the municipality you are interested in to discuss your plans. P & Z and PW will advise you of necessary zoning and building permits, as well as how the process works. Town contact information is available at [addisoncountyedc.org/info/town-profiles](http://addisoncountyedc.org/info/town-profiles) and at the end of this booklet.

**Choose your business's legal structure.** Sole proprietorship? Partnership? S-Corp? C-Corp? Benefit Corp? Limited Liability Corporation? L3C? (Vermont was the first state to authorize this new designation). Consult with an attorney and accountant to review the legal and financial benefits of your choices. You can research the definitions and benefits of these legal structures at the Vermont Secretary of State's website: [www.sec.state.vt.us](http://www.sec.state.vt.us).

**Register your name.** Once you've decided on your business legal structure, or if you are doing business under a name other than your own, you need to register your business name. Either call (802) 828-2386 or visit [www.sec.state.vt.us](http://www.sec.state.vt.us) to get the Trade name Registration form. Also, certain professions require permits and licensing from this office. Again, either call the Secretary's office or check their website.

**Register for state tax numbers.** Fill out form S-1 (available at [www.state.vt.us/tax](http://www.state.vt.us/tax)) and mail to VT Department of Taxes. For sales, rooms & meals, withholding, corporate and other taxes, contact the Vermont Department of Taxes (802) 828-2525.

**Get an Employer Tax Identification Number (EIN).** Partnerships and corporations, with or without employees, must obtain an employer identification number. Complete and return IRS form SS-4. Apply online at [www.irs.gov](http://www.irs.gov).

**Contact insurance agents.** You'll need various types of insurance. Call three agents, discuss your business needs, get quotes, and compare price and coverage.

## Business Planning

It has been said that a failure to plan is a plan to fail. A business plan, if reviewed by professionals, will reveal what you know and don't know about your business venture. This is extremely important. Oversights and mistakes are much cheaper on paper than in real life. A business plan helps you perform better and avoid pitfalls. You may be the expert on the nature of **your** business but the nature of business is highly variable.

### **Need help or a business plan outline?**

Free one-on-one assistance and a confidential review of your plan are available through the SBDC and other organizations listed on pages 4-6. Before you meet with a banker or other lender, have a professional review your plan.

### **Building confidence.**

If someone is going to loan you money, they need to be confident that your plan is *accurate, plausible, and executable*. (See section on Financing, pages 19-20) If your prospective financiers perceive too great a risk, they won't be your prospective financiers for long. If you need capital, the importance of preparing a business plan cannot be overstated.

As you draft your plan, its strengths and weaknesses will become clearer. Any weaknesses in your business greatly increase the chances of failure and, after sufficient review, these weaknesses will be apparent. Treat the business plan as a living document that eventually brings life to your business. Learn from it as you work with it.

There are as many ways to write a business plan as there are businesses. On the next page is an overview of a typical business plan you can use as a rough guide. Sample business plans can be found in many places online, including <http://www.sba.gov/> and on the VT SBDC website at <http://www.vtsbdc.org/assets/files/sbdc-business-plan-guidelines.pdf>

## A Plan Overview

New Versions of *Microsoft Office* have templates for business plans (*Word*) and the related financial planning documents (*Excel*) that should help you organize your plan.

### **Introduction**

Provide a detailed description of the business and its goals; discuss the ownership of the business and legal structure; list the skills and experience you bring to the business; discuss the advantages you and your business have over your competitors.

### **Marketing**

Discuss the products/services offered; identify the customer demand for your product/service; identify your market, its size and locations; explain how your product/service will be advertised and marketed; explain the pricing strategy.

### **Financial Management**

Explain your source and the amount of initial equity capital; develop a monthly operating budget and cash flow for the first three years; provide projected income statements and balance sheets for a three-year period; discuss your break-even point; explain your personal balance sheet and method of compensation; discuss who will maintain your accounting records and how they will be kept; provide “what if” statements that address alternative approaches to any problem that may develop.

### **Operations**

Explain how the business will be managed on a day-to-day basis; discuss hiring and personnel procedures; discuss insurance, lease or rent agreements, and issues pertinent to your business; account for the equipment necessary to produce your products or services; account for production and delivery of products and services.

### **Concluding Statement**

Summarize your business goals and objectives, and express your commitment to the success of your business.

If you are applying for a loan, these financial documents must accompany your plan:

- 1. Sources & Uses Statement** – What funds do you need for the next year and where will they come from?
- 2. Cash Flow** – Current and projected, minimum 2 years out.
- 3. Balance Sheets** – For 3 years, historical and projected.
- 4. Tax Returns** – For previous 3 years.
- 5. Break Even Analysis** – What is the minimum sales revenue to meet your operating costs?



## Registration, Taxes, and Licensing

### *Things to Do During the Business Planning Stage*

**Register your business name with the Vermont Secretary of State.** If you plan to operate under a different name than your own, you must register the trade name with the Secretary of State and pay a small fee. The registration is valid for ten years. Forms are available online. As part of your business planning process, you will need to choose a legal structure: sole proprietorship, partnership, S-Corp, C-Corp, Worker Cooperative Corp. or Limited Liability Corporation. All businesses except a sole proprietorship must file forms with the Secretary of State. This office also registers trademarks, issues certificates of incorporation for domestic corporations, administers Limited Liability Companies, Limited Partnership Registration, and Amusement Park Ride Regulation.

(802) 828-2386 / [www.sec.state.vt.us](http://www.sec.state.vt.us)

**Register with the Vermont Department of Taxes.** They will help determine which types of taxes are required. The Department of Taxes administers personal income tax, business taxes, meals and rooms tax, sales and use tax, withholding tax, and assigns a Business Tax Account number. You must have an account number before you open for business. See the definitions of various State taxes on page 10. If you need help, email [bustax@state.vt.us](mailto:bustax@state.vt.us) or call (802) 828-2551 / [www.state.vt.us/tax](http://www.state.vt.us/tax)

**Register with the Internal Revenue Service.** The IRS has application forms online for federal employer ID numbers (EIN) and federal taxes. If you plan to have employees, you will need to get an EIN from the IRS by submitting form SS-4. You will be required to make regular payments to the IRS for social security and employee withholding tax, including federal unemployment taxes (FUTA). *Prepare by reading page 22 in this guide.* As a sole proprietor, if you expect to owe at least \$1,000 in personal income tax to the IRS for the upcoming tax year you must make estimated quarterly payments using form IO40-ES. Again, read page 22 in this guide. The IRS conducts local workshops and courses geared to small businesses, usually free of charge. (802) 859-9308 (Burlington office) or (802) 773-6982 (Rutland office) or visit: [www.irs.ustreas.gov](http://www.irs.ustreas.gov)

### **Contact an insurance agent.**

Among other insurance needs, Workers' Compensation insurance is required even for businesses with one employee. The Vermont Department of Labor administers workers' compensation, minimum wage, and child labor laws. For more information, contact: **Vermont Department of Labor: Workers' Compensation** (802) 828-2288; **Wage and Hour** (802) 828-2157 / [www.labor.vermont.gov](http://www.labor.vermont.gov)

