

DOING BUSINESS IN

Norwich

A Resource Guide

NORWICH, CONNECTICUT



Contents

COVER PHOTOGRAPHS
Courtesy of Norwich resident
Keith Ripley

View of Norwich Marina and
historic downtown Norwich from
the West Side

The Haymarket Building at the
intersection of Market Street and
Main Street in historic downtown
Norwich

The Wauregan, an \$18 million
adaptive reuse project located at
the intersection of Broadway and
Main Street in historic downtown
Norwich

Senator Thomas J. Dodd
Memorial Stadium, located on
Stott Avenue in the Stanley
Israelite Business Park. Home of
the Connecticut Tigers minor
league baseball team

Mohegan Park, a 400+ acre city-
owned park centrally located in
the community

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This guide was developed by the City of Norwich, Greater Norwich Area Chamber of
Commerce and Norwich Community Development Corporation.

Issued November 2015

Welcome, We are Glad You Are Here. Now, Let's get Started!

Message From The Mayor

We are happy that you are interested in Norwich. We believe that Norwich is a great place to do business and we want to help you make yours successful. Starting a new business can be a daunting task. Developing a business plan, securing financing, selecting a site, obtaining permits and construction can all be challenging tasks.

Per the City Charter of Norwich, the mayor has the primary responsibility for the economic growth and development. I work closely with the team at Norwich Community Development Corporation (NCDC) to create an atmosphere that is welcoming to new businesses and provides tools for existing businesses to thrive.

This guide, developed jointly with the Greater Norwich Area Chamber of Commerce, is meant to demystify many of those elements and provide you with a clear process for getting started. It is not intended to replace assistance by qualified professionals. If you have any questions, please feel free to contact me at any time.

Sincerely,



Deb



Deb Hinchey

Mayor
City of Norwich

Mayor's Office
860.823.3742
dhinchey@cityofnorwich.org



City Hall, 100 Broadway - Norwich, Connecticut

Every Business has different needs. It is important to identify and continually assess your needs.

DON'T KNOW WHERE TO START?

Norwich Community Development Corporation is the economic development advisor for the City and provides free advice and assistance to start a business in Norwich.

860.887.6964
askncdc.com



How this Guide is Organized

This guide has been organized in such a way to guide you through the process from inception of your idea to start a business, all the way through to a ribbon cutting celebration to announce your opening.

Plan your business

Select your business location

Secure funding

Use available programs

Secure licenses and permits

Hire employees

Open!

What is a Business Plan?

What is your business? What are you selling? Who are your customers? How much money do you need to generate to pay your utility bills each month? These are questions that you need to know the answers to when speaking to people about your business. It is about defining what your business approach is, understanding the market, and identifying the values of your new company. If you cannot explain your business to others, then it will be difficult for them to help you.

If you are starting, relocating, or expanding a business, experts strongly recommend that you begin defining your business with a business plan (see sidebar). The business plan will help you identify where your business is going and can be an important tool for benchmarking progress. It is also an important tool to test your business strategy.

There are many professionals that are available to review your business plan and provide constructive feedback on how to improve your proposal. A business that is well planned business is more likely to succeed.

The development of a business plan does not have to involve a tremendous amount of time or energy, but it requires serious consideration and understanding of your business objectives. Use the professional advice that is available. If you will be seeking a loan, test the business plan with peers *before* you bring it to a potential lender.

Key elements to consider when you are developing your business plan:

- What is your business? How will it make a profit?
- What will it cost to start the business (startup)? Where will startup funds come from?
- Who are your customers? What is your marketing strategy?
- Will you have employees? How many? How will you attract them?

PRO TIP

Need help defining your business?

The Connecticut Small Business Development Center is a great *free* resource.

Visit:
ctsfdc.com



BUSINESS PLAN

A ongoing operational plan that forecasts business needs, allocates resources and prepares for opportunities and problems.

CONTENTS OF A BUSINESS PLAN

- Company Background and Purpose
 - History
 - Business objectives
- Market Analysis
 - Market segment
 - Competition
 - Sales forecasts
 - Product or Service Development
- Marketing
 - Strategy
 - Contingency plans
 - Surveys
- Financial Data
 - Current financial position
 - Cost control measure
 - Break-even analysis
 - Financial ratios
 - Financial projections
- Organizational Structure and Management
 - Key personnel
 - Advisors
 - Forecasted labor force
- Ownership
 - Business structure
 - Capitalization
 - Exit strategy
 - Royalty/licensing
- Risk Factors

Funding

What funding will you need to start your business, and operate it for the next year?

Where will you get those funds?

How much are you investing in this venture?

Equipment

What equipment do you have and need?

How much will this equipment cost to purchase, operate and maintain?

Cash Flow

What is your current and estimated cash flow for the business?

Break Even

What is the minimum revenue that is required to meet your operating costs each month?

Lenders

Lenders will also want to see:

- Balance Sheets (3 years and projected revenue)
- Cash flow statements (current and projected for a minimum of 2 years)
- Tax returns (previous 3 years)

Why is a business plan the first step?

