USER MANUAL

FOR YOUR STARTUP
Entrepreneur FAQ's

Q How do I write my BUSINESS PLAN? A

Lenders, potential investors, and other business professionals will want to see your business plan. Even if you are not seeking financing, **a business plan is your blueprint to success**.

HOW CAN THE LIBRARY HELP?

Individual Consultations — Schedule an appointment with one of our Business Librarians and learn how to write a business plan.

Online Resources — Access sample business plans, a business plan builder, and more by logging in with your library card.

Visit https://cecilcountylibrary.org/services/bic to get started on your business plan.

Print Collection — Check out books from our Business collection at any of our seven library branches.

Q Does my business NEED INSURANCE? A

Business insurance can help protect against property damage, liability, and more. Each business is unique so it is important to **investigate specialty insurance policies for your particular business**.

WHERE SHOULD I START?

Contact the **Maryland Insurance Administration**.

📞 800-492-6116   💻 www.mdinsurance.state.md.us

Q What are my options FOR FUNDING? A

→ **GRANTS:** A government grant is a financial award given by the federal, state, or local government for a beneficial project. The grantee is not expected to repay the money.
To find Maryland grants visit:
https://commerce.knack.com/maryland-funding-incentives
To find federal grants visit:
www.grants.gov

→ **BOOTSTRAPPING:** Use savings, credit cards, home equity loan, or borrowed money from friends & family.

→ **BANKS:** Local banks can work with you to secure a commercial loan.

→ **SBA:** The Small Business Administration does not give out loans; rather, they provide loan guarantees to banks to encourage the funding of small businesses.
SBA (Maryland): (410) 962-6195
SBA (US): 1-800-827-5722

→ **MD DEPT. OF COMMERCE:** Provides state funding and incentive programs offering business assistance.
https://open.maryland.gov/business-resources/

→ **CECIL COUNTY OFFICE OF ECONOMIC DEVELOPMENT:** County programs and designations available to qualifying small businesses and start-ups.
www.cecilbusiness.org

Q How do I protect my INTELLECTUAL PROPERTY? A

Patent — Protects the inventor by conferring the right to "exclude others from making, using, offering for sale, or selling" the registered invention within the US.
United States Patent & Trade Office:
www.uspto.gov

Trademark — Any word, name, symbol, device, or combination thereof used to identify and distinguish the goods of one manufacturer to another.
United States Patent & Trade Office:
www.uspto.gov

Copyright — Protects original works of authorship fixed in a tangible medium of expression, such as writing, music, photos, and more.
For more info visit:
www.copyright.gov

Q What if I need to HIRE EMPLOYEES? A

→ **DEPARTMENT OF LABOR:** The **Employer's Quick Reference Guide** gives a complete overview of the steps you need to take to hire employees legally.
To view the guide visit:
http://dllr.state.md.us/employment/empguide.pdf

→ **TAXES:** Employers (even those self-employed) must file state and federal withholding taxes for themselves and for their employees.
Internal Revenue Service (IRS):
www.irs.gov
Maryland Taxes:
http://taxes.marylandtaxes.com/business_taxes

→ **HIRING:** Employers need to register new hires, re-hires, and temporary employees within 20 days.
Maryland New Hire Reporting:
http://newhire-reporting.com/md-newhire/

→ **UNEMPLOYMENT:** Visit http://www.dllr.maryland.gov/employment/empfaq.shtml to find out if you are liable for MD unemployment insurance or worker's compensation taxes.

Q Where can I find LOCAL BUSINESS RESOURCES? A

CECIL BUSINESS RESOURCE PARTNERS: The following organizations offer FREE assistance to help get your business started in Cecil County.

Cecil County Public Library
https://cecilcountylibrary.org/services/bic

SCORE
https://uppershore.score.org

Small Business Development Center
http://marylandsbdc.org/northern

Office of Economic Development
www.cecilbusiness.org

Susquehanna Workforce Network
www.swnetwork.org

Cecil College Business Training Resource Center
www.cecil.edu/business

Cecil County Chamber of Commerce
www.cecilchamber.com

Business & Education Partnership Advisory Council
http://www.ccps.org/domain/23

BIC
BUSINESS INFORMATION CENTER

ROADMAP
to starting
A SMALL BUSINESS
IN CECIL COUNTY

Let's get started! Schedule an appointment with us today.

