

DUKE STREET BUSINESS CENTER

 LANCASTER PUBLIC LIBRARY

Duke St Business Center
125 N Duke St
Lancaster, PA 17602
717-394-2651 x131
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1. Is business ownership for you?

- Check out books about starting a business from the [Duke Street Business Center at Lancaster Public Library](#). To reserve a specific item, search the [online catalog](#), click "Request" at the top of the full-page entry for the item and complete the online E-Reserve verification form. For assistance with your library account, contact the Reference Desk at 717-394-2651 x128 or at askus@lancasterpubliclibrary.org.
- Contact [SCORE Lancaster/Lebanon](#) for free business mentoring at 717-397-3092.
- Review the programs and services available to aspiring entrepreneurs at [ASSETS](#).
- For business start-up basics, consult the [U.S. Small Business Administration](#) website under the *Business Guide* section. The [Entrepreneur magazine website](#) also contains valuable start-up information.
- Download the PA Department of Revenue's [Starting a Business in Pennsylvania](#) and/or the PA Department of Community and Economic Development's [Entrepreneur's Guide](#).

2. Determine the type of business you want to start and research your market

- If you do not already have a business idea, browse the collection of guides for starting specific businesses found at the Duke Street Business Center. Search online for trend information, including Entrepreneur Magazine's "[Business Ideas](#)" section.
- Conduct market research to determine if there is a market for your product or service. This may require a phone or written survey to potential customers for your product or service, or national and local industry trend and forecast information.

Librarians Available to Guide You: Contact the Duke Street Business Center at 717-394-2651 x131 or dsbc@lancasterpubliclibrary.org to schedule an appointment with a librarian who will guide you through the market research process. This is a free library reference service for start-ups.

Find industry information by:

- Searching licensed databases such as [First Research](#),
 - Searching for trend information on websites of associations in your particular industry, or
 - Gathering industry information from the most recent [U.S. Census Bureau's Economic Census](#). The Economic Census of businesses is conducted every 5 years, in years ending with "2" and "7."
- After determining who will buy your product or service and the geographic location of your market, you can find demographic market size statistics by searching licensed GIS systems such as [SimplyAnalytics](#), or by searching the U.S. Census Bureau's [American Fact Finder](#). These tools allow you to search the Decennial Census as well as the most current American Community Survey for statistics at the national, regional, state, county, county subdivision, census tract, block group, place, MSA and other levels. Need help determining your target market? If so, check the most recent edition of *Best Customers* (BUSREF 339.47 BES) found in the Duke Street Business Center.
- Who is your competition? Use an [authoritative business database](#) such as **AtoZDatabases** or **Hoovers** to create a list of your competitors.

3. Consult with business professionals

- Select and retain an attorney.
- Select and retain an accountant.
- Select and retain an insurance agent.

4. Determine the legal structure for your business

- ❑ Collect information about the various business structures and then consult with your attorney and accountant before making this important decision. Business legal structures include:
 - Sole proprietorship
 - Partnership
 - LLC (Limited Liability Company)
 - S Corporation
 - Corporation
- ❑ Consult the [Legal Guide for Starting and Running a Small Business](#) and other books about specific legal structures at the Duke Street Business Center or visit the [IRS website](#).

5. Choose your business name

- ❑ Determine if your business name is available in PA by [searching the state database](#). If a name you select is registered as a “Fictitious Name,” it may still be available for use if you are registering as a sole proprietor and not in the same geographic area as a previous registrant. Names that are already registered as an LLC or Corporation are exclusive and will not generally be available for use in Pennsylvania.
- ❑ Fictitious names, according to the [Department of State](#): “A fictitious name is any assumed name, style or designation other than the proper name of the entity using such name. The surname of a person, standing alone or coupled with words that describe the business, is not a fictitious business name.” For example, “Weaver’s Painting,” where Weaver is your last name, does not require fictitious name registration.
 - Business name registration (including fictitious name registration for a sole proprietorship) is part of the [online registration process](#), with the fee payable by credit card. Since name registration is exclusive for LLCs and Corporations, it is part of the registration process and does not require a separate fictitious name application. You may also register a fictitious name by mail by [using the form](#).
- ❑ Conduct a [trademark search](#). Even though a business name is not a trademark, if someone else is using the same name or a similar derivative on a registered product or service in the same industry, you may open the door for future trademark infringement violations. Conducting a trademark search is a good preliminary screening process. If there is any possibility of trademark infringement and you want to continue to pursue the use of a name, seek legal counsel. The [Business Resource & Innovation Center](#) at the Free Library of Philadelphia [specializes](#) in intellectual property research.

