

SOUTH CAROLINA



BUSINESS RESOURCE GUIDE 2010

1201 MAIN STREET, SUITE 1600 | COLUMBIA, SC 29201
(803) 737-0400 | (800) 868-7232
SCcommerce.com | Info@SCcommerce.com





HOW TO USE THIS GUIDE

The South Carolina Business Resource Guide is designed to provide all types of businesses with tools and resources – including access to a variety of state, regional and local outlets – to increase their opportunity for business success. The South Carolina Department of Commerce Business Services Team supports many aspects of the state’s existing and small business community including: export development, recycling market development, a small business ombudsman’s office, supplier development assistance and comprehensive support to existing industry. This guide provides information that companies can employ for immediate results. It includes basic descriptions of the resources and specific contact information. The guide is laid out to address important elements of business success in each section, paired with the supporting resources.

HOW CAN THIS GUIDE HELP YOU?

This guide is intended to help South Carolina business owners start or maintain a company, sell a product, provide a service and/or grow their company.

South Carolina provides services and support for companies that are starting a business or expanding an existing operation. South Carolina also works with entrepreneurs to develop business plans, helps companies access start-up resources and alternative financing opportunities and pairs existing businesses with service providers and suppliers.

WHAT TYPE OF INFORMATION WILL YOU FIND?

- ✓ **Getting Started** explores the steps necessary to begin a business.
- ✓ **Licenses, Permits & Regulations** outlines special requirements associated with certain businesses, particularly small businesses.
- ✓ **Financing** describes ways to best prepare for financing a small business.
- ✓ **Marketing & Growing Your Business** introduces tactics that increase awareness about products and services.
- ✓ **Workforce Development** provides useful information regarding employment, training and retention opportunities.
- ✓ **Business Operations** includes operational and administrative resources – everything from insurance to recycling opportunities, to production and process planning.
- ✓ **Local Resources** includes professionals around the state who are available to assist South Carolina’s businesses.
- ✓ **Additional Resources** includes other beneficial resources for business owners.
- ✓ **Frequently Asked Questions** addresses questions often raised by business owners.

NEED ADDITIONAL HELP? CAN'T FIND WHAT YOU NEED?

Contact a Business Specialist
(803) 737-0222 | PBurton@SCcommerce.com



GETTING STARTED

Starting any business takes a significant amount of planning and research. Exploring and evaluating your business and personal goals before starting a business is extremely important. The following resources can help a business develop those goals and assist in building a concise, yet comprehensive business plan.

START-UP CHECKLIST

This check list will help you evaluate your position as you begin getting your business off the ground. Understanding your business goals from the beginning will help you along the path to success.

- Do you know what kind of business you want to start?
- Have you created a business plan, outlining your goals and expectations?
- Type of Business Structure? (e.g., LLC, Partnership, Sole Proprietorship, etc.)
- Do you have a need for financing?
- Have you picked a location?
- How many employees are you going to hire?
- Do you need occupational permits?
- Have you registered your business with the state of South Carolina?
- Do you need a business license?
- Have you handled the insurance components of your small business?
- How are you going to market your business?

Checkout www.SBA.gov for a complete checklist!

BUSINESS PLANNING ASSISTANCE

- ✓ **Small Business Administration (SBA)**
The SBA is an independent agency of the federal government created to aid, counsel, assist and protect the interests of small business concerns. The SBA helps South Carolinians start, build and grow businesses through a first rate Web site, financing options and partnerships with public and private organizations (e.g., the Small Business Development Centers).
- ✓ **Small Business Development Centers (SBDC)**
The goal of the SBDC is to meet small business needs for managerial and technical assistance at little or no cost to the entrepreneur. The SBDC provides advice on business planning and strategic small business growth.
- ✓ **Service Corps Of Retired Executives (SCORE)**
SCORE is a volunteer, nonprofit association focused on helping small businesses succeed. SCORE, a division of the SBA, matches clients with an expert counselor best suited to their needs. SCORE counselors are current or former business owners and executives who have achieved high levels of professional success.
- ✓ **FastTrac® NewVenture™ and GrowthVenture™**
This program is for entrepreneurs with an idea for a new business. Topics include Exploring Entrepreneurship, Setting Financial Goals, Planning the Product, Reaching the Market, Building the Team, and Planning for a Profitable Business. FastTrac® GrowthVenture™ helps a company take its existing business to the next level.
- ✓ **South Carolina Business One Stop (SCBOS)**
SCBOS is the official South Carolina business Web portal. It enables anyone with an existing business, or anyone starting a new business, to file permits, licenses, registrations or to pay taxes. From the convenience of your computer, 24 hours a day, 7 days a week, you can take care of important state filings, and pay for multiple filings and/or taxes with one payment.

GETTING STARTED RESOURCES

ENTREPRENEUR AND SMALL BUSINESS SUPPORT

Benedict College Business Development Center

David Palmer
Director
2601 Read Street
Columbia, S.C. 29204
Phone: (803) 705-4781
Email: palmerd@benedict.edu
Web: www.benedict.edu/divisions/comdev/business_dev_ctr/bc_business_dev_ctr.html

Clemson University College of Business and Behavioral Science, Arthur M. Spiro Center for Entrepreneurial Leadership

Caron H. St. John, Ph.D.
Director
346 Sistine Hall
Clemson, S.C. 29634-1345
Phone: (864) 656-5963
Fax: (864) 656-7237
Email: scaron@clemson.edu
Web: business.clemson.edu/spiro/

FastTracSC®

Mary Dickerson
Director
PO Box 975
Charleston, S.C. 29402
Phone: (843) 805-3089
Fax: (843) 723-4853
Email: mdickerson@charlestonchamber.org
Web: www.fasttracsc.org

FastTrac® NewVenture™ is a program for the entrepreneurs with an idea or a new business. Topics include, Exploring Entrepreneurship, Setting Financial Goals, Planning the Product, Reaching the Market, Building the Team, Planning for a Profitable Business.

Greenville Renaissance Center

Pris Foster
Administrative coordinator
135 S Main Street, Suite 600
Greenville, S.C. 29601
Phone: (864) 370-3038
Fax: (864) 370-1522
Email: priscif@clemson.edu

Internal Revenue Service (IRS)

Tom Sheaffer
Senior Tax Specialist
SBSE Stakeholders Liaison
1835 Assembly Street MDP-26
Columbia, S.C. 29201
Phone: (803) 253-3031
Fax: (803) 765-5055
Email: Thomas.A.Shaeffer@irs.gov
Web: www.irs.gov/businesses

Other Helpful IRS Resources:

- Business and Specialty Helpline: (800) 829-4933
- Electronic Federal Tax Payment System: www.eftps.gov or 1-800-555-4477
- Tax Forms and Publications: www.irs.gov/formspubs or 1-800-829-3676

Small Business Administration (SBA)

South Carolina District Office
1835 Assembly Street, Room 1425
Columbia, S.C. 29201
Phone: (803) 765-5377
Fax: (803) 765-5962
Web: www.sba.gov/localresources/district/sc/index.html

SC Business Initiative

Sarah Young
Executive Director
1225 Laurel Street, Suite 207
Columbia, S.C. 29201
Web: www.scwbc.org

South Carolina Business One Stop (SCBOS)

Helpline: (803) 898-5690
Email: scboshelp@scbos.com
Web: www.scbos.com
South Carolina Business One Stop or SCBOS is the official South Carolina business web portal. It enables anyone with an existing business or anyone starting a new business to file permits, licenses, registrations, or pay taxes. From the convenience of your computer at anytime, 24 hours a day – 7 days a week, you can take care of your important state filings, and pay for multiple filings and/or taxes with one credit, debit, or EFW payment.

South Carolina Department of Commerce

Brandon Spence
Small Business Specialist
1201 Main Street, Suite 1600
Columbia, S.C. 29201
Phone: (803) 737-0247
Fax: (803) 806-3431
Email: BSpence@SCcommerce.com
Web: www.SCcommerce.com

South Carolina Department of Revenue

301 Gervais Street
Columbia, S.C. 29201
Phone: (803) 898-5000 (General Info)
(803) 898-5709 (Income Tax Helpline)
(803) 898-5788 (Sales Tax Helpline)
Web: www.sctax.org

South Carolina Minority Business Enterprise Center

1515 Richland Street, Suite C
Columbia, S.C. 29201
Phone: (803) 779-5905
Fax: (803) 779-5915
Email: busdev@scmbec.com
Web: www.scmbec.com

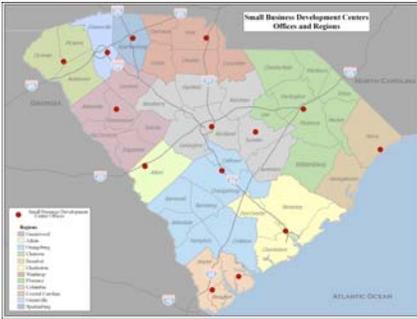
South Carolina Office of the Secretary of State

Jody Steigerwalt
Director, Business Filings
PO Box 11350
Columbia, S.C. 29211
Phone: (803) 734-2345
Web: www.scsos.com

South Carolina State Library and Gale Cengage Learning

Small Business Resource Center
An exciting new resource for small businesses. The Center is full of useful information including a variety of full-text periodicals, news sources and reference books covering all major areas of starting and operating a business. It also includes Web site links and real-life business plans.
Web: find.galegroup.com/sbrc/start.do?prodId

SMALL BUSINESS DEVELOPMENT CENTERS



Small Business Development Center

State Director's Office
University of South Carolina
USC Technology Incubator
1225 Laurel Street
Columbia, S.C. 29201
Phone: (803) 777-5118
Email: sbdc@moore.sc.edu

The goal of the Small Business Development Centers (SBDCs) is to meet small business needs for managerial and technical assistance at little or no cost to the entrepreneur.

