



# *Resource Guide*

## *Starting Your Own Business*

**City of Vineland**  
**Office of Economic Development**  
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## Starting your Business...

Recognizing the need for guidance in starting your own business, the City of Vineland, Department of Economic Development has created this Resource Guide to provide you with information on how to start a business. We have also included a list of local, county, state and federal agencies that can assist you in financing your new business.

### I. Steps to Starting Your Business:

- Step 1: Create a Business Plan
- Step 2: What type of business are you starting
- Step 3: Register your Business
- Step 4: Obtain Licenses and Permits – If required
- Step 5: Register your business for Tax and Employment Purposes

For information on the above steps, visit the State of New Jersey Business web site at: [www.state.nj.us/njbiz](http://www.state.nj.us/njbiz)

### II. Fast Facts:

#### Registration:

- If doing business under your own name, registration is not required, but it is desirable.
- If trading under any name other than your own, registration is required by law. Register with the County Clerk of the county in which business is or will be located.
- Persons forming a partnership must file a certificate with the County Clerk's office in each county where the business will be physically located.

#### Incorporation:

If you are planning to incorporate, you must obtain a charter from the Secretary of State. You can contact the office by calling (609) 530-6400.

## **Tax Information:**

**State:** Anyone establishing a business in New Jersey must register it for tax purposes.

You must also register with the State Department of Labor for an Employer Registration Number if you anticipate an annual payroll of \$1,000 or more. For more information call (609) 292-2638

**Federal:** Each employer must apply for an "Employment Identification Number" to comply with Federal Income Tax, Social Security, and Unemployment Insurance regulations. For IRS information contact 1-800-TAX-1040

## **III. Financial Assistance for your Business:**

There are various financial programs available for business start ups. The following list contains the local, county, state and federal programs that are available for starting a business:

### **Local Programs:**

- Vineland Urban Enterprise Zone  
c/o Vineland Revolving Loan Fund  
Phone: (856) 794-4000  
Ext. 4620  
[www.vinelandbusiness.com](http://www.vinelandbusiness.com)

### **County Programs:**

- Cumberland Development Corp.  
Phone: (856) 451-4200  
[www.cdcnj.com](http://www.cdcnj.com)

### **State Programs:**

- New Jersey Economic Development Authority (EDA)  
Phone: (609) 292-1800  
[www.njeda.com](http://www.njeda.com)

### **Federal Programs:**

- Cumberland Empowerment Zone  
Phone: (856) 459-1700  
[www.cezcorp.org](http://www.cezcorp.org)
- Small Business Administration  
New Jersey District Office  
Phone: (973) 645-2434  
[www.sba.gov](http://www.sba.gov)

### **Other Programs:**

- Tri County Community Action  
Phone: (856) 451-6330  
[www.tricountycaa.org](http://www.tricountycaa.org)

### **IV. Training/Counseling Resources for a new business:**

- New Jersey Small Business  
Development Center  
Phone: 1-800-432-1565  
[www.njsbdc.com](http://www.njsbdc.com)

**Link to the  
[State of New Jersey – Start Your Own Business](#)**

**In this site you will find all the forms you need to complete  
your business registration.**