Without a business plan it is challenging to:

WHY?

understand the strengths and weaknesses of your idea

No business owner sets out to fail, but many do. Often, a lack of awareness about the business strengths and weaknesses is the result. A business plan can help you identify competitive edges and elements within the marketplace that you will have to overcome in order to succeed.

know whether the “right” location is affordable

How much will your business generate on a monthly basis? If you do not know, how can you determine what a reasonable lease term would be? Will you be able to afford your utilities, or staffing?

find business incentives that will match your business’s needs

Many incentives are aligned to how your business will use funds. Being able to show “sources and uses” of funds is an important step to align potential grants.

determine the extent of permitting and licensing that will be required

It is important to understand what permits are required, what is required to secure a permit and how much time and money it will take to secure the permits.

know whether lenders will support your idea

No one will lend you money unless they are confident your project is worth the risk. A good business plan will foster a sense of confidence in the proposal and enable your business to earn serious consideration from lenders.

It will be easier for city agencies to help you if you have a clear definition of what you are proposing to do.

PRO TIP

Create a business notebook. Put everything you develop or find in the notebook. The more information you collect, the easier it becomes to develop a business plan. If you start out trying to write the business plan without any information, you may become discouraged.

Introduction

The introduction should involve a detailed description of your proposed business.

Marketing

What are the products and services you are offering and who is going to buy them? It is important to understand who your customers are, where they are coming from and why they would choose to use your product or service.

Financial Management

How much money is involved and where is it coming from? When you spend it, where is it going?

Operations

Provide details about the daily management of the business. What is the procedure for hiring new employees? Identify insurance, lease arrangements, taxes and other elements that are part of your operating costs.

Concluding Statement

Provide a summary of your business goals and objectives. Reinforce your commitment to the success of your business and highlight attributes that support that statement.

PRO TIP

Use your professional network to help. Do you know business people? Ask them for advice. Find a mentor. Create a team that you can turn to that will help you understand concepts that you are unfamiliar with.

OPERATE AS A BUSINESS

Search the internet for similar-named businesses

Seek professional assistance (e.g., lawyer, accountant)

File Business Structure with the State:
concord-sots.ct.gov

Register for the Federal Employer Identification Number (EIN):
irs.gov

Register for State Tax:
ct.gov/drs

File Trade Name with the City Clerk:
norwichct.org

Secure Local Permits (e.g., zoning, building, fire, utility) and Certificate of Occupancy; Process Varies.
Contact NCDC for technical assistance: askncdc.com

Register for natural gas, water, electric and wastewater utilities:
norwichpublicutilities.com

Secure State Licenses and Permits:
ct-clic.com

Open Business

Develop Your *TO DO* Checklist

The *To Do* Checklist is not a daily task list, but rather the overall actions that are needed to launch your project. What steps are going to be required for your specific proposal?

This checklist is a dynamic tool. It will change and be refined over time. The business plan should be the first item on your *To Do* Checklist

Sample *To Do* Checklist

CHAPTER		STATUS
	Define Your Business / Draft Business Plan	<input type="checkbox"/>
	▼	
1	Connect with Local Resources	<input type="checkbox"/>
	▼	
2	Identify Your Business Location	<input type="checkbox"/>
	▼	
3	Check Local Requirements	<input type="checkbox"/>
	▼	
4	Secure Permits and Licenses	<input type="checkbox"/>
	▼	
5	Secure Funding	<input type="checkbox"/>
	▼	
6	Sign Lease / Purchase Property	<input type="checkbox"/>
	▼	
7	Sign Up for Utilities	<input type="checkbox"/>
	▼	
8	Hire Employees / Open!	<input type="checkbox"/>

HAVE A PLAN? *Let's Go!*

Connect with Local Resources

Resources in Norwich

It is important to connect with agencies that will help you navigate the process to open a business in the City. Some of the key organizations include:

► **NORWICH COMMUNITY DEVELOPMENT CORPORATION**

askncdc.com | 860.887.6964

77 Main Street | Norwich | Connecticut 06360

Norwich Community Development Corporation (NCDC) is Norwich Connecticut's economic development agency of the City of Norwich. NCDC is committed to providing businesses the information they need to relocate, expand and be successful. Growing business is extremely important to a thriving community. NCDC works to help businesses access the support agencies they may need to do just that. They can be a resource for your business for finding information about incentives and financial assistance, and we can help you navigate the processes related to development and establishing a business here.

► **GREATER NORWICH AREA CHAMBER OF COMMERCE**

norwichchamber.com | 860.887.1647

112 Main Street | Norwich | Connecticut 06360

Becoming a member of The Greater Norwich Area Chamber of Commerce is an investment for you and our community. Our sole focus is to enhance local business competitiveness by encouraging innovation, strength in numbers, direct connections, and support. Chamber membership is open to any business, as well as anyone with an interest in belonging.