**Get the Guide To Vermont Business Taxes. Call (802) 828-2551, or online at [www.state.vt.us/tax/pdf.word.excel/business/guidetobustaxes.pdf](http://www.state.vt.us/tax/pdf.word.excel/business/guidetobustaxes.pdf)**

**Read pages 11-14 in this guide.**

Your business may require special permitting, licensing, and taxes. Among other things, you might need to contact the Health Department and the Agency of Natural Resources. They both provide licenses and permits to protect you, your customers, and the environment, for a wide variety of specific businesses (e.g. food and lodging, bakeries, asbestos abatement workers, lead contractors, emergency medical service providers, hospitals, food processors, etc.). *Again, read pages 11-14 to see if your business requires special considerations.*

**Which local business taxes apply?**

**Property Tax:** Vermont has a property tax based on a multiplier of assessed value for property owners. Check with your municipality for details. This is not solely a business tax, but it is applicable to nonresidential real estate. If you are looking at a new location, check with the municipality on the tax rate and assessed value (or ask for the amount of the current year tax bill).

**Business Personal Property Tax:** Also known as the Machinery and Equipment tax. Most communities have phased out this tax. Check with your municipality.

**Local Option Taxes:** Middlebury, like many towns and regional centers in Vermont, has a 1% added 'Local Option' tax on sales, rooms & meals, and alcohol. The Vermont Department of Taxes administers and collects the Local Option Taxes, which simply add 1% to the Statewide tax rates on these items. Any business with a Vermont Sales and Use Tax certificate of authority is required to collect the Local Option Taxes. No additional registration with the Department of Taxes is necessary.

**Tax Incentives:** Your business may be eligible to apply for tax stabilization or other tax incentives. To inquire, call your local Town Clerk or Town Manager to learn more.

**For more information specific to businesses such as restaurants, bars, delis, and home-based businesses, see this guide's Special Considerations section (pages 11-14).**

**State Tax Definitions:**

**Sales & Use** – A tax on sale and rental of goods. A certificate is required to collect the tax.

**Meals & Rooms** – A tax on gross receipts per quarter for restaurants, bars, lodgings, etc.

**Corporate Income** – A percentage of the corporation's net income. Minimum of \$250 per year.

**Withholding** – A tax you withhold and remit to the State on behalf of your employees.

**Other State Taxes** – There are special taxes on beverages, cigarettes, tobacco, solid waste, etc.

## Special Considerations

### Restaurants, Bars, Delis, Lodging, Catering Services, Amusements

Make sure you **read pages 4-6**, “Starting a Business in Addison County” for information all start-ups need to consider. You’ll find items such as where to go for initial help, registering your business with the state, filing for a tax identification number, and when and why to contact Planning & Zoning and Public Works (or Town Clerk).

You will first need to obtain a permit from the **Vermont Agency of Natural Resources** that certifies that you have adequate water/wastewater services for the capacity of your establishment. (Caterers are excluded from this requirement.) Contact the State’s local permit specialist in Rutland at (802) 786-5907, and obtain an application. You may also choose to meet with the permit specialist at the ACEDC office in Middlebury by appointment. Visit [www.anr.state.vt.us/dec/permit\\_hb/smallbus.htm](http://www.anr.state.vt.us/dec/permit_hb/smallbus.htm) to read about the process. It can take up to three weeks to obtain this permit, so plan ahead.

Next, contact the **Vermont Department of Health** at (802) 863-7200 to obtain a Health Permit. The permit application is available online at [www.healthvermont.gov](http://www.healthvermont.gov) or by calling the Food & Lodging Program at (802) 863-7221. Once the application is reviewed, they will schedule a site visit to inspect your operation, typically within three to four weeks.

Also, contact the **Town/City Clerk, Manager, or Treasurer’s** office in your community. You’ll need information and forms for acquiring a liquor license (also available online [www.state.vt.us/dlc/licensing/applications.html](http://www.state.vt.us/dlc/licensing/applications.html)). The Clerk’s office also administers tobacco licenses, entertainment permits, outside consumption permits, and catering permits.

#### Meals and Rooms Tax

Restaurants, bars, hotels, and caterers, among others, are required to pay the State’s meals and rooms tax, currently at 9%. When filing a State Business Tax account application, there will be a place on the form to establish that account. Call the Vermont Department of Taxes (802) 828-2505 for more info.

## Obtaining a Liquor License

The City or Town Clerk in your municipality provides information and forms for obtaining a liquor license. Your application for a liquor license may receive reviews by the police department (if there is one in your community), the City Council or Town Selectboard, and the State Liquor Commission. Step one is to fill out the appropriate Liquor License application (there are three types, and fees apply) and submit it to the Clerk/Treasurer's office. The Clerk may schedule the applicant to appear before the City Council or Town Selectboard.

If approved, the Clerk's office sends the application to the state for final approval. The Clerk's office will notify you.

Application forms are available online at [www.state.vt.us/dlc/licensing/applications.html](http://www.state.vt.us/dlc/licensing/applications.html)

**Obtaining an Entertainment or Special Events Permit.** Want to host indoor or outdoor entertainment? An application is available through the City or Town Clerk/Treasurer's office in your municipality. Fill out and return the application along with a fee (if any). The Selectboard or appropriate municipal official will review and consider the application for approval.

**Obtaining a Catering Permit.** First apply for a Permit/Number through the Vermont Department of Health (802) 863-7200. After you receive your number, you must obtain a "Request for Catering" form from the State Liquor Control Department (<http://liquorcontrol.vermont.gov/licensing/applications/catering.pdf>). After approval, the Clerk's office will send the application for final review to the Vermont Liquor Control Board in Montpelier, if liquor is to be provided.

**For additional guidance, see the Vermont Department of Health's Guide to Operating a Food and/or Lodging Establishment in Vermont** ([http://healthvermont.gov/enviro/food\\_lodge/food\\_lodge\\_guide.aspx#general](http://healthvermont.gov/enviro/food_lodge/food_lodge_guide.aspx#general)).

### Advice

The process of obtaining a liquor license requires some planning and patience as it can take up to two months to accomplish. Your application will receive many reviews, including checks by the City/Town Clerk's Office, Planning & Zoning, Local Liquor Control Board or Licensing Control Commission, and the State Liquor Commission.

## Special Considerations

### Home-based Businesses, Street Vendors, and Professionals

#### Home-Based Businesses

Vermont State Law, 24 VSA 4412 (C)(4), provides what amounts to a “bill of rights” for home-based businesses. Any person may use “a minor portion of a dwelling unit for an occupation that is customary in residential areas and that does not have an undue adverse effect upon the character of the residential area in which the dwelling is located.”

