

DOING BUSINESS IN



Getting Started Business Plan Registration, Taxes & Licenses

Planning & Zoning Permitting Creating Jobs

Recreation, Quality of Life Selecting a Location Financing Your Plan



\$10.00

BARRE

Notes

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Dedication

This inaugural issue of ***Doing Business in Barre*** is dedicated to Margaret U. Hutchins.



For 15 years, Margaret U. Hutchins performed a labor of love for the Barre Area Development Corporation by recording minutes and keeping records with impeccable fashion. She “respectively submitted” her first set of minutes on January 13, 1992, and her last on May 14, 2007.

A mother of five boys, she knew what it took to keep a recalcitrant group of directors on task. Like clockwork, every member received a phone call on the second Monday of every month reminding him or her that the BADC would meet at noon - and they grew to love her for it.

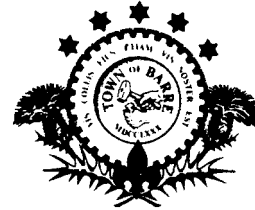
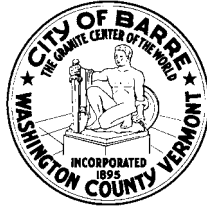
In 2006, when she was honored at the Joint Service Clubs Recognition Award Banquet for her contributions to the betterment of Barre, it was said that “Her high energy and can-do spirit make things happen wherever she is involved! She has a heart of gold! Truly, Barre is a better place because of Margaret Hutchins.”

Now and forever! The quintessential executive secretary!

DOING BUSINESS IN BARRE



*Chair, Chip Castle, Town of Barre Select Board
Governor Jim Douglas, State of Vermont
Mayor, Thomas Lauzon, City of Barre*



A MESSAGE FROM ELECTED OFFICIALS

Barre, Vermont is an exciting place to do business because it is such a fabulous place to live, work, and visit. We attract people with our breathtaking landscapes, rich ethnic and granite history, great schools, theater, arts, museums, special events, and recreational opportunities. Barre is full of opportunities for you to bring the best of home to Barre as you make it your own.

Business is strong in Barre, which hosts a vibrant central shopping district, over forty retail businesses, and well over one hundred consumer based businesses. Our low rental rates and strong community connections make Barre inviting to new business. Barre City has a strong merchant organization, the Barre Partnership, which works in cooperation with Barre Town and Montpelier. Barre's primary trade area consists of over twenty thousand households with non-shelter expenditures of approximately five hundred million dollars annually. Barre's utility infrastructure can support any business needs, and Barre promotes a business-friendly permitting process.

Start with this guide "Doing Business in Barre" which is designed to inform you about our area and put government and community agencies at your fingertips. This guide and the free assistance of the Barre Area Development Corporation and the Barre Partnership will help you begin your entrepreneurial journey with confidence. The members of the Barre Area Development Corporation (BADC) and the Barre Partnership (BP) have local experience at business ownerships and know intimately all the Who, Where, What, When and Whys of Barre.

We invite you to contact our staff at the BADC and BP who can make introductions, answer questions, and offer guidance. Most importantly help is free, confidential and full of valuable local knowledge.

Now is the time to come to Barre. We welcome you to become part of our wonderful community and will help you to achieve a thriving business.

We look forward to personally meeting with you.

Chip Castle
Chair, Town of Barre Select Board

Thomas J. Lauzon
Mayor, City of Barre

"From its early days as the Granite Capital of the World, Barre has always respected tradition, appreciated diversity and enjoyed a wonderful business climate. These are proud people continually changing for the better."

Governor Jim Douglas

CONTENTS



Town Offices



City Hall



State Capitol

Getting Started	4-5
A Business Plan	6-7
Registration, Taxes & Licenses	8-9
Planning & Zoning	10-11
Permitting	12-13
Creating Jobs/Employees	14-15
Financing Your Plan	16-17
Barre Civic Center	18
Recent Renovations	19-21
Arts, Recreation, Quality of Life	22-25
Maps	26-27
Selecting a Location	28
Special Considerations	29-32
Support Directory	33-35
Utilities/Programs	36
City & Town Directory	37
State & Federal Directory	38
Banks & Alternative Lenders	39
Associations & Referral Services	40
Transportation	41
Demographics	42
Other Important Messages	43
Index	44
Sponsors	IBC

GETTING STARTED



GOT ANY BRIGHT IDEAS?

Thinking of starting a business? Growing or relocating your company? Whether you need hand holding or rocket launching, there are many exceptional and free resources in Barre available to assist you every step of the way. Here are a few:

The **Barre Area Development Inc.**

(BADC, 802-476-0660, www.BADC.com) provides free technical assistance and referrals, provides location and permitting assistance, and when needed, can act as a liaison between city and town departments and your venture.

The **Barre Partnership**

(BP, 802-476-0267, www.barrepartnership.org) located in City Hall, provides a wide variety of support services to businesses in Downtown Barre.

Central Vermont Economic Development Corporation

(CVEDC, 802-223-4654, www.central-vt.com/CVEDC), located at the National Life Building in Montpelier. An economic development corporation that serves as a catalyst for industrial and economic growth in Central Vermont.

The **Vermont Small Business Development Center**

(SBDC, 802-223-4654, www.vtsbdc.org) co-located with the CVEDC at the National Life Building in Montpelier, 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.

The **Micro Business Development Program**

(MBDP, 802-479-1053, www.vtmicrobusiness.org), located at 195 Route 302, Berlin, offers low and moderate-income entrepreneurs free, comprehensive, one-on-one counseling and classroom training for starting, expanding, or improving their businesses. It also offers specialized refugee business assistance. Computer labs are available. Typically they work with businesses of fewer than 5 employees.

The **Women's Business Center**

(WBC, 802-229-2151, www.vwbc.org), located at Woodbury College in Montpelier, provides women with business skills and support to start, operate and expand micro-businesses. It offers many workshops and introductory courses as well as one-on-one counseling.

How to Start a Business in Barre

FACT: Every business has different needs when starting up.

Construct a customized checklist.

These organizations on the right can sit with you and develop a comprehensive to-do list specific to your business goals -- all free of charge and confidential.



START UP BASICS

The following is only a general overview of the steps you need to take in starting a business. Detailed information on each of these steps is provided in the following pages of this guide.

- 1 Develop a Business Plan.** Read through the next section of this guide on preparing a business plan. Once your plan is drafted, have it reviewed for free at one of the organizations listed on the opposite page.
- 2 Compile a checklist of steps to take.** Call BADC (802-476-0660 or visit www.BADC.com) to review and to obtain a current listing of available commercial space.
- 3 Look into local permits, zoning, and licenses.** Before signing a lease, contact Planning & Zoning (BC 802-476-0245/BT 802-479-2595), and Public Works (BC 802-476-0250) to discuss your plans. P & Z and PW will advise you of necessary zoning and building permits, and the process. www.barrecity.org & www.barretown.org.
- 4 Choose your business's legal structure.** Sole proprietorship? Partnership? S-Corp? C-Corp? Limited Liability Corporation? 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 Secretary of State's website: www.sec.state.vt.us.
- 5 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 name. Either call 802-828-2386 or visit www.sec.state.vt.us to get the Tradename Registration form. Also, certain professions require permits and licensing from this office. Again, either call the Secretary's office or check the website.
- 6 Register for state tax numbers.** For sales, rooms & meals and withholding taxes, call the Vermont Department of Taxes. 802-828-2525 www.state.vt.us/tax
- 7 Call insurance agents.** You'll need various types of insurance. Call three, discuss your business needs, get quotes and compare price and service.
- 8 Get an Employers Tax Identification Number (EIN).** Partnerships and corporations, with or without employees, must obtain an employer identification number. Complete and return IRS form SS-4. 800-829-1040 www.irs.gov (all forms available on-line)

Advice

Your business may be subject to various permits, licenses, and review. **Check out the section on "Special Considerations"** (pages 29-32).

For comprehensive assistance with larger projects of construction and improvements for new or existing commercial facilities call BADC at 802-476-0660 or CVEDC at 802-223-4654.



Please Note:

BC = Barre City
BT = Barre Town

A BUSINESS PLAN



Advice

See page 4.

The SBDC can review your business plan before you go to a lender. MBDP can help you put your plan together, or search www.google.com for many sample plans.

A failure to plan is a plan to fail. Regardless of your needs, a business plan, if reviewed by professionals, will reveal what you know and don't know about your business venture. How important is that? Oversights and mistakes are much cheaper on paper than in real life. A business plan helps owners perform better and avoid pitfalls. You may be the expert at the nature of your business but the nature of business varies like our climate.

Need help or a business plan outline?

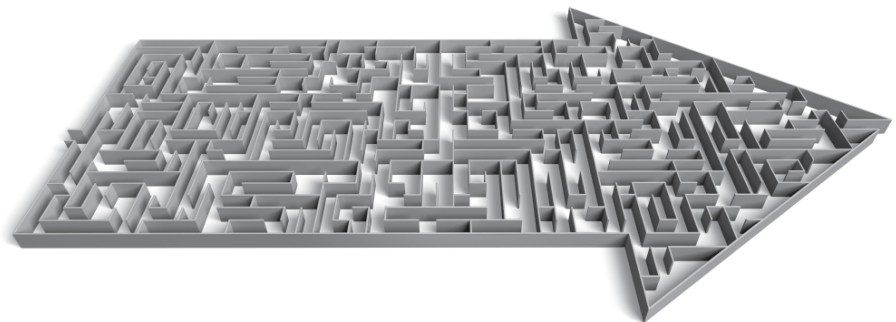
Free one-on-one assistance and a confidential review of your plan is available through the organizations listed on page 4. Don't forgo consultation. Before you bring your plan to a bank or other lender, get some qualified opinions.

Cut to the chase: This is about confidence.

