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

**How do I write my BUSINESS PLAN?**

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

**How can the library help?**

**Individual Consultations** Schedule an appointment with one of our business librarians and learn how to write a business plan.

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

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

**Entrepreneur FAQ’s**

**What are my options FOR FUNDING?**

- **GRANTS:** A government grant is a financial award given by the federal, state, or local government for a beneficial project. The grantee is not expected to repay the money. To find Maryland grants visit: https://commerce.knack.com/maryland-funding-incentives
- **BOOTSTRAPPING:** Use savings, credit cards, home equity loan, or borrowed money from friends & family.
- **BANKS:** Local banks can work with you to secure a commercial loan.
- **SBA:** The Small Business Administration does not give out loans; rather, they provide loan guarantees to banks to encourage the funding of small businesses. SBA (Maryland): 410.962.6195 SBA (US): 1-800-877-5722
- **MD DEPT. OF COMMERCE:** Provides state funding and incentive programs offering business assistance. https://open.maryland.gov/business-resources/

**What if I need to HIRE EMPLOYEES?**

- **DEPARTMENT OF LABOR:** Visit http://dllr.state.md.us/employment/empguide/empguide.pdf for an overview of the steps you need to take to hire employees legally.
- **TAXES:** Employers (even those self-employed) must file state and federal withholding taxes for themselves and for their employees. Internal Revenue Service (IRS): http://www.irs.gov Maryland Taxes: http://taxes.marylandtaxes.com/business_taxes
- **HIRING:** Employers need to register new hires, re-hires, and temporary employees within 20 days. Maryland New Hire Reporting: http://newhire-reporting.com/md-newhire/
- **UNEMPLOYMENT:** Visit http://www.dllr.maryland.gov/employment/empfaq.shtml to find out if you are liable for MD unemployment insurance or worker’s compensation taxes.

**How do I protect my INTELLECTUAL PROPERTY?**

- **PATENT:** Protects the inventor by conferring the right to “exclude others from making, using, offering for sale, or selling” the registered invention within the US. United States Patent & Trade Office: www.uspto.gov
- **TM TRADEMARK:** Protects any word, name, symbol, device, or combination thereof used to identify and distinguish the goods of one manufacturer to another. United States Patent & Trade Office: www.uspto.gov
- **COPYRIGHT:** Protects original works of authorship fixed in a tangible medium of expression, such as writing, music, photos, and more. For more info visit: www.copyright.gov

**Where can I find LOCAL BUSINESS RESOURCES?**

**CECEL BUSINESS RESOURCE PARTNERS:** The following organizations offer FREE assistance to help start your business in Cecil County.

- Cecil County Public Library www.cecil.ebranch.info/small-business/
- SCORE https://uppershore.score.org
- Small Business Development Center http://marylandsbdc.org/northern
- Office of Economic Development www.cecelbusiness.org
- Susquehanna Workforce Network www.swnetwork.org
- Cecil College Business Training Resource Center www.cecil.edu/business
- Cecil County Chamber of Commerce www.cecilchamber.com
- Business & Education Partnership Advisory Council http://www.ccps.org/domain/23

**Does my business NEED INSURANCE?**

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

**WHERE SHOULD I START?**

Contact Maryland Insurance Administration for more info. 800.492.6116 www.mdinsurance.state.md.us

**ROADMAP to starting A SMALL BUSINESS IN CECIL COUNTY**

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

410.996.5600 ext. 127 sbic@ccplnet.org
The Cecil County Public Library’s Business Center provides FREE information and assistance with the process of starting or running a business.

1. **Develop Business Concept**
   - The Cecil County Public Library’s Business Center provides FREE information and assistance with the process of starting or running a business. The Business Center is here to help you start and stay in business.
   - SCHEDULE AN APPOINTMENT
     - Meet with a business librarian to research business concepts, refine your plan, find industry-specific business information, marketing, and more.
   - CONTACT sbic@ccplnet.org
     - 410.996.5600 ext. 127

2. **Select Legal Structure**
   - Before you register your business, you must determine your LEGAL OWNERSHIP STRUCTURE.
     - **SOLE PROPRIETORSHIP**
       - One owner.
       - Personal liability for debts.
       - Not taxed as an entity.
     - **PARTNERSHIP**
       - Two or more partners.
       - Personal liability for debts.
       - Not taxed as an entity.
     - **LIMITED LIABILITY CO. (LLC)**
       - One or more members.
       - Limited liability for debts.
       - (Business separate from Personal)
       - Must file with MD Dept. of Taxation.
     - **CORPORATION**
       - One or more shareholders.
       - Limited liability for debts.
       - Managed by directors elected by shareholders.
       - Must file with MD Dept. of Taxation.

3. **Register Business**
   - To register your business with the State of Maryland, visit: MD BUSINESS EXPRESS
     - [https://egov.maryland.gov/businessexpress](https://egov.maryland.gov/businessexpress)
   - HERE YOU CAN:
     - Register your business name.
     - Form your legal entity.
     - Submit annual filings.
     - Establish tax accounts.
   - For a list of filing fees visit: [https://egov.maryland.gov/businessexpress/Payment_Fees_Schedule](https://egov.maryland.gov/businessexpress/Payment_Fees_Schedule)

4. **Licenses, Permits & Certs.**
   - Does your business require a business license or other documentation to operate legally?
   - CONTACT THESE AGENCIES TO FIND OUT:
     - County Clerk of the Circuit Court
       - 410.996.3380
     - The Dept. of Permits & Inspections
       - 410.996.3380
   - Many businesses also need to register with the State of MD. To find out more, visit: [http://www.dllr.state.md.us/license](http://www.dllr.state.md.us/license)

5. **Obtain an EIN**
   - An EIN (Employer Identification Number) is obtained from the IRS.
   - ALSO KNOWN AS: Federal Tax ID Number or Tax Identification Number (TIN)
   - USES: Business bank accounts, hiring employees, tax reporting

6. **Contact Regulatory Agencies**
   - **ZONING & BUILDING**
     - Make sure your business site is zoned for the type of business activity you intend for the property.
     - Cecil County Division of Planning & Zoning
       - [http://www.ccgov.org/businesses](http://www.ccgov.org/businesses)
     - County Clerk of the Circuit Court
       - 200 Chaspeaks Blvd., Suite 2300
       - Elkton, MD 21921
       - 410.996.3220
   - **ENVIRONMENTAL**
     - Determine if there are any environmental regulations (air pollution, water discharge, waste, etc.) that may impact your business.
     - MD Dept. of the Environment
       - [http://mde.maryland.gov/](http://mde.maryland.gov/)
     - County Clerk of the Circuit Court
       - 1800 Washington Blvd.
       - Baltimore, MD 21230
       - 410.537.3000
   - **HEALTH**
     - Businesses involving preparing food for sale, or providing health services for people, require special health regulations and inspections.
     - Cecil County Health Dept.
       - [http://www.cecilcountyhealth.org](http://www.cecilcountyhealth.org)
       - 401 Bow St.
       - Elkton, MD 21921
       - 410.996.3350
   - **SAFETY**
     - MD Occupational Safety & Health
       - [http://dllr.state.md.us/labor/mosh](http://dllr.state.md.us/labor/mosh)
       - MD Occupational Safety & Health
       - [http://www.osha.gov](http://www.osha.gov)
       - 200 Constitution Ave.
       - Washington DC 20210
       - 800.321.6742