You will need a zoning permit only if your home occupation involves a sign, or when the public is invited to visit the home by advertising with resulting traffic and parking activity. You won’t need a permit for a home occupation in an apartment or other dwelling unit if your occupation involves merely computer or telephone business with no customer traffic to the premises. (Note: If you rent your home, be sure to check if operating a business is allowed in your lease.)

Nevertheless, certain restrictions do apply regarding number of employees outside the family, signs, parking, type of business, and other factors, and there may be slightly different regulations depending on individual town or city zoning laws. In cases where a home occupation is denied because it does not comply with local regulations, applicants may appeal to their local Development Review Board. If you are not sure about your home business plans, contact the Zoning Administrator or Town Clerk in your municipality.

#### Street Vendors

Street vending is regulated in some Addison County municipalities and to a lesser extent in others.

#### Advice

Calling the Planning & Zoning office before you start your project can save you a lot of time and money. Discuss your plans and your goals. By planning ahead, you can avoid complications later. Untangling a situation after the fact is almost always more difficult and expensive.

**Middlebury** regulates street vending and prohibits it in the Downtown Business District. Public events sponsored by non-profit organizations are exempt as long as the concession is directly related to the event (such as the annual Festival on the Green). The Town Recreation Park as well as land owned by the public school system are also exempt as long as you have obtained permission from the recreation director or school principal, respectively. Permits for street vending are available from the Middlebury Town Manager. Vendors must have appropriate liability insurance, commercial, room and meals tax certificate and are subject to a number of possible fees.

**Vergennes** also regulates street vending. Contact the City Clerk's office at (802) 877-2841 for additional information on the application process.

For other municipalities not listed above, contact the appropriate Town Clerk.

### **Professional Regulation**

**The Secretary of State's Office of Professional Regulation** licenses many professions. You can search the OPR's database of licensees, download complaint forms online, and learn about what is required of each licensed professional before obtaining a license. If your profession is listed below, call for additional information at (802) 828-1505 or visit [www.vtprofessionals.org](http://www.vtprofessionals.org).

Accountancy, Acupuncture, Architecture, Athletic Trainer, Auctioneer, Barber/Cosmetology, Boxing, Chiropractic, Crematory Establishment, Dental, Dietician, Electrolysis, Engineer, Funeral Service, Hearing Aid Dispenser, Land Surveyor, Landscape Architects, Marriage/Family Therapy, Mental Health Counselor, Licensed Midwife, Motor Vehicle Racing, Naturopath, Nursing, Nursing Home Administrator, Occupational Therapy, Opticians, Optometry, Osteopath, Pharmacy, Physical Therapy, Private Investigative/ Security, Psychoanalysis, Psychology, Psychotherapy, Radiologic Technology, Real Estate Appraiser, Real Estate Broker/ Salesperson, Respiratory Care Practitioner, Social Worker, Tattooists/Body Piercers, Veterinarian.

Consult the State's Professional Regulation website ([www.vtprofessionals.org](http://www.vtprofessionals.org)) for agencies that regulate the following professions: Attorneys, Drug & Alcohol Counselors, Licensed Educators, Insurance Agents/Brokers, Plumbers, Electricians, Polygraph Examiners, Well Drillers, Physicians, Physicians Assistants, Podiatrists, Speech Pathologists/Audiologist.

#### **Advice**

The Office of Professional Regulation offers an online eLicense system that allows you to renew your license, check the status of your application, and change your address.

<https://secure.vtprofessionals.org/renewals>

## Planning, Zoning, and Permitting

**Local Planning & Zoning** (P&Z) is the city or town department (office, board, commission, or committee) that regulates land use, development, and zoning for all property within a municipality. Each municipality administers its own permits and each has a local official (usually the Zoning Administrator) that helps interpret zoning laws and other local permit requirements.

**Middlebury** offers a business-friendly professional staff and an informal Design Advisory Committee review to assist businesses in preparing applications before the usual public hearing Development Review Board approval process. For additional information contact the Middlebury Town Planner at (802) 388-8100 x208 or the Zoning Administrator at (802) 388-8100 x 210.

In **Bristol**, you will likely need a zoning permit for your new business or for changes to your existing business. These range from something as simple as a sign permit reviewed by staff, to more involved conditional use or design review hearings before the zoning board. Contact the Zoning Administrator at the town offices at (802) 453-2410 to discuss your project and determine the level of review it will require. The staff will do all they can to assist you in moving your project forward in a timely manner.

In **Vergennes**, the City Manager also serves as zoning administrator for the Development Review Board, and is always available to assist in the local permitting process. The City Manager can be reached at (802) 877-3637. The Manager also works closely with the Executive Director of the Vergennes Partnership – [the City's designated downtown organization](#).

For most other towns in Addison County, the best initial contact for planning, zoning, and permitting questions is the Town Clerk or Zoning Administrator.



## Some FAQs:

**“When do I need to contact P&Z?”** *The sooner the better— or whenever you have a question!*

A zoning permit is generally required for subdivision of land, new development, or when you make exterior modifications to a building, change the use of a building, or to put up a sign. In some municipalities there are also public works permits for water and sewer connections and new driveway accesses. If you are just starting a business (including home-based), moving into a new commercial space, or making any significant changes in the type of business you are running, you should check with the local P&Z *before* you move forward.

**“I found a space for my business, but I’m not sure whether the zoning is appropriate.”** Contact P&Z with the location’s address, and simply ask. The property owner may need a permit for change in the use of a space (e.g. office to retail, retail to manufacturing, residential to office). Local P&Z typically does not regulate changing the products or services (e.g. clothing to home products), but it *is* important if the type of activity is changing, where there is some impact on neighboring properties or another aspect addressed by the local zoning regulations.

**“What if I am considering some small changes to the exterior of the building?”** Contact P&Z to determine if it is even necessary to obtain a local permit. A design review process may be involved where buildings may be historic or located in an historic district.

**“How long will it take to get a permit?”** To start a home occupation or to rent a vacant commercial property/space (previously used and permitted for a business—just needing a new sign, etc.), you should be able to get an “Administrative Approval” that takes effect after a 15-day appeal period per state statute. After filing the zoning application with the town or city P&Z and the required 15-day appeal period, such administrative permitting overall typically takes 20 -30 days. If your application requires review by a Development Review Board or Zoning Board of Adjustment, you should allow 30 – 90 days. Local board review time varies depending on the nature of the proposed development - ask the local P&Z to explain the whole process and often they can show you a file of a similar project which can be a helpful example. Whether it’s three hours, three days, or three months, the sooner you approach P&Z, the better you can ensure you have the necessary permits before you begin operating.

**“How much does a permit cost?”** Fees are based on the type of the project. Contact P&Z for current fees specific to your project.

**“I’m not sure if my space is handicapped accessible?”** The *Americans with Disabilities Act* requires certain building adaptations. Check with the Building Inspector in Public Works or Zoning as early as possible to make sure your space complies. In some situations, where the costs of installing adaptive equipment is determined to be exorbitant, variances may be issued.



