

about us

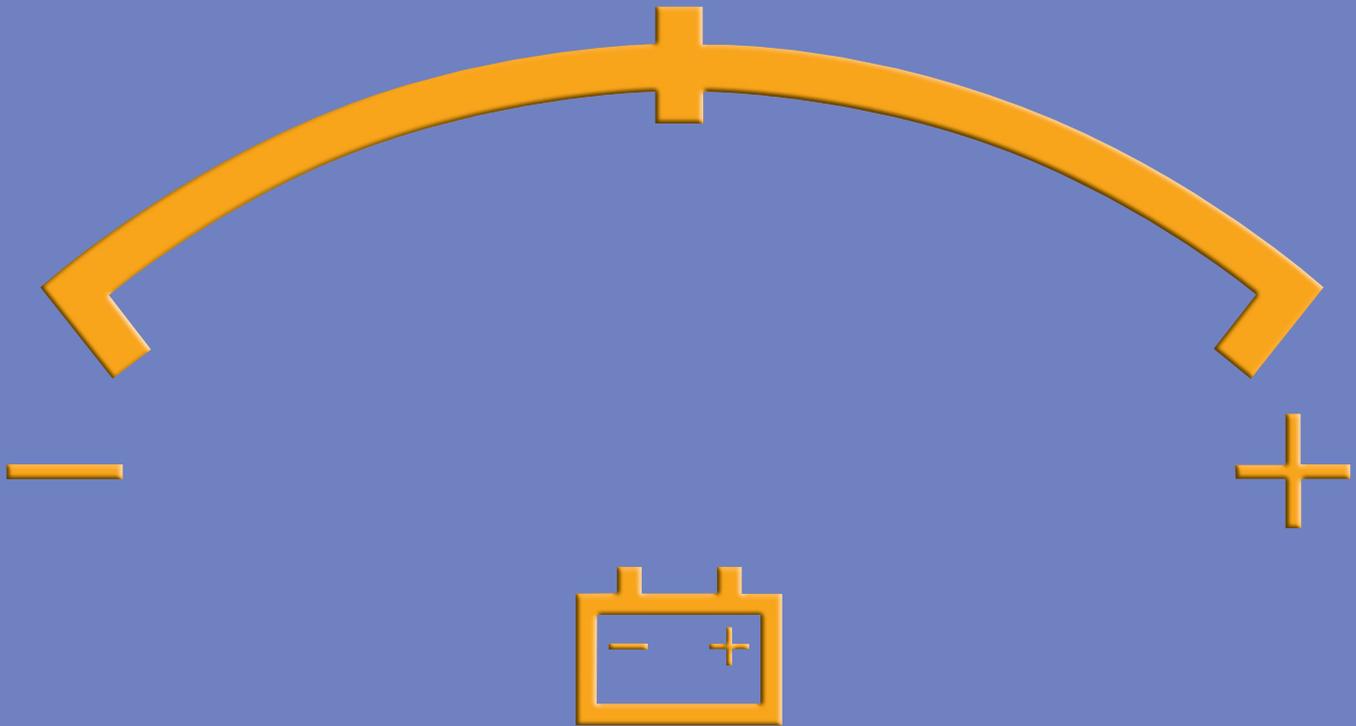
contact us

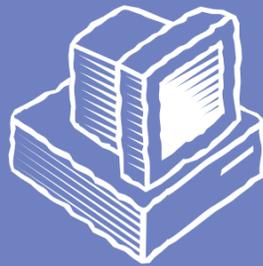
search

Department of Economic and Community Development

Jump-Start Your Business in Connecticut

youbelonginconnecticut.com





STARTING OR GROWING A BUSINESS? YOU'VE COME TO THE RIGHT PLACE!

Here in Connecticut, we love to see new businesses succeed. That's why we've packed this brochure with practical information you need to start right and grow strong. Check out these pages. Visit the Web sites. Then, if you have questions, contact the helpful folks at Connecticut's Business Response Center, your one-stop gateway to business programs, services and information:

Connecticut's Business Response Center

c/o CERC

805 Brook Street, Building 4

Rocky Hill, CT 06067-3405

1.800.392.2122

www.YouBelongInCT.com



about us

Visit www.YouBelongInCT.com

SUCCESS

From business plans to financing to business registration — we'll guide you to the resources you need to succeed.