If someone is going to loan you money, they need a feeling of confidence (see section on Financing, pages 16-17) that the plan is *accurate, plausible, and executable*. If your prospective financiers perceive too great a risk, you can be sure they won't be your prospective financiers for very long. If you need capital, the importance of preparing a business plan cannot be understated.

The opposite page has a business plan overview. As you draft your plan, your strengths and weaknesses will become clearer. 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; one in which you nurture, learn from, and that eventually brings life to your business.

There are as many ways to write a business plan as there are businesses. On the opposite page is an overview of a typical business plan you can use as a guide. Seek samples of other plans as guidance.



A PLAN OVERVIEW

New versions of *Microsoft Office* have decent templates for business plans (Word) and the related financial planning documents (Excel).

1 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.

2 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.

3 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.

4 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.

5 Concluding Statement

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

Advice

Going for a loan? These financial documents must accompany your plan. Easy to use templates are available. **For free forms and free help call SBDC 802-223-4654.**

I. Sources & Applications

Statement - a document that states all the sources of funds to be used in your venture and how those funds will be used.

2. Profit and Loss Statements for 3 years, historical and projected.

3. Cash Flow Statements for 3 years, historical and projected.

4. Balance Sheets for 3 years, historical and projected.

5. Tax Returns for previous 3 years.

REGISTRATION, TA

Easy Things To Do During The Business Planning Stage

1 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. A small fee is charged, and the registration is valid for ten years. Forms are available online. As part of your business planning process, you need to choose a legal structure: sole proprietorship, partnership, S-Corp, C-Corp, Worker Cooperative Corp. or Limited Liability Corporation. Once you decide, if you are anything other than a sole proprietorship, you 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

2 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 opposite page. 802-828-2551

www.state.vt.us/tax

3 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 15 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 IO40ES. Again, read page 15 in this guide. The IRS conducts local workshops and courses geared to small businesses, usually free of charge. 802-859-9308 Visit: www.irs.ustreas.gov



XES & LICENSES



4 Contact an insurance agent.

Among other insurance needs, Workers' Compensation insurance is required even for businesses with one employee. The Vermont Department of Labor (VT DOL) 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 **Barre Office: 802-476-2600.**

5 Read pages 29-32 in this guide.

Your business may require special permitting, licensing, and taxes. Among other things, you might need to call 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). *Again, read pages 29-32 to see if your business requires special considerations.*

6 Which Barre business taxes apply?

Real Estate Tax: Based on assessed value, for commercial and residential property owners. 802-476-0244 (BC) or 802-479-2595 (BT).

Business Personal Property Tax: For all businesses in BT. Request a form from the Town Assessor's office, file in April of each year. If you do not file for this tax, you may be subject to an estimated assessment. 802-476-0244 (BC) or 479-2595 (BT).

Tax Incentives: Your business may be eligible to apply for tax stabilization or other tax incentives. To inquire, call the BC Manager (802-476-0240) or BT Manager (802-479-9331).

For more information specific to businesses such as restaurants, home-based businesses, and street vendors, see this guide's Special Considerations section (pages 29-32).

State Tax Definitions

Sales & Use - A tax on sale and rental of goods, acquired or manufactured both in and out of state. A certificate is required to collect the tax.

Meals & Rooms - A tax of gross receipts per quarter for restaurants, bars, lodgings, etc.

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

Personal Income Tax - Approximately 24% of your federal income tax.

Withholding Tax on employees - A tax you withhold and remit to the State on behalf of your employees, including state unemployment taxes (SUTA).

Other State Taxes - There are special taxes on beverages, cigarettes, tobacco, solid waste, and others.

Get Guide To Vermont Taxes. Call 802-828-2551
www.state.vt.us/tax



PLANNING

Planning & Zoning (P&Z) is the City or Town Department which regulates land use, development and zoning for all property within Barre Limits. It administers several types of permits and helps interpret zoning laws for people planning to locate or expand a business in Barre.

Questions or Advice

Call P&Z. Have a conversation about your project.

The permitting for our new facility was approved quickly. The City Planning Department worked with our development team and their cooperation paid off in a prompt and favorable decision by the Design Review Board. Barre has been a good place to do business and we look forward to continued success in our new location.

Susan M. Poczobut, CEO
Granite Hills Credit Union

First point of contact:

Always contact the BADC if you're unsure where to go.

BC - Planning & Zoning
802-476-0245
or
BT - Planning & Zoning
802-479-2595

“When do I need to contact P&Z?” Now! A zoning permit may be required when you make interior (BC only) or exterior modifications to a building, change the use of a building, or simply put up a sign. 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 P&Z *before* you move forward. The P&Z staff want to help you avoid potential problems and wasted time.

“I found a space for my business, but I’m not sure whether the zoning is appropriate!” You can find out by calling P&Z with the location’s address. You may need a permit if you are converting the use of a space (e.g. office to retail, retail to manufacturing, residential to office). It may not be important if you are changing the products or services (e.g. clothing to home products), but it is important if the type of activity is changing.

“What if I am considering some small changes to the exterior of the building?” Bring a copy of your building plans to P&Z to determine if it is necessary to go through the design review process. Some buildings may be protected as historic or may require approval of design changes. Design changes include signs on the outside of the building.

“What if my proposal requires construction or other work inside or outside the building?” If there will be any evidence of construction (trucks, noise, etc.) on the property, you will need a *Building Permit* from Public Works 802-476-0263 (BC) or Zoning Dept. 802-479-2595 (BT) in addition to the P&Z permit.

“How long will it take to get a permit?” In some cases, P&Z will determine you do not need a permit and will give you a “Determination of Non-applicability.” If you do need a permit, you may be able to get an “Administrative Approval”, after a 15 day appeal period per state statute. After filing paperwork with the Town or City and the required 15 day appeal period, this alone could take 25 days. You may have to go in front of the Development Review Board, which could take a few months. Whether it’s three hours, three days, or three months, the sooner you approach P&Z, the better you can plan to ensure you have the necessary permits before you begin operating.



& ZONING

"How much does a permit cost?" Fees are based on the type of the project. Call 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 (BC)** or **Zoning (BT)** as early as possible to make sure your space complies. In some situations, for example where the costs of installing adaptive equipment is determined 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.

"Where do I learn about Vermont Act 250?" The goals of Act 250 are to protect the environment; balance development with local, regional and state issues; and to provide a forum for neighbors, municipalities and other interest groups to voice their concerns. An excellent overview can be found in Vermont Act 250 Handbook by Cindy Corlett Argentine (1998) or by visiting www.uvm.edu/~vhnet/prespl/laws/act250.

Design Review Guides - P&Z's Review Guides are easy to understand how-to guides on a variety of zoning design review topics. Reviewing applicable guides as you plan is a great idea. You can pick them up at their offices at City Hall or Town Municipal Office or go to www.barrecity.org or www.barretown.org. There are numerous guides available. Here is a partial list:

The Design Review Process

- Site Plans
- Building Elevations
- Parking
- Outdoor Lighting
- Windows
- Signs
- Access for All
- Utilities and Other Essentials
- Certificates of Occupancy
- Historic Buildings/Historic Research
- Development Review Board
- Floodplains

Questions and Advice:

BC - Planning & Zoning — 802-476-0245 or
BT - Planning & Zoning — 802-479-2595



Advice

You may be eligible for federal and state tax credits for handicap access improvements at your site. Call BADC at 802-476-0660 for more info.

Having our home office located in Barre, Vermont gives EFWall & Associates Inc. two distinct advantages: access to a motivated and highly skilled workforce and centralized access to our service area which includes all of Vermont and Western New Hampshire.

Robert P. Lord Jr.
President

First point of contact:

Always contact the BADC if you're unsure where to go.

BC - Planning & Zoning
802-476-0245
or
BT - Planning & Zoning
802-479-2595





PERMI

*The **City Building and Housing (B&H)** Department has a broad range of responsibilities including certain permitting, inspection and public utility services. New buildings, additions, alterations, repairs, demolitions, changes in plumbing, mechanical and electrical systems will require a permit followed by inspection of the construction.*

www.barrecity.org or 802-476-0250 (Barre City)

“When do I need to contact Building and Housing?” *Now, or certainly before the day you wish to start your project.* They can tell you if you need a building, plumbing or electrical permit. They will schedule inspections for building code, health & safety, fire, etc.

“Do I need to fill out an application for a permit?” Yes. Complete Form ISD-I Application for Permit (available on the web site). It is strongly recommended that you or your contractors contact this office during the project’s planning stages or at the same time that your project is being reviewed under the zoning process. This will help keep your project on schedule and let you start on the day you planned.

“How long does it take to get a permit?” There is a short waiting period. Depending on the size of the project, it could take from less than an hour to an entire week. Most permits are issued without delay. If you have planned far enough ahead, contacted the Inspection Services Division, provided plans, made phone contact, etc., prior to your project start date, it will not take long for you to obtain the necessary permits and get your project underway.

“Do I need a separate permit for wiring, plumbing, building, etc?” Yes. Each trade required to complete a project will be permitted separately identifying the work being performed and by whom it is being done. Each trade person will secure his or her own permit(s) and each permit fee will be based on the cost of construction for that trade’s portion of the work.

“How much does a permit cost?” All permits have a minimum permit fee when the project costs for labor and material fall below a certain level. For projects over the minimum, the fee is calculated based upon the cost of construction.

“Do I need to close out permits issued for my projects?” Yes. Obtaining a Certificate of Occupancy is required as part of the permit process. Double-check with both the B&H and the Inspection Services Division to be sure that all your projects were closed out after final inspection.



TTING

“Can B&H recommend a contractor to do the work?” No. The service that they provide through the permit process ensures that all contractors working in Barre City have the proper credentials and observe all state and local life safety codes in construction work.