**“What if I don’t get approval for what I want to do?”** You are able to appeal the decision and possibly get waivers or a variance. Go to P&Z first. Then, if necessary, approach the Planning Commission about changing the zoning laws.

**State Permits** There is no county-level regulation in Vermont. Given the small size of Vermont and its municipalities, State regulations cover a broad variety of things that in other states are often regulated at the local or county level, such as code requirements for electrical, plumbing, wastewater and water supply, stormwater and erosion control, and natural resource impacts. Major development projects are regulated by Act 250. The State has a web page [www.vermont.gov/portal/business](http://www.vermont.gov/portal/business) that provides handy links for state licenses and permits. A recommended starting point is <http://permits.vermont.gov>. On that page, you can click on “How do I know if I need a State Permit?” This will locate the State Permit Specialist for the community or area you are considering. The State Permit Specialists can help guide you and determine the applicable State permit and licensing contacts.



## Selecting a Location

While developing your business plan you should contact real estate brokers and prospect for your business location. To start, the Addison County Economic Development Corp. (802) 388-7953 maintains listings of available commercial space in the County. When you find a location, contact Planning & Zoning (or the Town Clerk) in your municipality to see if your business is permitted there. ACEDC can also arrange property tours.

### **Location, Location, Location!**

Once you have selected a community that meets your particular needs, choose a location that will help generate, not deter, customers. Is there too much competition in the area? Look for a Merchant's Association; group advertising, insurance, and security may be available.

Talk to the current or previous tenants regarding the landlord's maintenance history and any property limitations. Carefully review or consider having an attorney review the lease before signing. How much space is needed? How much is available? What are the costs per square foot?

Will you, your employees, and customers have easy access? Is public transit available? Is there adequate parking? Will your location affect your advertising costs? Is your space ADA accessible?

### **Transportation**

**Addison County Transit Resources (ACTR)** offers bus service to Middlebury, Bristol, Ferrisburgh, Leicester, New Haven, Ripton, Salisbury, Starksboro, Vergennes, Rutland, and Burlington. **The Vermont Railway** provides regular freight service to Middlebury, New Haven Junction, and Vergennes. (See page 30 for more transportation resources.)

#### **Advice**

Call the various business associations listed in this directory. Sometimes they hear about location openings before they are advertised. Call ACEDC (802) 388-7953. They maintain a list of available commercial space.

## Financing Your Business

Regardless of where you seek funding - from a bank, a local development corporation, or a relative - a prospective lender will review your creditworthiness. A complete and thoroughly documented loan request (including a business plan, see pages 7-8) will help the lender understand you and your business. The basic components of credit analysis, the “Five C’s:” are described below to help you understand what the lender will look for.

**Capacity** to repay is the most critical of the five factors. The prospective lender will want to know exactly how you intend to repay the loan. The lender will consider the cash flow from the business, the timing of the repayment, and the probability of successful repayment of the loan. Payment history on existing credit relationships - personal or commercial - is considered an indicator of future payment performance. Prospective lenders also will want to know about your contingent reserve sources of repayment.

**Capital** is the money you personally have invested in the business and is an indication of how much you have at risk should the business fail. Prospective lenders and investors will expect you to have contributed from your own assets and to have undertaken personal financial risk to establish the business before asking them to commit any funding.

**Collateral** or guarantees are additional forms of security you can provide the lender. Giving a lender collateral means that you pledge an asset you own, such as your home, to the lender with the agreement that it will be the repayment source in case you can’t repay the loan. A guarantee, on the other hand, is just that - someone else signs a guarantee document promising to repay the loan if you can’t. Some lenders may require such a guarantee in addition to collateral as security for a loan.

**Conditions** focus on the intended purpose of the loan. Will the money be used for working capital, additional equipment, or inventory? The lender also will consider the local economic climate and conditions both within your industry and in other industries that could affect your business.

### Advice

Before you bring your financing request to a lender, obtain your credit report. The State of Vermont requires credit reporting agencies to give one free report per year to anyone who requests it. Lenders will be looking at this information, so you should be aware of its contents before they see it. Call Credit Bureau Services of Vermont at (800) 888-4213 to find out how to get yours.

**Character** is the general impression you make on the potential lender or investor. The lender will form a subjective opinion as to whether or not you are sufficiently trustworthy to repay the loan or generate a return on funds invested in your company. Your educational background and experience in business and in your industry will be reviewed. The quality of your references and the background and experience levels of your employees also will be taken into consideration.

With many start-ups, cooperation among lenders is the key. Many new businesses need to piece together a patchwork to satisfy their financing. Banks, alternative lenders, government programs, family, and friends often become partners to assist in the development of a business. If you encounter resistance in obtaining financing, get creative. New online crowdfunding may be an option to locate alternate financing and build a support network for your venture at the same time.

**What if you don't qualify for traditional financing through a bank?** There are several "alternative lenders" listed in the financing directory section of this guide (pages 30-31). These lenders often have more flexibility than banks. Once your business is established and proven, a banking institution will be more likely to favorably consider future requests. In general, banks have stricter guidelines on risk than alternative lenders. However, banks are better suited to grow along with your business, and their many valuable services and products could ultimately present your venture with more choices and greater flexibility.

Financing your start-up or expansion should be considered as you begin your planning. It makes sense to think of planning and financing together.. Financing can take a considerable amount of time, so identifying key issues both dependent and independent of your plan is a good idea. Meet with one of the organizations listed on page 4 and have a conversation.

#### **Advice**

Local banks have a strong interest in the communities they serve. Money deposited in them is reinvested in ways that help stimulate the local economy. They often finance well-planned new or expanding local businesses that can demonstrate a strong potential for growth.

## Creating Jobs, Hiring Employees

Because hiring employees is a complex, expensive process, the decision to hire an employee must fit in with your goals as outlined in your business plan. The hiring process should be approached thoughtfully. Before you hire, you should define the job, the experience or education level required and what salary and benefits you are willing to pay. Seriously consider formulating a personnel policy that addresses the following: the number of hours to be worked each week and the number of days per week; holiday work and the time and method for overtime pay; fringe benefits; vacation and sick leave; time off for personal needs; training; retirement; a grievance procedure; performance review and promotion; and termination.

You should follow a process that determines the applicant's capabilities for the position. In addition to reviewing the candidate's resume and application, ask for work samples from a previous job if available. Test the applicant if appropriate and definitely check his or her work references. The number one trait employers cite as a reason for hiring someone? Attitude.