Aiken Area SBDC

USC-Aiken
471 University Parkway, Box 9
School of Business
Aiken, S.C. 29801
Phone: (803) 641-3646
Email: RekaM@usca.edu

Beaufort Area SBDC

USC-Beaufort
801 Carteret Street
Beaufort, S.C. 29902
Phone: (843) 521-4143
Email: goodman@uscb.edu

Charleston Area SBDC

5900 Core Drive, Suite 104
N. Charleston, S.C. 29406
Phone: (843) 740-6160
Email: charlestonsbdc@moore.sc.edu

Clemson Area SBDC

Clemson University
College of Business & Public Affairs
425 Sistine Hall
Clemson, S.C. 29634-1392
Phone: (864) 656-3227
Email: jillb@clemson.edu

Columbia Area SBDC

University of South Carolina
1705 College Street
Columbia, S.C. 29208
Phone: (803) 777-5118
Email: uscsbdc@moore.sc.edu

Florence Area SBDC

Florence/Darlington Technical College
PO Box 100548
Florence, S.C. 29501-0548
Phone: (843) 661-8256
Email: mike.bell@fdtc.edu

Greenville Area SBDC

Renaissance Center
135 S Main Street, Suite 600
Greenville, S.C. 29601
Phone: (864) 370-1545
Email: swhelch@clemson.edu

Greenwood Area SBDC

Upper Savannah Area Office
600 Monument Street
Park Plaza Building, Suite 106
PO Box 246
Greenwood, S.C. 29646
Phone: (864) 354-4182
Email: Conway@clemson.edu

Hilton Head Area SBDC

USC-Beaufort South Campus
One University Boulevard
Bluffton, S.C. 29909
Phone: (843) 208-8259
Email: pcameron@sc.edu

Myrtle Beach Area SBDC

Wall School of Business
Coastal Carolina University
PO Box 261954
Conway, S.C. 29528-6054
Phone: (843) 349-4010
Email: jgraham@coastal.edu

Orangeburg Area SBDC

South Carolina State University
School of Business
Algernon S. Belcher Hall
300 College Street
Campus Box 7176
Orangeburg, S.C. 29117
Phone: (803) 536-8445
Email: jgoodwin@scsu.edu

Rock Hill Area SBDC

Winthrop University
118 Thurmond Building
Rock Hill, S.C. 29733
Phone: (803) 323-2283
Email: hockettd@winthrop.edu

Spartanburg Area SBDC

Spartanburg Human Resources Center
142 S Dean Street, Suite 216
Spartanburg, S.C. 29302
Phone: (864) 316-9162
Email: diinsle@clemson.edu

Sumter Area SBDC

USC Sumter
200 Miller Road, Room 216
Sumter, S.C. 29150-2498
Phone: (803) 938-3833
Email: giffinj@mailbox.sc.edu

SCORE CHAPTERS

Service Corps of Retired Executives (SCORE)

Norman Paige
State Director
1835 Assembly Street, Suite 1425
Columbia, S.C. 29201
Phone: (803) 253-3124
Email: nmvpaige@aol.com
SCORE is a volunteer nonprofit association helping small businesses succeed. SCORE matches clients with the expert counselor best-suited to their needs. The SCORE counselors are current or former business owners and executives who have achieved high levels of success.

Aiken

South Central Region Chapter 683

Aiken Chamber of Commerce
121 Richland Avenue E
Aiken, S.C. 29801
Phone: (803) 641-1111
Fax: (803) 641-4174
Email: scrscore@aikenchamber.net
Web: www.aikenchamber.net

Anderson

Piedmont Chapter 232

Tri-County Community College
511 Michelin Boulevard
Anderson, S.C. 29621
Phone: (864) 260-6700
Email: info@piedmontscore.org
Web: www.piedmontscore.org

Beaufort

Carolina Lowcountry Chapter

2348 Boundary Street
Beaufort, S.C. 29902
Phone: (843) 470-0800
Email: score@hiltonheadisland.org
Web: www.scorebeaufort.com

Chapin

Midlands Chapter

Chapin Chamber of Commerce
302 Columbia Avenue
Chapin, S.C. 29036
Phone: (803) 345-1100
Email: info@scoremidlands.org
Web: www.scoremidlands.org

Charleston
Coastal Chapter 285
Charleston Metro Chamber of Commerce
2750 Speissegger Drive, Suite 100
N. Charleston, S.C. 29405
Phone: (843) 727-4778
Fax: (843) 805-3112
Email: info@score285.org
Web: www.score285.org

Columbia
Midlands Chapter 230
1835 Assembly Street, Suite 1425
Columbia, S.C. 29201
Phone: (803) 765-5131
Fax: (803) 765-5962
Email: info@scoremidlands.org
Web: www.scoremidlands.org

Florence
Midlands Chapter
Florence Chamber of Commerce
610 W Palmetto Street
Florence, S.C. 29503
Phone: (843) 665-0515
Email: info@scoremidlands.com
Web: www.scoremidlands.com

Greenville
Piedmont Chapter 232
300 E Washington Street, Room B-31
Greenville, S.C. 29601
Phone: (864) 271-3638
Fax: (864) 271-3638
Email: info@piedmontscore.org
Web: www.piedmontscore.org

Greenwood
Piedmont Chapter
Piedmont Technical College
620 N Emerald Road
Greenwood, S.C. 29648
Phone: (864) 941-8414
Email: info@piedmontscore.org
Web: www.piedmontscore.org

Hartsville
Midlands Chapter
Hartsville Chamber of Commerce
214 N 5th Street
Hartsville, S.C. 29550
Phone: (843) 332-6401
Email: info@scoremidlands.org
Web: www.scoremidlands.org

Hilton Head
Carolina Lowcountry Chapter 650
Hilton Head Island-Bluffton Chamber of
Commerce
1 Chamber of Commerce Drive
Hilton Head Island, S.C. 29926

Phone: (843) 785-7107
Fax: (843) 785-7110
Email: score@hiltonheadisland.org
Web: www.scorehiltonhead.com

Lexington
Midlands Chapter
Lexington Chamber of Commerce
321 S Lake Drive
Lexington, S.C. 29072
Phone: (803) 359-6113
Email: info@scoremidlands.org
Web: www.scoremidlands.org

Myrtle Beach
Grand Strand Chapter 381
605 10th Avenue N
Myrtle Beach, S.C. 29577
Phone: (843) 918-1079
Fax: (843) 918-1080
Email: info@mbscore.org
Web: www.mbscore.org

Orangeburg
Midlands Chapter
Orangeburg Chamber of Commerce
1570 John C. Calhoun Drive
Orangeburg, S.C. 29116
Phone: (803) 534-6821
Email: info@scoremidlands.org
Web: www.scoremidlands.org

Spartanburg
Piedmont Chapter
Spartanburg Chamber of Commerce
105 N Pine Street
Spartanburg, S.C. 29302
Phone: (864) 594-5000
Email: info@piedmontscore.org
Web: www.piedmontscore.org

Summerville
Coastal Chapter
Summerville Chamber of Commerce
402 N Main Street
Summerville, S.C. 29483
Phone: (843) 873-2931
Email: info@score285.org
Web: www.score285.org

Sumter
Midlands Chapter
Sumter Chamber of Commerce
32 E Calhoun Street
Sumter, S.C. 29150
Phone: (803) 775-1231 / (803) 775-0915
Email: info@scoremidlands.org
Web: www.scoremidlands.org

LICENSES, PERMITS & REGULATIONS

Various types of licenses, permits and registrations may be required in order to conduct business in South Carolina. Federal, state and local laws and ordinances establish guidelines such as occupational matters, business licensing, environmental permitting and tax withholdings.

BUSINESS LICENSE BASICS

South Carolina does not have a statewide business license requirement; therefore companies must apply for local business licenses. Most towns and municipalities require a business license. The following counties also require business licenses:

- ✓ Beaufort County
- ✓ Charleston County
- ✓ Dorchester County
- ✓ Horry County
- ✓ Jasper County
- ✓ Marion County
- ✓ Richland County
- ✓ Sumter County

To obtain a license in one of these counties, contact the local business license office or visit www.SCBOS.com for a complete listing of offices.

BUSINESS LICENSES & PERMITS

- ✓ Depending on the type of business, registration with the State of South Carolina can be accomplished through the Secretary of State's Office, the Department of Revenue or through the South Carolina Business One Stop. www.SCBOS.com
- ✓ Federal Tax ID Number which can be applied for at the IRS Web site. <https://sa1.www4.irs.gov/modiein/individual/index.jsp>, or through links at www.SCBOS.com
- ✓ Local Business Licenses are often necessary for businesses located within city or town limits. Check with the local municipality for business license requirements. SCBOS lists Web site connections for each county and municipality. www.SCBOS.com
- ✓ Occupational Permits & State Licensing may be required. New business owners should check with the South Carolina Department of License, Labor and Regulation to determine if an occupational permit is required for their business. www.llr.state.sc.us
- ✓ The Department of Health & Environmental Control's (DHEC) Small Business Environmental Assistance Program (SBEAP) team is available to answer questions on environmental permitting and compliance issues for small businesses. Their services are free and non-regulatory. www.SCDHEC.gov
- ✓ State Certifications for Women and Minorities promote the growth and development of small and minority owned businesses in South Carolina. Visit their Web site to find about how to become certified. www.govoepp.state.sc.us/osmba

SMALL BUSINESS REGULATORY REVIEW COMMITTEE

The Small Business Regulatory Review Committee reviews new and existing state agency regulations that may adversely impact small businesses. The Committee, which is comprised of private-sector small business owners, was chartered to ensure that South Carolina's small business community has a voice and a level playing field on which to compete. Small businesses facing problems with a state agency regulation can call or write to the Committee at the Business Services office of the South Carolina Department of Commerce to explain their concerns.

Visit the Business Services section at www.SCcommerce.com for more information.

LICENSES, PERMITS & REGULATIONS RESOURCES

Internal Revenue Service (IRS)

Tom Sheaffer
Senior Tax Specialist
SBSE Stakeholders Liaison
1835 Assembly Street MDP-26
Columbia, S.C. 29201
Phone: (803) 253-3031
Fax: (803) 765-5055
Email: Thomas.A.Shaeffer@irs.gov
Web: www.irs.gov/businesses

Other helpful IRS resources:

- *Business and Specialty Helpline:*
1-800-829-4933
- *Electronic Federal Tax Payment System:*
www.eftps.gov or 1-800-555-4477
- *Tax Forms and Publications:*
www.irs.gov/formspubs or 1-800-829-3676

Small Business Regulatory Review Committee (SBRR)

Chuck Bundy
1201 Main Street, Suite 1600
Columbia, S.C. 29201
Phone: (803) 737-0440
Fax: (803) 806-3420
Email: cbundy@sccommerce.com
Web: www.sccommerce.com

South Carolina Business One Stop (SCBOS)

SCBOS Helpline: (803) 898-5690
Email: scboshelp@scbos.com
Web: www.scbos.com

South Carolina Commission for Minority Affairs

Janie A. Davis
Executive Director
6904 N Main Street, Suite 107
Columbia, S.C. 29203
Phone: (803) 333-9621
Fax: (803) 333-9627
Email: jdavis@cfma.state.sc.us
Web: www.state.sc.us/cma/

South Carolina Department of Commerce

Brandon Spence
Small Business Specialist
1201 Main Street, Suite 1600
Columbia, S.C. 29201
Phone: (803) 737-0247
Fax: (803) 806-3431
Email: BSpence@sccommerce.com
Web: www.SCcommerce.com