“Can I do my own plumbing or electrical work for my business?” No. Generally, plumbing and electrical licenses are required to perform work in Barre City. All work done must comply with all state and local building codes and ordinances.

“Do I need to provide plans? If so, what is required to be shown on the plans, and can I draw them myself?” Yes. B&H needs to review your plans. For smaller projects, the plans should show elevation and floor plans identifying all areas and materials. In addition, for larger projects, you should add a foundation plan, further floor plans, cut sections, etc. You may draw these plans yourself or have a professional do them for you. However, a professional must affix a valid registration stamp and number for the inspector to accept them.

“How soon can I get an inspection for my project?”

Inspections are required for all permits. The best time to schedule an inspection is when you pick up your permit. B&H's inspection schedule is driven by the construction demand and is on a first-come, first-served basis. They request a minimum of three days lead-time to be able to be at the property for an inspection. From early spring to late fall, and around the holidays, the lead-time is longer.

“When can I see an inspector?” The inspectors have set aside certain office hours, 8 am-9 am and 1 pm-2 pm specifically to return phone calls, schedule appointments, and walk-in visits with customers. These hours were set up to issue quick permits and answer any questions you may have to keep your project moving. Voice mail can also be an important tool. For building permits, electrical permits, or for mechanical, heating, ventilation, sprinkler, and plumbing call 802-476-0263 (BC).

For questions regarding permitting in BT, please call the Planning and Zoning office at 802-479-2595.



Note:

**Pages 12 & 13
pertains to BC only.
Building and
Housing.
802-476-0250
www.barrecity.org**

Advice

Spring is a busy time for construction. Plan ahead.

Call Building & Housing.
(B & H) 802-476-0250
Have a conversation
about your project.



CREATING JOBS/



"In 1999 Bond Auto Parts had a decision to make. We needed to enlarge our warehouse from 10,000 to over 50,000 sq ft to allow our company to continue to grow. We could stay in Central Vermont or move to a new location in Chittenden County or even to the State of New Hampshire. Bond Auto Parts decision to enlarge our warehouse in Barre was based on "our commitment to local community, its solid, dependable work force and a very strong central location."

George Bond
CEO

Advice

"To the right are a few excellent sources. ➡"

Because hiring employees is a complex, expensive process, the decision 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.

Though intuition plays a big part in hiring decisions, 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? Attitude.

Small Business Administration Success Series

A plethora of advice-based articles about employing and everything else small business: www.sba.gov/gopher/Business-Development/Success-Series/

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/smallbusinesses.html

SCORE Reading Room

Smart articles on finding, hiring, developing and keeping great employees: www.score.org/readingroom.html#a_5

Business Owners Toolkit

A rich, information-packed website about all things Small Business including dozens of forms and articles on employee management: www.toolkit.cch.com

Livable Wage Toolkit

Excellent resource for creating and retaining good jobs and employees: www.vbsr.org

EMPLOYEES & TAXES

Federal

(except where noted all forms available at www.irs.gov)

- ❖ File form SS-4 and obtain an Employer Identification Number (EIN).
- ❖ Each employee must fill out a W-4, the employee withholding form and an I-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. 5-6 weeks after you file for an EIN, the IRS will send you a coupon book with forms for making these payments. Each quarter you'll file a form 941 to report your payments.
- ❖ If using subcontractors, you may need to file 1099s.
- ❖ You'll also be subject to federal unemployment tax on form 940.
- ❖ 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.
- ❖ 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). You'll also file form 945, the Annual Return of Withheld Federal Income Tax.
- ❖ If you are self-employed (or a partnership) you must pay the self-employment tax. Use schedule SE with your annual 1040 tax return. See www.irs.gov for information.
- ❖ Check with OSHA (Occupational Safety & Health) for additional regulations that may apply to your company at www.irs.gov.



State

(except where noted all forms available at 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 VV-4VT.
- ❖ As an employer, you must file wage reports on a quarterly basis even if no wages were paid in a quarter.
- ❖ Workers' Compensation insurance must be purchased. Contact an insurance agent. For information on Workers' Compensation visit www.state.vt.us/labind 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/ or call 802-828-2288.
- ❖ Catamount Health – Legislative Act 191 represents a major restructuring of Vermont's health care system, the implementation of which is not easily interpreted. Consult your health insurer or the Vt Department of Labor (including Dept of Employment & Training), which governs this program. www.labor.vermont.gov/

Advice

Have a conversation with a tax accountant. Consider hiring a professional for your tax needs. You might save a bundle in aspirin costs. An alternative to managing your company's payroll and tax filings would be to hire a payroll service to handle all your employee-related tax documents.

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 requesting it. Lenders will be looking at this info so you should be aware of its content before they scrutinize it. Call Credit Bureau Service of Vermont to find out how to get yours: 802-863-8697.

You can also access your credit report through federal agencies at www.annualcreditreport.com

FINANCING

Navigating the High C's of Credit

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 6-7) 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.

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.



\$\$\$ FINANCING

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 business. If you encounter resistance in obtaining financing, get creative.

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 (page 39). 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.

Consider this: financing your start-up or expansion should be considered as you begin your planning. It makes no sense to think of planning and financing separately. Financing can take an unexpected amount of time, so identifying key issues both dependent and independent of your plan is wise. Meet with one of the organizations listed on page 4 and have a conversation.

"We've been able to expand our business dramatically and cost-effectively while enjoying the best of both worlds: strong business support and a beautiful environment within which to operate in Barre Town."

Allison Hooper,
President

Vermont Butter and Cheese



Advice

Put yourself in the lender's shoes: If someone was looking to borrow money from you, what would you want to know before you lent your money?



The Barre Civic Center located on Auditorium Hill is a municipally run complex that supports year round events, with free wireless internet access, bringing thousands to Barre each month. The complex is broken down into three buildings, the Auditorium Complex, B.O.R. and Alumni Hall. For those interested in learning more about our Barre Civic Center, call (802) 476-0257.

Auditorium Complex (AUD)

Our most versatile building comes equipped with a full gymnasium, a regulation size basketball court, locker rooms, an 18 x 54 stage, and a commercial kitchen with ample space for vendors. The AUD serves as a multi-purpose facility. Home of the 2007 & 2008 ABA Champion Frost Heaves basketball, we annually host Vermont state high school basketball tournaments, concerts, trade, farm and racing shows, craft fairs, bingo games, auctions, annual meetings, town fairs, company parties, graduations and more.

This complex offers 10,000 SF of open space with seating capacity of 1,650 people using the main floor, bleachers and balcony. We have an additional 9,000 SF at ground level for large dinners, lunches, meetings or vendor space.

The AUD is handicap accessible with an elevator that allows access to the ground and main floor and balcony level while providing easy connections to the adjacent Alumni Hall. Our kitchen area allows for caterers to provide all food and beverage needs.

B.O.R.

The B.O.R. serves as an excellent site for shows from mid-April to early October and as an ice arena

from mid-October to early March. A 15 foot overhead door in the front of the building allows for easy exhibit set-ups and tear downs.

The 21,500 SF of open space, all on one level allows eight hundred people to view any event from heated bleacher seating. This complex has a lift for access, restrooms, an enclosed heated concession area and a large 3rd floor room for meetings or training space.

As with the AUD, you'll find the B.O.R. an easy load in and out for any show or special event. Several trade shows have also held large meals in this building for their vendors.

Alumni Hall

Our Alumni Hall connected to the AUD houses an elevator which allows access to all levels of the building. Redesigned to maximize space, the building compliments trade shows looking for breakout rooms or space for smaller lectures or day seminars.



RECENT RENOVATIONS 2006-2008

*Central Vermont Medical Center
\$16 million – completed January 2007*



*Wise Campus Center at Norwich University
\$21 million – completed August 2007*



RECENT RENOVATION

Vermont Butter & Cheese
\$1 million – completed 2006



Granite Hills Credit Union
\$750,000 – completion date 2008



Paige & Campbell
\$75,000 – completed February 2008



CTIONS 2006-2008

*M & M Beverage – New Facility
\$640,000 – completed 2006*



*Bellevance Truckwash – New Facility
\$600,000 – completed 2007*



*Miles Supply
\$400,000 – completed 2007*



*Barre Public Safety Facility
\$3.6 million – January 06*



*Barre Health Center
\$2.1 million – completed January 2007*





RECREATION, QUAL

A vibrant downtown shopping district with over 40 retail businesses and over 120 consumer-based businesses.

Today's modern technology engulfed in the most beautiful setting imaginable!



Heritage



Diversity



Enjoy the quiet serenity of the spacious outdoors along with easy access to anything your family or business will need.

Best skiing, snowboarding, cross-country skiing and snowshoeing



Within an hour's drive (and no traffic): All large Vermont cities
Breathtaking Vermont scenery **Best recreation trail network in the state**
Professional sports teams: Basketball (Frost Heaves), Baseball (Montpelier)
Major College Athletic programs in the area
Barre's Historic Opera House **Summer Concert Series**

QUALITY OF LIFE

Strong primary trade area consisting of nearly 20,000 households with non-shelter expenditures of \$486 million.

A wide choice of housing both in Barre City and Barre Town.

Broad diversity with various types of business/industry, churches/religions, nationalities/ancestry and cultural opportunities.

Being in the East! Short drive to six major ski areas!



Close to the U.S.! Golf Mountaineers), Football (Ravens) and professional stock car racing including UVM and Norwich University
New Hampshire and Canada border Attractions galore
Hiking Biking Snowmobiling (VAST trails)
Cinema Great restaurants and taverns, great times!



ARTS, RECREATION,

Barre is a leading example of the “Creative Economy” at work in Vermont. The arts increase the foot traffic and visitors to our downtown merchants. Frequently these spectacular views, farms, quarries, and rich heritage inspire our community.