### Online Hiring Resources

#### **Small Business Administration: Delivering Success Series**

Hiring and Developing Employees video:

[www.sba.gov/content/sba-delivering-success-hiring-and-developing-employees](http://www.sba.gov/content/sba-delivering-success-hiring-and-developing-employees)

Numerous additional resources for online small business training can be found at:

[www.sba.gov/category/navigation-structure/counseling-training/online-small-business-training/starting-business](http://www.sba.gov/category/navigation-structure/counseling-training/online-small-business-training/starting-business)

#### **Equal Employment Opportunity Commission and Small Businesses**

What questions are okay to ask in an interview? This site will answer that and the other most common questions that employers encounter and make it easier for you to comply with anti-discrimination laws: [www.eeoc.gov/employers/index.cfm](http://www.eeoc.gov/employers/index.cfm)

#### **SCORE Resources, 60 Second Guides**

Excellent article on recruiting great employees:

[www.score.org/resources/60-seconds/recruiting-employees](http://www.score.org/resources/60-seconds/recruiting-employees)

#### **Business Owners Toolkit**

A rich, information-packed website about all things Small Business including dozens of forms and articles on employee management: [www.toolkit.com](http://www.toolkit.com)

#### **Livable Jobs Toolkit**

Excellent resource for creating and retaining good jobs and employees:

[www.vbsr.org/documents/misc/toolkitrevised06.pdf](http://www.vbsr.org/documents/misc/toolkitrevised06.pdf)

## Employees and Related Taxes

**NOTE:** *The information below is designed to help you get started. We make no claims as to completeness. Please check with your tax accountant or attorney to ensure accuracy.*

### Federal

*Except where noted all forms available at [www.irs.gov](http://www.irs.gov) and some may be e-filed*

- File form SS-4 and obtain an Employer Identification Number (EIN), or apply directly online.
- Each employee must fill out a W-4, the employee withholding form, and an 1-9 Employment Eligibility Verification form.
- For each pay period (weekly, bi-monthly, monthly, etc.) you need to calculate and deduct employees' state and federal income tax, Social Security, and Medicare amounts. Each quarter you'll file a form 941 to report your payments. You can e-file and e-pay form 941 directly on the IRS website.
- Shortly after the end of the calendar year, you'll file Wage and Tax Statement (W-2) for each employee and a Transmittal of Wage and Tax Statement (W-3 form); both of these forms can be e-filed. You'll also file form 945, the Annual Return of Withheld Federal Income Tax.
- Some businesses, such as those with employees who receive tips, are required to file additional information. Check with your tax accountant or visit [www.irs.gov](http://www.irs.gov).
- If you are self-employed (i.e. no employees) you must pay the self-employment tax. Use Schedule SE with your annual 1040 tax return. See [www.irs.gov](http://www.irs.gov) for information.

### State

*Except where noted all forms available at [www.state.vt.us/tax](http://www.state.vt.us/tax) or call 802-828-2551.*

- When you file an S-1, Vermont Application for Business Tax Account, you need to request a withholding tax account if you plan on employing. The State will send you an Employer Withholding return booklet for reporting along with a schedule and formula for calculating the deductions.
- Each employee must fill out form W-4VT.
- As an employer, you must file wage reports on a quarterly basis even if no wages were paid in a quarter. An Employer's Quarterly Wage & Contribution Report (Form C-101) is mailed to each taxable and reimbursable employer during the last week of each calendar quarter.
- Workers' Compensation insurance must be purchased. Contact an insurance agent. For information on Workers' Compensation visit [www.labor.vermont.gov](http://www.labor.vermont.gov) or call (802) 828-2288.
- Check with VOSHA (Vermont Occupational Safety & Health) for additional regulations that may apply to your company at [www.labor.vermont.gov](http://www.labor.vermont.gov) or call (802) 828-2288.

## Workforce Development

Assuming you will be hiring employees for your venture, you will also want to make sure that they remain equipped in the years ahead to handle the jobs they have been hired for today. Considering how competitive the global economy is these days, and how quickly technology and other skills can change, this may involve additional training in a wide range of subjects that you may not have the time or expertise to handle.

Fortunately, there is a strong local network of education and training resources available to help you and your employees (and potential employees) stay up with the latest developments that will keep your business competitive.

### **Community College of Vermont**

Located in Middlebury, the Middlebury Academic Center offers hundreds of courses onsite or online in a wide range of topics including: accounting, health science, architecture, business, communication, computer information systems, economics, education, environmental science, hospitality and tourism management, and more.

10 Merchants Row, Suite 223, Battell Block, Middlebury / (802) 388-3032 / [www.ccv.edu/locations/middlebury/index.html](http://www.ccv.edu/locations/middlebury/index.html)

### **The Hannaford Career Center**

The Hannaford Career Center offers technical, workplace and continuing educational opportunities for the secondary and adult learners of Addison County. The adult education programs include classes in: information technology, business, finance and marketing, health careers, sustainable agriculture, skilled butchers and meat cutters, and more.

51 Charles Avenue, Middlebury (Main Campus) / (802) 382-1012 / [www.hannafordcareercenter.org](http://www.hannafordcareercenter.org)

### **Vermont Adult Learning Center**

The Addison County Learning Center . provides adults with essential skills education to further their educational, employment and personal goals. VAL offers Work Readiness programming to prepare adults for entry, reentry to or promotion in the workplace.

Community Services Center, 282 Boardman Street, Middlebury / (802) 388-4392 / [www.vtadultlearning.org/html/addison.shtml](http://www.vtadultlearning.org/html/addison.shtml)

### **Vermont Association of Business Industry and Rehabilitation (VABIR)**

VABIR is Vermont's liaison between private sector employment and skilled workers with disabilities. Working under a program through the US Department of Education called Projects With Industry (PWI), VABIR provides pragmatic, real-world information to both employers and job-seekers.

156 South Village Green, Middlebury / (802) 388-4669 / [www.vabir.org](http://www.vabir.org)

## Directory of Resources

### Public & Private Business Resources

**Champlain Valley SCORE** - Champlain Valley SCORE is an all-volunteer organization serving western Vermont that offers mentoring, workshops and events, as well as templates and tools to assist you in starting or growing a business. SCORE's mentors, comprised of active and retired business men and women, provide clients with free and confidential business counseling.

11 Lincoln Street, Room 106, Essex Junction / (802) 951-6762 / [www.champlainvalley.score.org](http://www.champlainvalley.score.org)

**Micro Business Development Program (MBDP)** of the Vermont Community Action Agencies provides technical assistance and training to low to moderate income Vermonters planning to start or expand a small business. Generally working with businesses of fewer than five employees, MBDP offers one-to-one business counseling and coaching, classroom training, group workshops, feasibility assessment, business planning, market research and analysis, mentoring, and loan application assistance.

(802) 860-1417 / [www.vermontmicrobusiness.org](http://www.vermontmicrobusiness.org)

**Vermont Agency of Commerce & Community Development (ACCD)** - ACCD encompasses two major state departments and many programs that serve the Vermont public by enhancing the Vermont business climate, marketing Vermont to tourists and others, and strengthening our communities in a wide variety of ways.

[www.accd.vermont.gov](http://www.accd.vermont.gov)

**Vermont Bioscience Alliance (VBSA)** - A number of forward-looking Vermont bioscience companies formed an alliance to strengthen the already-thriving industry here and to do their part in furthering bioscience research in Vermont and around the world.