6. Register your business, investigate zoning and special licenses

- ❑ Most businesses in Pennsylvania must register with the state. The only known exception is a sole proprietorship with no employees that does not use a fictitious name and does not sell any sales taxable goods or services.
- ❑ Register your business through your attorney or [online](#) (recommended for sole proprietorships or single-member LLCs only). [Find other forms](#) and file online through [PENN file](#).
- ❑ Sales tax license: Online registration using Online PA-100 will include registration for your sales tax number (if applicable). During the registration process, check “Sales, Use & Hotel Tax” if you will be selling taxable goods or services directly to consumers. Pennsylvania issues both Sales Tax Licenses and Wholesaler’s Certificates. Those who make taxable sales to the ultimate consumer are required to have a Sales Tax License. Those who **only** sell to retailers can apply for a Wholesaler’s Certificate.
- ❑ **Special licenses:** In addition, many types of businesses also require special state licenses, permits, or certification such as businesses involved in:
 - Alcohol sales - see [PLCB Licensing](#)
 - Contractors – see [Contractor Licensing](#)
 - Drugs, devices, or cosmetics – see [Drug, Device, and Cosmetic Manufacturing registration](#)
 - Retail food sales – see [Retail Food Facilities/Restaurants](#) and [Food Employee Certification](#).

- Miscellaneous licenses (including those for elevator inspections, fire and panic inspections, making stuffed toys, etc.) – see the [Bureau of Occupational and Industrial Safety](#).
- If you're uncertain if your type of business requires special state licensing, contact the PA [Small Business Assistance Network \(SBAN\)](#) at 800-280-3801.
- Determine zoning allowances and restrictions for your business location by contacting your local city, borough, or township office.
- Check with the city, borough, or township office where your business will be located to determine if any local licenses are required for your type of business. See [County Municipalities & Schools](#) on the [Lancaster County website](#) for links to all county municipality websites.
- Review Lancaster City business license, activity permit and inspection info [online](#). Lancaster City requires businesses to [register](#). While there are no Lancaster County business licenses, that might not be the case in other PA counties.

7. Obtain your EIN and open a business bank account.

- Obtain an EIN (Employer Identification Number). This is your registration with the IRS for income tax purposes and does not register you to collect PA state sales tax or obtain tax exemption for buying goods wholesale to resell retail. Apply for an EIN [online](#). **There is no fee for an EIN.**
- Open a business bank account once you receive your EIN, as this is a requirement from most banks.

8. Determine your startup costs and projected monthly income and expenses

- Consult *RMA Annual Statement Studies* (REF 338.0973 ANN at the Duke Street Business Center) or the [First Research](#) database to find financial ratio benchmarks for your type of business.
- Equipment, furniture, supplies: Check local suppliers and/or online sources including [ThomasNet](#) for names of equipment manufacturers and distributors.
- Inventory: Determine how much inventory you need to start your business and locate pricing by contacting wholesalers for your products.
- Location, including lease or purchase: Check local commercial realtors for pricing and/or search [PA Site Search](#).
- Projected monthly expenses (you may find that a sample business plan for a similar business can be a useful resource to get you started - see #9 below).
- Staffing (determine wage scales for types of jobs by consulting government websites):
The U.S. Department of Labor has two comprehensive websites:
 - [Bureau of Labor Statistics](#)
 - [Onet](#) (Occupational Information Network)
 - For information specific to Pennsylvania, see the [PA Center for Workforce Information & Analysis \(CWIA\)](#)
 - For nonprofit salaries in Pennsylvania, consult the [PANO Salary Survey](#).
- Pricing your product or service: Check out your potential competitors' pricing and/or consult guides such as SBA's [Pricing Your Product](#).

