





# Jump Smart

**YOUR SMALL BUSINESS**

**FREE BRAIN  
POWER**  
to help  
you start,  
run, and  
grow

If you are running a small business or thinking about starting one, no need to go it alone. Get to know retired and active business professionals who want to see small businesses thrive in our community.

Each of these volunteers is ready and eager to donate energy and expertise to help you succeed.



**SCORE each step of the way**

- Knowledge on writing a business plan, obtaining start-up financing, marketing, advertising, managing, permits, licensing, and more
- Confidential visit to an existing business to identify and evaluate issues in areas such as operations, growth, sales, and profitability

Contact Western NC SCORE:  
140 4th Avenue West  
Hendersonville, NC 28792  
828-693-8702  
General info: [www.SCORE.org](http://www.SCORE.org)

**SCORE**  <sup>TM</sup>

FOR THE LIFE OF YOUR BUSINESS

# 10 Steps to Success

**A Small Business Guide for Henderson County**

Published by

**The Henderson County Chamber of Commerce**

204 Kanuga Road

Hendersonville, NC 28739

(828) 692-1413

[www.hendersoncountychamber.org](http://www.hendersoncountychamber.org)

**A Small Business Guide to Henderson County**



## CONTENTS

Step 1: Study the Market, Seek Advice & Establish Your Network .....	4
Step 2: Write a Business Plan.....	10
Step 3: Acquire and Insure a Strong Financial Base .....	12
Step 4: Obtain Licenses and Permits .....	16
Step 5: Know Your Taxes and Pay on Time .....	19
Step 6: Find the Right Location .....	20
Step 7: Hire and Train Qualified Employees .....	22
Step 8: Promote Your Business .....	23
Step 9: Serve Your Community .....	24
Step 10: Join Your Chamber of Commerce .....	25
Special Section: Resources on the Internet .....	26

***All businesses listed are members of the Henderson County Chamber of Commerce.***

*Published 2017*

Entrepreneurship Committee

Henderson County Chamber of Commerce

# Step 1

## Study the Market, Seek Advice & Establish Your Network

Starting a business is a large investment of time and money. Start off right by knowing your customers, your competitors, and yourself. Before you begin, answer these questions:

- Is there a need for your product?
- Who is willing to buy it?
- Where are they?
- What are their buying habits?
- Who will your competition be?
- Can you provide greater quality, better prices or more convenience than your competition?
- What unique service or product are you bringing to the marketplace?

Additionally answer the following questions about your support network:

- Who makes up your support network?
- Are there associations you can benefit by joining?
- Are you comfortable with your networking skills?
- Do you have a dependable sounding board(s)?
- What is the appropriate balance of “doing” and “being” that will sustain you in building a successful business?

In today’s business world, the major competitive tool is information. Start off right by knowing your customers and your competitors.

## Advisory Services

### Blue Ridge Community College - Small Business Center (SBC)

The Blue Ridge Community College SBC functions as an information resource for the local small business community. The mission of the SBC is to enhance the prospects of success for both new and established small businesses.

Information is made available through seminars, classes, private consultations, and the SBC’s Resource Center and Library. Most services are supplied at little or no cost.

### ***Training and resources available at the Small Business Center***

- Business Start-up
- Sales and Marketing
- Licensing and Taxes
- Employee Relations
- Networking
- Business Loan Options
- Entrepreneurial Assessments
- Business Communications
- Financial Management
- Advertising and Public Relations
- Business Plan Preparation
- Accounting and Bookkeeping
- On-site SCORE Office
- Computer Access & Business Library

### ***Reference books available at the Small Business Center***

- Getting Started: Starting a Small Business in Henderson and Transylvania Counties
- Manufacturing Firms Directory (NC)
- How to Do Business with the State of North Carolina
- Directory of North Carolina State Business Licenses and Permits
- Robert Morris Association Annual Statement Studies
- North Carolina Manufacturers' Register

Blue Ridge Community College • 180 West Campus Drive, Flat Rock, NC 28731  
(828) 694-1779 • [www.blueridge.edu/sbc](http://www.blueridge.edu/sbc)

### **Service Corps of Retired Executives (SCORE)**

SCORE is a non-profit organization of retired business executives sponsored by the Small Business Administration. They provide free counseling to small businesses by sharing their experience and knowledge, which includes subjects such as planning, marketing, and production for start ups and existing businesses.

