

SEVEN

Complete Zoning, Licensing and Permitting Requirements

Before buying, leasing, or developing any new space, it is important to ensure that you have addressed relevant zoning, licensing and permitting issues. The City of Worcester has developed a Business Guide to help direct new business owners to the appropriate City office for zoning, permitting, and licensing processes. To obtain this guide, please contact the Division of Business Assistance at 508-799-1400.

Contact the following City departments for information on permitting and licensing requirements to operate a business in the city of Worcester:

- **City of Worcester - Department of Inspectional Services**
25 Meade Street, Worcester, MA 01610
(508) 799-1198 www.worcesterma.gov
- **City of Worcester - Division of Planning and Regulatory Services**
455 Main Street, 4th Floor, Worcester, MA 01608
(508) 799-1400 www.worcesterma.gov

EIGHT

Arrange to Pay your Taxes

Several types of taxes may be levied on businesses by the local, state, and federal governments. As you start your business, it is important to be aware of your tax obligations at each stage of your development process.

When starting a business, you must register with the Commonwealth of Massachusetts as a taxpayer. For more information about registering for and paying state taxes, contact the Department of Revenue at:

- **Massachusetts Department of Revenue**
200 Arlington Street, Chelsea, MA 02150
(617) 887-6367 www.mass.gov/dor/business

All businesses, with the exception of sole proprietors who do not file employment, excise, alcohol, tobacco, or fire arm tax returns, must apply for a Federal Employer Identification Number (EIN) with the Internal Revenue Service (IRS). For more information contact:

- **Internal Revenue Service**
120 Front Street, Worcester, MA 01608
(508) 793-8227 www.irs.gov/business

You may also be responsible for paying local taxes. For more information on tax assessments for personal property and real estate, contact the **City of Worcester's Assessing Division** at (508) 799-1095.

For questions on payments and balances, contact the city's **Treasurer & Collector of Taxes** at (508) 799-1098. For additional resources, you can also visit the official City website at www.worcesterma.gov

NINE

Address Employer Responsibilities

A new set of responsibilities arises when a business hires employees. Below are some necessary steps that you may have to take when you begin to hire employees. However, there may be additional responsibilities that we have not included. As an employer, you must submit your state income tax withholdings to the Massachusetts Department of Revenue. You must also report the hiring of new employees or independent contractors within 14 days of their hiring. For more information contact:

- **Massachusetts Department of Revenue**
(617) 887-6367 www.mass.gov/dor/business

Your business is responsible for contributing unemployment insurance to the Commonwealth's Division of Unemployment Assistance. For more information contact:

- **Massachusetts Department of Labor and Workforce Development - Division of Unemployment Assistance**
(617) 626-5050 www.mass.gov/eolwd

All employers in Massachusetts are required by state law to carry workers' compensation insurance. Consult your local insurance agent or contact:

- **Massachusetts Department of Industrial Accidents**
(617) 727-4900 www.mass.gov/eolwd

The Business Services Unit of the city's Workforce Central Career Center has a variety of resources particularly related to recruitment and retention of employees. To explore these services, please contact:

- **Workforce Central Career Center**
(508) 799-1600 www.workforcecentralma.org

TEN

Learn about Ongoing Services

This guide has highlighted numerous resources, agencies, and organizations that will continue to be valuable to you as you grow and build your business. The Worcester Business Resource Alliance (WBRA) works to coordinate many of these organizations and the services they offer. For more information about the WBRA, please visit www.worcestermass.org/business-development. Additionally, there are other organizations that you may find helpful throughout the life of your business. These include:

- **INTERISE**
(617) 350-6334 www.interise.org
- **Worcester Local First**
(508) 930-8675 www.worcesterlocalfirst.org
- **Worcester Regional Chamber of Commerce**
(508) 753-2924 www.worcesterchamber.org
- **Running Start**
(774) 312-7569 www.runningstartinc.com

CITY OF WORCESTER BUSINESS START-UP GUIDE



Congratulations on your decision to explore a business venture in Worcester!

The City of Worcester and the Worcester Business Resource Alliance (WBRA) are pleased to offer this 10-step guide to help entrepreneurs navigate the various steps recommended to successfully start a small business.

Recognizing the complexity of capturing all possible scenarios related to unique business ventures, this document provides a general guide on the most relevant resources for each step of the process.