► **NORWICH DEPARTMENT OF PLANNING AND NEIGHBORHOOD SERVICES (CITY AGENCY)**

norwichct.org | 860.823.3766

23 Union | Norwich | Connecticut 06360

► **NORWICH COMMUNITY DEVELOPMENT OFFICE (CITY AGENCY)**

norwichct.org | 860.823.3770

23 Union | Norwich | Connecticut 06360

► **NORWICH PUBLIC UTILITIES (CITY AGENCY)**

norwichpublicutilities.com | 860.887.2555

16 South Golden Street | Norwich | Connecticut 06360

Norwich Public Utilities (NPU) provides four utilities to the City of Norwich – natural gas, electricity, water and wastewater collection.

Established in 1904, NPU is municipally-owned and governed by a five member Board of Commissions and Sewer Authority, who represent the best interest of the citizens they represent. Their mission is to make Norwich a better place to live, work and do business.

NORWICH TEAM



The Greater Norwich Area
Chamber of Commerce



Programs in Historic Downtown Norwich



- Lease Rebate – up to 20% lease rebate for qualifying businesses
- Code Correction – 50% grant for upper floor code correction activities, up to \$100,000
- Revolving Loan – Loan program for small businesses.

Program is administered by NCDC
860.887.6964
askncdc.com

Other Business Resources

► STATE PROGRAMS

Small Business Development Center (SBDC) | ctsfdc.org

Entrepreneur education, business growth, executive education, fasttrac new venture, fasttrac growth venture, business plan development, manufacturing, financial plan development, government procurement, international trade, export assistance, e-commerce.

SBDC provides customized, no-cost, confidential service via their fresh team of expert advisors. Assistance includes loan and grant applications, business plan reviews, marketing and social media training, and cost analysis and financial planning

Connecticut Business Response Center | cerc.com

Provides quick and easy access to information on starting, expanding and relocating a business in Connecticut. Connecticut Economic Resource Center's (CERC) information specialists are available free of charge to provide guidance and access to programs and services that support business formation and growth.

CERC provides expertise on:

- Programs and services available through federal, state, regional, municipal and private resources - accessed through CERC ProgramFinder, an online searchable database
- Business registration and licensing assistance:
ct-clic.com
- Commercial real estate and demographic data you need to help businesses analyze a potential investment through its Real Estate Division and CERC's online searchable database:
ctsitefinder.com
- Economic data and research services:
cerc.com



Historic Norwichtown Green

► PROGRAMS OFFERED BY NON-PROFITS

Southeastern Connecticut Enterprise Region (seCTer) | secter.org

seCTer is a public-private regional economic development agency serving the towns of New London County. Its mission is to promote and preserve the region's attractiveness, to encourage new businesses, and to assist and to nurture existing and expanding local enterprises.

- Procurement Technical Assistance Program (PTAP) | ctptap.org
- Loan program | secter.org

Southeastern CT SCORE | sect.score.org

Small business training programs and mentoring are held throughout southeastern Connecticut conducted by retired business professionals.

Eastern Workforce Investment Board (EWIB) | ewib.org

Provides a variety of business support and job training services. EWIB works with local, state, and federal legislators, chief elected officials and businesses to ensure that the constantly changing needs of the Eastern Connecticut's employers and job-seekers are met in a manner that keeps the region at the forefront of industry and technology.

Community Investment Corporation (CIC) | ctcic.org

CIC is a non-profit economic development lender contributing financial expertise and practical guidance to small business entrepreneurs in Connecticut and Rhode Island who have powerful ideas and need more power to grow them.

Community Economic Development Fund (CEDF) | cedf.org

CEDF is a statewide non-profit organization that helps start, stabilize and grow small businesses in Connecticut that are not bankable. Created in 1994, CEDF provides access to capital, financial skills training and guidance. In 20 years they have provided millions of dollars in small business loans, helped create thousands of jobs and empowered small business through its Business Education Center.

Small and Home Office Association of Southeastern Connecticut (SAHOA) | sahoa.org

SAHOA is an association of small-office and home-office business owners in the Southeastern Connecticut area. It provides a forum for the exchange of ideas and concerns, and is dedicated to providing support to businesses as well as encouraging the continued growth of businesses in the area.



Back Office Solutions | askncdc.com

You own and run your own business. You ARE the marketing, sales, HR and bookkeeping departments. They want you to do what you do best and let us help you with our Back Office Solutions program.

The staff at NCDC are here to help with their Back Office Solutions program. They are helping companies like yours with:

- BOOKKEEPING - and convert piles of paper, receipts, bills and invoices into useable financial databases
- ORGANIZATION - learn your objectives then help you organize your office and operations for efficiency
- MARKETING - create low-cost websites and social media campaigns

Every business is different, they will learn about your unique circumstances, get your bookkeeping and marketing back on track and then help you migrate to the right professionals to keep you there and profitable.

► FEDERAL PROGRAMS

Small Business Administration (SBA) | sba.gov

SBA's mission is to help entrepreneurs realize their potential as small business owners. The Connecticut District Office takes pride in our work, particularly when it empowers businesspeople to turn ideas into reality. They feel that each successful business in Connecticut contributes to Connecticut's prosperity, not only for the company's owners and employees, but also for the community as a whole.

