



## **A Guide to Starting/Expanding a Business in Florence, Oregon**

The City of Florence welcomes your interest in the community of Florence! Since its incorporation in 1893, Florence has faced great economic challenges, such as the decline of the logging and fishing industries. However today the community thrives because of investments made in the historic downtown which have created a wonderful, friendly destination for travelers from around the world, and a new home to retirees and individuals across the nation.

The Pacific Ocean, towering sand dunes, charming old town, an abundance of lakes, miles of nature trails- these are just a few of Florence's prizes to offer visitors and residents alike. Yet its greatest jewel is its people as the residents of Florence and the surrounding area are what make our community thrive.

**To support you in your endeavors, for those who own a business and are thinking of expanding, or those who are considering starting a business in Florence we offer the following information. We hope it is helpful.**

- ✓ Items to Consider
- ✓ Rate Your Business Idea
- ✓ Personal Business Skills Checklist
- ✓ New Business Checklist
- ✓ Legal Structures in Oregon
- ✓ Business Location and Real Estate
- ✓ Business Planning
- ✓ Trademark and Names
- ✓ City Business Licensing Requirements
- ✓ Permits and Regulations
- ✓ Taxes
- ✓ Financial Resources
- ✓ Human Resources
- ✓ Educational Resources

### **Items to Consider**

Owning your own business can be a very rewarding experience. However, people sometimes underestimate the work they need to do to start their own company. We've prepared this guide to help you examine the many aspects of starting a new enterprise realistically.

*It is much better to realize that you may need more experience or more financial backing today, rather than three months after you have started your business and invested your money.*

### **1. Experience, Motivation & Perseverance**

Do you have direct experience in the type of business that you plan to start?

If the answer is “no”:

- How will you learn the business and gain the experience that you will need?
- Are you a highly motivated person willing to spend sixty or more hours per week to get your business going?
- Can you handle the difficulties that come with starting a business?
- Are you the kind of person that stays with a project and doesn't easily get discouraged?

### **2. Analyze Your Product or Service**

What is unique about the product or service that you plan to offer?

- How is it really different from the competition? List the unique aspects of your product.
- How does your pricing compare to that of the competition?
- What research convinces you of the demand for your product or service?
- Is the demand growing?
- Are you willing to guarantee your product or service?
- How will you handle customers who request exchanges or want their money back?

### **3. Know Your Customer**

Exactly who will buy your product or service?

- Describe the type of customers your business will appeal to, in detail.
- Now, how many of those individuals are in the market area of your business? You need to develop enough research to understand how many of those potential customers exist in this area – using specific numbers.
- Next, how will you make these people aware of your business?
- How will you get them to do business with you?
- How do you get them to return to your business again and again?
- What will make them come back?

#### 4. The Competition

You must understand your competitor's advantage to be able to understand if there is a niche for your business, so it can be successful.

- How will you identify your competition?
- As you look at your competition, what are the advantages of doing business with them?
- Are there disadvantages that need to be noted?
- How many businesses similar to the one you want to start have failed in the last three years?
- How many have succeeded?
- Have you talked with any of those that failed to understand what happened to cause their failure?

#### 5. Financial Projections

These questions should be answered before seeking any financial assistance.

- Have you conducted a financial analysis?
- Do you know the percentage of your profit margin and how many units you need to sell each month?
- Have you calculated your start-up costs and monthly fixed costs?
- Have you compared your retail costs to the cost of goods or services sold?
- Do you know when your cash flow will be strong or weak?
- How much salary do you need to take home each month and how long it will take before your business reaches the break-even point?

#### 6. Assistance

The **Small Business Development Center of Lane Community College** maintains a library of resources to assist you. You can even get some advice from them. Visit them online at <http://www.lanecc.edu> to find out more.

The **Oregon Business Development Department** has a new website with complete information on starting or expanding your business in Oregon. Get the information you need by going to the State webpage, <http://econ.oregon.gov/> and choosing one of the links under Business Development.

The **Corporation Division of the State of Oregon** has an "Oregon Business Guide" online at [http://www.filinginoregon.com/business/starting\\_a\\_business.htm](http://www.filinginoregon.com/business/starting_a_business.htm) and provides general information on government regulations, requirements and registrations.