South Carolina Department of Consumer Affairs

Brandolyn Thomas Pinkston
Administrator
3600 Forest Drive, 3rd Floor
PO Box 5757
Columbia, S.C. 29250
Phone: (803) 734-4198 / (800) 922-1594
Email: bpinkston@scconsumer.gov
Web: www.state.sc.us/consumer/

South Carolina Department of Health and Environmental Control (SC DHEC), Small Business Environmental Assistance Program (SBEAP)

Phyllis T. Copeland
Small Business Ombudsman
DHEC-EQC Administration
2600 Bull Street
Columbia, S.C. 29201-1708
Phone: (803) 896-8982 / (800) 819-9001
Fax: (803) 896-8999
Email: copelapt@dhec.sc.gov
Web: www.scdhec.gov/environment/admin/sbeap

South Carolina Department of Labor, Licensing and Regulation

Office of Migrant Labor
Joan Wilkie
Administrative Coordinator
Synergy Business Park Kingstree Building
110 Centerview Drive
PO Box 11329
Columbia, S.C. 29211-1329
Phone: (803) 896-4684
Fax: (803) 896-4515
Email: wilkiej@llr.sc.gov
Web: www.llr.state.sc.us

South Carolina Department of Labor, Licensing and Regulation

Office of OSHA Voluntary Programs
Sharon Dumit
3600 Forest Drive
PO Box 11329
Columbia, S.C. 29211
Phone: (803) 896-7788
Fax: (803) 896-7750
Email: dumits@llr.sc.gov
Web: www.llr.state.sc.us/labor/scovp

South Carolina Department of Revenue

S.C. Department of Revenue
301 Gervais Street
Columbia, S.C. 29201
Phone: (803) 898-5000 (General Info)
(803) 898-5709 (Income Tax Helpline)
(803) 898-5788 (Sales Tax Helpline)
Web: www.sctax.org

South Carolina Department of Transportation (SCDOT), Disadvantaged Business Enterprise (DBE) Program

Dr. Arlene Prince
Deputy Director
Office of DBE Special Services Programs
PO Box 191
Columbia, S.C. 29202-0191
Phone: (803) 737-1717
Fax: (803) 737-2021
Web: www.dot.state.sc.us/doing/dbe.html

South Carolina Employment Security Commission

1550 Gadsden Street
PO Box 995
Columbia, S.C. 29202
Phone: (803) 737-2617
Web: www.sces.org

South Carolina Film Commission, Production Guide

Jeff Monks
Film Commissioner
1205 Pendleton Street, Suite 529
Edgar A. Brown Building
Columbia, S.C. 29201
Phone: (803) 737-0492
Fax: (803) 737-3104
Email: jmonks@scprt.com
Web: www.filmsc.com

South Carolina Governor's Office of Small and Minority Business Assistance (OSMBA) Directory

1205 Pendleton Street, Suite 440A
Edgar A. Brown Building
Columbia, S.C. 29201
Phone: (803) 734-0657
Fax: (803) 734-2498
Web: www.govoepp.state.sc.us/osmba

South Carolina Office of the Secretary of State

Jody Steigerwalt
Director, Business Filings
PO Box 11350
Columbia, S.C. 29211
Phone: (803) 734-2345
Web: www.scsos.com

South Carolina Workers' Compensation Commission

Jennifer Neese
Ombudsman
PO Box 1715
Columbia, S.C. 29202-1715
Phone: (803) 737-5713
Email: ombudsman@wcc.sc.gov
Web: www.wcc.sc.gov



FINANCING YOUR SMALL BUSINESS

After outlining your business plan, the financial requirements of the business should become clear.

This section will help you find the right financial resources.

ARE YOU READY FOR FINANCING?

- Develop a Business Plan:** Create a written document describing your business, including type of business and legal form, annual sales, number of employees, length of time in business and the ownership structure.
- Determine Financing Needs:** Identify all startup expenses, estimate the costs of your business for at least the first several months, and create a realistic startup budget and cash flow model.
- Discuss Your Credit Score:** Creditors use your credit score to determine if you qualify for additional lending. Credit scores help predict who is most likely to repay debt and make payments on time.
- Grants:** Despite internet promises and popular media stories, there are effectively no grants for general business operations or asset purchases.

TYPES OF FINANCING AVAILABLE

Debt Financing involves lenders such as banks, commercial finance companies and government-related lending. Depending on financial plans and goals, one of the following programs may suit your needs.

- ✓ **The Small Business Administration (SBA)** is a group of independent agencies of the federal government created to aid, counsel, assist and protect the interests of small businesses. The SBA operates a loan guarantee program which can assist with up to \$2 million dollars in potential financing. www.sba.gov
- ✓ **Community Express Loan Programs** help small businesses owned by minorities, women and veterans, or companies located in low-to-moderate income areas. www.superiorfg.com or www.borregospringsbank.com
- ✓ **Council of Governments Loan Programs** partner with local counties, cities and towns to provide resources to foster economic development, usually in the form of a revolving loan program. www.state.sc.us/cogs
- ✓ **The SC Capital Access Program (SC CAP)** is designed to provide financial institutions with a tool to assist with business loans in which public resources are used to generate financing. www.businessdevelopment.org

Equity Funding requires selling an ownership interest in the business in exchange for capital. There are several options when considering who should invest in your company.

- ✓ **Seed Capital Funds** may assist your financial goals through funding in the form of loans and equity. **SC Launch!** offers technology-based companies commercialization support and guidance, as well as up to \$200K in seed funding. www.SCLaunch.org
- ✓ **Angel Networks** are a good place to begin your search for funding. They are member-driven organizations that work to help support high-growth economic development in the region.
- ✓ **Venture Capital** may be a means of financial assistance depending on certain qualifications. **The South Carolina Venture Capital Investment Authority** is associated with four participating funds that are available for equity financing.

FINANCING YOUR SMALL BUSINESS RESOURCES

COMMUNITY DEVELOPMENT CORPORATIONS

Appalachian Development Corporation

(Serving Anderson, Cherokee, Greenville, Oconee, Pickens and Spartanburg Counties)

David Mueller

Special Projects and Loan Fund Director
30 Century Circle

PO Box 6668

Greenville, S.C. 29606

Phone: (864) 241-4661

Email: mueller@scacog.org

Web: www.scacog.org/finance/adc.htm

This corporation was organized for the purpose of furthering economic development and social welfare in its respective counties through a variety of service providers and business lending programs.

Catawba Regional Development Corporation (CRDC)

(Serving Chester, Lancaster, Union and York Counties)

Randy Imler

215 Hampton Street, Suite 200

PO Box 450

Rock Hill, S.C. 29731

Phone: (803) 327-9041

Fax: (803) 327-1912

Email: rimler@catawbacog.org

Web: www.catawbacog.org/businessloans.asp

CRDC is a nonprofit corporation established to provide supplemental government financing for new or expanding businesses in its representative counties, as well as provide assistance to startup and expanding businesses through a variety of programs.

Santee-Lynches Regional Development Corporation, Revolving Loan Fund (RLF)

Walter Dunlap

Development Banking Director

36 W Liberty Street

PO Drawer 1837

Sumter, S.C. 29151-1837

Phone: (803) 775-7381

Fax: (803) 773-9903

Email: slrdc@slcog.org

Web: www.slcog.org

This corporation administers a RLF, a locally controlled source of capital intended to assist startups and growing businesses. It is used primarily as gap financing to help leverage private sector loans and investments to fulfill an applicant's total capital needs

COUNCILS OF GOVERNMENT

South Carolina's Councils of Governments

(COG) efforts include focusing on regional planning, keeping track of all types of statistical information, obtaining and administering grants, and supporting regional economic development.

Berkeley-Charleston-Dorchester (BCD) Council of Governments, Revolving Loan Fund (RLF)

(Serving Berkeley, Charleston and Dorchester Counties)

Jacquelyn Dickerson Ideozu

Technical Assistance Specialist

1362 McMillan Avenue, Suite 100

N. Charleston, S.C. 29405

Phone: (843) 529-0400

Fax: (843) 529-0305

Email: jacquelynd@bcdcoq.com

Web: www.bcdcoq.com

Lower Savannah Council of Governments, Economic Development, Revolving Loan Fund

(Serving Aiken, Allendale, Bamberg, Barnwell, Calhoun, and Orangeburg Counties)

Frances Proveaux

Finance Manager

PO Box 850

Aiken, S.C. 29802

Phone: (803) 649-7981

Fax: (803) 649-2248

Email: fproveaux@lscog.org

Web: www.lscog.org

Pee Dee Regional Council of Governments, Revolving Loan Fund

(Serving Chesterfield, Darlington, Dillon, Florence, Marion and Marlboro Counties)

Phillip C. Goff, Assistant Executive Director and

Economic Development Director

Glenn C. Lane, Public Administration Specialist and

RLF Loan Officer

PO Box 5719

Florence, S.C. 29502

Phone: (843) 669-3138

Fax: (843) 669-4392

Email: gclane@peedeecog.org /

pcgoff@peedeecog.org

Web: www.peedeecog.org/service.html

Upper Savannah Council of Governments, Revolving Loan Fund

(Serving Abbeville, Edgefield, Greenwood, Laurens, McCormick and Saluda Counties)

Sam Leaman

Assistant Director

PO Box 1366

Greenwood, S.C. 29648

Phone: (864) 941-8056 / (800) 922-7729

Fax: (864) 941-8090

Email: sleaman@uppersavannah.com

Web: www.uppersavannah.com

Waccamaw Regional Council of Governments, Revolving Loan Fund

(Serving Georgetown, Horry and Williamsburg Counties)

David M. Essex

Executive Director

1230 Highmarket Street

Georgetown, S.C. 29440

Phone: (843) 546-8502

Fax: (843) 527-2302

Email: dessex@wrcog.org

Web: www.wrcog.org

EQUITY FINANCING

Charleston Angel Partners (CHAP)

Andrea Marshall

Executive Administrator

The Tate Center for Entrepreneurship

College of Charleston

5 Liberty Street

Charleston, S.C. 29424

Phone: (843) 881-5623

Email: andrea@charlestonangels.com

Web: www.chapsc.com

CHAP is an organization composed of Charleston business professionals who screen and evaluate qualified startups looking for seed capital to support economic growth of the region.

InvestSC, S.C. Venture Capital Program

Harry Huntley

1201 Main Street, Suite 1600

Columbia, S.C. 29201

Phone: (803) 737-0627

Fax: (803) 737-0628

Email: hhuntley@investsc.org

InvestSC was formed for the purpose of assisting the Venture Capital Authority in meeting the goals and objectives of the program. It consists of four capital funds chosen to invest in South Carolina-based companies to promote the economic development goals of the state.

Palmetto Investments & Exchange Group, LLP

George Magrath

General Partner

Charleston, S.C.