- Resource guide: sba.gov/sites/default/files/files/resourceguide_3105.pdf
- Women Business Owners: hartford.edu
- Veteran Business Owners: sba.gov/vets
- Native American Business Development: sba.gov/naa

U.S. Export Assistance Center | export.gov/Connecticut

US Department of Commerce
213 Court Street Suite 903
Middletown, CT 06457
860-638-6950

PRO TIP

Use your network. Let it work for you.

Groups like the Small Business Development Center are great at making introductions. Try not to rely solely on cold-calls.



Norwich Harbor, historic downtown Norwich, photo by Keith Ripley

Identify Your Business Location

We are hopeful that you will find Norwich to be the right place for your business. There are many different neighborhoods and business areas that offer a variety of options.

**LOCATION IS EVERYTHING
LOCATE YOUR BUSINESS HERE**

NORWICH.CONNECTICUT

There are important questions you should consider when thinking about a location for your business:

- Where are your customers located?
- Who is your competition and where are they it located?
- Do you rely on pedestrian or drive-by traffic?
- Will you need parking?
- What type of space do you need (e.g., storefront, back office, garage, warehouse)
- How much space do you need?
- How much are you willing to spend on the space?

NCDC can help you assess traffic, demographics of the neighborhood and local permit requirements.

Questions You Should Ask When You Have Found the Right Site

1. Is the site zoned appropriately?
2. Is the facility large enough? Does it offer room for all the space you need? Is there room to grow?
3. Does it meet your layout requirements?
4. Does the building need any repairs?
5. Do the existing utilities, lighting, heating and cooling meet your needs? Is ventilation adequate?
6. Are the lease terms and rent favorable?
7. Is the location convenient to where you live?
8. Can you find qualified employees in the area?
9. Are customers nearby? Is the population sufficient for your sales needs?
10. Is the trade area dependent on seasonal business?
11. If you choose a location that's relatively remote from your customer base, will you be able to afford the higher advertising expenses?
12. Is the facility consistent with the image you'd like to maintain?
13. Is exterior lighting in the area adequate to make customers feel safe?
14. Are neighboring businesses likely to attract customers who will also patronize your business?
15. Are there any competitors located nearby? If so, can you compete with them?
16. Is the facility easily accessible to your potential customers?
17. Is parking available and adequate?
18. Is the area served by public transportation?
19. Can suppliers conveniently make deliveries?
20. How will you dispose of waste?

Community Structure Map

City of Norwich, CT

Legend

Structure Nodes

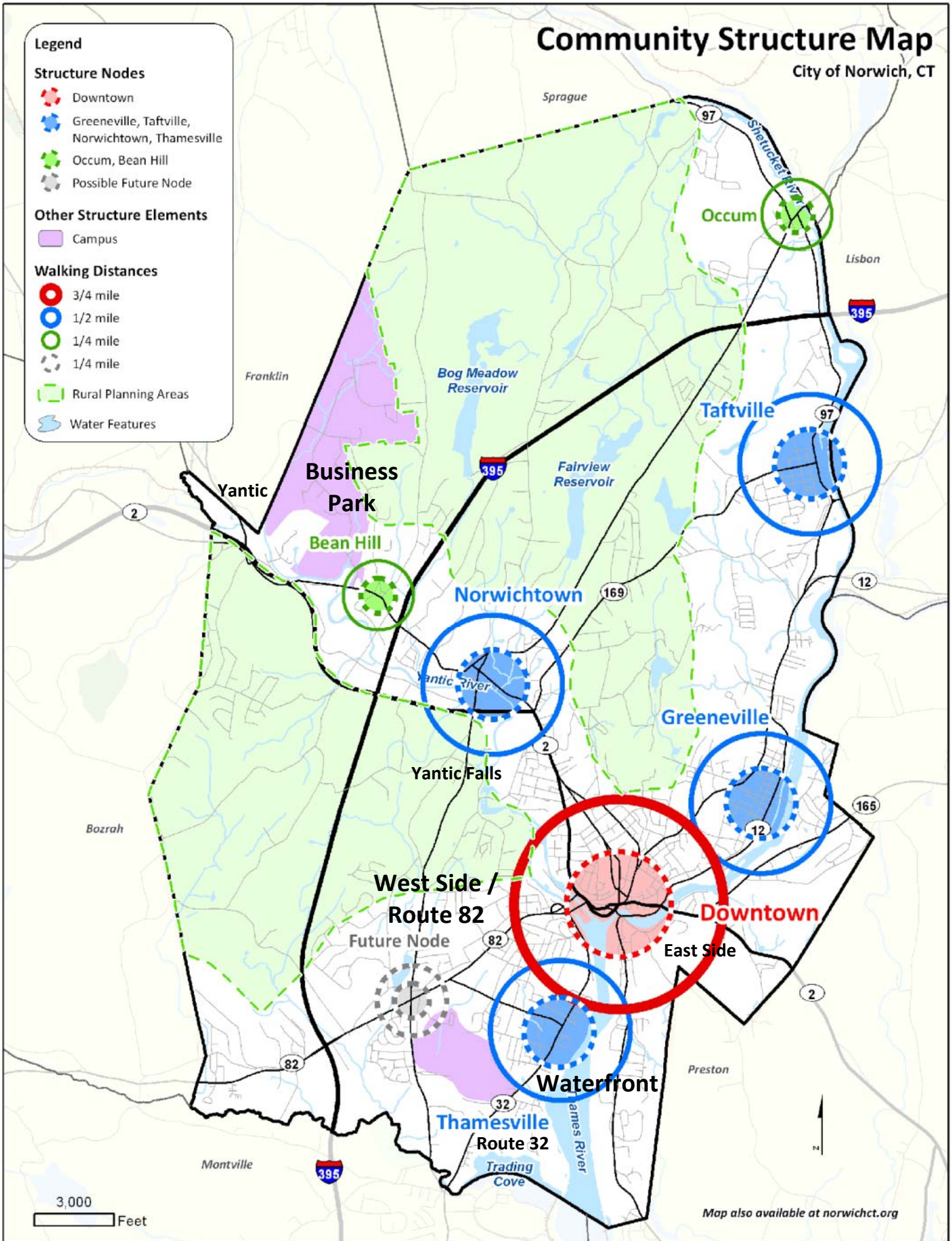
- Downtown
- Greenville, Taftville, Norwichtown, Thamesville
- Occum, Bean Hill
- Possible Future Node