Most **Libraries in Lane County** are part of the Lane County Library Consortium and have excellent books, articles, software, and other reference materials that can help you as you go through the process of creating your own business. You can search by subject or title through the libraries in Lane County online by visiting <http://www.siuslawlibrary.org/>

## Rate Your Business Idea

This is a checklist of items to consider when you are in the pre-venture stage of evaluating your business idea. Rate your business idea in each category giving it a **H-High, M-Medium, or L-Low** score.

Your Business Idea: \_\_\_\_\_

Today's Date: \_\_\_\_\_

Item	Rating
No Investment	_____
Dependable Source of Input Supply	_____
No Government Regulation	_____
No Labor	_____
Minimum 100 Percent Gross Margin	_____
Buyers Purchase Frequently	_____
Favorable Tax Treatment	_____
Receptive, Established Distribution System	_____
Business With Great News Value	_____
Payment in Advance	_____
No Product Liability Risk	_____
No Technical Obsolescence	_____
No Competition	_____
No Fashion Obsolescence	_____
No Physical Perishability	_____
Impervious to Weather Conditions	_____
Product Workable and Feasible	_____
Proprietary Rights	_____
Continuous Revenue Flow	_____
No Legal Entanglements	_____
Exit Potential	_____
<b>Totals</b>	
Highs	_____
Mediums	_____
Lows	_____

If you have more low marks than high ones, or if you have lots of question marks, then you need to do more research or consider another idea.

## Personal Business Skills Checklist

**Instructions:**

For each subject, check the description that best describes your level of skill, ability and/or knowledge.

- 1 = No knowledge of subject.
- 2 = Basic knowledge of subject - not using.
- 3 = Adequate knowledge - not using regularly.
- 4 = Good grasp - using it to advantage.
- 5 = Not applicable to business.

<b>Planning</b>	
A. Business Plan	1 2 3 4 5
B. Mission Statement	1 2 3 4 5
C. Goals/Objectives	1 2 3 4 5
<b>Marketing Skills</b>	
A. Marketing Research/Evaluation	1 2 3 4 5
B. Customer Profile	1 2 3 4 5
C. Competition	1 2 3 4 5
D. Marketing Plan	1 2 3 4 5
E. Product Pricing	1 2 3 4 5
F. Sales Planning	1 2 3 4 5
G. Sales Volume	1 2 3 4 5
H. Promotion/Advertising/Evaluating	1 2 3 4 5
I. Customer Relations/Evaluations	1 2 3 4 5
<b>Financial Skills</b>	
A. Raising Capital/Financing	1 2 3 4 5
B. Cash Flow Management	1 2 3 4 5
C. Annual Budget	1 2 3 4 5
D. Credit Policy/Collection Procedures	1 2 3 4 5
E. Recordkeeping	1 2 3 4 5
F. Tax Report	1 2 3 4 5
G. Balance Sheets	1 2 3 4 5
H. Income Statements	1 2 3 4 5
I. Break-even Analysis	1 2 3 4 5
J. Financial Impact Analysis	1 2 3 4 5
<b>Management Skills</b>	
A. Problem-Solving	1 2 3 4 5
B. Communication to Employees	1 2 3 4 5
C. Decision Making	1 2 3 4 5
D. Organizational Structure	1 2 3 4 5

E. Negotiating	1 2 3 4 5
F. People Management	1 2 3 4 5
G. Job Descriptions	1 2 3 4 5
H. Employee Manual	1 2 3 4 5
I. Leadership Style	1 2 3 4 5
J. Time Management	1 2 3 4 5

### Computer Skills

A. Word Processing Programs (such as Word or WordPerfect)	1 2 3 4 5
B. Data Base	1 2 3 4 5
C. Spreadsheet	1 2 3 4 5
D. Accounting Software	1 2 3 4 5

## New Business Checklist

- Have you completed your strategic and business planning?
- Have you determined the type of business structure your organization will assume?
- If so, have you followed the appropriate registration procedures for that organizational structure?
- If applicable, have you registered your business trademarks and trade names?
- Have you determined whether your business or profession is subject to any special licensing requirements?
- Have you obtained a federal employer identification number (Form SS-4)?
- Will your business be required to obtain a state sales tax license, submit monthly reports, and pay taxes on business activities?
- Will your business be required to obtain a city sales or business/occupation license?
- Will you be required to withhold state and federal income taxes from the compensation paid your workers and submit quarterly reports?
- Will you be required to pay state taxes and submit quarterly reports?
- Will your business be required to pay federal unemployment taxes and submit quarterly reports?