Email: www.palmettoinvestments.com

Web: info@palmettoinvestments.com

"Palmetto" is a private investment group founded in 2006 and managed by partners in Charleston. Palmetto invests in select public companies and in small, private companies with tremendous growth potential.

SCLaunch!

Miriam Wilson

Resource Network Manager

1330 Lady Street, Suite 505

Columbia, S.C. 29201

Phone: (803) 343-5311

Email: miriam.wilson@sclaunch.org

Web: www.sclaunch.org

SCLaunch! accelerates entrepreneurial growth for advanced technology startups by providing seed-funding of up to \$200,000 in loans or investments, ongoing mentoring and business counseling, and access to Resource Network Services.

Upstate Carolina Angel Network

Matt Dunbar

Managing Director

PO Box 9161

Greenville, S.C. 29604

Email: matt@upstateangels.org

The Upstate Carolina Angel Network, LLC (UCAN) is a group of accredited investors located in Upstate South Carolina who invest in and support startup and early-stage, high-growth businesses in the southeastern United States.

OTHER GOVERNMENT FINANCING (LOANS)

Charleston Local Development Corporation

Cindi Rourke

Loan Officer

75 Calhoun Street, 3rd Floor

Charleston, S.C. 29401

Phone: (843) 965-4089

Fax: (843) 724-7354

Email: rourke@ci.charleston.sc.us

Web: www.charlestonlfdc.com

City of Columbia

Office of Business Opportunities

Josephus Howard

Business Loan Officer

1225 Lady Street, 1st Floor

Columbia, S.C. 29201

Phone: (803) 545-3957

Fax: (803) 255-8912

Email: jhoward@columbiasc.net

Web: www.columbiacool.biz

Jobs–Economic Development Authority (JEDA)

Harry Huntley

President & CEO

1201 Main Street, Suite 1600

Columbia, S.C. 29201

Phone: (803) 737-0079

Fax: (803) 737-0016

Web: www.scjeda.net

JEDA's purpose is to retain and expand job opportunities and enlarge the tax base of the state and its local government through meeting the financial and capital needs of the small- and middle-market business community, as well as issuing tax exempt and taxable Industrial Revenue Bonds.

S.C. Capital Access Program (SC CAP)

George M. Crouch Jr.

Assistant Vice President

Business Development Corporation of SC

111 Executive Center Drive

Enoree Building, Suite 225

Columbia, S.C. 29210

Phone: (803) 744-0312, Ext. 119

Fax: (803) 744-0612

Email: gcrouch@businessdevelopment.org

Web: www.businessdevelopment.org/sccap.php

SC CAP is used to promote economic development and job creation through small business in South Carolina by providing financial institutions with a flexible non-bureaucratic resource.

U.S. Department of Agriculture (USDA) Business and Industry (B&I) Guaranteed Loan Program

Gregg White

Program Director USDA

Strom Thurmond Building

1835 Assembly Street, Room 1007

Columbia, S.C. 29201

Phone: (803) 765-5881

Fax: (803) 253-3180

Email: Gregg.White@sc.usda.gov

Web: www.rurdev.usda.gov/sc/

The USDA B&I Guaranteed Loan Program helps to create jobs and stimulates rural economic by providing financial banking for rural businesses.

The program provides up to 80 percent of a loan made by a commercial lender.

U.S. Small Business Administration (SBA) Loan Programs

Lois Johnson

Lender Relations Officer

South Carolina Office

1835 Assembly Street, Room 1425

Columbia, S.C. 29201

Phone: (803) 253-3360

Fax: (803) 765-5962

Email: mae.johnson@sba.gov

Web: www.sba.gov/sc/

SBA's loan programs provide long- and short-term loans for small businesses that might not qualify through normal lending channels.

NON-PROFIT LENDING INSTITUTIONS

Business Carolina, Inc. (BCI)

Edward C. Kesser

Senior Vice President – Lending

1523 Huger Street, Suite A

Columbia, S.C. 29201

Phone: (803) 461-3831

Fax: (803) 461-3819

Email: ekesser@bcilending.com

Web: www.bcilending.com

BCI provides financial assistance for the expansion and purchase of fixed assets (such as real estate or equipment), business acquisitions, replenishing working capital, and debt restructuring for owner-managed businesses throughout the Southeast.

Business Development Corporation (BDC) of South Carolina

Thomas H. Richardson

Vice President

PO Box 21823

Columbia, S.C. 29221

Phone: (803) 744-0305, Ext. 106

Fax: (803) 744-0605

Email: thr@businessdevelopment.org

Web: www.businessdevelopment.org

BDC is a non-bank commercial lending company specializing in the SBA 7(a) loan guaranty program.

Provident Business Financial Services

Keith Black

Vice President Loan Servicing and Processing

3937 Sunset Boulevard, Suite D

W. Columbia, S.C. 29169

Phone: (803) 791-0071

Fax: (803) 233-7589

Email: kblack@providentbfs.com

Web: www.providentbfs.com

Provident Business Financial Services provides economic development financing to small businesses by participating in the SBA 504 debenture program.

MARKETING AND GROWING YOUR BUSINESS

In today's competitive marketplace, success is dependent upon clear and consistent marketing plans that make a business' products and/or services stand out from the competition. This section highlights public sector marketing resources available throughout the state.

CREATING A MARKETING PLAN

- Make a list of your businesses goals, strengths and weaknesses.
- Analyze potential customer base for particular products.
- Consider product advantages and how they will be leveraged.
- Determine a pricing strategy for services and products.
- Create promotional programs, media outreach and advertising to reach preferred customer base.
- Evaluate short and long-term goals to ensure the best results.

HOW TO MARKET YOUR BUSINESS

- ✓ **Market your business** through print, Web and radio media if possible. This can be done through purchasing advertising or via strategic public relations. Convince the customer why your company and your services would be their optimal choice. If your budget allows, utilize the services of a marketing firm to get your plan started.
- ✓ **Target customers** that are most likely to benefit from your services and will provide you with the most sales.
- ✓ **Understand market size and trends** that will affect your customer base.
- ✓ **Know your competition** by realistically assessing and comparing your strength and weaknesses. Compare products, services and performance.

STATE AND FEDERAL CONTRACTING

- ✓ Materials Management Office (MMO)
- ✓ Procurement Technical Assistance Centers (PTAC)
- ✓ The FedBizOpps for Federal Business Opportunities
- ✓ The Carolinas' Minority Supplier Development Council
- ✓ The Minority Business Enterprise Center of South Carolina

GROW YOUR BUSINESS THROUGH THE BUYSC PROGRAM

BuySC is a product, material and service locator program designed to help new and existing South Carolina companies connect with South Carolina vendors and suppliers. The program utilizes resources from the South Carolina Department of Commerce, the South Carolina Technical College System, economic development allies, and Harris InfoSource and Dun & Bradstreet® databases to match a company's needs with in-state resources.

BuySC relies on extensive knowledge of the state's existing supply chains, and works in concert with the South Carolina Chamber of Commerce, which receives many in-state supplier inquiries, to best serve a company's needs. To learn how **BuySC** can help your business grow, visit the Business Services section of www.SCcommerce.com.

MARKETING AND GROWING YOUR BUSINESS RESOURCES

BuySC Program

South Carolina Department of Commerce
Business Services Department
Phone: (803) 737-0222 / (803) 737-0440
Email: BuySC@SCcommerce.com
Web: www.SCcommerce.com

ECI-Find New Markets

Maureen Taylor
Director of Marketing
PO Box 12186
Columbia, S.C. 29211
Phone: (803) 777-4432
Email: mtaylor@findnewmarkets.com
Web: www.findnewmarkets.com

STATE CONTRACTING RESOURCES

Materials Management Office (MMO)

1201 Main Street, Suite 600
Columbia, S.C. 29201
Phone: (803)-737-0600
Fax: (803)-737-0639
Web: www.procurement.sc.gov

State Engineer's Office

John St. C. White, PE
State Engineer and CPO of Construction
1201 Main Street, Suite 600
Columbia, S.C. 29201
Phone: (803) 737-0768
Email: JWhite@mmo.sc.gov

FEDERAL CONTRACTING RESOURCES

GSA Fed Acquisition Service

Janice Zeigler
Customer Service Director
Shaw AFB
Phone: (803) 985-9303
Email: jan.zeigler@gsa.gov
Web: www.FedBizOpps.com

Procurement Technical Assistance Center

Scott Bellows
Program Manager
The Moore School of Business
1225 Laurel Street
Columbia, S.C. 29201
Phone: (803) 777-7877
Email: shbellows@sc.edu
Web: scsbdc.moore.sc.edu/

INTERNATIONAL TRADE RESOURCES

City of Columbia

Deidre Buice Crow
Deputy Director, International Trade Liaison
Office of Economic Development
City of Columbia
1201 Main Street, Suite 250
Columbia, S.C. 29201
Phone: (803) 734-2704
Fax: (803) 734-2702
Email: dcrow@columbiasc.net
Web: www.columbiascdevelopment.com

SBA Export Trade Finance Officer

Dan Holt
521 E Morehead Street, Suite 435
Charlotte, N.C. 28202
Phone: (704) 333-4886
Fax: (704) 332-2681
Email: dan.holt@mail.doc.gov

South Carolina Department of Commerce

Clarke Thompson
Export Development
1201 Main Street, Suite 1600
Columbia S.C. 29201
Phone: (803) 737-0438
Fax: (803) 806-3508
Email: cthompso@commerce.state.sc.us
Web: www.SCcommerce.com

South Carolina World Trade Center

Andres Grimes
Executive Director
South Carolina World Trade Center
Parkshore Center
1 Poston Road, Suite 103
Charleston, S.C. 29407
Phone: (843) 224-0034
Email: scwtca@gmail.com
Web: www.scwtc.org

The Minority Business Enterprise Center of South Carolina

1515 Richland Street, Suite C
Columbia, S.C. 29201
Phone: (803) 779-5905
Web: www.scmbec.com/index.htm

Carolinas Minority Supplier Development Council

1000 Seaboard Street, Suite B-14
Charlotte, N.C. 28206
Phone: (704) 549-1000
Email: info@carolinasmcdc.org
Web: www.carolinasmcdc.org

U.S. Department of Commerce, U.S. Commercial Service, U.S. Export Assistance Centers (USEAC)

Web: www.buyusa.gov/southcarolina

Columbia Office

Amy Thomson
Senior International Trade Specialist
Columbia U.S. Export Assistance Center
USC Moore School of Business
1705 College Street, Suite 600
Columbia, S.C. 29208
Phone: (803) 777-2563
Mobile: (803) 920-9049
Fax: (803) 777-2615
Email: Amy.Thomson@mail.doc.gov

Midlands Office

Dorette Coetsee
Director
Midlands Technical College, Harbison Hall
7300 College Street, 2nd Floor
Irmo, S.C. 29063
Phone: (803) 397-4590 / (803) 732-5211
Fax: (803) 732-5241
Email: Dorette.Coetsee@NOSPAM.mail.doc.gov

Charleston Office

Phil Minard
International Trade Specialist
Charleston U.S. Export Assistance Center
1362 McMillan Avenue, Suite 100
N. Charleston, S.C. 29405
Phone: (843) 746-3404
Fax: (843) 529-0305
Email: Phil.Minard@mail.doc.gov

Greenville Office

Denis Csizmadia
Greenville USEAC Director
Greenville U.S. Export Assistance Center
Buck Mickle Center at Greenville Technical
College
216 Pleasantburg Drive, Suite 243
Greenville, S.C. 29607
Phone: (864) 250-8429
Fax: (864) 250-6729
Email: denis.csizmadia@mail.doc.gov



WORKFORCE DEVELOPMENT

The South Carolina Department of Commerce is committed to ensuring that South Carolinians have the education and training necessary to fill the most in-demand jobs. This section provides valuable insight into workforce resources offered by the South Carolina Department of Commerce Workforce Division.