[Vermontbiotech@gmail.com](mailto:Vermontbiotech@gmail.com) / [www.vtbiosciences.org](http://www.vtbiosciences.org)

**Vermont Business Materials Exchange** – The VBMX Exchange is a free online service designed to help businesses, industries and other organizations find outlets for materials that otherwise would be discarded. Registered users can post or search listings for materials either wanted or available, similar to a classified ad.

(800) 630-3636 / [www.vbmex.org/index.php?](http://www.vbmex.org/index.php?)

#### Advice

Hiring professional assistance such as an attorney and accountant will greatly increase your professional capabilities and reduce your risk of making serious mistakes in planning and running your business.



**Vermont Center for Emerging Technologies (VCET)** – VCET is a leading-edge technology incubator serving all of Vermont under a mandate to increase technology startups and accelerate next generation job creation for this generation of Vermonters. VCET offers a targeted business incubator program designed to foster the success of high opportunity technology firms by providing firms with substantive business mentoring along with traditional incubator services such as low cost, flexible office space, shared resources, capital, networking, training, etc.  
(802) 656-3880 / [vermonttechnologies.com](http://vermonttechnologies.com)

**Vermont Department of Economic, Housing & Community Development – Vermont Training Program** - This customized training program assists employers to keep workers' skills current. The program partners with employers and training providers to train Vermont's workforce for the jobs of tomorrow.  
[www.accd.vermont.gov/business/start/training](http://www.accd.vermont.gov/business/start/training)

**Vermont Food Venture Center (VFVC)** – The mission of the VFVC is to make available all needed resources for people to start a specialty food business and to help grow an existing business. The VFVC provides infrastructure and support for value-added production, minimal processing and business services to emerging and existing food businesses.  
(802) 472-5362 / [www.vermontfoodventurecenter.org](http://www.vermontfoodventurecenter.org)

**Vermont Global Trade Partnership (VGTP)** – A program of the Vermont Agency of Commerce & Community Development, VGTP provides international trade related educational seminars, trade show participation, technical assistance, and one-on-one consulting services for Vermont businesses.  
(802) 828-1681 / [www.accd.vermont.gov/business/start/international\\_trade](http://www.accd.vermont.gov/business/start/international_trade)

**Vermont Manufacturing Extension Center (VMEC)** – Provides one-on-one support and services through field engineers to Vermont's small and mid-sized (under 500 employees) manufacturers. VMEC's goal is to assist Vermont manufacturers to increase productivity, modernize processes, and improve competitiveness. Ongoing training opportunities designed specifically for manufacturers are also offered.  
(800) 637-4634 / [www.vmec.org](http://www.vmec.org)

**Vermont Small Business Development Center (VTSBDC)** - Co-located with the ACEDC at 1590 Route 7 South, Suite #8 in Middlebury, VTSBDC is available for free one-on-one assistance with the process of researching, starting, operating, expanding and selling a business. They work with businesses of up to 500 employees.  
(802) 388-7953 / [www.vtsbdc.org](http://www.vtsbdc.org)

**Vermont Technology Alliance** (VtTA - formerly Vermont Software Developers Alliance) – VtTA changed its name to better reflect the organization’s expanding membership and its mission to represent and support the state’s growing number of technology companies that are creating high-skilled, high-paying jobs.

(802) 735-0840 / [www.vermonttechnologyalliance.org](http://www.vermonttechnologyalliance.org)

**Women’s Agricultural Network** - Assists women starting or expanding farms or agricultural-related businesses. Provides education, technical assistance and networking opportunities for each step of the development process.

(802) 223-2389 [www.uvm.edu/-wagn/](http://www.uvm.edu/-wagn/)

**Women’s Small Business Program** (WSBP) - Located at 255 South Champlain St., #8 in Burlington, WSBP provides women with business skills and support to start, operate and expand micro-businesses. It offers many workshops and introductory courses as well as a 15-week business skills training program described as a mini MBA.

(802) 846-7063 / [www.wsbp.org](http://www.wsbp.org)

#### **Town Clerk Contact Phone Numbers**

The Town Clerk is generally the best person to contact for general questions about starting a new business. The Clerk will know where to go for answers on more technical issues.

Addison (802) 759-2020	Bridport (802) 758-2483	Cornwall (802) 462-2775
Ferrisburgh (802) 877-3429	Goshen (802) 247-6455	Leicester (802) 247-5961
Lincoln (802) 453-2980	Monkton (802) 453-3800	New Haven (802) 453-3516
Orwell (802) 948-2032	Panton (802) 475-2333	Ripton (802) 388-2266
Salisbury (802) 352-4228	Shoreham (802) 897-5841	Starksboro (802) 453-2639
Waltham (802) 877-3641	Weybridge (802) 545-2450	Whiting (802) 623-7813

#### **From a Business Owner -**

“I moved my business to Vermont because I love the state of my birth, and wanted my employees to be able to have the great lifestyle the state offers. I chose Addison County because of its proximity to larger markets and ease of travel to even larger ones.”

- Lars Hubbard, The Friday Group

## Utilities/Programs

**Addison County Solid Waste Management District** – Located at 1223 Route 7 South in Middlebury, the ACSWMD offers a wide variety of programs and services to help you properly recycle or dispose of business waste items.  
(802) 388-2333 / [www.addisoncountyrecycles.org](http://www.addisoncountyrecycles.org)

**Efficiency Vermont** – Efficiency Vermont provides technical assistance, rebates, and other financial incentives to help Vermont households and businesses reduce their energy costs with energy-efficient equipment, lighting, and approaches to construction and major renovation. Additionally, Efficiency Vermont partners extensively with contractors, suppliers, and retailers of efficient products and services throughout the state. Whatever your business, Efficiency Vermont can help you save money on energy-efficient equipment you buy today and on your energy costs for years to come.  
Toll free (888) 921-5990 / [www.efficiencyvermont.com](http://www.efficiencyvermont.com)

**Green Mountain Power (GMP)**, - Green Mountain Power, is a local electricity utility in the state of Vermont focused on providing its customers with a balance of the most reliable, affordable, smart, and clean electricity, in an effort to be the best small utility in America.  
Toll free (888) 835-4672 / [www.greenmountainpower.com](http://www.greenmountainpower.com)

**Tri-Town Water District**– Serves the towns of Addison, Bridport, and Shoreham.  
(802) 759-2115

**Vergennes Panton Water District** – Serves customers in Vergennes and Panton.  
(802) 877-2440

### Advice

Contact the utilities that serve your business, and consult with them as you plan. Often, their programs can save you money.