Other Structure Elements

- Campus

Walking Distances

- 3/4 mile
- 1/2 mile
- 1/4 mile
- 1/4 mile
- Rural Planning Areas
- Water Features



Map also available at norwichct.org

Once you have an idea as to what your location preferences are, you can then start to think about what part of Norwich makes sense. Here is an overview of various locations in Norwich, and the community’s vision for what businesses might locate there:

<p>Downtown / Harbor</p>	<p>Downtown is the center of the community. It was once a regional shopping center and has gone through a series of challenges to return to its former condition. Today, with dozens of restored historic buildings and new residences, downtown is an attractive area where the ideal businesses include restaurants, entertainment, arts, small retail and personal services (e.g., hair salons, spas). If your business model involves a charming, emerging place where you can become part of a bigger arts and entertainment “scene,” this is the place to be!</p>
<p>Waterfront</p>	<p>Norwich’s waterfront has transitioned over the past 40 years from a place of industry to a place of recreation. The ideal businesses for this area will focus on recreation (e.g., fishing, boating), entertainment, access to the water, or businesses that are water-dependent, such as marinas. The Thames River is one of the best inland waterways for fishing and kayaking in New England, and these resources are opportunities awaiting a business enterprise savvy enough to capitalize on them.</p>
<p>West Side / Route 82</p>	<p>The West Side / Route 82 corridor is the city’s regional services area. Larger retail stores, medical offices and convenience / fast food dining are ideal along this corridor. If your business relies on drive by traffic, then this is the place to consider.</p>
<p>Greeneville</p>	<p>Greeneville is one of the nation’s first planned milltown neighborhoods, and is listed on the National Register of Historic Places. This quaint village is laid out in a grid-pattern and still boasts a main street - Central Avenue. Greeneville is a “Mom and Pop” neighborhood, where almost all businesses are owned by local businesspeople. There are very few chain stores located here, and many new businesses find this neighborhood to be cost-effective.</p>
<p>Business Park</p>	<p>Norwich’s Stanley Israelite Business Park is a 450-acre campus with over 40 local, regional and national firms. Established in 1963, this business center provides opportunities for approximately 2,000 employees. The Park is the ideal setting for larger-scale businesses involved in manufacturing, office or high-energy consumption. The Business Park is conveniently located near Interstate 395 and Connecticut Route 2 - two limited access highways that provide quick access to the New England marketplace.</p>
<p>Norwichtown</p>	<p>Norwichtown is the original settlement area within the community and served as the center of activities when Norwich was primarily a farming community. Norwichtown Commons, a repurposed mall, once served as a major regional shopping destination. Today, the Norwichtown area has a variety of regional services and retail spaces.</p>

Your business plan should have helped you identify the locational attributes you will need to be successful. Finding the right location is important and the three elements of real estate now factor in: Location, Location, Location.

Location (1)

For certain businesses, a location where the businesses will have high exposure is a critical aspect. Restaurants and retail really need locations with visibility. Good visibility comes from:

- High traffic volumes (e.g., number of cars, pedestrians, bicycles) means more people will see your business.
- Landmark buildings. Places that people know can become successful because of the building.

Location (2)

Exposure is not enough. For many businesses it is about being in the right market / marketplace that is important. What competition exists? Are there customers nearby?

Location (3)

For some businesses the location is about price. Sites in remote areas, or large complexes that have limited or no visibility can work for businesses with no visitors, or that do not rely on local customers. Web-based businesses can thrive in these lower-cost locations.

Need Help Finding a Location?

ECAR | easterncrealtors.com

Eastern Connecticut Association of Realtors (ECAR), the voice for real estate in eastern Connecticut, is a great resource.