THE WORKFORCE DIVISION CAN ASSIST WITH:

- ✓ Finding qualified employees
- ✓ Employee retention
- ✓ Human resources set-up
- ✓ Training programs through the Technical/Community Colleges
- ✓ Management training
- ✓ Apprenticeships through the Apprenticeship Carolina Program

FOR MORE INFORMATION

Contact the South Carolina
Department of Commerce
Workforce Division

(803) 737-0400

Incumbent Worker Training

Funds may be available to train current employees to meet changing skill requirements due to new technology, restructuring, new product lines and many other factors. An employer match is required. Funding priority is given to training that will lead to significant upgrades in employee skills or wages, or that will result in layoff aversion and better retention opportunities. Funding for this program is allocated annually.

On-the-Job Training

Funding may be granted for up to 50-75 percent (depending on the size of the business) of the wages of referred new hires that are trained on-site. This funding is compensation for the costs of training and supervision during training. The length of the reimbursement is based on occupation, the content of the training and the prior work experience of the new hire.

readySC™

The readySC™ program, offered through the South Carolina Technical College System, can coordinate training needs at no cost for eligible new or expanding companies throughout the state. The program works with the state's 16 technical colleges to develop training curriculum tailored to meet a company's workforce requirements. More than a quarter million workers have been trained since the program's inception. www.readysc.org

Apprenticeship Carolina Program

Apprenticeship Carolina's primary mission is to ensure that all employers in South Carolina have access to the information and technical assistance they need to create their own demand-driven registered apprenticeship programs by working with the 16 technical colleges across the state.

www.sctechsystem.edu/ApprenticeshipCarolina

WorkReady SC Initiative

The WorkReady SC initiative provides a common language defining skill levels for South Carolina employers and job seekers and provides credentials for South Carolina workers. It is based on the WorkKeys® Job Skills Assessment System. The system connects work skills, training and testing for education and employers; makes it easier to meet the requirements of federal programs and legislation; supports economic and workforce development programs and is the basis for the National Career Readiness Certificate.

www.WorkReadySC.com

WORKFORCE DEVELOPMENT RESOURCES

Clemson Institute for Economic and Community Development

Paul "Mac" Horton, Ph.D.
Director and Associate Dean of Community Development
South Carolina Rural Development Council
900 Clemson Road
Columbia, S.C. 29229
Phone: (803) 788-5700
Email: mhorton@clemson.edu
Web: www.clemson.edu/sandhill/

South Carolina Technology Alliance

Thomas E. Persons Sr.
President & CEO
1201 Main Street, Suite 1920
Columbia, S.C. 29201
Phone: (803) 748-1323
Fax: (803) 748-1325
Email: tepsr@att.net
Web: www.sctech.org

University of South Carolina (USC)

Dr. Rose M. Booze
Interim Vice President of Research and Economic Development
Columbia, S.C. 29208
Phone: (803) 777-5458
Fax: (803) 777-5457
Email: booze@mailbox.sc.edu
Web: www.sc.edu/research/index.shtml

University of South Carolina (USC), Daniel Management Center

Jacqueline Hunt
Director of Program Coordination and Facilities Management
1705 College Street
Columbia, S.C. 29208
Phone: (803) 777-2146
Fax: (803) 777-4447
Email: jacqueline.hunt@moore.sc.edu
Web: www.mooreschool.sc.edu/moore/dmc

LOCAL WORKFORCE INVESTMENT AREAS

Contact your local Workforce Investment Area to get started. For more information, visit www.WorkforceSouthCarolina.com.

Catawba Regional Council of Governments

(Chester, Lancaster, York Counties)
Nicole Lawing
Workforce Development Administrator
PO Box 450
Rock Hill, S.C. 29731

Phone: (803) 327-9041
Fax: (803) 327-1912
Email: rnlawing@catawbacog.org
Web: www.catawbacog.org

Greenville County Workforce Development Board

Dean Jones
Workforce Development Administrator
301 University Ridge, Suite 1500
Greenville, S.C. 29601-3665
Phone: (864) 467-7220
Fax: (864) 467-7416
Email: dejonges@greenvillecounty.org
Web: www.greenvillewib.com

Lowcountry Council of Governments

(Beaufort, Colleton, Hampton, Jasper Counties)

James (Jamie) Wood
Workforce Development Administrator
PO Box 98
Yemassee, S.C. 29945
Phone: (843) 726-5536
Fax: (843) 726-5165
Email: jwood@lowcountrycog.org
Web: www.lowcountryworkforce.org

Lower Savannah Council of Governments

(Aiken, Allendale, Bamberg, Barnwell, Orangeburg Counties)
Samuel "Sam" R. Jordan
Workforce Development Administrator
PO Box 850
2748 Wagener Road
Aiken, S.C. 29802-0850
Phone: (803) 649-7981
Fax: (803) 649-2248
Email: sjordan@lscog.org
Web: www.lswia.org

Midlands Workforce Development Board

(Fairfield, Lexington, Richland Counties)
Bonnie Austin
Workforce Development Administrator
100 Executive Center Drive, Suite 218
Columbia, S.C. 29210
Phone: (803) 744-1670 ext. 101
Fax: (803) 744-1671
Email: baustin@mwdb.org
Web: www.midlandsworkforce.org

Pee Dee Regional Council of Governments

(Chesterfield, Darlington, Dillon, Florence, Marion, Marlboro)
Vickie Tyner
Workforce Development Administrator
PO Box 5719

Florence, S.C. 29502
Phone: (843) 669-3138
Fax: (843) 679-3743
Email: v-tyner@sc.rr.com
Web: www.peedeewib.org

Santee Lynch Regional Council of Governments

(Clarendon, Kershaw, Lee, Sumter Counties)
Les Thompson
Workforce Development Administrator
PO Box 1837
Sumter, S.C. 29151
Phone: (803) 775-7327 Ext. 120
Fax: (803) 773-9903
Email: lthompson@slcog.org
Web: www.slworkforcedev.org

Trident Workforce Investment Board

(Charleston County)

Paul Connerty
Executive Director
1930 Hanahan Road Suite 200
N. Charleston, S.C. 29406
Phone: (843) 574-1800
Fax: (843) 202-6961
Email: paulc@toscc.org
Web: www.charlestoncounty.org
www.toscc.org

Upper Savannah Council of Governments

(Abbeville, Edgefield, Greenwood, Laurens, McCormick, Newberry, Saluda)
Sandra Johnson
WIA Administrator
PO Box 1366
Greenwood, S.C. 29648
Phone: (864) 941-8055
Fax: (864) 941-8090
Email: sjohnson@uppersavannah.com
Web: www.us1stops.com

Upstate Workforce Investment Board

(Cherokee, Spartanburg, Union Counties)

Ann Fesperman
Executive Director
145 North Church Street
Spartanburg, S.C. 29306
Phone: (864) 596-2028
Fax: (864) 596-2199
Email: fesperman@upstatawib.org
Web: www.upstatawib.org

Waccamaw Regional Council of Governments

(Georgetown, Horry, Williamsburg Counties)
Shirley Graham
Workforce Development Administrator

1230 Highmarket Street
Georgetown, S.C. 29440
Phone: (843) 546-4231
Fax: (843) 520-0642
Email: sgraham29@yahoo.com
Web: www.wrcog.org

WorkLink Workforce Investment Board
(Anderson, Oconee, Pickens Counties)
Nita Colman
Workforce Development Administrator
PO Box 587
Pendleton, S.C. 29670
Phone: (864) 646-1827
Fax: (864) 646-2814
Email: ncolman@worklinkweb.com
Web: www.worklinkweb.com

STATE BOARD FOR TECHNICAL AND
COMPREHENSIVE EDUCATION / SOUTH
CAROLINA TECHNICAL AND COMMUNITY
COLLEGE SYSTEM

**State Board for Technical and
Comprehensive Education
Continuing Education Programs**
Bill Bradberry
Senior Manager for Instructional
Technology and Career Programs
South Carolina Technical College System
111 Executive Center Drive
Columbia, S.C. 29210
Phone: (803) 896-5360
Fax: 803-896-5363
Email: bradberry@sctechsystem.edu
Web: www.sctechsystem.edu

readySC™
**State Board for Technical and
Comprehensive Education**
Dr. Barry Russell
Executive Director
South Carolina Technical College System
111 Executive Center Drive
Columbia, S.C. 29210
Phone: (803) 896-5333
Fax: (803) 896-5335
Web: www.readysc.org

Apprenticeship Carolina
**The State Board for Technical and
Comprehensive Education**
Ann Marie Stieritz
Director
South Carolina Technical College System
111 Executive Center Drive
Columbia, S.C. 29210
Phone: (803) 896-5287
Fax: (803) 896-5281
Web: www.sctechsystem.com

**SOUTH CAROLINA
TECHNICAL COLLEGE SYSTEM**

Aiken Technical College
Dr. Gemma Frock
Vice President, Workforce and Business
Development
PO Drawer 696
Aiken, S.C. 29802-0696
Phone: (803) 593-9954 ext. 1226
Fax: (803) 593-8051
Email: frock@atc.edu
Web: www.atc.edu

Central Carolina Technical College
Jack Neal
Dean, Industrial & Engineering Technology
& Workforce Development
506 North Guignard Drive
Sumter, S.C. 29150
Phone: (803) 778-7814
Fax: (803) 778-7848
Email: nealej@cctech.edu
Web: www.cctech.edu

Denmark Technical College
Stephen Mason
Dean of Continuing Education
PO Box 327
Denmark, S.C. 29402
Phone: (803) 793-5155
Fax: (803) 793-5942
E-mail: masons@denmarktech.edu
Web: www.denmarktech.edu