- Will you be required to have workers compensation insurance coverage?
- Have you made a thorough review of your other insurance needs?
- Have you reviewed the state and federal labor laws and determined the personnel-related policies your business will follow?
- Have you checked the environmental regulations to ensure that your business will meet all air, water, and solid waste standards?
- Have you consulted with your accountant concerning tax planning, management controls, and essential accounting systems?
- Have you obtained state, county and city operating permits and licenses associated with your business or profession?
- Have you carefully considered all available information pertaining to your business location decision and made sure your operations are consistent with current zoning regulations?
- If so, have you obtained local certification of occupancy?
- Have you checked with the utility companies to ensure prompt delivery of service and to obtain the cost of service extensions, the amount of any required deposits, and written price and supply agreements?

## Legal Structures in Oregon

### **Business Structure**

One of the first steps toward starting your business is to select the best organizational structure for your business. The most popular types are:

- the sole proprietorship,
- the partnership,
- the corporation,
- the assumed business name, and
- the limited liability company.

Depending on the nature of your business and personal circumstances, one of these or other more specific structures will be most appropriate. The varying structures offer you very different legal and tax-related situations which you should explore in detail with your accountant and/or your attorney before deciding on the structure that is best for you.

The following is a brief discussion of the four main structures with other options listed at the end to stimulate your thinking.

## 1. Sole Proprietorship

**A sole proprietorship is, as the name suggests, a business with one owner.** Of the four types of business organizations, it is the most common. A business organized as a sole proprietorship is not separate from its owner, but merely a different name with which the owner represents him/herself to the public. The owner is the business and the business is the owner. They are inseparable.

Because of this relationship, a sole proprietorship is known as a pass-through entity. This means that all income and expenses pass-through to, and are filed as part of, the owner's personal return. If there is a business loss, the owner will enjoy a deduction to offset personal (paycheck) income. However, if the business makes a profit, the owner is responsible for any taxes due.

Since they have few legal requirements, sole proprietorships are easy to form and operate. They can also be more affordable since no legal documents need to be filed in most cases. Basically, all one has to do to form a sole proprietorship is get a business license and begin operations.

Although the sole proprietorship does have the advantage of simplicity, the negatives can steer entrepreneurs away from this form of business organization. The disadvantages of a sole proprietorship stem from its very nature - the business and the business owner are inseparable.

This leads to three potential problems:

- Owners can lose some lucrative tax-free fringe benefits because they cannot participate in company-funded employee benefit plans like medical insurance and retirement plans.
- Since the owner and the business are inseparable, whoever sues the business actually sues the owner. The owner's personal exposure is unlimited.
- The business owner is personally liable for the debts of the company, and unfortunately, personal assets can be taken to pay company obligations.

## 2. General Partnership

**A partnership is similar to a sole proprietorship but has two or more owners.** Like the sole proprietorship, the partnership is not a separate legal entity from its owners. Unlike the proprietorship however, the partnership can hold property and incur debt in its name.

In general, the partnership shares the same advantages and disadvantages as the sole proprietorship. However, the partnership has an additional drawback. A partner can be held liable for the acts of the other partners, increasing personal liability.

Tax treatment of the partnership is also slightly different. Although it is a pass-through entity and does not pay its own income tax, the partnership does file an informational tax return with the IRS. The pro rata share of its income and expenses are shown on each partner's personal return, and any taxes due are paid by the partners.

### 3. Corporation

The corporation was conceived to solve the typical problems of partnerships. Incorporating allows a group of entrepreneurs to act as one, much the way a partnership does, with one important advantage. **Since the corporation is a separate legal entity capable of being sued, it can protect its owners by absorbing the liability if something goes wrong.** In recent years, the corporation has developed as a tax reduction/planning tool.

A corporation is essentially an "artificial person" created and operated with the permission of the state where it is incorporated. A corporation is brought to life when a person, the incorporator, files a form with a state known as the articles of incorporation. The owner of a corporation is known as a shareholder.

Since a corporation is a separate legal entity, the corporation actually owns and operates the business on behalf of the shareholder, under the shareholder's total control. This separation provides a legal distinction between the owner and the business and provides three benefits:

- It allows you, the owner, to hire yourself as an employee (typically as president) and then participate in company funded employee benefit plans like medical insurance and retirement plans.
- Since you and your company are now two separate legal entities, lawsuits would be brought against your company instead of you personally.
- When debt is incurred in the name of the corporation, a separate legal entity, you are not personally liable and your assets cannot be taken to settle company obligations.