Aldrich Public Library

Endowed by Leonard Frost Aldrich in 1894, the Aldrich Library was constructed in 1907-08 in the Neo-Classical style. Major renovation in 1999-2000 provided full handicapped access and restoration of the historic interior. In addition to art exhibits, lectures, discussion groups, films and classes, the library houses 50,000 volumes, extensive large print, audio and video, and historic paintings and sculpture. (802) 476-7550 www.aldrich.lib.vt.us



The Barre Opera House

Upon its completion in 1899, the Barre Opera House was deemed the finest theater in the state, and in its early years. After 40 years of disuse, a community effort began in the early 1980s to restore it to its former glory. The Opera House now boasts 25,000 visitors each year with a state of the art sound and lighting. We host 60+ perfor-

mances annually, from community events, to local theater and orchestra, to our own Celebration Series, which features well-known national and international acts. (802) 476-0292. www.barreoperahouse.org



Central Vermont Television

Central Vermont Television (CVTV) is a non-profit corporation organized to support and promote the production and distribution on Public, Education, Government (PEG) access television programs by and for educational, charitable, social service, religious, government, electoral, residents of, or members of groups operating primarily within Washington County. CVTV CH 7 is seen by a total of 9,054 Vermont households. (802) 476-4760

Barre Cemeteries and Parks

Our cemeteries and parks have

been recognized in television programs, the National Geographic Magazine and on national tours as being an outstanding display of stone art. Tourists come to learn about the iconography, symbolism and beauty of our local monuments. Barre also has several beautiful outdoor sculptures, carved by Barre artists, which document our history. (802) 476-6245 cemetery@sover.net

Millstone Hill Recreation Area

Millstone Hill is a 1500 acre non-motorized recreation center situated in the Historic Quarry area of Barre with over 65 miles of trails and growing. Opened in 2006 it was ranked as one of the best new recreation centers in the country. The trails interconnect over 50 historic quarry sites and dozens of scenic “grout” pile lookouts. Millstone Hill is an unusual combination of scenic natural beauty and historic ruins creating what is fast becoming known as Vermont’s man made natural wonder. In summer there are trails for mountain biking, hiking or walking, in winter 35K of groomed cross country ski trails and 10 miles of marked snowshoe trails. (802) 479-1000, www.millstonehill.com

Old Labor Hall/Socialist Labor Party Hall

Built by volunteer members of the local Italian community in 1900, this

QUALITY OF LIFE

and entertainment in Barre give residents a wonderful quality of life while they also visitors return as residents and new business owners. Barre's natural beauty, Add your story to ours; join our community effort to create a lucrative hometown.

National Historic Landmark served as a meeting place for unions in the early years of the American labor movement. Restoration began in 1994 and today the Labor Hall provides space for community events. (802) 476-0567 www.nps.gov/nr/travel/centralvermont/cv26.htm



Rock of Ages Visitor Center

ROA gives tours of their local granite quarry and manufacturing plant, briefly explains the history of the granite industry in Vermont and gives tourists an opportunity to understand our community and our local industry. Hands-on sandblast activity offers visitors an opportunity to experience the granite industry firsthand. Tours are offered Memorial Day Weekend through mid-October. (802) 476-3119 www.rockofages.com

Studio Place Arts

Studio Place Arts (SPA) is a vibrant, 3-floor visual arts center in historic downtown Barre. Visitors explore free exhibitions of a broad range of contemporary artwork by artists

from Vermont and beyond. SPA hosts more than 20 original art exhibitions on its 3 floors throughout the year. Artists work in studios located on the second and third floor of the SPA building. (802) 479-7069 www.studioplacearts.com

Vermont Granite Museum and Stone Arts School

This 25,000 SF Museum, listed on the National Register of Historic Places, is in development. We draw tourists school groups, building professionals and stone students. The Museum will preserve, honor and showcase Vermont's granite heritage in its exhibits which include documentation of the immigrant population. This facility has a large open shed which can be rented for large events and trade shows. (802) 476-4605 www.granitemuseum.org



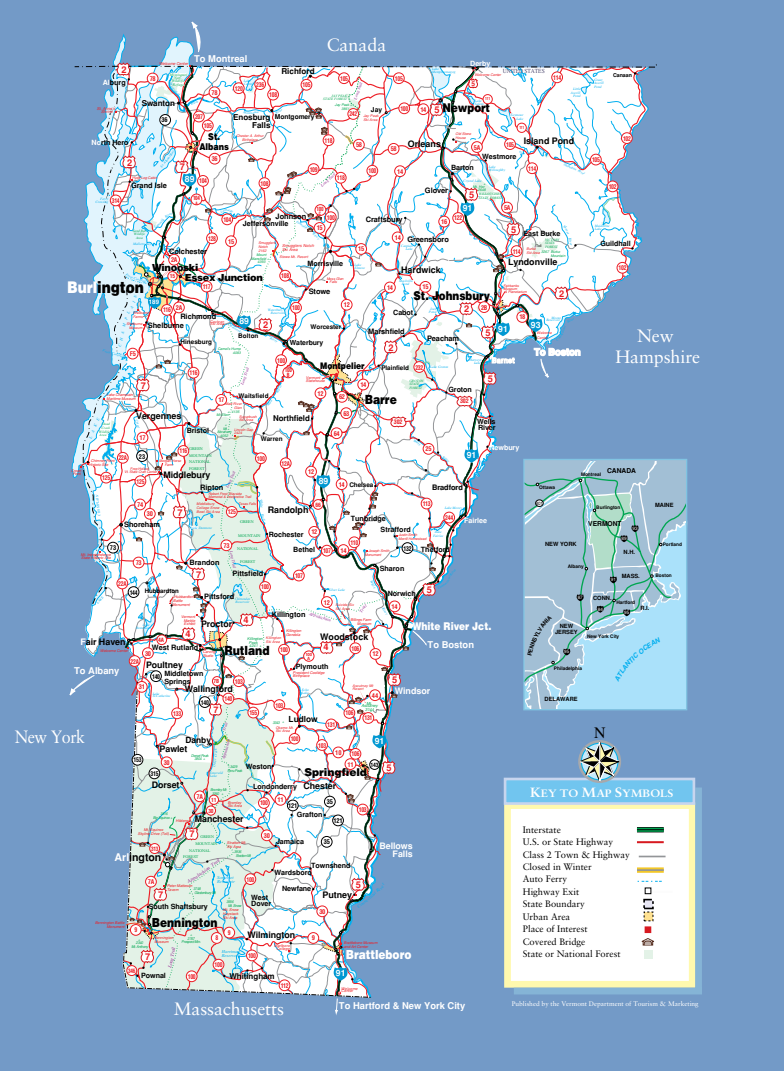
Vermont History Center

Home of the Vermont Historical Society. Thousands of visitors, students and researchers come to the renovated 1891 building each year to explore family geneal-

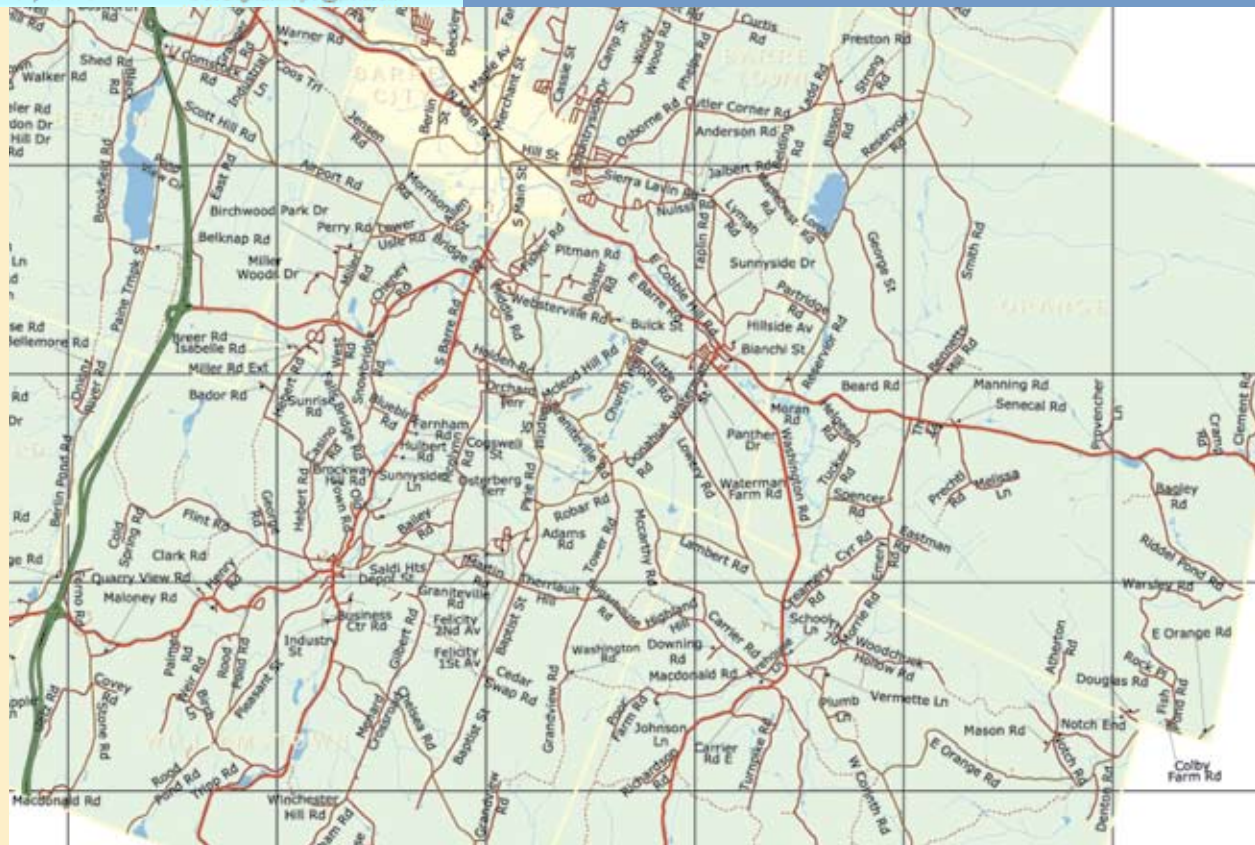
ogy, view artifacts in the Vermont Historical Society's collections, and research Vermont's rich history. The Vermont History Center houses a library of books, maps and pamphlets dating from the 1770s to present; a bookstore; and collections of 20,000 artifacts, ranging from Ethan Allen's writings to the first television viewed in Vermont. (802) 479-8515 www.vermonthistory.org