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search

Starting or Growing a Business?
Visit these sites for general information
about starting a new business.

Smart Start
www.CTSmartStart.com

Secretary of the State
www.sots.state.ct.us

Service Corps of Retired Executives
www.score.org

Small Business Administration
www.sba.gov

Connecticut Small Business
Development Center
www.sbdc.uconn.edu

The Entrepreneurial Center
[uhaweb.hartford.edu/CCHCW/
Entrepreneurial_Center.html](http://uhaweb.hartford.edu/CCHCW/Entrepreneurial_Center.html)

UConn Family Business Center
www.sba.uconn.edu/FamilyBusiness

Women's Business Development Center
www.ctwbdc.org

Find Your Local Library
www.iconn.org

internet

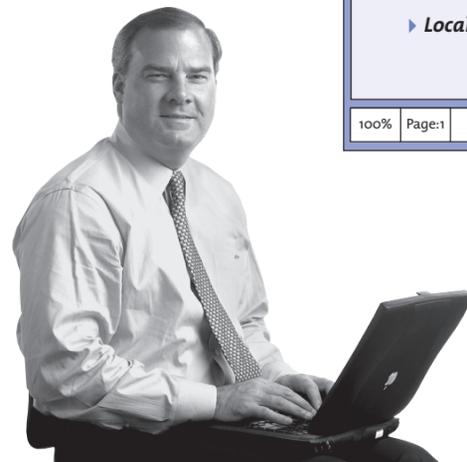
It's Easy to Access the Internet

Even if you don't have access to the Internet at home, you can still visit all the Web sites listed in this brochure. Free, public Internet access — and help for new users — is available at:

- ▶ **State and municipal libraries**
- ▶ **U.S. Small Business Administration Business Information Center**
- ▶ **Local Entrepreneurial Centers**

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BUILDING A BUSINESS? FIRST, BUILD A PLAN.

A good business plan is the foundation for any successful business. As you create your plan, you'll evaluate your market, competition, location, pricing, financial requirements, business strategies and more. With a quality business plan, you'll make better business decisions and increase your chance of success. Plus, bankers, investors, prospective business partners and others will take you seriously only if you have that all-important plan in place.

GETTING HELP WITH YOUR PLAN IS EASY — AND FREE!

You'll find business plan outlines and sample plans at Web sites shown on this page. These outlines will help you identify key elements of the business plan and create your first draft. Once you've done that, you can get free, personal assistance with your business plan — and advice on other business issues — from any of the organizations listed at left.

FIND THE FACTS FAST.

The information you need to write your business plan is just a few mouse-clicks away. Get key facts about real estate, demographics, competing businesses and more — quickly and easily — from the Web sites shown to the right. State agencies, CERC, trade associations and your local library are all great sources of information, and will be happy to help you find the data you're looking for.

contact us

Business Plans
www.CTSmartStart.com
keywords: sample business plan

www.sba.gov
keywords: starting your business,
then business plans

Real Estate
SiteFinder™
www.CTSiteFinder.com
keywords: available real estate

Demographics
www.cerc.com
keywords: economic data,
compare Connecticut, quick facts

State Agencies
www.state.ct.us

Connecticut State Library
www.cslib.org

Find Your Local Library
www.iconn.org

Department of Economic and
Community Development
www.decd.org
keywords: town profiles

Trade Associations
www.YouBelongInCT.com
keywords: professional associations



CHOOSE YOUR BUSINESS STRUCTURE — BUT DON'T GO IT ALONE!

One of the most important decisions you'll make in starting your business is which type of legal entity your business will be. This complex decision will have a powerful effect on your business and your personal assets and liabilities. There are eight different ways to set up a business, ranging from sole proprietorship to limited liability company to corporation. You'll find brief descriptions of each form on www.ct-clic.com. But don't decide on your own. Seek advice from an attorney and an accountant. If you're not already working with these professionals, start now. Need the names of some in your area? See the sidebar at left.

search

Legal Forms of Business

www.ct-clic.com

keywords: Business Center then Registering

Lawyers

Connecticut Bar Association

www.ctbar.org

keywords: Public then Lawyer Referral

Accountants

Connecticut Society of CPAs

www.cs-cpa.org

keywords: referral service

Community Accounting Aid & Services, Inc.

www.ctcaas.org



LICENSING, PERMITS AND REGISTRATION: YOUR FIRST STOP IS SMART START.