## **State of Vermont**

**Secretary of State, Corporate Div.**  
(802) 828-2386 Fax: (802) 828-2853  
<http://corps.sec.state.vt.us>

**Dept. of Taxes,  
Taxpayer Services Div**  
(802) 828-2505  
[www.state.vt.us/tax](http://www.state.vt.us/tax)

**State of Vt. Dept of Labor (VDOL)**  
Unemployment Compensation Div.  
(802) 828-4000 Fax: (802) 828-4022  
[www.labor.vermont.gov/Business/WorkersCompensation/tabid/114/Default.aspx](http://www.labor.vermont.gov/Business/WorkersCompensation/tabid/114/Default.aspx)

**Worker's Compensation**  
(802) 828-2286  
[www.labor.vermont.gov/Businesses/WorkersCompensation/tabid/114/Default.aspx](http://www.labor.vermont.gov/Businesses/WorkersCompensation/tabid/114/Default.aspx)

**VT Occupational Safety & Health (Vosha)**  
(802) 828-2765 or (800) 287-2765  
[www.labor.vermont.gov/?tabid=74](http://www.labor.vermont.gov/?tabid=74)

**Vermont Department of Health**  
Burlington Office  
(802) 863-7200 or (800) 464-4343  
[www.healthvermont.gov](http://www.healthvermont.gov)

**Vermont Agency of Agriculture**  
(802) 828-2430  
[www.state.vt.us/agric](http://www.state.vt.us/agric)

**Dept. of Economic, Housing & Community  
Development**  
(802) 828-3080  
[www.accd.vermont.gov/business](http://www.accd.vermont.gov/business)

**Vermont Agency of Natural Resources**  
(802) 241-3600  
[www.anr.state.vt.us](http://www.anr.state.vt.us)

**Vermont Chamber of Commerce**  
(802) 223-3443 Fax: (802) 229-4257  
[www.vtchamber.com](http://www.vtchamber.com)

## **Federal**

### **U.S. Internal Revenue Service**

Burlington office – (802) 859-9308  
Courthouse Plaza  
199 Main Street  
Burlington, VT 05401

Rutland office – (802) 773-6982  
1085 U.S. Route 4 East  
Rutland, VT 05701

[www.irs.gov](http://www.irs.gov)

Tel: (800) 829-1040  
(Tax Help Line for Individuals)

Tel: (800) 829-4933  
(Tax Help Line for Business)

(800) 829-3676 (Forms and Publications)

(800) 555-4477 (Electronic Federal Tax  
Payment System Hotline)

## **Banks and Alternative Lenders**

### **Addison County Economic Development Corp. (ACEDC)**

1589 Rte 7 South, Suite 8  
Middlebury, VT 05753  
(802) 388-7953

### **Citizens Bank**

36 Middle Road, Middlebury  
(802) 388-6791  
186 Main Street, Vergennes  
(802) 877-6818  
[www.citizensbank.com](http://www.citizensbank.com)

### **First National Bank of Orwell**

441 Main Street, Orwell  
(802) 948-2811  
Route 22A, Shoreham  
(802) 897-2265  
[www.fnborwell.com](http://www.fnborwell.com)

### **Key Bank**

47 Creek Road, Middlebury  
(802) 388-4031  
[www.key.com](http://www.key.com)

### **Merchants Bank**

15 West Street, Bristol  
(802) 453-2371  
25 Monkton Road, Vergennes  
(802) 877-3143  
[www.mbvvt.com](http://www.mbvvt.com)

### **National Bank of Middlebury**

30 Main Street, Middlebury  
(802) 388-4982  
Route 7 South, Middlebury  
15 Seymour Street, Middlebury  
28 Main Street, Bristol  
29 Green Street, Vergennes  
[nbmvt.com](http://nbmvt.com)

### **People's United Bank**

69 Monkton Road, Ferrisburgh  
(802) 877-3827  
114 South Village Green, Middlebury  
(802) 388-6316  
3 North Maple Street, Vergennes  
(802) 877-3111  
[www.peoples.com](http://www.peoples.com)

### **Champlain Valley Credit Union**

7 Green Street, Vergennes  
(802) 877-3221  
[www.creditunionaccess.com/cu63923.htm](http://www.creditunionaccess.com/cu63923.htm)

### **Opportunities Credit Union**

Offering affordable financial services to Vermonters and socially responsible investment options for those seeking to impact their community.  
92 North Ave  
Burlington, VT 05401  
(802) 865-2003  
[www.oppsvt.org](http://www.oppsvt.org)

### **Vermont Federal Credit Union**

(888) 252-0202  
24 Washington Street, Middlebury  
Panton Road (Goodrich), Vergennes  
[www.vermontfederal.org](http://www.vermontfederal.org)

### **Community Capital of Vermont**

Offers financing and other assistance to businesses in Vermont that do not yet meet all the requirements for traditional bank financing.  
(802) 479-0167 / [www.cvcapital.org](http://www.cvcapital.org)

## **Banks and Alternative Lenders**

***(Continued)***

### **USDA Rural Business and Cooperative Programs**

These programs provide financial and technical assistance to businesses, cooperatives, and communities.

(802) 828-6031

[www.rurdev.usda.gov/vt/vtbuscoop.htm](http://www.rurdev.usda.gov/vt/vtbuscoop.htm)

### **Vermont Community Loan Fund**

Financing for real estate, fixed assets, operating capital, line of credit, purchase order financing, and debt restructuring.

(802) 223-1448 / [www.vclf.org](http://www.vclf.org)

### **Vermont Economic Development Authority (VEDA)**

VEDA manages a wide range of low-cost lending programs for small- and medium-sized businesses. Lending is customized to best fit a business's particular needs. VT Job Start loans can be used to start, strengthen, or expand small businesses.

(802) 828-5627 / [www.veda.org](http://www.veda.org)

#### **From a Business Owner -**

"Nathaniel Group has borrowed from Addison County Economic Development Corporation on five different occasions. Each time the financial support of ACEDC helped us to either expand our business or work through some particularly difficult time."

- Joel Melnick, founder, Nathaniel Group

## Associations & Referral Services

**Addison County Chamber of Commerce** - The Addison County Chamber of Commerce unites more than 650 members whose shared goal is to build a better community through a strong economic base. The Chamber's mission is to promote both individual businesses and the region as a whole. .

(802) 388-7951 / [www.addisoncounty.com](http://www.addisoncounty.com)

**Addison County Economic Development Corporation (ACEDC)** – Is the resource for navigating challenges and opportunities of doing business in Addison County. As a membership organization, we work with many types of businesses, from value-added agriculture to manufacturing and service companies. We also work with businesses in all stages of growth, from pre-venture start-ups to established businesses and global corporations. ACEDC has a revolving loan fund program, provides location and permitting assistance, and referrals to all other state and local resources.

(802) 388-7953 / [www.addisoncountyedc.org](http://www.addisoncountyedc.org)

**Addison County Regional Planning Commission (ACRPC)** - ACRPC serves the 21 towns of the Addison Region and provides assistance on a range of community development activities and issues. ACRPC provides leadership and technical expertise to encourage cooperative planning within and among the region's communities and area-wide interests.

(802) 388-3141 / [www.acrpc.org](http://www.acrpc.org)

**Better Middlebury Partnership (BMP)** - BMP's mission is to promote and enhance business in Middlebury, to make Middlebury a better place to work, live and conduct business, and to provide a unified voice of concern on issues to government as well as to work with other local organizations for the betterment of the community.