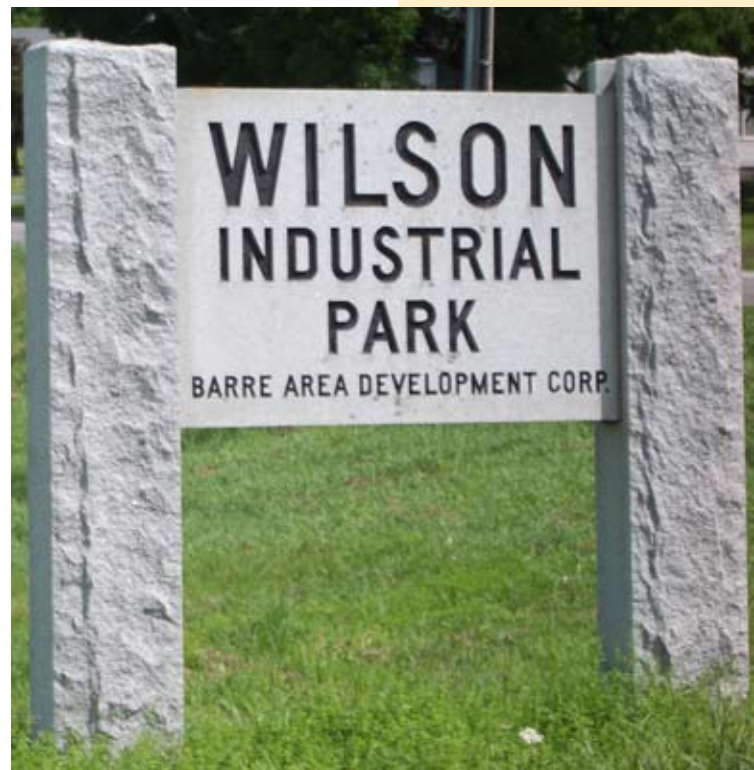
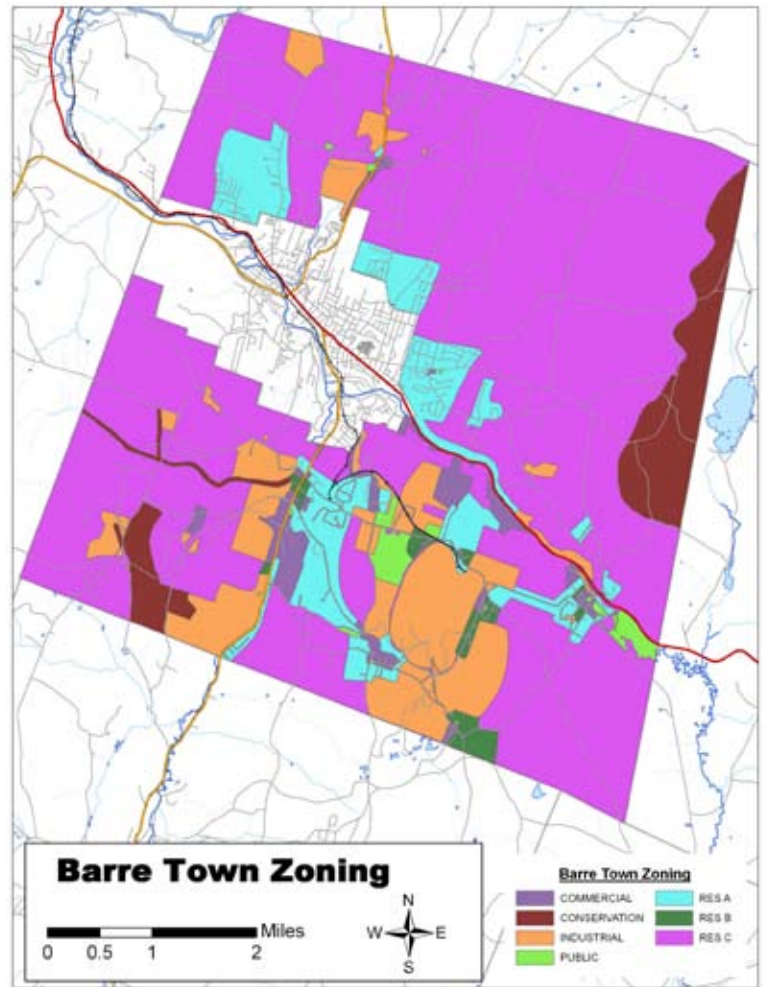
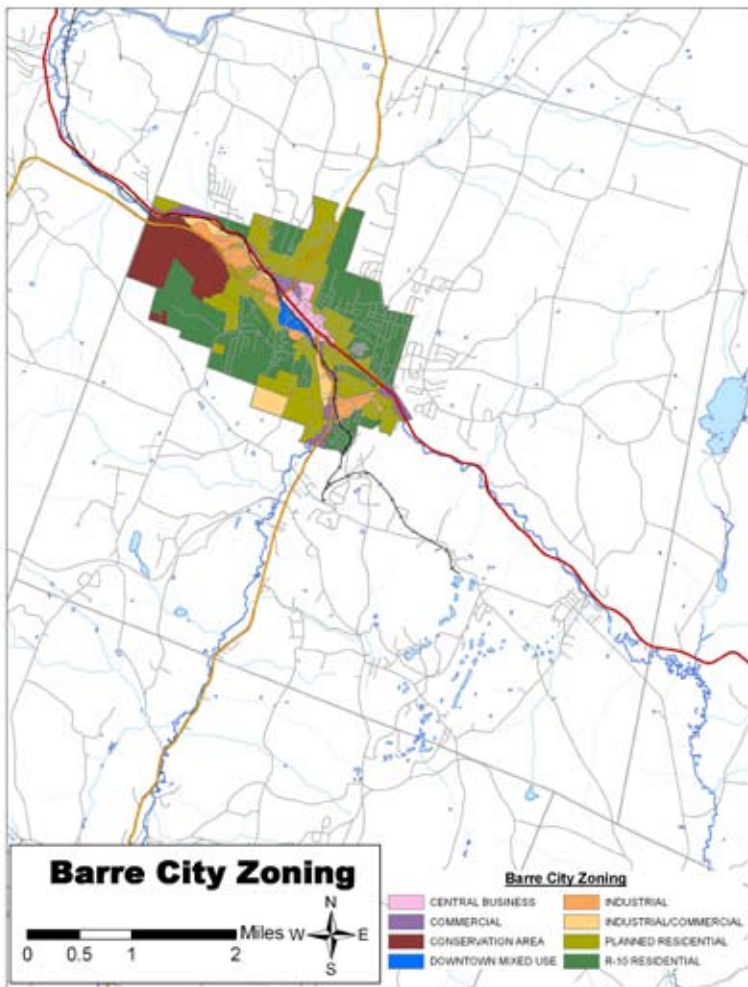
Nearby Universities and post-secondary schools

offer a wide variety of college and graduate learning: University of Vermont, New England Culinary Institute (NECI), Norwich University, Goddard College, Vermont Law School, Vermont Technical College and Woodbury College. Continuing education facilities give businesses a resource of educated and trained professionals and offer personal growth opportunities.



Close proximity to Interstate 89 providing access to many regional markets.





SELECTING A LOCATION

Advice

Call up the various business associations listed in the directory. Sometimes they hear of openings before they hit the street. Call BADC 802-476-0660. They maintain a list of available commercial space.

While developing your business plan you should be contacting real estate brokers and prospecting for your business location. To start, the **BADC** maintains a list of available commercial space in Barre. When you find a place, **call Planning & Zoning:** 802-476-0245 (BC) or 802-479-2595 (BT) to see if your business is permitted there.

Take a Tour of the Barre Area (with the BADC)

Here is an overview of the major commercial districts and corridors:

City of Barre Downtown - A dense commercial district full of restaurants, local and national retailers, professional offices, and banks. At its heart is **Main Street/South End** - An eclectic mix of retailers, offices, manufacturers, cafes, thrift shops, artists' studios, galleries, antiques, and automotive and industrial supply companies. **North End** - A mix of retailers, restaurants, business services, grocers, thrift shops, granite museum & granite manufacturers.

Town of Barre - Nestled deep within the Green Mountains of Central Vermont, our small, but growing community incorporates 5 separate villages and is known for its large granite quarries, manufacturers, wholesalers and retailers, all set within panoramic mountain views, beautiful natural scenery, outstanding schools, great residential neighborhoods, and many modern recreational facilities. Most areas are fully zoned for retail, commercial or industrial use.

Location is destiny. destiny. destiny.

Location is destiny. Choose a location that will help generate, not deter, customers. Is there too much competition in the area? Look for a Merchant's Association or seek out the Barre Partnership with questions about downtown Barre City - group advertising, insurance, and security may be available. Talk to the current or previous tenants regarding the landlord's property maintenance and any limitations on the property. Carefully review or consider having an attorney review the lease before signing. In the Barre area, there's plenty of space available at an affordable cost. There's plenty of parking (with free parking downtown!) and local public transportation for employees.