Federal Building, Room 108 • 140 4th Avenue West • at the corner of 4th Avenue West and Church Street • Hendersonville, NC 28792 • (828) 693-8702  
[www.westernnc.score.org](http://www.westernnc.score.org)

### **Small Business and Technology Development Center (SBTDC)**

The Small Business and Technology Development Center has helped North Carolina businesses grow and create new jobs since 1984 by providing management counseling and educational services to small and mid-sized businesses. Most services are free of charge, and all are confidential. By providing entrepreneurs with the tools they need to build and grow successful businesses, the SBTDC positively impacts NC's economy.

46 Haywood St., Suite 212 • Asheville, N.C. 28801 • (828) 251-6025  
[www.SBTDC.org](http://www.SBTDC.org)

## **Small Business Administration (SBA)**

The SBA sponsors many counseling and training resources which directly serve small business owners. In addition, the SBA also has a variety of government guaranty programs working in partnership with area lenders to deliver capital to small businesses. The SBA does not offer start-up grants to small businesses, but has a large selection of loan programs to choose from.

The SBA has an extensive library for research and management assistance. The below-listed topics are available by phone at the SBA's Answer Desk at (800) U-ASK-SBA.

- Starting a Business
- Financing
- Counseling and Training
- Publications and tapes
- Minority Small Business
- Veteran Affairs
- Women's Business Ownership
- International Trade and Government Contracting

Ask for a free copy of the Resource Directory.

U.S. Small Business Administration (SBA) • Steve White - Senior Area Manager for Western North Carolina • A-B Tech Community College Enka Site • 1465 Sand Hill Road, Suite 2008 • Candler, N.C. 28715 • Ph:(828) 225-1844 • Fax:(828)225-3478 • E-mail: [steven.white@sba.gov](mailto:steven.white@sba.gov) • [www.sba.gov](http://www.sba.gov)

## **North Carolina Commerce Department of Commerce**

The North Carolina Commerce Department of Commerce is the state's lead agency for economic, community and workforce development. The Department provides local communities with grants and planning services to spur infrastructure development and economic growth, and administers the state's economic incentive programs.

301 North Wilmington Street • Raleigh, NC 27601 • (919) 733-4151  
[www.nccommerce.com](http://www.nccommerce.com)

## **North Carolina Department of the Secretary of State**

The North Carolina Secretary of State's office regulates and registers many types of businesses in the state. The agency provides information critical to the legal organization of a new business. A database of corporations registered in North Carolina is also available.

PO Box 29622 • 2 South Salisbury Street • Raleigh, NC 27626-0622  
(919) 807-2219 • [www.sosnc.com](http://www.sosnc.com)

## **Henderson County Resources**

### **Henderson County Chamber of Commerce**

The Henderson County Chamber of Commerce is a 1000+ member business organization representing businesses in Hendersonville, Fletcher, Flat Rock, Laurel Park, Mills River and all of Henderson County. Through its board of directors and committees, the Henderson County Chamber of Commerce advocates for business through policy and new business recruitment by providing opportunities to network, learn, and succeed.

Bob Williford, President • 204 Kanuga Road • Hendersonville, NC 28739  
(828) 692-1413 • [www.hendersoncountychamber.org](http://www.hendersoncountychamber.org)

### **Henderson County Partnership for Economic Development**

HCPED promotes the business image of the county, works to attract and retain quality jobs, assists both prospective and existing companies, and strives to enhance the overall quality of life in Henderson County.