(802) 377-3557 / [www.bettermiddleburypartnership.org](http://www.bettermiddleburypartnership.org)

**Bristol Downtown Community Partnership** - Working to keep Bristol a vibrant village to live, work, play & shop in!

[www.facebook.com/BristolDowntownCP](https://www.facebook.com/BristolDowntownCP)

**United Way of Addison County** - *United Way of Addison County is a leader and catalyst, mobilizing and supporting the caring power of individuals and organizations to improve lives and strengthen the community.*

(802) 388-7189 / [www.unitedwayaddisoncounty.org](http://www.unitedwayaddisoncounty.org)

**Vergennes Partnership** – The mission of the Vergennes partnership is to enhance the economic viability and preserve the beauty and character of downtown Vergennes.

<http://vergennesdowntown.com/>

**Vermont Businesses for Social Responsibility** - Fosters a business ethic in Vermont that recognizes the opportunity and responsibility of the business community to set a high standard for protecting the natural, human, and economic environments of our citizens. Over 600 member businesses.

(802) 862-8347 / [www.vbsr.org](http://www.vbsr.org)

**Workforce Development Council (WDC)** – Organized in 1993 and under the Department of Labor, the WDC has developed and oversees a comprehensive system for workforce education and training in the state.

(802) 828-4156 / [www.labor.vermont.gov/tabid/1495/Default.aspx](http://www.labor.vermont.gov/tabid/1495/Default.aspx)

**Lawyer Referral Service**

(800) 639-7036 / [www.vtbar.org](http://www.vtbar.org)

**Vermont Society of Certified Public Accountants**

(802) 229-4939 / [www.vtcpa.org](http://www.vtcpa.org)

**Vermont Retail Association**

(800) 649-1698 / [www.vtretailers.com](http://www.vtretailers.com)





## Transportation

**Addison County Transit Resources (ACTR)** – Offers bus service to Middlebury, Bristol, Ferrisburgh, Leicester, New Haven, Ripton, Salisbury, Starksboro, Vergennes, Rutland (with Marble Valley Regional Transit District), and Burlington (with Chittenden County Transportation Authority). There is also a new service to Hinesburg called the 116 Commuter. A Dial-a-Ride program is also available. Check website for schedules.  
(802) 388-1946 / [www.actr-vt.org](http://www.actr-vt.org)

**Burlington International Airport** – Located in Burlington, about an hour's drive away, offers frequent, regularly scheduled commercial air service to many U.S. locations.  
Information: (802) 863-1889  
[www.burlingtonintlairport.com](http://www.burlingtonintlairport.com)

**Middlebury State Airport** - A public use airport, owned by the State of Vermont, located on Airport Road three miles southeast of the central business district of the Town of Middlebury.  
(802) 828-1083

**Package/Delivery Services** – Provided by UPS, FedEx, DHL, as well as Green Mountain Messenger.

**State of Vermont - Go Vermont** – Connecting Commuters is a resource for commuters who want to reduce the cost and environmental impact of driving. The program features a free carpool/vanpool matching service, ridesharing tips, and other practical information on getting around by biking, walking, bus, train, and ferry.  
[www.connectingcommuters.org](http://www.connectingcommuters.org)

**Taxi, Personal Transportation Services** – BNB Taxi, Middlebury, (802) 388-3882; Small City Taxi, Vergennes, (802) 877-3395; Middlebury Transit, (802) 388-3838 / [www.middleburytransit.com](http://www.middleburytransit.com); Jessica's Vital Transit, (802) 349-8833 / [www.jessicasvt.com](http://www.jessicasvt.com).

**The Vermont Railway** provides regular freight service to Middlebury, New Haven Junction, and Vergennes from Rutland and Burlington.  
(802) 862-2503 / [www.vermontrailway.com](http://www.vermontrailway.com)

**Ticonderoga Ferry** - This cable ferry provides daily service (approximately three round-trips per hour) between Shoreham, VT and Ticonderoga, NY from April 21 to September 4.  
(802)897-7999 / [www.forttiferry.com](http://www.forttiferry.com)

## Meeting Spaces

There are numerous locations in Addison County to hold a business planning meeting for both large and small groups of people (group size capacity is in parentheses).

Addison County Chamber of Commerce, Middlebury (10) 388-7951 [email](#)  
Addison County Court House, Middlebury (20-25) 388-5330  
Addison County Parent/Child Center, Middlebury (25) 388-3171  
American Legion Hall, Middlebury (400) 388-9311  
Basin Harbor Club, Vergennes (200) 475-2311 [email](#)  
Burnham Hall, Lincoln (100) 453-2785  
Champlain Valley Unitarian Universalist Society, Middlebury (10-260) 388-8080 [email](#)  
Common Ground Center, Starksboro (150) 453-2592 [email](#)  
Community College of Vermont, Middlebury (15) 388-3032  
Courtyard by Marriott, Middlebury (50) 388-7600 x404 [email](#)  
East Middlebury Community House, Middlebury (50) 388-9412  
Havurah, Addison County Jewish Community, Middlebury (50-100) 388-3105  
Henry Sheldon Museum, Middlebury (35) 388-2117 [email](#)  
Ilsley Public Library, Middlebury (80) 388-4095 [email](#)  
Keybank, Middlebury (4) 388-4031  
Memorial Baptist Church, Middlebury (30-150) 349-5796  
Middlebury Community House, Middlebury (35) 388-2071 [email](#)  
Middlebury Congregational Church, Middlebury (100) 388-7634  
Middlebury Indoor Tennis, Middlebury (20-30) 388-3733  
Middlebury Inn, Middlebury (150) 388-4961 [email](#)  
Middlebury Police Department, Middlebury (25) 388-3191  
Middlebury Union Middle School, Middlebury (10-50) 382-1600  
Middlebury Volunteer Ambulance Association, Middlebury (85) 388-3286 [email](#)  
National Bank of Middlebury (25) 388-4982  
People's United Bank, Middlebury (12) 388-8585  
St. Mary's Roman Catholic Church, Middlebury (125) 388-2943  
St. Stephen's Episcopal Church, Middlebury (30-100) 388-7200  
Swift House Inn, Middlebury (25) 388-9925 [email](#)  
Tourterelle Restaurant & Inn New Haven (200) 453-6309 [email](#)  
Town Hall Theater, Middlebury (232) 388-1436 [email](#)  
United Methodist Church, Middlebury (60-80) 388-2510  
Vergennes Opera House, Vergennes (300) 877-6737 [email](#)  
Veterans of Foreign Wars, Middlebury (250) 388-1011  
Waybury Inn, E. Middlebury (50) 388-4015 [email](#)

This listing of meeting locations in Addison County is also available here:  
[www.addisoncounty.com/pages/event.asp?content=meetings](http://www.addisoncounty.com/pages/event.asp?content=meetings)