An "S" Corporation is the same as any other business corporation with one important difference - the IRS allows it to be taxed like a partnership, a pass-through entity. When business corporations are created, they are all regular "C" corporations. This special filing status is elected by filing IRS Form 2553. Many people begin corporate life as an S corporation when there are losses to offset their "paycheck" income and then revert to C corporation status when the

corporation begins to make taxable profits. It is important to remember that being an S corporation is a tax matter only.

For more information contact the [Oregon Secretary of State Corporation Division](#)

Tel: 503-986-2200

<https://secure.sos.state.or.us/ABNWeb/>

#### 4. Assumed Business Name

Anytime you are doing business in Oregon and are not using the legal real and true name of each owner in the title of the business, you must file an Assumed Business Name. (Unless you wish to file as another kind of business entity such as a Corporation or a Limited Liability Company).

Assumed business names can now be filed online at:

<http://www.filinginoregon.com>

Tel: 503-986-2200

#### 5. Limited Liability Company

A limited liability company is the newest form of business organization. **Available in 9 states, including Oregon, it's a hybrid entity that includes favorable aspects of the corporation and partnership.** The LLC features pass-through taxation of the partnership, and limited liability of the corporation. You may choose to see it like this - the LLC is a partnership that offers the limited liability protection of a corporation. Or conversely, it's a corporation that's taxed like a partnership. It is much like an S corporation without the 35-shareholder limitation.

The limited liability company is a promising type of business entity, but it does have at least two disadvantages:

- Its newness means that law regarding the LLC is still evolving and some issues regarding its operation remain unsettled.
- If the LLC is taxed as a partnership, business owners will lose some company-funded benefits.

#### **Assistance**

Your attorney and accountant should be involved in discussions relative to business structure, but you can prepare for those discussions by reviewing information from a library.

### General Information

Depending on the type of business, location considerations are very different and your choice can dramatically impact sales, on the revenue side, and expenses, on the overhead side of the business' profit and loss statement. A recent trend toward home-based business has caused more and more people, particularly in service businesses, to consider this option. These comments will deal with considerations for all types of business locations.

### The Home-Based Business

While the vision of working out of your home may seem appealing, all business locations must comply with the same community regulations. Therefore, if you are thinking about a home-based business, please review the following considerations.

You should talk with representatives of the appropriate City's Planning Department to see if it is permissible under current ordinances for your specific location. The City Planning Department will want to know the impact of your home business in several areas and, if many of the answers are seen to have a negative impact, you could have a difficult time obtaining approval.

1. How many people will work in your home?
2. How many visitors will you have each week?
3. Where will employees and visitors park?
4. Will any added noise result from your business?
5. Will any odors be associated with your business?
6. What type of equipment will you be using?
7. What type of signage is allowed?

### The best candidates for home-based businesses:

- Add no employees other than the home's occupants.
- Involve functions such as computer or word processing that have no visible outward signs that they exist in the home.
- Are ones in which the owner has all meetings off-site so no new traffic is generated.

You should talk with your accountant about the deductions for home office space as these are quite complex and involve many considerations.

### **Selecting a Business Location**

Remember that manufacturers have differing zoning criteria than do retail stores and services. Each has totally different needs, and it is advisable to consider using a real estate professional to guide you as you search for options. For more information contact the Central Oregon Coast Board of Realtors at [cocbrmls@oregonfast.net](mailto:cocbrmls@oregonfast.net)

#### **Prior to talking with a real estate representative:**

- Know what you can afford to pay in rent or mortgage payments.
- Make sure you understand the contents of any proposed lease regarding what the owner of the building pays and what you will pay.
- Show the lease to your attorney to get a third-party opinion. A few dollars spent here can save hundreds of dollars over the life of the lease.
- Know where your potential customers are located and make sure you are in the right general area of town to serve them.
- If you have competitors, locate their establishments on a map to determine where, generally, you want to be in proximity to them. Do you want to be alone or in-between your key competitors?
- Ask others about your final site. Your business location is a very important task; allow time to do research and get advice. If you have customers lined up already, ask their opinion.

The Lane Metro Partnership (541-686-2741) may be of assistance relative to many issues associated with selecting a business location in Lane County.