Andrew Tate, President and CEO  
330 N. King Street, Hendersonville, NC 28792 • (828) 692-6373 • [www.hcped.org](http://www.hcped.org)

### **Henderson County Public Library**

The Henderson County Public Library has a wide variety of reference manuals and publications in addition to providing free access to the Internet. It is an excellent place to begin your research. Ask the reference desk for help and suggestions.

The Small Business Sourcebook lists associations, publications, consultants, trade shows and seminars for a wide variety of business categories. Other publications worth considering include:

- North Carolina Manufacturer's Register
- How to Start a Business in North Carolina
- How to Incorporate and Start a Business in North Carolina

The Henderson County Public Library also has access to many resources on the Internet. One of the most useful is NCLIVE (North Carolina Libraries for Virtual Education). NCLIVE is available at all college and public libraries and registered library users can sign up online to gain access home. Access is also available through computers in the library. NCLIVE's full-text databases include:

- Business Source - complete full text for more than 1,770 business-related periodicals
- Newspaper Source - full text for 160 newspapers and other sources
- Hoovers Research - database with information on 13,500 public and private companies
- Small Business Reference Center - wide variety of information on small business subjects

NCLIVE includes many other databases, and the library has access to other reference resources outside of NCLIVE, such as AtoZ databases, an online directory including business and residential listings.

Business magazines and newspapers available at the Henderson County Public Library include:

- Fortune
- Business Week
- The Wall Street Journal

These periodicals provide general information about small business issues, news and trends.

In addition, check the library's online catalog under "small business" or the topic of the small business - [www.henderson.lib.nc.us](http://www.henderson.lib.nc.us)



# Special Topics

## International

Export Outreach, North Carolina Department of Commerce:  
The Small Business Center has a certified trainer for assistance in the export/import business in Henderson County and the state.  
[www.nccommerce.com/smallbusiness](http://www.nccommerce.com/smallbusiness)

United States Export Assistance Centers combine trade and finance resources of the SBA, the United States Department of Commerce and the Export-Import Bank in consolidated resource centers for small- and medium-sized businesses. <http://export.gov/northcarolina/index.asp>

Export Business Planner, a downloadable tool to save and customize for:

- How to determine your export readiness
- Training and counseling information
- Worksheets for global market research
- Financing information and options
- Customizable Export Business Plan and Marketing Plan templates
- Helpful resources for exporters
- Glossary of Export Terms

Available from the SBA homepage [www.sba.gov](http://www.sba.gov)

## Research and Development

### Small Business Innovation Research

SBIR is a highly competitive program that encourages domestic small businesses to engage in Federal Research/Research and Development (R/R&D) that has the potential for commercialization.

### Small Business Technology Transfer Program

STTR is an important small business program that expands funding opportunities in the federal innovation research and development arena.

See the SBA homepage at [www.sba.gov](http://www.sba.gov) for more information.

# Step 2

## The Business Plan

New entrepreneurs, owners considering expanding their business, those looking for significant growth and businesses needing to purchase real estate, fixed assets or equipment need to have a business plan in hand. A business plan is also a good idea for business owners who want to communicate clearly with their employees and share with them their business vision. Preparing to request financing from your bank for long-term needs or renewing a line of credit will also require a business plan.

The purpose of a business plan goes well beyond obtaining financing. There are three basic reasons to create a plan. It can serve as (1) a reality check, (2) an operating tool, and (3) an aid in raising capital.

These reasons are found in “Getting Started: Starting a Small Business in Henderson and Transylvania Counties”, published by the Small Business Center at Blue Ridge Community College. This booklet is an excellent guide for not only starting a small business, but it is also available to existing business owners who need to improve their management skills. This resource will assist you in the development of a plan, which should include the following details:

### Company Description

- Product or service description
- Analysis of strengths, weaknesses, opportunities and threats in your marketplace
- The legal form of ownership
- Resumes of owners and key managers
- Requirements for facilities, equipment and personnel

### Market Analysis

- Identify your customers’ characteristics, future wants and requirements
- Identify the demographics and density of your proposed customer base
- Identify your competition and how your product or service is better or unique

## Financial Information

- Project several years of profit or loss and cash flow statements, along with pro forma balance sheets
- Engage several break-even analysis scenarios
- Prepare personal financial statements of owners, including supporting documentation

SCORE offers assistance in preparing a business plan. You may use their computer business plan template with the counsel of a retired executive.