9. Write your business plan (recommended for all start-ups; essential if you need to secure financing).

- Borrow books on writing business plans by searching the [online catalog](#) or browsing the collection at the Duke Street Business Center.
- Search the digital version of the [Business Plans Handbook](#) or consult the print series found in the reference collection at the Duke Street Business Center (REF 338.642 BUS). Each volume in this set contains actual business plans written by small businesses and reflects a variety of different types of businesses. A cumulative index by subject is included in the last volume of the printed set.
- There are a number of tools and templates available that can help you to format your business plan. These include:

- SCORE's free "[Quick Start Business Plan Online](#)" tool (registration required).
- Free [Online Learning Programs](#) from Kutztown University Small Business Development Center (SBDC) (registration required).
- For in-depth assistance, attend classes given by the following local organizations:
- [ASSETS Lancaster](#)
- [SCORE Lancaster/Lebanon](#)

10. Determine funding sources and secure financing. (Skip to step 11 if you have the personal financial resources necessary to start your business.)

- Personal or family, including use of credit card.
- [Micro-lending circles](#) through ASSETS help entrepreneurs prepare for larger loan amounts.
- Government financing, including:
 - For an overview of SBA (U.S. Small Business Administration) loan options, start [online](#).
 - Consult with [Community First Fund](#), at 717-393-2351.
 - For SBA 504 loans or DCED funding for larger scale economic development projects (including current DCED program loan rates), consult the [Economic Development Company of Lancaster County \(EDC\)](#), at 717-397-4046.
 - For DCED (Department of Community & Economic Development) funding, search for [Pennsylvania state funding and incentive programs](#).
 - For other government grant programs, [search online](#). Grants for business start-ups and expansions are extremely rare! Special populations, such as veterans, may qualify for grants or beneficial loan opportunities.
- Bank loans, including SBA 7(a) loans, are available at most area banks.
- Equity, including private investors, angels, and venture capital resources:
 - [Pennsylvania Angel Network \(PAN\)](#), 717-238-1222
 - [Wellspring FV \(Lancaster Area\)](#), 717-293-5151
 - [Ben Franklin Technology Partners](#), Harrisburg Office – 717-948-6339

11. Determine how you will market your product or service

- Check out books on marketing, advertising, and public relations by searching the [online catalog](#) or browsing the collection at the Duke Street Business Center at Lancaster Public Library.
- Distribution channels: Consult print reference sources such as the [American Wholesalers and Distributors Directory](#) (BUSREF 381.2025 AME) as well as online databases and websites.
- For media contact information: Consult directories in the reference section at the Duke Street Business Center such as [Lancaster Chamber of Commerce & Industry Media Guide](#) (BUSREF 302.23 MED).
- Direct mail marketing: To compile listings of potential customers, use [AtoZDatabases](#). Use [SimplyAnalytics](#) to identify where your target market lives locally.
- Online marketing (including email and social media): Check out recent books on this topic in the Duke Street Business Center collection.
- For information on doing business with the Commonwealth of PA or federal government, including finding specific opportunities available to you as a state supplier/contractor, visit the [eMarketplace](#)
 - If eligible, consider participating in the Pennsylvania [Small Business Contracting Program](#) and/or the [Small Diverse Business \(Minority, Women, Veteran, Disabled, LGBT\)](#) contracting programs.
 - To do business with the U.S. government and locate specific opportunities as a supplier/contractor, get information from the SBA [online](#).
 - For information on minority business opportunities with the federal government, consult the [Minority Business Development Agency](#).

12. Establish recordkeeping procedures for financial management, personnel, etc.

- Consult print resources at the Duke Street Business Center and/or online resources from the [IRS](#), including [free videos](#).
- Purchase and install easy-to-use accounting software such as Intuit's *Quickbooks*, Avanquest's *Bookkeeper* or *Sage 50 Pro (or Premium) Accounting*.

13. Hire staff (as applicable)

- For general information about hiring employees, consult print resources at the Duke Street Business Center and/or online resources such as SBA's [Human Resources page](#) and the [Businesses with Employees page](#) by the IRS.
- Payroll taxes: Information on both the Federal and PA employee withholding tax process: Federal employment taxes – see: [Employment Taxes](#) (IRS) or the [W-4 Form \(to print in pdf\)](#). For PA Employer Tax Withholding information, consult the [Department of Revenue](#). For PA business tax questions, the phone number at the Dept. of Revenue is 717-787-1064.
- Workers' Compensation: Obtain Workers' Compensation insurance from your insurance agent. For PA Bureau of Workers' Compensation information, consult the [Department of Labor & Industry](#).
- Review benefits information through the [Employee Benefits Security Administration](#) or the [International Federation of Employee Benefit Plans](#).
- Stay up-to-date with [PA Labor & Industry Laws and Regulations](#).

14. OPEN FOR BUSINESS!