Real estate agencies that specialize in commercial properties are a great asset when looking for a space

NCDC | askncdc.com

Norwich Community Development Corporation (NCDC) works with Costar, a national commercial real estate research organization, to maintain inventories of space available for lease or acquisition in the city. Most sites are not designed to meet every need and can customize the search to find sites that might be a good fit.

CERC | ctsitefinder.com

The Connecticut Economic Resource Center (CERC) has a comprehensive list of commercial properties called CERC SiteFinder®.

Taftville

Taftville, like Greeneville, is a planned milltown village, and is listed on the National Register of Historic Places. It was founded to support the Ponemah Mill, once the second-largest cotton mill in the world. The Ponemah Mill still stands testament to that tradition, and is undergoing rehabilitation into mixed income housing, including a significant number of market rate units.

East Side

The East Side was once the part of the Town of Preston. Located near downtown, the East Side has always had its own identity and does not consider itself to be part of downtown. This is a mixed use environment with a lot of character.

Route 32

Route 32's main business corridor is along West Thames Street on the west side of the Thames River. This route passes through Thamesville, a small neighborhood with a few commercial opportunities. It is also the northern gateway to the Mohegan Sun Casino, one of the largest casinos in the world. In this district you will find several restaurants, car dealers and lodging.

Laurel Hill

Laurel Hill is a small historic village located on the east side of the Thames River along Route 12. It is a small neighborhood with a few business locations. Most of these businesses cater to neighborhood needs (e.g., convenience store, restaurant, gas station, auto repair).

Bean Hill

Bean Hill is a small historic village located near the city's Business Park. Many of the businesses that have developed in this area take advantage of convenient access to Interstate 395 and support the needs of the Business Park.

Yantic

Yantic is a small historic village located off the beaten path on the west side of the city. In the village there is a small amount of business activity, originally developed to cater to the neighborhood's needs.

Yantic Falls

Yantic Falls is a small historic village located near Backus Hospital and along the Yantic River. A small neighborhood commercial district provides opportunities for small business operations.

Occum

Occum is a small historic village located along the Shetucket River. The mills that once were the center of village life have been destroyed by fire and converted into a community park. A small neighborhood commercial district provides opportunities for small business operations.

Check Local Requirements

The permitting process can be complicated. There is no one size fits all approach to getting the permits needed for your business. This guide provides background information regarding the types of permits that will be required, and which agencies you should speak with as part of the business start-up process. Keep the following in mind.

- Some sites may not be “zoned” for the use you are proposing.
- Other sites may have issues with state building and fire codes. It is important to make sure those issues are addressed prior to occupying a site. Solving problems after the fact can be very expensive, and may require your business to cease operations to bring the site into compliance.
- You can never ask enough questions. Be sure to document who you spoke with and the specific responses that were provided. Always get answers in writing.
- Before applying for any permits, or signing a lease, check (and double-check) all local requirements.
- Is the property zoned appropriately? The Zoning Enforcement Officer is a great resource to determine whether the zoning is correct.
- Does the Norwich Building Code allow for the use? The Building Official can answer this question.
- Does the Fire Code allow the use? The Fire Marshal can answer this question.
- Are there any incentives to locate in this part of the city? Is the property located in the Enterprise Zone or historic downtown Norwich? Review the incentive list in the sidebar.



CITY INCENTIVES

Downtown Programs

- Lease Rebate
 - Code Correction
 - Revolving Loan Program
- Program is administered by NCDC
askncdc.com | 860.887.6964

Commercial Energy Efficiency Program

Program is administered by Norwich Public Utilities
Norwichpublicutilities.com | 860.887.2555

Urban Enterprise Zone

Tax incentives for improvements to real estate
Program is administered by the City's Tax Assessor | 860.823.3723

Economic Development Job Creation / Retention (EDP)

Pilot grant program, administered by the Community Development Office | 860.823.3770

STATE INCENTIVES

Enterprise Zone

Benefits may include:

- An 80% five year local property tax abatement
- A 25% or a 50% credit on the state corporate business tax. ct.gov/ecd

Urban Jobs Program

Limited applicability. Check with NCDC for eligibility.