All states and the federal government require businesses to obtain licenses and permits and register with appropriate agencies. In Connecticut, we've made this process simpler and easier for you by creating Smart Start. Smart Start is a free service that lets you register with state agencies, obtain occupational licenses and tax identification numbers — even pay various agency fees with a single check — all at one convenient location. See the Smart Start Web site for more information, or call 1-800-392-2122 to speak with a business information specialist. Also check out the Connecticut Licensing Info Center (www.ct-clic.com) the state's online, searchable database. For more information about local, state and federal requirements, how to contact licensing agencies, and more, visit www.CTSmartStart.com.



contact us

Smart Start

www.CTSmartStart.com

Connecticut Licensing Info Center

www.ct-clic.com

services

Professional Advice: A Smart Investment

Even if you're watching every penny — and what entrepreneur isn't? — you should obtain the services of an attorney and an accountant, and consult with an insurance professional and several bankers. Some services will cost you a little now, but good advice will help you save money and protect your interests over the long term.



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Business Name
List of Town Clerks
www.state.ct.us/dph
keywords: town clerk directory

Secretary of the State
www.sots.state.ct.us

Libraries
Find Your Local Library
www.iconn.org

Connecticut State Library
www.cslib.org

Trademarks
U.S. Patent & Trademark office
www.uspto.gov

Connecticut Trademarks
www.sots.state.ct.us
keywords: Commercial Recordings then
Forms then Trade and Service Mark

CLIC
www.ct-clic.com
keywords: trade or service mark registration

Copyrighting
Library of Congress
www.loc.gov
keyword: copyright

Web Domain Names
Check Availability
www.networksolutions.com

Insurance
Small Business Insurance &
Risk Management Guide – MP28
www.sba.gov
keywords: online library, publications, MP28

Group Insurance for Small Businesses
www.cbja.com
keywords: insurance & employee benefits

State and Federal Taxes
Internal Revenue Service (federal)
www.irs.gov

Department of Revenue Services (state)
www.drs.state.ct.us



OTHER IMPORTANT THINGS TO CONSIDER.

There's a lot to think about when you're starting or expanding a business, but every detail is important. Among the first steps are:

- ▶ **BUSINESS NAME** — Make sure the name you want to use isn't already being used by another business. Contact the Secretary of the State, your town clerk and your local librarian for help researching business names.
- ▶ **TRADEMARKING/SERVICE MARKING/COPYRIGHT** — Ask your attorney for advice.
- ▶ **WEB DOMAIN NAME** — Your web address is the basis for building your identity on the internet. To register your domain name, log onto www.networksolutions.com.
- ▶ **INSURANCE** — Some are required; some just make good business sense. Talk to an insurance professional.
- ▶ **TAXES** — Review your potential tax rates and possible credits with a tax accountant.
- ▶ **CHOOSING A LOCATION** — Start with SiteFinder (www.ctsitefinder.com) to access more than 50 million square feet of available space in Connecticut.

LET US SHOW YOU THE MONEY.

Need venture capital? A loan? A line of credit? Financial assistance for your small or expanding Connecticut business is available from several sources, including banks, private and quasi-public venture capital firms, and state and federal governments. You'll find details on locating financing sources at www.YouBelongInCT.com under "Doing Business in CT."

SEEKING FINANCING? BE PREPARED.

Before you meet with any prospective lender, make sure you have:

- ▶ A good business plan
- ▶ A financing proposal
- ▶ A detailed financial statement

And do your homework up front, to be sure the organization you're approaching offers the type of financing you need.

CHOOSE A LENDER YOU CAN BANK ON.

