



A Step by Step Guide for Starting a Business

Welcome to Sturbridge! The Town is excited that you are considering opening your business here in Sturbridge. We are here to help you however we can to get ready to open your business. To help you get ready, we have prepared this guide that takes you step by step from the first idea for your business to the day you open and beyond.

This list came from the Massachusetts Office of Housing and Economic Development [website](#), which has a robust list of resources that you should explore as you move forward with your business development. The Town has adapted it to show some of the specifics for working in Sturbridge. At the end of this document, we have provided you with links to this and other resources that could prove useful to you as you move through this process.

Please note that this is only meant to be a guide. It is by no means compressive and you should work to ensure that you are meeting all of the necessary rules and regulations that are required of your business. If you are unsure on any of these points or would like further assistance, please call the Economic Development and Tourism Coordinator at 508-347-2500 ext. 1411.

Step 1: Plan Ahead Before Going into Business

Think, what is my product? What is my vision for getting my product to my customers? Do I want to lease or buy space? Or do I build? These are just some of the many questions you will need to consider before starting your business. This will require a lot of your time and investment (both monetary and otherwise). You need to consider all aspects of this and how it will affect you.

Step 2: Write a Business Plan

Once you have developed your idea, you need to write down what you vision will look like. This plan should be formal as it will be something that you can share with investors, banks, insurance representatives, Town Officials and more. The [Small Business Administration has an online workbook](#) that you can use as a template to write your business plan in addition to more [general guidelines](#). Other regional organizations that can help you include the [Workforce Central Career Center](#) based out of Southbridge, or the [Quaboag Valley Community Development Corporation](#) based out of Ware.

Step 3: Get Training and Business Counseling

Running a business means knowing every aspect of your business, from finance to human resources. To help prepare you for this, the Town has posted on its website a list of “Business Classes” that you can view online for free. These range in subjects, but are all tailored to supporting the local businesses in Sturbridge. In addition you should speak with the local [Chamber of Central Mass South](#) and the regional [Worcester Chamber of Commerce](#) for additional aid and support. The Town also recommends that if your business is based on tourism that you speak with the regional tourism board [Discover Central Massachusetts](#) as well. Finally the [Workforce Central Career Center](#) based out of Southbridge, or the [Quaboag Valley Community Development Corporation](#) based out of Ware are both excellent resources for gaining additional training.

Step 4: Choose a Location

The location of your business is vital. Knowing where in Town the economy will best support you is key to success. The Town has zoning, conservation, building and health requirements. It is important to know what the permitted uses for your building are and if there are other bylaws that you need to be aware of. The Town of Sturbridge offers a “Site Finder” on its website under the Business tab. This program allows you to view properties that we know about that are for sale or lease in the community as well as providing some of the information listed above concerning zoning, conservation, etc. If you have questions about a location or are unclear on local bylaws, please contact the Economic Development and Tourism Coordinator at 508-347-2500 ext. 1411.

Step 5: Research and Obtain Financing

The [Small Business Administration](#), the [Quaboag Valley Community Development Corporation](#) and many more provide small business loans, micro loans and more to new businesses. Please explore their websites for more information. Additionally if your business is building in Town, you plan to make a significant investment and you plan to bring jobs to the community your business may be eligible for a tax abatement. To see if you qualify please contact the Economic Development and Tourism Coordinator at 508-347-2500 ext. 1411.

Step 6: Choose a Business Structure

A business structure refers to how you would like to arrange your business for tax purposes. For instance your business could be arranged as a Corporation, an LLC, a Sole Proprietorship, etc. The [Small Business Administration](#) explains and provides detailed information on each type.

Step 7: File for a “Doing-Business-As” Certificate

To file a “Doing Business As” (DBA) certificate, please consult your attorney to ensure that you are filing the proper paperwork and review the process on the [Secretary of the Commonwealth’s](#) website.

Step 8: Register Your Business with the Commonwealth

To register your business with the Commonwealth you must go through the [Secretary of the Commonwealth](#) and sign up using the business structure you chose in Step 6.

Step 9: Obtain a Federal Employer Tax ID (EIN)

All employers are required to have a Tax ID number, otherwise known as an EIN. The IRS provides a step by step process for how to apply for an EIN on their [website](#).

Step 10: Become Familiar with Tax Rules and Regulations

As a business, you are required to pay taxes to the Federal Government, the Commonwealth and to the Town of Sturbridge. Please be aware of when tax bills are sent out and when they are due. If you have any questions concerning this, please consult the [IRS](#), the [Massachusetts Department of Revenue](#), or the Sturbridge Finance Office by calling 508-347-2500.

Step 11: Obtain Business Licenses, Permits, and Insurance

The Town of Sturbridge issues permits for a variety of business types. Please consult the Sturbridge Permitting Guidebook to see what the process is for obtaining permits for your specific business. If your business requires further approvals from State or Federal Agencies, please consult with those entities directly. If you are unsure as to what may be required of you, please contact the Economic Development and Tourism Coordinator at 508-347-2500 ext. 1411.

Step 12: Understand Employer Regulations and Responsibilities

As an employer you have certain responsibilities to your employees. This includes everything from healthcare to human resources. You must ensure that you are meeting all of the requirements set forth in local, state and federal laws. Also it is important to prepare for any eventuality, including situations (like a natural disaster) where your business may be adversely affected. Failure to do so could cost you. Please explore the resources at the end of this guide to ensure that you are meeting all of the employer regulations and responsibilities you are required to meet. If you have questions concerning this, please contact the Economic Development and Tourism Coordinator at 508-347-2500 ext. 1411 for further guidance.

Our thanks to the [Massachusetts Office of Housing and Economic Development](#) and the [Town of Mansfield, Connecticut](#) for developing excellent business guides that Sturbridge could then use as a template for this guide.

Online Resources

Please note these Regional, State and Federal resources are listed in alphabetical order:

- Central Mass Regional Planning Commission – www.cmrpc.org
- Chamber of Central MA South – www.cmschamber.ning.com
- Discover Central Massachusetts – www.discovercentralma.org
- FEMA – Small Business – www.fema.gov/small-businesses
- Internal Revenue Service – www.irs.gov
- Massachusetts Office of Business Development (MOBD) – www.mass.gov/hed/economic/eohed/bd
- Massachusetts Office of HED – Step by Step Guide to Starting a Business – www.mass.gov/hed/business/start-business/new-business-steps.html
- Massachusetts Office of Housing and Economic Development (HED) – www.mass.gov/hed
- Quaboag Valley Community Development Corporation – www.qvcdc.org
- Ready.gov – www.ready.gov/business
- Secretary of the Commonwealth – www.sec.state.ma.us/cor/corfiles/subject.htm
- Small Business Administration – www.sba.gov
- U.S. Department of Commerce – www.commerce.gov
- U.S. Economic Development Agency – www.eda.gov
- Worcester Chamber of Commerce – www.worcesterchamber.org
- Workforce Central Career Center – www.workforcecentralma.org