A. Local Permitting

NCDC | 860.887.6964

Zoning | 860.823.3766

Building | 860.823.3766

Fire | 860.887.2780

NPU | 860.887.2555

Health | 860.823.1189

Detailed contact information is provided throughout this guide

①	Preliminary Discussion	Prior to selecting your business location you may wish to contact the City's economic development team, Norwich Community Development Corporation (NCDC). They will help you identify available sites and provide liaison services for you and the various city agencies.
②	Zoning Approval	The scope of your project will dictate the permit requirements from the City's Zoning Authority. What are you proposing: <ul style="list-style-type: none"> • Are you building a new facility, or adding on to a facility? <i>If yes, check with the City Planner to identify the permit requirements for new construction.</i> • Are you proposing to use an existing facility or remodeling? <i>If yes, follow steps 3, 4, 5, 6, 7 and 8.</i> There are different requirements for each of these approaches.
③ ④	Building and Fire Marshal Approval	The scope of your project will dictate the permit requirements from the Building Official and Fire Marshal. What are you proposing: <ul style="list-style-type: none"> • Using an existing building, but changing the use that is in the building? <i>If yes, A change of use requires review by the Building Official and Fire Marshal.</i> • Interior renovations? <i>If yes, interior renovations require review by the Building Official and Fire Marshal.</i> • A change of user? The current facility is used as an office and you are going to use it as an office with no changes? <i>If yes, follow steps 5, 6, 7 and 8.</i>
⑤	Public Utility Approval	Norwich Public Utilities (NPU) manages utility services in Norwich. Contact the NPU Project Coordinator to arrange for utility connections. Sewer Capital Connection Fee and Utility Deposits must be paid prior to building occupancy.
⑥	Health Department Approval	The Uncas Health Department manages health and safety in Norwich. Permits are required if you are planning to: <ul style="list-style-type: none"> • Prepare or serve food, or • Make modifications to the wastewater system Contact the Uncas Health Department for detailed information about their permit requirements.

7	Police Department Approval	Vendors permits require Police Department approval. Contact Norwich Police Department 860.886.5777.
8	City Clerk	<p>If you plan to operate under a different name than your own name then a Trade Name Certificate is required. Trade Name Certificates are filed in the City Clerk's Office, 860.509.6100.</p> <p>All firms forming a corporation, limited partnership, limited liability partnership or limited liability company must file with the Connecticut Secretary of the State concord-sots.ct.gov/CONCORD</p>

Special Licensing

There are many types of businesses that need special licenses to operate. These include:

- Catering Permit - Uncas Health District | 860.823.1189
- Day Care – Uncas Health District | 860.823.1189
- Food handling permit – Uncas Health | 860.823.1189
- Home-based Business - Zoning | 860.823.3766

Liquor License (CT DCP) | 860.920.6500

Outdoor Dining - Uncas Health District | 860.823.1189

Outdoor Entertainment - Zoning | 860.823.3766

Professional Regulation - e.g., appraiser, architect, electrician (CT Department of Consumer Protection) | 860.713.6135

Salon - Uncas Health District | 860.823.1189

Vendor Permit - Norwich Police Department | 860.886.5777

Weights and Measurement License (CT Department of Consumer Protection) | 860.713.6135

B. State Permitting

1	Department of Revenue Services ct.gov/drs	Sales and Use Tax Permit 860.297.4900 ct.gov/drs
2	Department of Labor	Employer ID Unemployment Compensation 860.263.6000 ctdol.state.ct.us
3	Secretary of State	<p>All firms forming a corporation, limited partnership, limited liability partnership or limited liability company must file with the Connecticut Secretary of the State.</p> <p>860.509.6100 concord-sots.ct.gov</p>
4	Economic Resource Center	Connecticut Economic Resource Center, Inc. (CERC), a nonprofit corporation and public-private partnership that provides economic development services consistent with state strategies, leveraging Connecticut's unique advantages as a premier business location. 860.571.7136 cerc.com

Purpose of an Employer Identification Number

Employer Identification Numbers are issued for the purpose of tax administration and are not intended for participation in any other activities (e.g., tax lien auction or sales, lotteries).

C. Federal Permitting

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Internal Revenue Service

[irs.gov](https://www.irs.gov)

Obtain your federal tax information. The Internal Revenue Service (IRS) has application forms available online for a federal employer ID number (EIN) and federal taxes.

IRS Form SS-4 is required if you plan to have employees. You will be required to make regular payments for social security and employee withholding tax. If you are a sole proprietor and expect to owe \$1,000 or more in personal income tax, then it is recommended that you file estimated quarterly payments to minimize the end-of-year tax impacts.

The IRS conducts workshops and courses geared to small businesses.

PRO TIP

Meetings are great. However, it is easy for miscommunications to happen when verbal information is presented. When possible, get responses in writing. It will provide you with a chance to reflect upon the information, and perhaps identify additional questions that you need answered.

Secure Funding

Your business plan is an important gateway into the funding market. Most funding agencies, including potential government partners, are going to be interested in the various financial aspects of your proposed business, you and your business partners. There are five “C”s of financing to be aware of:

Capacity	A borrower’s ability to repay is the most important factor in the lending world. Lenders will want to know how you are going to repay a loan. There is no better indicator of future performance than past performance, and elements like your credit score and how existing debts are paid are very important considerations.
Capital	Lenders will also want to see the level of commitment you have in this business venture. All business ventures involve risk and if you have not taken on risk, can you expect them to be willing to accept risk on your behalf?
Collateral	Collateral and guarantees help reduce the risk that lenders assume when they lend you money. Collateral involves the use of an existing asset to secure the loan, while a guarantee involves a third-party promissory commitment.
Conditions	How will the money be used? Lenders need to know that money is going into the business, rather than to offset personal obligations of the business owner.
Character	Many lenders can sense the seriousness of the business venture. Do you have what it takes to run the business? What background do you have in the industry? Do your references provide insight into your business acumen?

Sources and Uses

The easiest way to think of your funding needs is to put them into either the **sources** (where funding is coming) or **uses** (how funding is being spent).