Florence-Darlington Technical College
Jack Roach
Director of Southeastern Institute of
Manufacturing and Technology
PO Box 100549
Florence, S.C. 29502
Phone: (843) 413-2705
Fax: (843) 413-2717
Email: Jack.Roach@SiMT.com
Web: www.simt.com

Greenville Technical College
Cynthia Eason
Vice President, Corporate & Economic
Development
PO Box 5616
Greenville, S.C. 29607
Phone: (864) 250-8607
Fax: (864) 250-8477
Email: Cynthia.eason@gvltec.edu
Web: www.gvltec.edu

Horry-Georgetown Technical College
Gregory Mitchell
Vice President, Workforce Development &
Continuing Education
PO Box 261966
Conway, S.C. 29528

Phone: (843) 477-2032
Fax: (843) 232-1106
Email: greg.mitchell@hgtc.edu
Web: www.hgtc.edu

Midlands Technical College
Vann Gunter
Vice President, Economic Development &
Continuing Education
151 Powell Road
Columbia, S.C. 29203
Phone: (803) 691-3963
Fax: (803) 691-3918
Email: gunterv@midlandstech.edu
Web: www.mtctraining.com

Northeastern Technical College
Sherrie Chapman
Dean of Continuing Education
PO Drawer 1007
Cheraw, S.C. 29520
Phone: (843) 921-6922
Fax: (843) 921-1479
Email: schapman@netc.edu
Web: www.netc.edu

Orangeburg-Calhoun Technical College
Rebecca Battle-Bryant
Associate Vice President, Career Training
& Development
3250 St. Matthews Road NE
Orangeburg, S.C. 29118
Phone: (803) 535-1231
Fax: (803) 535-1238
Email: BARRETTJ@OCtech.edu
Web: www.octech.edu

Piedmont Technical College
Patricia Craven
Associate Vice President of Continuing
Education
PO Drawer 1467
Greenwood, S.C. 29648
Phone: (864) 941-8417
Fax: (864) 941-8777
Email: craven.t@ptc.edu
Web: www.ptc.edu

Spartanburg Community College
Dr. David Just
Vice President
Corporate & Community Education
Business 85 & New Cut Road
Spartanburg, S.C. 29305
Phone: (864) 592-4805
Fax: (864) 592-4609
Email: justd@sccsc.edu
Web: www.sccsc.edu

Technical College of the Lowcountry

Nancy Weber

Vice President for Continuing Education
and Institutional Advancement

921 South Ribaut Road

PO Box 1288

Beaufort, S.C. 29901

Phone: (843) 525-8226**Fax:** (843) 525-8362**Email:** nweber@tcl.edu**Web:** www.tcl.edu**Tri-County Technical College**

Rich Cothran

Dean of Continuing Education

PO Box 587

Pendleton, S.C. 29689

Phone: (864) 646-1701**Fax:** (864) 646-1897**Web:** www.tctc.edu**Trident Technical College**

John Snowden

Vice President, Continuing Education &
Economic Development

PO Box 118067

Charleston, S.C. 29423-8067

Phone: (843) 574-6022**Fax:** (843) 574-6470**Email:** john.snowden@tridenttech.edu**Web:** www.tridenttech.edu**Williamsburg Technical College**

Kenneth Wooten

Director of Continuing Education

601 Martin Luther King Jr. Avenue

Kingstree, S.C. 29556-4103

Phone: (843) 355-4150**Fax:** (843) 355-4298**Email:** wootenk@wiltech.edu**Web:** www.wiltech.edu**York Technical College**

Joanne Zukowski

Associate Vice President of Economic &
Workforce Development

452 South Anderson Road

Rock Hill, S.C. 29730

Phone: (803) 325-2873**Fax:** (803) 981-7327**Email:** JZukowski@YorkTech.com**Web:** www.yorktech.com



BUSINESS OPERATIONS

Many issues must be addressed when running a business – from insurance to process improvements, to taxes and supply chain relationships. Business operations are all activities associated with running a business that produce value for the business. Generating revenue efficiently and effectively is a vital part of owning and running a business – which makes it extremely important to consider all aspects of running a business when building a business plan.

THINGS TO CONSIDER:

- Insurance to protect businesses as well as employees.
- Business tax filings and Certified Public Accountants.
- Operating efficiently and staying profitable.
- Energy costs and how businesses can reduce them.
- Business continuity and disaster planning. How will the business recover?
- Can a recycling program help your business?
- Managing supply chain and vendor relationships.

BUSINESS OPERATIONS RESOURCES

- ✓ **Insurance:** Consider and research the different types of insurance related to running a business – Property & Casualty, Employee Health and Workers' Compensation to name a few. The **South Carolina Insurance News Service** provides insurance related information from around the state and country for business owners. Learn more at www.scinsnews.com.
- ✓ **Taxes:** It is important to develop a good working relationship with your accountant. Your accountant should be familiar with key tax dates and the necessary documentation. For more information, contact a local **IRS tax office**, the **South Carolina Department of Revenue** or the **South Carolina Business One Stop**. www.irs.gov, www.scbos.com
- ✓ **Process Improvement/Operational Efficiency:** South Carolina's Manufacturing Extension Partnership (MEP) and other industry related organizations are available to help with process improvement and operational efficiency. For more information about how MEP can help your business, visit www.scmep.org.

RECYCLING WORKS – BUSINESS RECYCLING OPPORTUNITIES IN SOUTH CAROLINA

Recycling can save your business money in avoided disposal costs – and may even produce revenue. Recycling also saves energy and natural resources. The **South Carolina Smart Business Recycling Program** provides free, confidential, non-regulatory technical assistance on recycling, waste reduction, beneficial reuse and other ways for businesses to conserve resources and improve their bottom line. The South Carolina Department of Commerce's easy-to-use **Recycling Business Directory** provides convenient search features that allow users to find outlets for recycling commodities.

For more information on recycling, visit the Business Services section of www.SCommerce.com, or the South Carolina Smart Business Recycling Program at www.scdhec.gov/environment/lwm/recycle/index.htm.

BUSINESS OPERATIONS RESOURCES

Internal Revenue Service (IRS)

Tom Sheaffer
Senior Tax Specialist
SBSE Stakeholders Liaison
1835 Assembly Street, MDP-26
Columbia, S.C. 29201
Phone: (803) 253-3031
Fax: (803) 765-5055
Email: Thomas.A.Shaeffler@irs.gov
Web: www.irs.gov/businesses/index.html

Other helpful IRS resources:

- *Business and Specialty Helpline:*
1 (800) 829-4933
- *Electronic Federal Tax Payment System:*
www.eftps.gov or 1 (800) 555-4477
- *Tax Forms and Publications:*
www.irs.gov/formspubs or 1 (800) 829-3676

Emergency Support Function

**Business & Industry
State Warning Point**
Brandon Spence
Phone: (803) 737-8500
Email: BSpence@SCcommerce.com

South Carolina Department of Insurance

Scott H. Richardson, CPCU
Director
1201 Main Street, Suite 1000
Columbia, S.C. 29201
Phone: (803) 737-6160
Fax: (803) 737-6205
Email: info@doi.sc.gov
Web: www.doi.sc.gov

South Carolina Insurance News Service

Allison Dean Love, Executive Director
1301 Gervais Street, Suite 715
Columbia, S.C. 29201
Phone: (803) 252-3455
Fax: (803) 779-0189
Email: alove@scinsnews.com
Web: www.scinsnews.com

South Carolina Manufacturing Extension Partnership (SCMEP)

John Irion, President
Chuck Spangler, Vice President
817 Calhoun Street
PO Box 7008
Columbia, S.C. 29201
Phone: (803) 252-6976 ext. 231
(864) 288-5687 ext. 210
Fax: (803) 254-8512

Email: jirion@scmep.org
cspangler@scmep.org
Web: www.scmep.org

RECYCLING RESOURCES

Recycling Market Development Advisory Council (RMDAC)

Chantal Fryer
Recycling Market Development
Phone: (803) 737-0477
Email: CFryer@SCcommerce.com
Web: www.SCcommerce.com
This 14 member, Governor-appointed council tracks the success and growth of the state's recycling industry and makes policy and program recommendations to the Governor and General Assembly.

Carolina Recycling Association

Gary A. Bilbro
Executive Director
Phone: (919) 395-2406
Web: www.cra-recycle.org
This association provides education, marketing, and resource tools for the recycling industry.

Charleston Green Initiative

Carolee Williams
Project Manager
City of Charleston
75 Calhoun Street, Third Floor
Charleston, S.C. 29401
Phone: (843) 724-3776
Fax: (843) 724-3772
Email: charlestongreen@ci.charleston.sc.us
Web: www.charlestoncity.info
This initiative works with local governments, businesses, nonprofit organizations and other entities to protect and implement policies to promote and protect environmental quality and sustainable living.

City of Columbia Climate Protection Action Campaign

Web: www.coccpac.com
This initiative identifies measures that can be taken to reduce greenhouse gases and promote sustainability.

Energy Star

Phone: (888) 782-7937
Web: www.energystar.gov
This program provides information on energy efficient products and practices.

Habitat for Humanity ReStores

Web: www.habitat.org/env/restores.aspx
ReStores sell quality, used and surplus building materials at a fraction of normal prices.

Keep America Beautiful

Phone: (203) 659-3000
Fax: (203) 659-3001
Email: info@kab.org
Web: www.kab.org
This organization forms public-private partnerships and programs that encourage individuals to take greater responsibility for improving their community's environment.

Keep SC Beautiful

Phone: (803) 758-6034
Fax: (803) 758-6032
Email: info@palmettopride.org
Web: www.palmettopride.org/keepsc.asp
This organization is a state affiliate of Keep America Beautiful and a division of Palmetto Pride. Its objective is to encourage individuals to take greater responsibility for enhancing their communities.

South Carolina Biomass Council

Web: www.scbiomass.org
This council serves as a resource for the public and decision-makers about the environmental and economic benefits of biomass energy.

South Carolina Business One Stop (SCBOS)

Helpline: (803) 898-5690
Email: scboshelp@scbos.com
Web: www.scbos.com
South Carolina Business One Stop or SCBOS is the official South Carolina business web portal. It enables anyone with an existing business or anyone starting a new business to file permits, licenses, registrations, or pay taxes. From the convenience of your computer at anytime, 24 hours a day – 7 days a week, you can take care of your important state filings, and pay for multiple filings and/or taxes with one credit, debit, or EFW payment.

South Carolina Department of Commerce Recycling Business Directory

Web: www.SCcommerce.com
This directory provides convenient search features allowing users to find outlets for recycling commodities.