## **Business Planning**

### **The Business Plan**

The Business Plan is the major document to guide your business from the idea stage to a successful operation. It enables you to document your thinking from the original concept through the marketing plan, the day-to-day management plan, and the financial plan.

You should do research at the library and discuss your business plan with the Business Development Center at Lane Community College. They can help you develop your plan through classes, workbooks, software or over the Internet. Remember, this is the very document that will make your business a candidate for success! Do not treat this subject lightly. Your ability to get loan financing may depend on the quality of your business plan.

### **Business Development Center**

Lane Community College

Tel: 541-463-5255 fax 541-686-0096

<http://www.laneBDC.com>

### **Assistance**

Business plans follow a format or an outline that can help you with the organization of the material you will need. The Business Development Center can be a very valuable resource for this information as well as the Service Corps of Retired Executives who provide general business advice and counseling. For more information:

### **Service Corps of Retired Executives**

Tel: 503-370-2896

<http://www.score.org>

## **Trademarks and Names**

Trademarks, trade names, and copyrights offer protection to a company relative to the use by any other party of its name, products, designs, emblems, or logos. It is often wise to talk with your attorney relative to these specific issues as they relate to your business.

### **The Business Name**

The name of your business is a very important consideration and should be the subject of considerable thought. Make sure that the name you choose is easy to spell and find in the telephone directory. The name you choose will also depict an image, be it good or bad, so make sure the name has a positive connotation. Some companies choose to add terms like "quality," "speedy," or "experienced," to their names to tell the public what attributes they consider to be descriptive of their company.

The company name should be registered in the State of Oregon and the Business Information Center can guide you in that process. If your business is going to be active in other states, also check on a Federal Trademark.

**State of Oregon Business Information Center**

tel: 503-986-2200

[www.filinginoregon.com](http://www.filinginoregon.com)

**Assistance**

The Business Information Center in Salem does an excellent job of explaining these processes in detail. Information regarding this topic can be found through the US Small Business Administration (SBA).

**US Small Business Administration (SBA)**

[www.sbaonline.sba.gov](http://www.sbaonline.sba.gov).

**City Business Licensing Requirements**

Title 3 Chapter 1 of the Florence City Code outlines the city business licensing requirements. To obtain a copy of the code and a city business license visit the City's website at [www.ci.florence.or.us](http://www.ci.florence.or.us) or contact the City Recorder at 541-997-3437. (A copy of the city business license application is also attached at the end of this packet.

**Permits and Regulations**

**General Information**

Cities in Lane County, like all other cities, have specific requirements for permits necessary prior to a new business opening. These requirements are to make certain that the integrity of neighborhoods and commercial areas are maintained to assure the health, safety and rights of citizens, customers, and neighboring business owners. A business represents a major investment by the owner or owners and city policies exist to protect that investment. Depending on the specific geographic location, your business location may be affected by sign ordinances, zoning, building permits, business licenses, safety regulations, utility systems development charges, environmental regulations, and more.

## City Requirements

Most cities in Lane County have different local regulations regarding businesses and even home-based businesses. Numerous factors effect the appropriate application of rules and regulations. Information on the City of Florence can be provided by the City Planning staff.

Tel: 541-997-8237

## County Requirements

Lane County also has rules and regulations for businesses. Contact Lane County Planning Department for specific information. The Lane County Assessor's Office can be contacted regarding personal property requirements.

### Lane County Planning

Tel: 541-682-3807

<http://www.lanecounty.org/Planning>

### Lane County Assessors

Tel: 541-682-4321

<http://www.lanecounty.org/AT/>

## State Requirements

The State of Oregon Business Information Center can provide you with state requirements. When contacting them, be prepared to describe your business to them; they will determine whether or not your business will need to contact any other state agencies. They also may suggest which federal agencies you may have to work with.

### State of Oregon Business Information Center

Tel: 503-986-2200

<http://www.filinginoregon.com>

## Taxes

### City

Most cities in Lane County have different property tax rates for businesses, thus it is best to directly contact the Finance Department.

## **City of Florence Finance Department**

Tel: 541-997-3436

## **County**

Lane County also administers taxes for some businesses. Contact the Lane County Treasurer's Office for specific information.

### **Lane County Assessors**

Tel: 541-682-3807

<http://www.lanecounty.org/AT/>

Hotels in Lane County must assess occupants a room tax, and depending on the property location, it is payable to the County or City. For more information on the room tax and the procedures for collection and payment, read Chapter 4 of the Lane County Code, which you can find and download at <http://lanecounty.org/lanecode> or Florence City Code Title 3 Chapter 7 which you can also download at <http://www.ci.florence.or.us/citycode.cfm?loc=cg&utitlenum=3> .