Establish a relationship with a bank that can help your business grow long term. Meet with several, then choose the one that suits you best. Look for:

- ▶ Convenient location
- ▶ Competitive fees
- ▶ Wide range of services
- ▶ Flexibility
- ▶ A genuine interest in you and your business



Enterprise Zones
www.decd.org

keywords: enterprise zones

Technical Training
www.decd.org

keywords: business assistance, business & technical resources

For manufacturers – CONNSTEP
www.connstep.org

Recruiting
Department of Labor
www.ctdol.state.ct.us

keywords: recruitment and referral services

www.cbia.com
keywords: workforce solutions

Job Training Funding
www.decd.org

keywords: business assistance, training

Minority and Women Owned Firms
Department of Administrative Services

www.das.state.ct.us
keywords: set-aside

SetAside Program
www.decd.org

keywords: procurement

Procurement Technical Assistance Program
www.secter.org

keywords: PTAP

Energy Costs
Department of Public Utility Control
www.state.ct.us/dpuc

Bridgeport Hydraulic Company
www.bhcco.com/BHCHome.html

Connecticut Light & Power
www.cl-p.com

Connecticut Water Company
www.ctwater.com

Connecticut Natural Gas
www.cngcorp.com

Southern Connecticut Gas Company
www.socomngas.com

SNET
www.snet.com

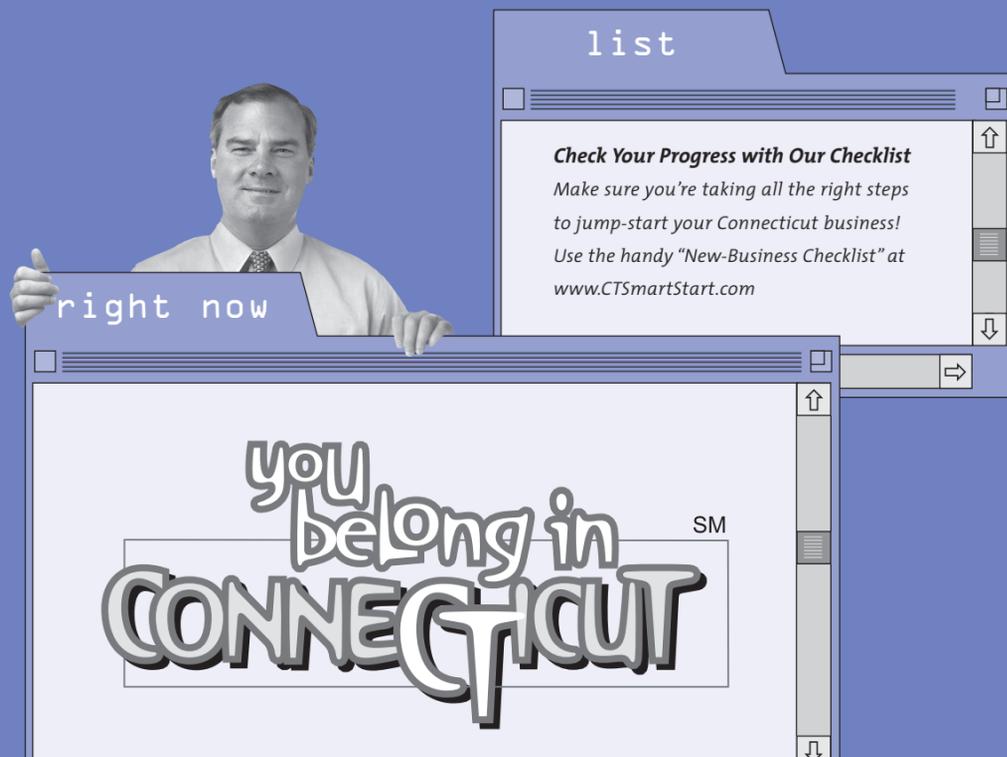
The United Illuminating Company
www.uinet.com

Verizon
www.verizon.com

Yankee Energy Services Company
www.yankeegas.com

BUSINESS RESOURCES: YOU NEED THEM, WE'VE GOT THEM.

Connecticut has a wealth of resources to help small businesses start right and grow strong. Earn big tax breaks by locating in an Enterprise Zone. Get technical training and advice. Participate in special programs for small firms, minorities and women. Or get help reducing energy costs or recruiting the workers you need. Want to know more? Explore "Doing Business in CT" at www.YouBelongInCT.com.



interested?

Want to know more about jump-starting your business in Connecticut? Great!

Give us a call at 1.800.392.2122 or e-mail us at info@YouBelongInCT.com

contact us

in touch



DECD
*State of Connecticut
Department of Economic and
Community Development*

*505 Hudson Street
Hartford, CT 06106
1.800.392.2122*

www.YouBelongInCT.com

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