## References and Resources

*The Business Planning Guide*, David H. Bangs, Jr.

*Running a One-Person Business*, Whitmyer and Rasberry

*Guide to Creating a Successful Business Plan*, D. Gumpert



# Step 3

## Acquire a Strong Financial Base and Insure Against Loss

### Acquire a Strong Financial Base

Having enough capital when you start your business is crucial. Many small businesses fail early because the owners have underestimated how slowly cash comes in or how quickly it goes out.

You should have both start up capital and enough capital to maintain the operations of the business until it is profitable. This period will vary depending upon the type of business, so projections of typical costs and income are necessary in order to determine the amount of capital needed. For help with these projections, consult your trade association or look for comparable data on similar businesses in publications at the local library. These projections are an important part of your business plan and will also help you determine where to go for funding.

Accounting for your business activity is needed for tax reporting, management information and planning. Personal or small business financial management computer programs from companies such as Quicken, Intuit, Peachtree or Microsoft are a must for maintaining good records.

### Common Sources of Funding

- Personal savings and/or loans from family members or friends
- Loans borrowed against life insurance policies
- Credit cards
- Short term credit arrangements with suppliers
- Mortgages on business real estate or residential properties
- Short and long-term loans from banks, credit unions or finance companies
- Private investors
- Small business investment companies
- Special loans such as SBA loan programs through commercial financial institutions

## Insure Against Loss

Protecting the assets of the company is another important aspect of your business. A variety of insurance policies will cover the multitude of risks facing business owners. Contact local insurance agencies for types and costs of insurance relevant to your business. Here are just a few examples of the types of insurance you may need.

### Common Types of Business Insurance

- General Business Liability
- Errors and Omissions
- Commercial Property
- Builder's Risk
- Key Employee
- Workers' Compensation
- Business Interruption
- Bonds
- Group Health and Life
- Contractor's Liability
- Commercial Auto and Truck
- Pension Plans
- Profit Sharing
- Internet Business







# Step 4

## Obtain Licenses & Permits

Most business owners must obtain one or more licenses or permits before opening their doors to customers. There is an important distinction to be made between City of Hendersonville, Town of Fletcher, Town of Mills River, Village of Flat Rock, Town of Laurel Park and Henderson County. Some responsibilities are consolidated with the county and some offices are individually maintained by the local municipalities. Contact the following offices to determine which codes, permits and licenses relate to your business.

New businesses must choose and register the appropriate legal form: sole proprietorship, partnership, corporation, or limited liability corporation (LLC).

### Resources for Licensing and Permits

#### Assumed Name Filings

Register of Deeds, Henderson County Courthouse  
200 North Grove Street, Suite 129 • Hendersonville, NC 28792  
(828) 697-4901 • [www.hendersoncountync.org](http://www.hendersoncountync.org)

#### Incorporation

North Carolina Secretary of State  
PO Box 29622 • Raleigh, NC 27626  
300 North Salisbury Street • Raleigh, NC 27611  
(919) 807-2225 • [www.sosnc.com](http://www.sosnc.com)

North Carolina Business License Information Center  
111 Hillsborough Street • Raleigh, NC 27603  
(800) 228-8443

#### Business Privilege Licenses

City of Hendersonville - City Hall  
145 Fifth Avenue East • Hendersonville, NC 28792  
(828) 697-3052 • [www.cityofhendersonville.org](http://www.cityofhendersonville.org)

## Childcare Providers

North Carolina Division of Child Development  
2201 Mail Service Center • Raleigh, NC 27699  
319 Chapanoke Road • Raleigh, NC 27699  
(919) 662-4499 • (800) 859-0829 • [www.ncchildcare.dhhs.state.nc.us](http://www.ncchildcare.dhhs.state.nc.us)