## **State Requirements**

The Oregon Department of Revenue administers taxes for the State of Oregon. Taxes applicable to businesses include:

- Payroll Taxes
- Personal Income Taxes
- Corporate Income Taxes
- Property Taxes
- Unemployment Insurance

Forms and questions regarding all of the above are available by directly contacting the Department of Revenue. This is an area where working with your accountant can be crucial to understanding your tax liability and the dates each type of tax is due.

### **Oregon Department of Revenue**

Tel: 503-378-4988

<http://www.oregon.gov/DOR/>

## **Federal Requirements**

Any business with one or more employees will need to withhold certain taxes from wages. The initial steps include:

1. Your Employer Identification Number from the Internal Revenue Service, Ogden, Utah 84201. Ask for Form SS-4.
2. Complete the form and fax it to 801-620-7115, along with your daytime telephone number.

3. If you have questions, call 801-620-7645, or consult your accountant who may have the form and can assist you with its preparation.

**Taxes you will need to consider are:**

- Federal Income Tax,
- Social Security Tax (FICA), and
- Federal Unemployment Tax (FUTA).

Again, your accountant can be a very helpful partner to assist with this area.

**Two forms that you may want are:**

1. Tax Guide for Small Business, Publication #334
2. Employer's Tax Guide, Publication #15

The toll free number for ordering these is 1-800-829-3676.

## Financial Resources

### Financial Plan

Most of the lenders who actively work with small businesses have common needs to be discussed when they evaluate your financial needs. The Business Development Center at Lane Community College has information about the financial resources available to companies from federal, state and local sources. They can assist in preparing you to answer the lenders' questions in detail. It should be remembered that most startup businesses do not begin with conventional lending, but rather obtain equity financing from family, friends, savings, etc.

### Business Development Center

Lane Community College

Tel: 541-463-5255 Fax 541-686-0096

<http://www.laneBDC.com>

### Financing Considerations

- **The Size of the Loan**  
You must do your homework in planning to identify the total funding that you need.

- **Use of Funds**  
Detail how you will use the loan funds, including:
  1. Equipment to increase or boost production.
  2. Pay off existing debts.
  3. Expand the business without using equity.
  
- **Credit worthiness**  
Why your company is a good credit risk. Explain why you have been a good credit user and how you will continue to be so.
  
- **Cash Flow Analysis**  
Clearly show how you will be able to repay the loan.
  
- **Collateral Pledged**  
The loan will require collateral to show the lender how repayment will be repaid in case the business fails or the business cannot repay the loan from its cash flow. Most lending institutions also require personal guarantees on business loans. This is the reason the owner or principal in the business must have an excellent credit history.

## **Financial Sources**

Your bank is your first resource for funds and funding information. However, many new businesses do not qualify for bank loans. There are government sponsored lending programs to fill the needs of new or expanding businesses.

Lane Council of Governments handles all of these loans. Their programs are designed for small businesses that do not qualify for conventional commercial loans through lending institutions. Government guaranteed and direct loans are available which allow credit worthy businesses and transactions to get financed, generally through a participatory relationship with a commercial bank. They supplement the loans available in the banking community.

Attached at the end of this packet are Part 1 and 2 of the Loan Eligibility Analysis as well as a list of Lane Council of Governments Loan Programs and Development Incentives.

### **Lane Council of Governments**

Steve Dignam

Tel: 541-682-7450 Fax: 541-682-4099

[sdignam@lcog.org](mailto:sdignam@lcog.org)

# Human Resources

## Employee Relations

The responsibilities of an employer to employees must be understood by the business owner. The State of Oregon and the U.S. Department of Labor have a number of labor regulations which govern:

- minimum wage,
- overtime pay,
- regular pay periods
- safety regulations,
- discrimination,
- undocumented workers, and
- worker's compensation insurance

Every employer should be familiar with these regulations. Your accountant will also be able to provide guidance in helping you set up your records and reviewing all issues relative to reports and pay that are the responsibility of the employer.