SPECIAL CONSIDERATIONS

Restaurants, Bars, Deli's, Lodging, Catering Services, Amusements

Make sure you **read pages 4-5**, "Getting Started", for information all start-ups need to consider. You'll find items such as registering your business with the state, filing for a tax identification number, and when and why to contact Planning & Zoning and Public Works.

Contact the **Vermont Health Department's** local office in Barre at 802-479-4200. You'll need a Health Permit. Obtain this permit application online at **www.healthvermont.gov** or by calling the local office. Once the application is reviewed, they will schedule a site visit to inspect your operation. Plan for at least ten days.

However, before the Health Department can issue the permit, you (excluding caterers) 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. Call the State's local permit specialist at 802-476-0195, have a discussion, and obtain an application. Good advice would be to visit **www.anr.state.vt.us/dec/permits.htm** to read about the process. It can take up to three weeks to obtain this permit, so plan ahead.

Contact the **Clerk/Treasurer's** office 802-476-0242 (BC) or 802-479-9391 (BT). You'll need information and forms for acquiring a **liquor license**. The Clerk's office also administers tobacco licenses, entertainment permits, outside consumption permits, and catering permits.

Advice

Plan on up to six weeks for your Health Permit and eight weeks for your Liquor License.

Rooms & Meals Tax

Restaurants, bars, hotels, and caterers, among others, are required to pay the State's room & meals tax, currently at 9%. When filing a State tax ID application, there will be a place on that form to establish that account. Call the Vt. Dept. of Taxes for info 802-828-2551



SPECIAL CONSIDERATIONS

Advice

The process of obtaining a liquor license requires some planning and patience as it can take up to 2 months to accomplish.

Your application for a liquor license may receive many wonderful reviews including checks by the Police Department, the City/Town Attorney, Clerk/ Treasurer's office, the Liquor Control Committee, and the State Liquor Commission.

Obtaining a **LIQUOR LICENSE** A 12-Step Program?

The City Clerk (802-476-0242) at City Hall or Town Clerk (802-479-9391) at the Town Municipal Offices provides information and forms for obtaining a liquor license. Your application for a liquor license may receive reviews by the Police Dept., 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 the applicant.

Application forms are available online at 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 Clerk/Treasurer's office (802-476-0242) at City Hall or Town Clerk's Office (802-479-9391) at the Town Municipal Offices. Return the application along with a \$100 fee (\$25 for a special event). The Police Department will review and consider for approval.

Obtaining a Catering Permit. First apply for a Permit/Number through the Vermont Department of Health's Barre office (802-479-4200). After you receive your number, you must obtain a Request for Catering form from the State Liquor Control Department. After approval, the Clerk's office will mail the application for final review to the Vermont Liquor Control Board in Montpelier, if liquor is to be provided.



You should also contact the Vermont Department of Health's Barre office (802-479-4200) and obtain its *Guide to Starting a New Food or Lodging Business in Vermont*. Make sure you read page 5 for the "everyday" considerations of starting a business.

SPECIAL Considerations

Home-Based Businesses, Street Vendors and Professionals

Home Based Business

There is a special zoning permit process for businesses that operate out of the owner's home. (Note: If you are modifying a home to accommodate your business, you may need to obtain a building permit from Public Works (applies to BC only at 802-476-0250). Ask if Rooms & Meals tax applies based on the business use.

Permit Process: Call or visit Planning & Zoning (BC 802-476-0245/BT 802-479-2595) and fill out a Zoning Permit Application. If you are modifying your home to accommodate your business, you may need to obtain a building permit from Public Works (BC 802-476-0250/BT 802-479-2595).

Street Vendors (Barre City only)

To be a street vendor you must apply to the City Clerk's Office. In your application, you may need to attach photographs or drawings of your cart showing all sides and measurements. There is an application fee. Learn more by contacting the Barre City Clerk (802-476-0242).

Advice

Again, calling the Planning & Zoning Office before you start your project can save the day. Discuss your needs and the process of reaching your goals.

Complications are easier to overcome if you can prepare ahead. Untangling a situation after the fact is almost always more difficult and more costly.



SPECIAL Considerations

(BC only) Other Things You Need to Know for Peddler Licenses

All peddlers must check with Planning & Zoning to see if they will need a Home Occupations permit.

Food Peddlers are required to put down a refundable deposit.

Selling door to door requires a Peddler's license.

Farmers, delivery services, and non-profit solicitors are not required to have a peddling license.

General Peddling District (BC only). Includes all locations throughout the City except a designated area of downtown and adjacent to City Hall. Monthly or yearly fees apply for each license. Vehicle endorsements carry additional fees.

Complete and submit a Vending Cart License Application to the Clerk's office. You may be asked for a description of your cart, stand or vehicle and for a proposed location.

Professional Regulation

The Secretary of State's Office licenses the following professions. If your profession is listed below, give them a call (802-828-2386) or visit www.vtprofessionals.org.

Accountancy, Acupuncture, Architecture, Athletic Trainer, Auctioneer, Barber/ Cosmetology, Boxing, Chiropractic, Crematory Establishment, Dental,

Dietician, Drug & Alcohol Counselors, Electrolysis, Engineer, Funeral Service, Hearing Aid Dispenser, Land Surveyor, 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, Social Worker, Tattooists, Veterinarian.



DIRECTORY

Public & Private Business Resources

Barre Area Development Inc. (BADC) - Your point of entry into Barre.

Connects entrepreneurs with local training, financing and networking opportunities. Provides information about regulatory requirements, energy savings opportunities, continuation of operations, leasable commercial space and vacant industrial land in Barre City and Barre Town. Also enhanced economic development by working closely with business owners to provide coaching and advice to strengthen or expand their operations, find improved ways to achieve results, obtain solutions to business challenges and be introduced to others in the community who can help. 802-476-0660 www.BADC.com

Barre Partnership (BP) - Coordinates activities that maintain and improve civic pride and the economic, social and cultural quality of life in the city's downtown area. BADC provides opportunities for retail development, including employment, strengthening the tax base and increasing private and municipal investment. 802-476-0267 www.barrepartnership.org/

Central Vermont Chamber of Commerce - The Central Vermont Chamber of Commerce actively markets Barre and surrounding communities as a great place to visit, live and do business. The Chamber has a 50 year history of partnering with Barre Area Development and maintains extensive economic and demographic data on the market area. Barre ranks first in the county in population and in retail sales. "Barre's community leaders maintain a deep appreciation for its rich history while energetically preparing its future". They are passionate about their commitment to the community and its residents. 802-229-5711 www.central-vt.com

Central Vermont Economic Development Corporation (CVEDC) - An economic development corporation that serves as a catalyst for industrial and economic growth in Central Vermont. 802-223-4654 www.central-vt.com/cvedc

Central Vermont Regional Planning Commission (CVRPC) - Assists member municipalities in providing effective local government and to work cooperatively with them to address regional issues. 802-229-0389 www.central-vt.com/cvrpc/

Local Agricultural Community Exchange L.A.C.E is a café and food store which also provides a venue for local crafters. The mission at L.A.C.E is to provide a venue for Vermont family farms and their community where they can celebrate local food, learn from one another, and build fellowship together. They have a small stage for music, lectures, presentations and special events. (802) 476-4276. www.lacevt.org

Advice

Having professional help such as an accountant and attorney will greatly reduce your risk of making missteps in planning and running your business. Also, payroll services save you much valuable time and they file many of your taxes as part of their service. See your local financial advisor.

DIRECTORY

Advice

"Since moving my business into Barre, I have been thrilled to see how genuinely the Barre community has embraced me, my staff and my business. The people of Barre take great pride in their ways of showcasing the many interesting businesses here and, obviously, as a result, our business has flourished with their assistance and their heart!"

Michelle Lunde, *Owner,*
Delicate Decadence

Micro Business Development Program (MBDP) - Generally working with businesses of fewer than five employees, offers low and moderate income entrepreneurs free assistance for starting, expanding or improving their businesses. Services include: one-on-one business counseling, specialized refugee business assistance, peer networking, workshops, classroom training, and loan packaging assistance. Computer labs are available. 802-479-1053
www.vtmicrobusiness.org

Service Corps of Retired Executives (SCORE) - A network of experienced business people who can provide small business owners with advice on business planning and management. Clients are matched with a SCORE counselor whose experience matches a business owner's needs. 828-4422 www.score.org

Small Business Development Center (SBDC) - Offers free business counseling for people with questions regarding starting a new business, acquisition of a business, marketing, expansion, finance for businesses up to 500 employees, etc. 802-223-4654 www.vtsbdc.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/

Women's Business Center (WBC) - Offers a continuum of services that provides women with business skills and support to start, operate and expand

microbusinesses. Offers business skills training programs, many workshops, and 'Getting Serious' - a one day workshop to explore business ownership. 802-229-2181 www.vwbc.org

Vermont Business Assistance Network - The Vermont Business Assistance Network (VBAN) is an accessible series of resources designed to provide timely and pertinent information to Vermont businesses interested in participating in new markets for their products or services, increasing competitiveness, or building "teaming arrangements" with other businesses. The information may be accessed at no charge through the World Wide Web at www.thinkvermont.com. VBAN is also home



DIRECTORY

to the **Government Marketing Assistance Center (GMAC)**. GMAC was created to assist Vermont businesses, including minority-owned, woman-owned and small businesses, to become involved in the Government contracting process. Participating businesses have access to contracting opportunities, and gain a better understanding of the federal and state marketplace and the knowledge necessary for success in government contracting. Contact the Vermont Dept. of Economic Development, GMAC, National Life Building, Drawer 20, Montpelier, VT 05620 802-828-5240 www.thinkvermont.com

Vermont Business Materials Exchange - VBMeX is a free service whose goal is to minimize waste by fostering the exchange of reusable resources. Through VBMeX, companies with surplus or by-product materials connect with other businesses or individuals who can reuse these materials productively. While businesses save money on disposal fees, they can also reduce their impact on the environment. 800-895-1930 www.vbmex.net

Vermont Global Trade Partnership - Offers complete assistance for international trade. 802-828-1681 www.thinkvermont.com/globaltrade

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. VMEC, Vermont Technical Center, Randolph Center 802-728-1432 www.vmec.org

Vermont Software Developers Alliance (VTSDA) - Offers networking opportunities and collaboration to help its members promote their products and services. They advocate on behalf of their members and help to organize collective marketing, increasing exposure to potential customers. To find out more about VTSDA, come to a monthly meeting. Contact by email or check out their website. Email info@vtsda.org www.vtsda.org

Advice

Planning on selling via the Internet? A must-visit is

Senator Leahy's
award-winning site:
[leahy.senate.gov/
vermont/cyberselling](http://leahy.senate.gov/vermont/cyberselling)

There you'll find a resource-
full step by step guide.