## Commercial Driver's License

North Carolina Department of Motor Vehicles  
125 Baystone Drive (off Asheville Highway) • Hendersonville, NC 28791  
(828) 692-6915 • [www.ncdot.gov/dmv/](http://www.ncdot.gov/dmv/)

## Fire Codes

Henderson County Fire Marshall  
211 First Avenue East • Hendersonville, NC 28792  
(828) 697-4728 • [www.hendersoncountync.org/depts/fire.html](http://www.hendersoncountync.org/depts/fire.html)

## Health Codes

Henderson County Health Department  
1200 Spartanburg Highway, Suite 100 • Hendersonville, NC 28792  
(828) 692-4223 • [www.hendersoncountync.org/health/](http://www.hendersoncountync.org/health/)

## Wholesale License

North Carolina Department of Revenue  
2800 Heart Drive, Ridgefield Business Park • Asheville, NC 28806  
(828) 667-5087 • [www.dornc.com](http://www.dornc.com)

## Building, Zoning and Sign Permits

Village of Flat Rock  
PO Box 1288 • Flat Rock, NC 28731  
110 Village Center Drive (off Greenville Highway)  
Flat Rock, NC 28731 • (828) 697-3985  
[www.villageofflatrock.com](http://www.villageofflatrock.com)

## Town of Fletcher

4005 Hendersonville Road • Fletcher, NC 28732  
(828) 687-3985 • [www.fletchernc.org](http://www.fletchernc.org)

## Town of Laurel Park

441 White Pine Drive • Hendersonville, NC 28739  
(828) 693-4840 • [www.laurelpark.org](http://www.laurelpark.org)

Town of Mills River  
124 Town Center Drive • Mills River, NC 28759  
(828) 890-2901 • [www.millsriver.org](http://www.millsriver.org)

City of Hendersonville Inspection Department  
100 North King Street, Suite 200 • Hendersonville, NC 28792  
(828) 697-3000 • [www.cityofhendersonville.org](http://www.cityofhendersonville.org)

Henderson County Zoning Administrator  
100 North King Street • Hendersonville, NC 28792  
(828) 697-4830 • [www.hendersoncountync.org](http://www.hendersoncountync.org)

## **STARTING A BUSINESS?** *Useful Names and Phone Numbers*

N.C. Secretary of State  
For Incorporation information  
919-807-2225  
[www.secstate.nc.us](http://www.secstate.nc.us)

N.C. Department of Revenue  
For sales tax and legal questions  
828-667-5087  
Located behind  
Biltmore Square Mall  
in the Ridgefield Center  
[www.dor.state.nc.us](http://www.dor.state.nc.us)

IRS  
For info on obtaining  
Fed ID (Ein) #  
[www.irs.gov](http://www.irs.gov)

Register of Deeds  
For: Assumed Name  
Cost: \$14.00  
828-697-4901  
200 N. Grove Street Suite 129  
Hendersonville, NC

City of Hendersonville  
For: Privilege License  
Cost Varies: \$25-\$100  
828-697-3052  
145 Fifth Avenue East  
Hendersonville, NC

Town of Fletcher  
For: Privilege License  
Cost Varies: \$25-\$100  
828-687-3985  
4005 Hendersonville Rd.  
Fletcher, NC

Henderson County  
Assessor's Office  
For: Business Tax Listing  
828-697-4694 or  
828-697-4718  
200 N. Grove Street Suite 102  
Hendersonville, NC

# Step 5

## Know Your Taxes and Pay On Time

All business owners must pay taxes. Which taxes are required varies by type of ownership, use of employees, and type of product or service. Identify your tax responsibilities and deadlines by talking with an accountant who focuses on small businesses. Then, keep good records and pay on time. Never neglect to pay withholding taxes!