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Executive Office of Economic Development
Division of Business Assistance
455 Main Street, 4th Floor
Worcester, MA 01608
Phone: (508) 799-1400
www.worcestermass.org

The 10 Steps to Success:

ONE	Gather Information
TWO	Create a Business Plan
THREE	Register your Business Name and Legal Structure
FOUR	Assemble Financing
FIVE	Explore Assistance Programs
SIX	Select a Business Site
SEVEN	Complete Zoning, Licensing and Permitting Requirements
EIGHT	Arrange to Pay your Taxes
NINE	Address Employer Responsibilities
TEN	Learn about Ongoing Services

There is a wealth of resources available to assist entrepreneurs in the city of Worcester. Contact any of the following local, state, and federal agencies to receive important information that will assist you in developing your business venture:

- **City of Worcester - Division of Business Assistance**
455 Main Street, 4th Floor, Worcester, MA 01608
(508) 799-1400 www.worcestermass.org
- **Massachusetts Office of Business Development**
One Ashburton Place, Room 2101, Boston, MA 02108
(617) 788-3610 www.mass.gov/mobd
- **Small Business Administration – Boston District**
10 Causeway Street, Room 265, Boston, MA 02222
(617) 565-5590 www.sba.gov

- **Worcester Public Library**
3 Salem Square, Worcester, MA 01608
(508) 799-1655 www.worcpublib.org

TWO Create a Business Plan

A formal business plan is an invaluable tool to help your business succeed. A requirement to obtain certain loans, a business plan addresses the critical goals and challenges of a new business venture and enables entrepreneurs to set benchmarks, evaluate progress, and demonstrate to potential investors that the company has long term profit-making potential with positive cash flows. The following are a number of local resources that you should investigate as you develop your business plan:

- **Center for Women & Enterprise**
50 Elm Street, Second Floor, Worcester, MA 01609
(508) 363-2300 www.cweonline.org
- **Martin Luther King, Jr. Business Empowerment Center**
237 Chandler Street, Worcester, MA 01609
(508) 756-6330 www.mlkj-bec.org
- **Massachusetts Small Business Development Center at Clark University**
125 Woodland Street, Worcester, MA 01610
(508) 793-7615 www.msdbc.org
- **SCORE, Counselors to America's Small Business**
446 Main Street, Suite 200, Worcester, MA 01608
(508) 753-2929 www.worcester.score.gov
- **Ascentria Care Alliance—Micro-enterprise Development Services**
11 Shattuck Street, Worcester, MA 01603
(508) 754-1121 www.ascentria.org

THREE Register your Business Name and Legal Structure

There are important legal issues to consider before naming and incorporating a business. *Depending on the type of ownership, different requirements will need to be addressed.* Also, before choosing your business name, you must ensure that no other company in the Commonwealth is already operating under that name. Below are a number of resources available that can help you in this critical step:

- **City of Worcester - Office of the City Clerk**
City Hall, Room 206, 455 Main Street, Worcester, MA 01608
(508) 799-1121 www.worcesterma.gov
- **Secretary of the Commonwealth - Corporations Division**
One Ashburton Place, 17th Floor, Boston, MA 02108
(617) 727-9640 www.sec.state.ma.us/cor/
- **Massachusetts Executive Office of Housing and Economic Development**
One Ashburton Place, Room 2101, Boston, MA 02108
(617) 788-3610 www.mass.gov/hed

FOUR Assemble Financing

When developing a new business it is essential to assemble financing that meets the short and long-term needs of your business. **First, you will want to contact your local bank or lending institution to explore financing opportunities.** Also, below is a list of alternative financial institutions known to provide financial assistance to small businesses.

- **MassDevelopment**
(800) 445-8030— www.massdevelopment.com
- **Massachusetts Growth Capital Corporation**
(617) 523-6262— www.mcdcf.com
- **MassVentures**
(617) 723-4920— www.mass-ventures.com
- **RCAP Solutions**
(508) 792-5230— www.rcapsolutions.org
- **Small Business Administration (SBA)**
The SBA does not lend directly to businesses, but they have a multitude of lending programs administered through local lending partners. Visit their website to find a lending partner near you. www.sba.gov

FIVE Explore Assistance Programs

The City of Worcester offers business assistance programs that may be applicable to your business as you select a site or work to improve your existing location. Programs for start-ups and small businesses include:

- **Façade and Awning Incentive Grant Program:** public loan and grant to leverage private investment in the physical and aesthetic improvement of commercial properties.
- **Microloan Program:** fixed rate, low-interest, term loans to qualified borrowers. This program is designed to provide gap financing.

For more information, contact the **City of Worcester, Division of Business Assistance** at (508) 799-1400 www.worcestermass.org

In addition to these local programs, you are encouraged to explore state and federal programs that exist.

SIX Select a Business Site

Location is a key factor in the success of your business. However, you must consider your needs, budget, and target market when choosing a site for your new business. The City of Worcester offers a Site Search Assistance Program to find the perfect location for your business.

Contact the **City of Worcester, Division of Business Assistance** at 455 Main Street, Worcester (508) 799-1400 www.worcestermass.org