UTILITIES/PROGRAMS

Advice

Once you've chosen a location, make an appointment with the Police and Fire Department before it's too late. They will visit your site and advise you on safety and security issues. You can expect an annual unannounced visit from the fire department's inspectors.



Advice

Invite these utilities to your business. Consult with them as you plan. Their programs can mean \$\$\$ in your pocket: Barre companies have saved millions of dollars in energy and utility costs.

Green Mountain Power Corporation is an investor-owned, independent energy service company serving one-third of the population of Vermont, including most of the cities of Central Vermont.

Green Mountain Power proudly offers Vermont customers low rates. In fact, the lowest average rates for any major investor owned utility in New England! All this, while keeping an eye out for our environment.

Whether thinking of expanding your existing business or relocating to our beautiful Barre Area, Green Mountain Power can help you with these construction services: Act 250 assistance, Site Planning, CAD services, Energy efficient New Construction incentives, Economic Development & Job Incentive Rates. You can contact Green Mountain Power at 888-835-4672 Toll Free.

Washington Electric Cooperative is a user-owned electric utility serving the more rural areas of Barre Town. Special rates and loan programs are available for commercial customers expanding employment opportunities in the regions rural areas. 802-223-5245

Telecommunications - Vermont has an all-digital switching network and, 2 fiber networks that reach into almost every corner of the state. WiFi, DSL, ISDN, DS-3, T-1, cable, satellite and ATM services are available throughout the state. Interactive television is available at locations throughout Vermont, operated by Vermont Technical College in Randolph. Verizon serves the larger part of Central Vermont's telephone needs, while SoverNet, Charter, D&K Enterprise & Adelphia Business Solutions also service the area, including wireless internet.

Fuel - Several independent dealers and major distributors supply oil or propane from substantial local storage facilities or direct from distributors. Dealers maintain 24-hour service and will provide engineering for installation of heating equipment and appropriate on-site storage.

Efficiency Vermont - If you are a business considering upgrading equipment or your facility, or if you're building a new facility, you can take advantage of technical advice and financial incentives available through Efficiency Vermont, the statewide energy efficiency utility. Efficiency Vermont works with you and your contractors, vendors and design professionals to identify cost-effective steps you can take to lower your energy costs through energy-efficient buildings, equipment and lighting. Contact them directly at 888-921-5990 or visit their website at www.efficiencyvermont.com

CITY & TOWN OF **BARRE**

Barre Area Development Inc.

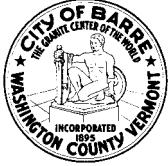
802-476-0660

www.BADC.com

Barre Partnership

802-476-0267

www.barrepartnership.org



CITY OF BARRE

(www.barrecity.org)

CITY HALL

6 North Main St.
Barre, Vermont 05641

City Manager

802-476-0240

Planning and Zoning

802-476-0245

City Tax Assessor

802-476-0244

Clerk/Treasurer's Office

802-476-0242

Department of Public Works

802-476-0250

Fire Department & EMS

802-476-0254

Police Department

802-476-6613

Parks & Rec. Department

802-476-0257



TOWN OF BARRE

(www.barretown.org)

TOWN MUNICIPAL OFFICES

149 Websterville Road, P.O. Box 116
Websterville, Vermont 05678

Town Manager

802-479-9331

Planning and Zoning

802-479-2595

Town Tax Assessor

802-479-2595

Clerk/Treasurer's Office

802-479-9391

Department of Public Works

802-476-3522

EMS

802-476-3147

Fire Department

802-479-2595

Police Department

802-479-0509

Parks & Rec. Department

802-479-9331

SHARED SERVICES

Aldrich Public Library

6 Washington St.

802-476-7500

www.aldrich.lib.vt.us

Barre Schools Superintendent's Office

120 Ayers St.

802-476-5011

shsbtc.org/super/super



Most municipal
departments can be
accessed through these web
sites: www.barrecity.org or
www.barretown.org

STATE OF VERMONT



Rehabilitation

The State of Vermont and the Federal Government offer tax credits and other incentives for rehabilitative work on buildings located in the designated downtown district. Call BADC for more information.
802-476-0660.

Secretary of State, Corporate Div.
802-828-2386 Fax: 802-828-2853
www.sec.state.vt.us

Dept. of Taxes, Taxpayer Services Div
802-828-2551 Fax: 802-828-2720
www.state.vt.us/tax

State of Vt. Dept of Labor (VDOL)
Unemployment Compensation Div.
802-828-4000 Fax: 802-828-4022
www.labor.state.vt.us/labind/wcomp/decisions.htm

Department of Labor Occupational Safety & Health
802-828-2765 or 802-865-7730
Employment & Training
802- 828-4000 www.det.state.vt.us
Worker's Compensation
802-828-2286 www.state.vt.us/labind

Department of Health
Burlington Office
802-863-7200 or 800-464-4343
www.healthvermont.gov

Department of Agriculture
802-828-2430
www.state.vt.us/agric

Dept. of Economic Development
802-828-3080 or 800-341-2211
Fax: 802-828-3258
www.thinkvermont.com

Vt. Agency of Natural Resources
802-241-3600
www.anr.state.vt.us

Vermont Chamber of Commerce
802-223-3443 Fax: 802-229-4257
www.vtchamber.com



FEDERAL

Advice

Get the "Guide to Vermont Business Taxes" from the Vermont Department of Taxes website, and the "Business Tax Kit" from the IRS website.
www.irs.gov

U.S. Internal Revenue Service
Local Offices - 802-859-9308
Courthouse Plaza
199 Main Street
Burlington, VT 05401
www.irs.gov

Tel: 800-829-1040
(Information/Problem Resolution)

TTY: 800-829-4059

800-TAX-FORM (Forms)
800-829-3676

800-829-4477 (Automated Refund Info/Recorded Tax Information)



BANKS & ALTERNATIVE LENDERS

Chittenden Bank

292 N. Main Street
802-476-0030
www.chittenden.com

Community National Bank

316 N. Main Street
802-476-6565
www.communitynationalbank.com

Key Bank

315 N. Main Street
802-476-4135
www.keybank.com

Merchants Bank

105 N. Main Street
802-476-4107
www.merchantsbankvt.com

Northfield Savings Bank

289 N. Main Street
802-476-2400
www.nsbvt.com

TD Banknorth

36 N. Main Street
802-479-3313
www.TDBanknorth.com

Community Capital of Vermont

Offers financing and other assistance to businesses in central Vermont that do not yet meet all the requirements for traditional bank financing. 107 N. Main Street 802-479-0167
www.cvcapital.org

USDA Business & Industry Direct Loan Program

Gap financing for real estate, machinery, and equipment purchases. 802-828-6031
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

Vermont Economic Development Authority (VEDA)/Vermont Job Start

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. Financing uses include equipment, inventory and operating capital.
VEDA 802-828-5627 www.veda.org
VT Job Start 802-828-5467
www.veda.org/html/program_vt_job_start.html

Advice

Read sections on business plans and financing before you apply for a loan. Visit lenders' web sites to help decide which loans are most appropriate.



"I've always enjoyed the vibrancy of Barre's downtown scene, which provides us with a strong flow of diverse customers. There's always something going on in Barre!"

Bob Sager, Owner,
Bob's Camera & Video



ASSOCIATIONS & REFERRAL SERVICES

Association of General Contractors - AGC/VT has more than 140 active general contractor, associate and affiliate members, including equipment and material suppliers, insurance companies, bonding firms, financial institutions, consultants and others with an interest in the construction industry.
802-223-2374 www.acgvt.org

Barre Granite Association - Supporting all those involved in the granite industry with a wide variety of services. 802-476-4131 www.barregranite.org
email: BGA@barregranite.org



Central Vermont Chamber of Commerce - More than 500 businessmen and women participate in this chamber of commerce, with 80 percent of the membership representing small business or companies with fewer than thirty employees. The mission of the CVCC is to promote and support the healthy environment that makes the Central Vermont region the ideal place to live, work and do business. 802-229-5711 www.central-vt.com/chamber

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



Lawyer Referral Service
800-639-7036 www.vtbar.org

Vermont Society of Certified Public Accountants
802-229-4939 www.vtcpa.org

Vermont Retail Association
802-879-6999
www.vtretailers.com



TRANSPORTATION

Edward K. Knapp Airport located between Montpelier and Barre just five minutes from either downtown. A state-owned facility, the airport accommodates corporate aircraft on a mile long runway with ILS approach. 802-223-2221.



Burlington International Airport and its regularly scheduled commercial passenger service is just 45 minutes away. Management: 802-863-2874 8:00 - 4:30 M-F
Info on flights: 802-863-1889 9:00 - midnight daily
www.burlingtonintairport.com

Railroad Services - Freight is transported by rail via New England Central Railroad, which also interchanges with Canadian National Railroad, to the Montpelier Junction. From here, Washington County Railroad transports freight to locations throughout the region including Montpelier, Berlin, Barre City and Barre Town.