### Resources for Filing Taxes

#### Federal Taxes

Internal Revenue Service  
151 Patton Avenue • Asheville, NC 28801  
(828) 271-4764 • [www.irs.gov](http://www.irs.gov)

#### State Taxes

North Carolina Department of Revenue  
2800 Heart Drive, Ridgefield Business Park • Asheville, NC 28806  
(828) 667-5087 • [www.dornrc.com](http://www.dornrc.com)

Employment Security Commission (unemployment taxes)  
26 Francis Road • Hendersonville, NC 28792  
(828) 693-1703 • [www.ncesc.com](http://www.ncesc.com)

#### Local Business and Personal Property Taxes

Henderson County Assessor's Office  
200 North Grove Street, Suite 102 • Hendersonville, NC 28792  
(828) 697-4870 • [www.hendersoncountync.org](http://www.hendersoncountync.org)

# Step 6

## Find the Right Location

The type of business you are operating should determine the location of your business. If your business relies on heavy customer traffic, locate on a main thoroughfare. If you tend to go to your customers or do not rely on customer “walk-in” traffic, consider a home-based office or space in a lower rent district. Ask yourself if your business needs the proximity of a major highway or an abundance of natural resources or parking spaces.

Deciding whether to buy or lease will depend on the amount of money available to invest in purchasing property. Leasing is a good option, at least until your business has established profitability and you have equity to put into a building. Whether you lease or buy, the top priority for location is one that fits the needs of customers of your business.

If your choice is to buy or remodel business property within the City of Hendersonville or Henderson County, contact the Inspections Office, 100 North King Street, Hendersonville, (828) 697-4830.

## Sources of information on commercial property to lease or purchase

Henderson County Chamber of Commerce  
204 Kanuga Road • Hendersonville, NC 28739  
(828) 692-1413 • [www.hendersoncountychamber.org](http://www.hendersoncountychamber.org)

Henderson County Partnership for Economic Development  
330 N. King Street • Hendersonville, NC 28792  
(828) 692-6373 • [www.hcped.org](http://www.hcped.org)

## **Building permits for construction or remodeling**

City of Hendersonville Zoning Administrator  
King Street Office Building, 100 North King Street  
Hendersonville, NC 28792  
(828) 697-4830 • [www.cityofhendersonville.org](http://www.cityofhendersonville.org)

Henderson County Zoning Administrator  
King Street Office Building, 100 North King Street  
Hendersonville, NC 28792  
(828) 697-4830 • [www.hendersoncountync.org](http://www.hendersoncountync.org)

*Note: Henderson County performs all inspections. Zoning is performed by individual town offices. See Step 4 for a complete list of town contacts under “Building, Zoning and Sign Permits.”*

## **Utilities**

City of Hendersonville Water and Sewer Department  
City Operations Center, 305 Williams Street • Hendersonville, NC 28792  
(828) 697-3053 • [www.cityofhendersonville.org](http://www.cityofhendersonville.org)

Duke Energy Corporation, Commercial Business Services  
526 South Church Street • Charlotte, NC 28202  
(800) 653-5307 • [www.duke-energy.com/north-carolina-business/service.asp](http://www.duke-energy.com/north-carolina-business/service.asp)

PSNC Energy (Natural Gas Company)  
130 South Main Street • Hendersonville, NC 28792  
(877) 776-2427 • [www.psn.com](http://www.psn.com)

## **Planning, Zoning and Development Resources**

City of Hendersonville Planning Department  
City Hall, 145 Fifth Avenue East • Hendersonville, NC 28792  
(828) 697-3088

City of Hendersonville Zoning Department  
100 North King Street • Hendersonville, NC 28792  
(828) 697-3010

Henderson County Planning Department  
100 North King Street • Hendersonville, NC 28792  
(828) 697-4819

Henderson County Zoning Department  
240 2nd Ave. East • Hendersonville, NC 28792  
(828) 698-6138

# Step 7

## Hire and Train Qualified Employees

Hiring the right people is essential to your company's short- and long-term success. An effective selection process includes finding personnel with the right –

- Company fit: attitude, grooming, mannerisms and ethics, compatible with your staff and your clientele
- Skills match: experience, abilities and certifications
- Job fit: cognitive abilities, personality structure and interests

Get advice and support for this and other important aspects of human resource management.