**South Carolina Department of Commerce
Recycling Market Development Program**

Web: www.SCcommerce.com

This program helps foster a thriving recycling economy in the state and promotes sustainable business practices for business, industry, government and other organizations.

**South Carolina Department of Health and
Environmental Control**

Center for Waste Minimization

2600 Bull Street

Columbia, S.C. 29201

Phone: (803) 896-8986

Web:

www.scdhec.gov/environment/admin/CWM/

The center helps companies improve their environmental performance by finding users for by-products, equipment and services that minimizes waste and substitutes for hazardous materials.

**South Carolina Department of Health and
Environmental Control**

Center for Waste Minimization

Index of Waste Minimization Resources

Web:

www.scdhec.gov/environment/admin/CWM/CWMIndex.htm

This index provides users of company by-products: equipment to help minimize waste, services to assist with waste minimization programs and substitutes for hazardous materials.

**South Carolina Department of Health and
Environmental Control**

***Small Business Environmental Assistance
Program***

Phyllis Copeland

Ombudsman

2600 Bull Street

Columbia, S.C. 29201

Phone: (803) 896- 8982

Fax: (803) 896- 8999

Email: copelapt@dhec.sc.gov

Web:

www.scdhec.gov/environment/admin/sbeap/

This program provides free non-regulatory environmental permitting, compliance, education, outreach and advocacy assistance to businesses.

**South Carolina Department of Health and
Environmental Control**

***South Carolina Smart Business Recycling
Program***

Web:

www.scdhec.gov/environment/lwm/recycle/smart_business/index.htm

This program provides free, confidential, non-regulatory technical assistance on recycling, waste reduction, beneficial reuse and other ways for businesses to conserve resources and improve their bottom line.

**South Carolina Department of Health and
Environmental Control**

South Carolina Materials Exchange

Web:

www.scdhec.gov/environment/lwm/databases/scme

The Exchange is a free, Web-based service that seeks to reduce waste by facilitating the exchange of reusable materials by businesses, non-profit institutions and government agencies.

South Carolina Department of Revenue

301 Gervais Street

Columbia, S.C. 29201

Phone: (803) 898-5000 (General Info)

(803) 898-5709 (Income Tax Helpline)

(803) 898-5788 (Sales Tax Helpline)

Web: www.sctax.org

South Carolina Energy Office

1200 Senate Street

408 Wade Hampton Building

Columbia, S.C. 29201

Phone: (803) 737-8030

Fax: (803) 737-9846

Web: www.energy.sc.gov

The office provides technical assistance, audits, workshops, education materials, project grants, loans and rebates to help businesses, public entities and the public save energy and money.

South Carolina Green Building Directory

Phone: (843) 529-3416

Web: www.scgreenbuildingdirectory.org

This directory is a free online tool of green building resources. Established by the South Carolina Sustainability Institute, it provides information on products and services that support green practices in the state.

South Carolina Green Purchasing Initiative

1201 Main Street, Suite 600

Columbia, S.C. 29201

Phone: (803) 737-0600

Fax: (803) 737-0639

Web: www.mmo.sc.gov/MMO/MMO-index.phtm

This initiative promotes and advances green purchasing among state government agencies. It also provides a guide for recycled products.

South Carolina Sustainability Institute

Greenhouse Facility

1441 E Montague Avenue

N. Charleston, S.C. 29405

Phone: (843) 529-3421

Fax: (843) 308-0899

Web: www.sustainabilityinstitutesc.org

The institute helps homeowners, professionals and businesses transform their buildings into sustainable structures.

U.S. Green Building Council

Fax: (202) 828-5110

Web: www.usgbc.org

This council provides courses and workshops on sustainable building design and construction, and also offers information on LEED certification.

U.S. Environmental Protection Agency

Phone: (803) 898-3432

Web: www.epa.gov

This agency protects human health and the environment, develops and enforces regulations, provides grant opportunities and educational training.



LOCAL AREA & OTHER RESOURCES

A business' success is dependent upon strong business connections – especially local connections. South Carolina has numerous local resources available to help get businesses up and running, and to help existing companies remain successful. Local resources consist of organizations that have the ability to connect businesses and key allies in the industry, both at the community level and throughout the state.

✓ LOCAL ECONOMIC DEVELOPERS

Local Economic Development professionals are employed by South Carolina counties and municipalities to provide assistance for business in their area. They work to promote and ensure the economic growth of their community and are available to assist any business.

✓ SOUTH CAROLINA REGIONAL ECONOMIC DEVELOPMENT ALLIANCES

There are several economic development alliances within South Carolina. Each alliance services a particular region of the state, often combining the resources of several counties to promote growth. All are willing to assist companies relocating to or expanding within South Carolina.

✓ CHAMBERS OF COMMERCE AND OTHER BUSINESS ADVOCATE ORGANIZATIONS

Chambers of Commerce around the state serve the business community in a variety of ways. They promote the economic growth of communities and generally represent the business interests of the communities they serve. Chambers provide valuable resources that can greatly benefit a business.

✓ COUNCIL OF GOVERNMENTS

South Carolina Council of Governments (COGs) are essential in assisting local governments with both local and regional development plans within the state. There are ten COGs in South Carolina, each representing a multi-county planning district.

✓ SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Centers (SBDC) provide technical business planning assistance and offer programs to assist businesses interested in access to federal procurement opportunities. SBDCs also provide assistance for firms interested in or capable of participating in the Department of Defense's Small Business Innovation Research Program or Small Business Technology Transfer Program.

✓ SERVICE CORPS OF RETIRED EXECUTIVES

The Service Corps of Retired Executives (SCORE) is a resource partner of the U.S. Small Business Administration, which provides business assistance with free private counseling and low-cost group workshops.

✓ INCUBATORS

Business incubators are programs designed to assist in the successful development of entrepreneurial companies through a variety of business services and support. Incubators can help companies manage their business and provide valuable contacts that can accelerate any business.

LOCAL AREA & OTHER RESOURCES

ADVOCACY ORGANIZATIONS

Lowcountry Manufacturers Council

Jennifer DeWitt
Executive Director
PO Box 61569
N. Charleston, S.C. 29419
Phone: (843) 574-6300
Fax: (843) 574-6776
Email: jdewitt@lmcsc.org
Web: www.lmcsc.org

National Federation of Independent Businesses

J.J. Darby
NFIB / South Carolina State Director
1201 Main Street, Suite 2015
Columbia, S.C. 29201
Phone: (803) 254-1476
Web: www.nfib.com

South Carolina Chamber of Commerce

Otis B. Rawl, Jr.
President & Chief Executive Officer
1201 Main Street, Suite 1700
Columbia, S.C. 29201
Phone: (803) 799-4601
Fax: (803) 779-6043
Email: chamber@scchamber.net
Web: www.scchamber.net

South Carolina Manufacturers Alliance

Lewis F. Gossett
President and CEO
1340 Bull Street
Columbia, S.C. 29201
Phone: (803) 799-9695
Fax: (803) 771-8738
Email: gossett@myscma.com
Web: www.myscma.com

South Carolina Small Business Chamber of Commerce

Frank Knapp Jr.
President & CEO
1717 Gervais Street
Columbia, S.C. 29201
Phone: (803) 252-5733
Fax: (803) 799-0678
Email: sbchamber@scsbc.org
Web: www.scsbc.org

LOCAL CHAMBERS OF COMMERCE

Greater Abbeville Chamber of Commerce

Cheri Standridge
Executive Director
107 Court Square
Abbeville, S.C. 29620
Phone: (864) 366-4600
Fax: (864) 366-4068
Email: abvchamber@wctel.net
Web: www.abbevillescchamber.com

Greater Aiken Chamber of Commerce

David Jameson
President & CEO
PO Box 892
Aiken, S.C. 29802
Phone: (803) 641-1111
Fax: (803) 641-4174
Email: djameson@aikenchamber.net
Web: www.aikenchamber.net

Allendale County Chamber of Commerce

Chrissy Holliday
President
PO Box 517
Allendale, S.C. 29810
Phone: (803) 584-0082
Email: info@allendalecountychamber.com
Web: www.allendalecountychamber.com

Anderson Area Chamber of Commerce

Lee R. Luff, CCE, CAE
President
907 N. Main Street, Suite 200
Anderson, S.C. 29621
Phone: (864) 226-3454
Fax: (864) 226-3300
Email: lluff@andersonscchamber.com
Web: www.andersonscchamber.com

Bamberg County Chamber

Ronald Maxwell
President
604 Airport Road
Bamberg, S.C. 29003
Phone: (803) 245-2099
Fax: (803) 245-2418
Email: ronald.maxwell@scbandt.com
Web: www.bambergcountychamber.org

Barnwell County Chamber of Commerce

PO Box 898
Barnwell, S.C. 29812
Phone: (803) 259-7446
Fax: (803) 259-0030
Email: chamber@barnwellsc.com

Greater Batesburg-Leesville Chamber of Commerce

Sue Schaum
PO Box 2178
Batesburg-Leesville, S.C. 29070
Phone: (803) 532-4339
Fax: (803) 532-3978
Email: blchamber@pbtscomm.net
Web: www.batesburg-leesville.org

Beaufort Regional Chamber of Commerce

Carlotta Ungaro
President & CEO
PO Box 910
Beaufort, S.C. 29901
Phone: (843) 986-5400 Ext. 528
Fax: (843) 986-5405
Email: carlotta@beaufortsc.org
Web: www.beaufortsc.org

Berkeley County Chamber of Commerce

Elaine M. Morgan
CEO
1004 Old Highway 52
Moncks Corner, S.C. 29461
Phone: (843) 761-8238
Fax: (843) 822-6491
Email: emorgan@bccoc.com
Web: www.berkeleysc.org

Calhoun County Chamber of Commerce

Jane Dyches
Executive Director
Courthouse Annex, Suite 114
St. Matthews, S.C. 29135
Phone: (803) 655-5650
Fax: (803) 655-6110
Email: calhouncchamber@sc.rr.com
Web: www.calhouncountychamber.org

Greater Chapin Chamber of Commerce

Norma Hamer
President & CEO
302 Columbia Avenue
Chapin, S.C. 29036
Phone: (803) 345-1100
Fax: (803) 345-0266
Email: director@chapinchamber.com
Web: www.chapinchamber.com

Charleston Metro Chamber of Commerce

Charles V. Ryssselberge
President & CEO
PO Box 975
Charleston, S.C. 29402
Phone: (843) 577-2510
Fax: (843) 723-4853
Email: charlesvr@charlestonchamber.org
Web: www.charlestonchamber.net

Greater Cheraw Chamber of Commerce
Patsy J. Hendley
President
221 Market Street
Cheraw, S.C. 29520
Phone: (843) 537-7681
Fax: (843) 537-5886
Email: cherawchamber@bellsouth.net
Web: www.cherawchamber.com