Amtrak's "Vermonteer" - services the region with daily trains making full-service, scheduled stops in Montpelier and Waterbury for passengers. They also offer light freight delivery to specific locations.
800-USA RAIL www.amtrak.com

The Green Mountain Transit Agency (GMTA) - A full service public transportation provider offering many services such as shopping shuttle, Medicaid transportation and transportation services for the elderly and disabled.
6088 VT Route 12, Berlin, 802-223-7BUS www.gmtaride.org

Vermont Transit / Package Express - provides an affordable network of transportation services which link the major cities of New England with Boston, Montreal and New York City. 802-223-7112.

Package/Delivery Services - easy to access services to/from all Barre areas provided by UPS, FedEx and DHL.

Trucking/Motor Freight Services - All major LTL carriers serve the area and no job is too large for the following providers:
Anderson Trucking - 802-476-4283 Rossi Theodore Trucking - 802-476-7341
Bellavance Trucking - 802-479-9311 Trio Motor Transfer - 802-479-1824
Granite Importers - 802-476-5812



Barre's well planned transportation infrastructure including rail, truck and efficient local public transit are good for business!

From anywhere in Barre, one can gain easy access to I-89, Routes 2, 14 and 302. (See map pages 18-19).



DEMOGRAPHICS

Barre City Barre Town Washington County Vermont

Estimated Population, 2006	9,078	8,077	59,564	623,908
Total Population, 2005				
... that is under 18 years of age	22.4%	25.6%	20.7%	21.3%
... that is 65 years and older	18.1%	13.9%	13.2%	13.2%
... that is female	53.6%	51.4%	50.5%	50.7%
... that is male	46.4%	48.6%	49.5%	49.3%
Median age, 2000	38.3	39.7	38.5	37.7
Population Density (person per sq mile), 2000	2,309	248	84	66

Total Households, 2000	4,220	2,951	23,659	240,634
Average Household Size, 2000	2.14	2.57	2.36	2.44
Total Number of Families, 2000	2,253	2,217	15,053	157,763
Total Family Size, 2000	2.86	2.95	2.91	2.96
Total Housing Units, 2000	4,477	3,046	27,644	294,382
... Owner Occupied	1,933	2,448	16,218	169,784
... Renter Occupied	2,287	503	7,441	70,850
Median Housing Unit Value, 2000	\$87,900	\$101,200	\$105,200	\$111,200

Median Household Income, 2004	\$33,945	\$51,978	\$45,738	\$44,548
Median Family Income, 1999	\$42,660	\$53,565	\$51,075	\$48,625
Annual Average Wage, 1999	\$28,960	\$29,899	\$31,902	\$32,090



OTHER IMPORTANT MESSAGES

From Carl Rogers, Barre Town Manager:

The Town of Barre first developed, in large part, because of the granite industry. The community has always understood the value of strong business and industry. The Barre Town offices work diligently to assist businesses to become established and succeed. At the same time, the Town is protecting and enhancing the quality of life with outstanding education and municipal services. Today, the Town of Barre is a popular choice for families looking for a new home in Central Vermont.

Privately-owned industrial and commercial sites are spread throughout town. Historic village centers offer unique business sites. Thousands of cars travel Vermont Route 14 through South Barre daily. Direct access to Interstate 89 enhances South Barre's value for retail development. Many retail establishments are realizing the value of locating in South Barre.

The Wilson Industrial Park is owned by the Town of Barre and serves businesses with Town roads, water and sewer. An industrial park master permit facilitates permitting. A lot can be subdivided from the 80 acres to fit industrial and business (non-retail) needs. At the present, the industrial park is home to Distributed Energy, Vermont Foodbank, Cabot Cheese warehousing, Vermont Butter & Cheese, Adams Granite, and others. Because of its convenient location, the granite industry continues to be well represented in the park.

From John P. Castaldo, Executive Director, Barre Granite Association:

The Barre Granite Association was originally established in April 1889 when a group of 14 members came together to display granite products at the 1893 Chicago Worlds Fair.

The association and its members have long since been established in Barre because it is a great place to do business. The sense of community goes far beyond just living here. There is a strong sense of community within the many businesses operating in the city. This is evident by the many service organizations, such as Rotary, which has a large member base representing quite a few businesses in Barre.

The granite industry has invested millions of dollars in equipment and real estate because of their confidence in this community. They provide a safe work environment along with excellent wages and benefits for their workers. Many of the association's members are employing second and third generation family members, who also have a vested interest in the health of the community. The labor force in Barre is highly skilled and there are many resources available for training new workers or further educating existing workers. We have a very active chamber of commerce and office of economic development. The granite industry also has a long and proud history of working side by side with unions because everyone considers themselves stakeholders in the success of this community. In short, doing business in Barre is a great investment for all concerned!

From John Craig, Barre City Manager:

Barre City is Central Vermont's largest municipality. Stone workers from all over Europe created a patch-work of cultures which helped Barre to grow to the diverse municipality it is today. Barre City is home to some of Vermont's finest attractions including the Barre Opera House, Studio Place Arts, The Vermont History Center, Hope Cemetery, and the Vermont Granite Museum. In addition, there are several annual weekend festivals including the Green Mountain Motorheads Classic Car Spring Fling in early June, Homecoming weekend in July, the Northeast Fiddler's Association Contest and Festival in September, and a Harvest Festival in October.

Barre City is simply a great place to live. The convenient downtown shopping, wide-array of recreational opportunities, great schools, and diverse housing opportunities provide something for everyone. Home buyers can select from new homes in a modern subdivision or classic homes in established city neighborhoods. In fact some choose to live right downtown in the heart of the City.

Barre is truly a great place to live, work and visit.

Our warm appreciation to Bob Sager, David Heath, and BCK Real Estate for volunteering time to take many pictures included in this booklet.

Thanks also to the CVCC, CVEDC and the CVRPC for other pictures provided.

Historic pictures provided courtesy of the Aldrich Public Library and the Vermont History Center, Barre, Vermont.

INDEX

A

accountants 5, 15, 40
 Agency of Natural Resources 29
 amusements 22-25
 associations, trade 40
 auditorium complex 18

B

banks 39
 Barre Area Development
 Inc. (BADC) 4, 10, 11, 28, 33, 37
 Barre Civic Center 18
 Barre Granite Assoc. (BGA) 40
 Barre Partnership (BP) 4, 28, 33, 37
 bars 30
 business plan 6, 7, 14, 34
 business personal property tax 9

C

catering 29, 30
 certificate of occupancy 10, 12
 Chamber of Commerce 40
 City Departments 37
 City Hall 3, 10-13, 30, 37
 CVEDC 4, 33
 CVRPC 33

D

delicatessens 29, 30, 34
 design review guides 11

E

employing 14-15

F

federal employer id(EIN) 5, 8, 15
 financing 16-17, 39
 finding a location 28

H

handicap accessibility 11
 Health Dept. 9, 29, 30
 hiring 14-15
 home businesses 10, 31

I

inspection, public works 10, 13
 insurance 5
 internet access 36
 Internal Revenue Service (IRS) 8, 15, 38

L

legal assistance 40
 legal structure of business 5
 liquor license 30
 lodgings 29

M

Maps 26-27
 Micro Business Development 4, 34
 Program (MBDP)
 meals & rooms tax 9, 29, 30

P

permits, water/wastewater 11, 31
 permits, catering 29-31
 permits, entertainment 30-31
 permits, Health Dept. 29-31
 permits, home businesses 31
 permits, outside consumption 30-31
 permits, Planning & Zoning 5, 10-11, 31
 permits, Public Works 5, 11, 31, 37
 Planning & Zoning .. 5, 10-11, 22, 28, 37-38
 professional licenses 10-13, 40
 Public Works 7, 10-13, 29, 35, 37

R

referrals 32-35, 40
 registering business with State 5, 8, 38
 restaurants 30-31

S

SCORE 14
 Small Business Development
 Center (SBDC) 7, 34
 starting your business 4-7
 State agencies & departments 38

T

taxes, City and Town 9, 15, 37
 taxes, State of Vermont 8-9, 15, 38
 taxes, Federal 6, 8, 15, 38
 ThinkVermont.com 34
 town departments 37
 trade associations 40
 transportation 41

U

utilities 36
 utilities, Solid Waste District 36
 utilities, Water/Wastewater 36

V

vendor license 31-32
 Vt. Business Assistance Network 34-35
 Vt. Business Materials Exchange 35
 Vt. Dept. of Health 9, 29, 38
 Vt. Dept. of Labor and Industry 9, 38
 Vt. Dept. of Taxes 8-9, 38
 Vermont Economic Development
 Authority (VEDA) 39
 Vt. Manufacturing Extension Center 35
 Vt. Secretary of State 5, 8, 38
 Vt. Transit/Package Express 41

W

Women's Business Center 4, 34

Z

zoning 5, 10-11

DOING BUSINESS IN BARRE VERMONT

THIS PUBLICATION WAS GENEROUSLY SPONSORED BY:

Chittenden Bank

292 N. Main Street
Barre, Vt 05641
802-476-0030
www.chittenden.com

Community Capital of Vermont

107 N. Main Street
Barre, Vt 05641
802-479-0167
www.cvcapital.org

Community National Bank

316 N. Main Street
Barre, Vt 05641
802-476-6565
www.communitynationalbank.com

L Brown & Sons Printing, Inc.

14-20 Jefferson Street
Barre, Vt 05641
802-476-3164
www.lbrownandsonspainting.com

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105 N. Main Street
Barre, Vt 05641
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802-476-2400
www.nsbvt.com

TD Banknorth

36 N. Main Street
Barre, Vt 05641
802-479-3313
www.TDBanknorth.com

VEDA – VT Jobs Fund

58 East State Street, Suite 5
Montpelier, Vt 05602
802-828-5627
www.veda.org



*You shall
never
be forgotten.*