Your company will need to conform to many employment and labor laws, which depend upon the number and type of employees. As an employer, it is important to understand and comply with federal and state laws such as Equal Employment Opportunity Act (EEOC) and Americans with Disabilities Act (ADA). The complex tax and legal relationships involved in being an employer require the advisory services of accountants, lawyers and personnel firms.

Instead of adding permanent staff, outsource a special project or contract with freelance contractors or use general and specialized temporary staffing services available for short- or long-term staffing needs.



# Step 8

## Promote Your Business

Nothing happens unless you sell! This is the most important aspect of succeeding in business. Well-conceived promotion of your product or service will bring your customers past your competition and to you for better prices, convenience, quality or friendly service.

Write a detailed marketing plan and budget in order to spend your initial marketing dollars efficiently. From the start, consider using a marketing specialist to determine media, social media, online, telemarketing or direct sales methods. Create a slogan or message that is different from the competition and repeat your theme throughout your business activities.

Finally, measure the effectiveness of your promotion dollars by asking customers how they found you or why they use your service. Ask for referrals and watch the returns!



# Step 9

## Serving Your Community

Serving your community as a volunteer is one of the best ways to gain recognition for you and your business while also improving the community. Working with other volunteers is also a terrific networking opportunity that creates referrals and business leads.

### Community Agencies, Civic Clubs, & Organizations

Allied Veterans of the World Inc. & Affiliates  
828-697-1126  
American Cancer Society  
866-227-7798  
American Red Cross- Henderson County Chapter  
828-693-5605  
Arts Council of Henderson County, The  
828-693-8504  
Boy Scouts of America, Daniel Boone Council  
828-254-6189  
Boys & Girls Club of Henderson County  
828-693-9444  
Carolina Mountain Land Conservancy  
828-697-5777  
Civitan Club of Hendersonville  
828-693-8031  
Community Foundation of Henderson County  
828-697-6224  
Dispute Settlement Center of Henderson County  
828-697-7055  
Environmental & Conservation Organization - ECO  
828-692-0385  
Foothills Highland Games (SCOTS-Scottish Clans of the South)  
828-693-8526  
Friends of DuPont Forest (FODF)  
828-692-2929  
Girl Scouts of the Carolinas  
828-252-4442  
Goodwill Industries of Northwest NC, Inc.  
828-692-7414  
Healing Place, The (sexual abuse)  
828-692-0495  
Henderson County Council on Aging, Inc.  
828-692-4203  
Henderson County Crafters Association  
828-891-7837  
Henderson County Department of Social Services  
828-697-5500  
Henderson County Education Foundation, Inc.  
828-698-8884  
Henderson County Foster Parent Association  
828-694-6252  
Hendersonville Center for the Arts  
828-697-5700  
Hendersonville Film Society  
828-697-7310  
Hendersonville Lions Club  
828-693-1808  
Hendersonville Little Theatre  
828-692-1082  
Hendersonville Merchants and Business Association  
828-692-4179  
Hendersonville Rescue Mission/Ministry Seven  
828-697-1354  
Hendersonville Suffleboard Club  
828-697-3016  
Hendersonville Symphony Orchestra  
828-697-5884  
Historic Flat Rock, Inc.  
828-698-3030  
Historic Seventh Avenue District  
828-674-3067  
Housing Assistance Corporation, The  
828-692-4744  
Interfaith Assistance Ministry  
828-697-7028  
Kiwanis Club of Hendersonville, Inc  
828-697-4267  
Latino Advocacy Coalition  
828-693-1981  
Mainstary (domestic violence)  
828-693-3840  
National Technical Honor Society  
828-698-8011  
NC Apple Festival  
828-697-4557  
OnTrack Financial Education and Counseling  
828-255-5166  
Opportunity House, Inc.  
828-692-0575  
Rotary Club of Hendersonville  
828-693-9150  
Rotary Club of Hendersonville Four Seasons  
828-692-6000  
Salvation Army  
828-693-4181  
SCORE  
828-693-8702  
Senior Friendships of Henderson County  
828-696-1968  
Thrive  
828-697-1581  
United Way of Henderson County  
828-692-1636  
Welcome Club of Henderson County  
828-697-5791  
Western Carolina Community Action, Inc.  
828-693-1711  
Western North Carolina Air Museum  
828-698-2482  
YMCA, Henderson County Family  
828-692-5774