📞 410.996.6269 ext.1127

✉ bic@cecilcountylibrary.org

Cecil County Public LIBRARY

PIT STOPS

**Follow the path.
Start your business.**

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1 develop
BUSINESS CONCEPT

The Cecil County Public Library's **Business Information Center** provides FREE information and assistance with the process of starting or running a business.

SCHEDULE AN APPOINTMENT
Meet with a business librarian to research business concepts, refine your plan, find industry-specific business information, develop a marketing plan, and more.

The library is here to help you start **and stay** in business.

✉ **BIC@CECILCOUNTYLIBRARY.ORG**

📞 **410.996.6269 ext. 1127**

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2 select
LEGAL STRUCTURE

Before you register your business, you must determine your:
LEGAL OWNERSHIP STRUCTURE.

SOLE PROPRIETORSHIP
One owner.
Personal liability for debts.
Not taxed as an entity.

PARTNERSHIP
Two or more partners.
Personal liability for debts.
Not taxed as an entity.

LIMITED LIABILITY CO. (LLC)
One or more members.
Limited liability for debts.
(Business separate from Personal)
Must file with MD Dept. of Taxation.

CORPORATION
One or more shareholders.
Limited liability for debts.
Managed by directors elected by shareholders.
Must file with MD Dept. of Taxation.

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3 register
BUSINESS

To register your business with the State of Maryland visit: **MD BUSINESS EXPRESS**.

https://egov.maryland.gov/businessexpress

HERE YOU CAN:
Register your business name.
Form your legal entity.
Submit annual filings.
Establish tax accounts.

For a list of filing fees visit:
$ https://egov.maryland.gov/businessexpress/Payment/FeesSchedule

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4 licenses
PERMITS & CERTIFICATIONS

Does your business require a business license or other documentation to operate legally?

CONTACT THESE AGENCIES TO FIND OUT:

📞 County Clerk of the Circuit Court
410.996.5380

The Dept. of Permits & Inspections
410.996.5380

Many businesses also need to register with the State of Maryland. To find out more, visit:
http://www.dllr.state.md.us/license

INFORMATION ON BUSINESS LICENSES IN CECIL COUNTY:
http://www.mdcourts.gov/clerks/cecil/business.html

APPLY ONLINE FOR A MD BUSINESS LICENSE:
http://jportal.mdcourts.gov/license/index_disclaimer.jsp

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5 obtain
EIN

An EIN (**Employer Identification Number**) is obtained from the IRS.

ALSO KNOWN AS: Federal Tax ID Number or Tax Identification Number (TIN)

USES: Business bank accounts, hiring employees, tax reporting

DO YOU NEED ONE? Visit:
https://www.irs.gov/businesses/small-businesses-self-employed/do-you-need-an-ein

HOW DO YOU OBTAIN ONE? Visit:
https://sa.www4.irs.gov/modiein/individual/index.jsp

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6 contact
REGULATORY AGENCIES

ZONING & BUILDING
Make sure your business site is zoned for the type of business activity you intend for the property.

Cecil County Division of Planning & Zoning
http://www.ccgov.org/businesses

200 Chesapeake Blvd., Suite 2300
Elkton, MD 21921
(410) 996-5220

ENVIRONMENTAL
Determine if there are environmental regulations (air pollution, water discharge, waste, etc.) that may impact your business.

MD Dept. of the Environment
http://mde.maryland.gov/

1800 Washington Blvd.
Baltimore, MD 21230
(410) 537-3000

HEALTH
Businesses involving preparing food for sale, or providing health services for people, require special health regulations and inspections.

Cecil County Health Department
www.cecilcountyhealth.org

401 Bow St.
Elkton, MD 21921
(410) 996-5550

SAFETY
MD Occupational Safety & Health
www.dllr.state.md.us/labor/mosh

10946 Golden West Dr., Suite 160
Hunt Valley, MD 21031
(410) 527-4499

Federal OSHA
www.osha.gov

200 Constitution Ave.
Washington DC 20210
(800) 321-6742

Cecil County Public **LIBRARY**