## Sources of Employees

Lane Workforce Partnership provides services to employers and workers by assisting businesses to find and retain quality employees and helping individuals acquire the skills they need to find a first, new or better job. As a federally and state funded organization, services are provided at not cost to the customer. Find out more:

### Lane Workforce Partnership

Tel: 541-682-3800

<http://laneworkforce.org>

## Training Sources

Depending on the type of business and employee skills needed, several programs should be investigated since training programs and funds are available under certain circumstances.

### 1. State

Oregon helps businesses address their workforce needs with affordable initiatives that improve worker skills and enhance businesses' ability to compete. The Employer Workforce Training Fund provides funding assistance for workforce training. Businesses that have been located in Oregon for at least 120 days may be eligible for additional funding assistance to increase the skills of their workforce.

### WorkSource Oregon

<http://www.worksourceoregon.org/>

## 2. Community Colleges

Oregon's community colleges each have a designated business and industry training service. This service may be available to work with your company, on a fee-for-service basis, to provide customized training to meet your company's needs. For Information:

### **Business Development Center**

Lane Community College

Tel: 541-463-5255 Fax: 541-686-0096

<http://www.laneBDC.com>

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1. Its newness means that law regarding the LLC is still evolving and some issues regarding its operation remain unsettled.
2. If the LLC is taxed as a partnership, business owners will lose some company-funded benefits.

## **Assistance**

Your attorney and accountant should be involved in discussions relative to business structure, but you can prepare for those discussions by reviewing information from a library.

## **Educational Resources**

### **Lane Community College**

The Business Development Center (BDC) at Lane Community College can provide you information regarding courses available for small business owners. Since the subjects and time of these courses vary, call the center for a schedule:

#### **Business Development Center**

Lane Community College

Tel: 541-463-5255 fax 541-686-0096

<http://www.laneBDC.com>

The BDC website has links to state and national business resources.

Additionally, the services of the Business Development Center are very beneficial to anyone starting a new business. Advisors are available to assist with:

- Business plans
- Financial plans
- Marketing
- Recordkeeping
- Assessing capital
- Hiring employees
- Accessing resources for technology and knowledge based business

## **Minority Women and Emerging Small Business Certification**

The Office of Minority, Women and Emerging Small Business Certification is responsible for the certification of disadvantaged business enterprises, minority and women business enterprises, and emerging small businesses. Certification enables firms to participate in targeted government contracting opportunities. For more information:

### **Department of Consumer & Business Services**

Office of Minority, Women and Emerging Small Business, State of Oregon

Tel: 503-986-0075 Fax: 503-373-7041

<http://www.oregon.gov/DCBS/OMWESB>

## **Native American Business and Entrepreneurial Network**

This non-profit, public-benefit corporation was created by Northwest Indian Tribes to increase the success of private businesses owned by Native Americans. It offers training and support focused on developing entrepreneurship in Native American communities. It also provides business owners with technical assistance in completing marketing plans and sponsors various services for Indian businesses. For more information:

### **Oregon Native American Business and Entrepreneurial Network**

Tel: 503-968-1500, or toll free 800-854-8289 Fax: 503-968-1548

<http://www.onaben.org>

## **Internet**

By accessing the Internet, you will find many avenues to explore, such as:

- Free resources
- Publications
- on-line assistance
- entrepreneur testimonials
- success stories

- ...and more

**A word of caution:** Anyone can put any information on the worldwide web. Many sites are trying to sell something; some are fraudulent and many are simply incorrect. Always know your source.

### Local Resources

Telephone Service	Qwest	1-800-244-1111
Electricity	Central Lincoln PUD 066 N. Highway 101	541-997-3414
TV Services		
Cable	Charter Communications	1-866-731-5420
Satellite	101 Systems	541-997-4804
Garbage	Central Coast Disposal County Transfer & Recycling	541-902-7554 541-997-8233
Water- City Limits	<u>City of Florence</u> 250 Highway 101	541-997-3436
Dunes City	<u>City of Dunes City</u> 82877 Spruce Street Westlake	541-997-3338
Heceta area	Heceta Water District 87845 Highway 101 N.	541-997-2446
Driver & Car Licenses	Oregon Department of Motor Vehicles 2056 Highway 101	541-997-6837
Newspaper - Local	<u>Siuslaw News</u> 148 Maple Street <a href="http://www.thesiuslawnews.com">www.thesiuslawnews.com</a> (twice week- Wed/Sat)	541-997-3441

Eugene	<u>Register Guard</u> Home delivery-daily	541-997-3923
Library	Siuslaw Public Library	541-997-3132