# Step 10

## Join The Henderson County Chamber of Commerce

The Chamber of Commerce provides its members with seminars, networking events, and a variety of promotional services for small business owners. The Chamber's Small Business Committee works on special projects to assure that the Henderson County area provides increasing opportunities for the growth and success of small business.

### Programs and Activities of your Chamber of Commerce

- Economic Development
- Business After Hours
- Small Business Committee
- Educational Seminars
- Business Referrals
- Communications Committee
- Member Benefits
- Business Expo
- Label Services
- Ribbon Cutting Ceremonies
- Groundbreaking Ceremonies
- Junior Leadership Development
- New Teachers Recognition
- Membership Directory
- Newcomer's Guide
- Ambassador Committee
- Business Morning Update
- AM Power Hour
- Government Affairs Committee
- *Chamber Business Report* Newsletter
- Healthy Lifestyle Events
- Reverse Trade Shows
- Workforce Development
- Team-Building Events
- North Carolina Scholars
- E-Newsletter

The Chamber also highlights the success of its members by honoring business leaders and entrepreneurs in the community.

Contact the Henderson County Chamber of Commerce at (828) 692-1413, or visit [www.hendersoncountychamber.org](http://www.hendersoncountychamber.org), to learn how you can become part of the business community of Henderson County through membership and involvement in Chamber committees, programs, events and awards.

Follow the Chamber:



# Resources on the Internet

## First Place to Visit — [www.SBA.gov](http://www.SBA.gov)

You will find close to 4,000 links to websites for businesses. There are lists of every business resource and information that you will ever need for your new or existing business. Some of the topics are:

- Starting Businesses
- Marketing
- Internet Businesses
- Franchising
- News-TV-Magazines
- Business Libraries
- Trade Shows
- Financing Business
- Business Schools
- Commerce Business Daily
- Government Grants
- Patents
- Procurement Contracts
- Search Engines

There are many commercial sites that offer information and consulting on a fee or subscription basis. If you cannot find your answers or leads through the above SBA site, try specific commercial sites and take advantage of trial membership periods. The following sites are examples of commercial opportunities; however, we do not endorse or recommend the quality or accuracy of information.

[www.allbusiness.com](http://www.allbusiness.com) – offers assistance to businesses in all phases of consulting from financing to purchasing a fax machine to starting a business.

[www.aabacosmallbusiness.com](http://www.aabacosmallbusiness.com) – Yahoo’s small business resource website. A full array of information and services - getting started, sales & marketing, online business, management & HR, legal, & finance.

[www.entrepreneur.com](http://www.entrepreneur.com) – offers information, services, and advice for small business owners.

[www.ehow.com](http://www.ehow.com) – a how-to site for many fields, including small businesses.

[www.harborcompliance.com](http://www.harborcompliance.com) - provides up-to-date information on each state of compliance from incorporations to managing multi-state registrations.

[www.onvia.com](http://www.onvia.com) – provides guidance in how to find opportunities with governments, plus advice on management and operating a business.

# Why swing it alone?

**Hang out  
with us and  
your business  
will benefit.**

The Chamber  
offers members:

- Networking
- Seminars
- Advocacy
- Professional Development
- Credibility
- Leadership
- Visibility
- Recognition



# Small Business Center

The Small Business Center at Blue Ridge Community College offers free consultation services to current or prospective small business owners.



Blue Ridge  
COMMUNITY COLLEGE

Phone (828) 694-1779  
[blueridge.edu/sbc](http://blueridge.edu/sbc)