Cherokee County Chamber of Commerce
Gene Moorhead
Executive Director
225 S Limestone Street
Gaffney, S.C. 29340
Phone: (864) 489-5721
Fax: (864) 487-3399
Email: comcher@bellsouth.net
Web: www.cherokeechamber.org

Chester County Chamber of Commerce
Jim Fuller
President
PO Box 489
Chester, S.C. 29706
Phone: (803) 581-4142
Fax: (803) 581-2431
Email: preschamber@truvista.net
Web: www.chesterchamber.com

Greater Chesterfield Chamber of Commerce
Donna O. Curtis
Executive Director
PO Box 230
Chesterfield, S.C. 29709
Phone: (843) 623-2343
Fax: (843) 623-2424
Email: info@chesterfieldscchamber.com
Web: www.chesterfieldscchamber.com

Clarendon County Chamber of Commerce
Dawn Griffith
Executive Director
19 N Brooks Street
Manning, S.C. 29102
Phone: (803) 435-4405
Fax: (803) 435-4406
Email: chamber@clarendoncounty.com
Web: www.clarendoncounty.com

Clemson Area Chamber of Commerce
Chris Hardy
President
PO Box 1622
Clemson, S.C. 29633
Phone: (864) 654-1200
Fax: (864) 654-5096
Email: chris@clemsonchamber.org
Web: www.clemsonchamber.org

Greater Clover Chamber of Commerce
Kathy Cantrell
Executive Director
PO Box 162
Clover, S.C. 29710
Phone: (803) 222-3312
Fax: (803) 222-8396
Email: scclloverchamber@aol.com
Web: www.cloverchamber.org

Greater Columbia Chamber of Commerce
Ike McLeese
President
PO Box 1360
Columbia, S.C. 29202
Phone: (803) 733-1111
Fax: (803) 733-1149
Email: imcleese@columbiachamber.com
Web: www.columbiachamber.com

Conway Area Chamber of Commerce
Bridgette M. Johnson
Executive Vice President
203 Main Street
Conway, S.C. 29526
Phone: (843) 248-2273
Fax: (843) 248-0003
Email: bjohnson@conwayscchamber.com
Web: www.conwayscchamber.com

Greater Darlington Chamber of Commerce
Susan Alexander
Executive Director
38 Public Square
Darlington, S.C. 29532
Phone: (843) 393-2641
Fax: (843) 393-8059
Email: susana@darlingtonchamber.net
Web: www.darlingtonchamber.net

Dillon County Chamber of Commerce
Johnnie Luehrs
President & CEO
PO Box 1304
Dillon, S.C. 29536
Phone: (843) 774-8551
Fax: (843) 774-0114
Email: dillonchamber@bellsouth.net
Web: www.dilloncitysc.com

Greater Easley Chamber of Commerce
Kent Dykes
President
PO Box 241
Easley, S.C. 29641
Phone: (864) 859-2693
Fax: (864) 859-1941
Email: kent@easleychamber.org
Web: www.easleychamber.org

Edgefield County Chamber of Commerce
Donna Livingston
Administrator
416 Calhoun Street
Johnston, S.C. 29832
Phone: (803) 275-0010
Fax: (803) 275-3586
Email: info@edgefieldcountychamber.org
Web: www.edgefieldcountychamber.org

Edisto Chamber of Commerce
Dan Carter
Executive Director
PO Box 206
Edisto Island, S.C. 29438
Phone: (843) 869-3867
Fax: (843) 869-0510
Email: eichamber@aol.com
Web: www.edistochamber.com

Fairfield County Chamber of Commerce
Terry N. Vickers
President
PO Box 297
Winnsboro, S.C. 29180
Phone: (803) 635-4242
Fax: (803) 712-2996
Email: fchamber@truvista.net
Web: www.fairfieldchamber.sc

Greater Florence Chamber of Commerce
Thomas Marschel
President
610 W Palmetto Street
Florence, S.C. 29501
Phone: (843) 665-0515
Fax: (843) 662-2010
Email: tmarschel@flochamber.com
Web: www.flochamber.com

Fountain Inn Chamber of Commerce
Maria Bentley
Executive Director
315 N Main Street, Suite 10
Fountain Inn, S.C. 29644
Phone: (864) 862-2586
Fax: (864) 862-1086
Email: mbentley@fountaininnchamber.org
Web: www.fountaininnchamber.org

Georgetown County Chamber of Commerce
Annette Fisher
President
PO Box 1776
Georgetown, S.C. 29442
Phone: (843) 546-8436
Fax: (843) 520-4876
Email: afisher@sccc.tv
Web: www.georgetowncountychamber.com

Greater Greenville Chamber of Commerce

Ben Haskew
President & CEO
24 Cleveland Street
Greenville, S.C. 29601
Phone: (864) 239-3706
Fax: (864) 282-8509
Email: bhaskew@greenvillechamber.org
Web: www.greenvillechamber.org

Greenwood Area Chamber of Commerce

Christian Malowski
Executive Director
PO Box 980
Greenwood, S.C. 29648
Phone: (317) 888-4856
Fax: (317) 865-2609
Email: christian@greenwood-chamber.com
Web: www.greenwoodchamber.com

Greater Greer Chamber of Commerce

John Kimbrell
President & CEO
111 Trade Street
Greer, S.C. 29651
Phone: (864) 877-3131
Fax: (864) 877-0961
Email: john@greerchamber.com
Web: www.greerchamber.com

Hampton County Chamber of Commerce

Gray Henderson
President
PO Box 122
Hampton, S.C. 29924
Phone: (803) 943-2671
Fax: (803) 943-7538
Email: jlamprecht@hamptoncountysc.org
Web: www.hamptoncountychamber.com

Greater Hartsville Chamber of Commerce

Sharman Poplava
President
PO Box 578
Hartsville, S.C. 29551
Phone: (843) 332-6401
Fax: (843) 332-8017
Email: president@hartsvillechamber.org
Web: www.hartsvillechamber.org

Hilton Head Island/Bluffton Chamber of Commerce

Bill Miles
President & CEO
PO Box 5647
Hilton Head Island, S.C. 29938
Phone: (843) 785-3673
Web: (843) 785-6859
Email: bmiles@hiltonheadisland.org
Web: www.hiltonheadisland.org

Greater Irmo Chamber of Commerce

Meredith Allan
President & CEO
PO Box 1246
Irmo, S.C. 29063
Phone: (803) 749-9355
Fax: (803) 732-7986
Email: CEO@GreaterIrmoChamber.com
Web: www.irmochamber.com

Jasper County Chamber of Commerce

Kendall Malphrus
Executive Director
PO Box 1267
Ridgeland, S.C. 29936
Phone: (843) 726-8126
Fax: (843) 726-6290
Email: jasperchamber@jaspersc.org
Web: www.jaspersc.org

Kershaw County Chamber of Commerce

Elizabeth Cox
Director of Chamber Affairs
PO Box 605
Camden, S.C. 29021
Phone: (803) 432-2525
Fax: (803) 432-4181
Email: ecox@camden-sc.org
Web: www.camden-sc.org

Town of Kershaw Chamber of Commerce

Sherie Russell
Secretary
PO Box 441
Kershaw, S.C. 29067
Phone: (803) 475-6085
Fax: (803) 475-6087
Email: srussell@comporium.net
Web: www.kershawcountychamber.org

Greater Lake City Chamber of Commerce

Rita Smith
Interim Director
PO Box 669
Lake City, S.C. 29560
Phone: (843) 374-8611
Fax: (843) 374-7938
Email: lccoc1@ftc-i.net
Web: www.lakecitysc.org

Lake Wylie Chamber of Commerce

Susan Bromfield
President
PO Box 5233
Lake Wylie, S.C. 29710
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Fax: (803) 831-2460
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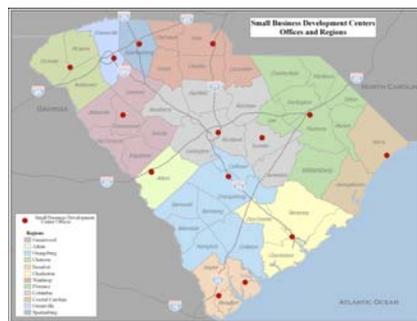
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SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)



Small Business Development Center (SBDC)

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The goal of the Small Business Development Centers is to meet small business needs for managerial and technical assistance at little or no cost to the entrepreneur.

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matches clients with the expert counselor best-suited to their needs. The SCORE counselors are current or former business owners and executives who have achieved high levels of success.

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FREQUENTLY ASKED QUESTIONS

HOW DO I START A BUSINESS IN SOUTH CAROLINA?

Starting a business should be an easy process. The first steps you should take include: obtaining a Federal Employer ID Number (EIN) or Federal Tax ID Number; registering your business with the state of South Carolina through the South Carolina Business One Stop (SCBOS); and getting a local business license anywhere you plan to conduct business. You should also use and take advantage of the resources outlined in this guide on how to successfully start and run a business. Check out the [GETTING STARTED](#) section for more information.

WHERE DO I GO TO GET A BUSINESS LICENSE?

Your local City Hall can assist you in obtaining a business license. The state does not have a business license requirement, but most cities and towns do. There are also eight counties that require additional business licenses, so check with your local municipality to determine their requirements. Check out the [LICENSES, PERMITS AND REGULATIONS](#) section for more information.

WHAT OTHER FORMS WILL I NEEDS TO START MY BUSINESS?

Depending on the type of business you are starting, you may need to have an Occupational Permit. The South Carolina Department of Labor, Licensing and Regulation has a listing of occupations that may require permitting. Check out the [LICENSES, PERMITS AND REGULATIONS](#) section for more information.

WHERE CAN I GO TO GET ASSISTANCE WITH WRITING MY BUSINESS PLAN?

Organizations like SCORE and the Small Business Development Centers are great resources for business planning and their services are free. Check out the [GETTING STARTED](#) section for more information.

ARE THERE ANY GRANTS FOR SMALL BUSINESSES?

Grants generally do not exist for for-profit businesses of any size. In South Carolina, grants are used primarily to fund public infrastructure and such grants are still extremely competitive. This infrastructure may benefit a for-profit company and is usually based on capital investment and job creation. Check out the [FINANCING YOUR SMALL BUSINESS](#) section for more information.

HOW DO I FINANCE MY BUSINESS?

Assistance from personal resources, such as family and friends, followed by traditional financing through a local lending institution are the most common methods for funding your startup business. Some businesses may qualify for assistance in the form of loan guarantees from the Small Business Administration (SBA). Many banks have departments that specialize in SBA lending. An SBA representative can help you to prepare your application for a loan. Check out the [FINANCING YOUR SMALL BUSINESS](#) section for more information.