For many start-ups, cooperation among lenders is the key. Many new businesses need to piece together a patchwork of funding to satisfy their financing. Banks, alternative lenders, government programs, family and friends often become partners to assist in the development of business.

If you encounter resistance in obtaining financing, review your business plan and strengthen areas of concern identified by potential lenders.

Facts About Government Grants

The U.S. SBA (Small Business Administration) does NOT provide grants for starting and expanding a business.

Government grants are funded by tax dollars and, therefore, require very stringent compliance and reporting measures to ensure the money is well spent. As you can imagine, grants are not given away indiscriminately.

Grants from the Federal government are authorized and appropriated through bills passed by Congress and signed by the President. The grant authority varies widely among agencies. SBA has authority to make grants to non-profit and educational organizations for many of its counseling and training programs, but does not have authority to make grants directly to small businesses.

sba.gov

What if you do not qualify for traditional financing through a bank?

There are several “alternative lenders,” listed below. These lenders often have more flexibility than banks. Once your business is established and proven, a banking institution is more likely to favorably consider the request. In general, banks have stricter guidelines on risk than alternative lenders. However, banks are better suited to grow along with your business, and their many valuable services and products could ultimately present your venture with more choices and greater flexibility.

Financing your start-up or expansion should be considered as you begin your planning. It makes no sense to think of planning and financing separately. Financing can take an unexpected amount of time, so identifying key issues of your plan is wise.

The federal government does not give money away to businesses. There are several programs available for businesses, but these programs require commitment, Business Plans, and a project that fits into the program requirements of the particular program.

Local Banks and Lenders

► TRADITIONAL LENDERS

Charter Oak Federal Credit Union | charteroak.org
860.446.3561

Chelsea Groton | chelseagroton.com
860.823.4915

Dime Bank | dime-bank.com
860.859.4300

Eastern Savings | eastern-savings.com
860.889.7381

People’s United | peoples.com
860.889.4711

Putnam Savings | putnambank.com
860.823.0957

Savings Institute | savingsinstitute.com
860.423.4581

► ALTERNATIVE LENDERS

Norwich Community Development Corporation | askncdc.com
860.887.6964

Connecticut Community Investment Corporation (CIC) | ctcic.org
203.776.6172

Community Economic Development Fund (CEDF) | cedf.com
203.235.2333

Southeastern Connecticut Enterprise Region (seCTer) | secter.org
860.437.4659 Extension 204

Sign Lease / Purchase Property

Lease Tips

The U.S. Small Business Administration (SBA) has the following tips for entering a lease:

► SETTING THE TERM (LENGTH) OF YOUR LEASE

The term and rent that you will pay is your first negotiation point. The key here is not to over-commit while giving yourself some flexibility for the long term. It's generally recommended that small businesses negotiate one to two year leases with the option to renew should you wish to. You'll also want to factor in and negotiate rent increases over the term and renewal options so that you are not unexpectedly hit with a rent increase without warning from your landlord – something that can quickly compromise your cash flow and margins.

Remember to be prepared for pushback. A landlord is much more likely to favor locking you in for the long-term if they can by “sweetening” the deal. It's a good idea to have a broker involved who knows the local market and what tricks and “sweeteners” the landlords are likely to offer. Remember the broker works for the landlord and gets commission on the total lease value. It's worth talking to a real estate lawyer before consulting a broker; they can often recommend the right choice for you and work consultatively with you as you negotiate your lease through the broker.

► WHAT ABOUT EXPENSES?

As with residential leases, commercial real estate landlords often tag on extras such as maintenance fees, upkeep for shared facilities (Common Area Maintenance or CAM), and so on. What about utilities? These charges are usually the responsibility of the tenant, but how are they measured? Are they individually metered or apportioned by the square footage? Ask to see these “hidden fees” and policies as well as examples of costs that are typically incurred by tenants.

► WHO HANDLES MAINTENANCE AND REPAIR?

While residential leasing often places the burden of maintenance and upkeep on the shoulders of the landlord, commercial leases are different. Just because the landlord owns the building, it would make sense to believe that they are responsible for repairs and upkeep – this is not always the case. Commercial leases vary in their approach to this. Some stipulate that the tenant is responsible for all property upkeep and repairs while others specify that the tenant is responsible for systems such as the air conditioning, plumbing, etc.

Check your lease. – in addition to stating who is responsible for what it may also contain dollar limits on how much the tenant must pay for maintenance and repair. An attorney can help clarify your legal options.

Glossary

Base Rent: A set amount used as a minimum rent in a lease with provisions for increasing the rent over the term of the lease.

Build-out: The space improvements put in place per the tenant's specifications. Takes into consideration the amount of Tenant Finish Allowance provided for in the lease agreement

Certificate of Occupancy: A document presented by the City Building Department certifying that a building has been satisfactorily inspected and is in a condition suitable for occupancy.

Common Area Maintenance (CAM): This is the amount of additional rent charged to the tenant, in addition to the base rent, to maintain the common areas of the property shared by the tenants and from which all tenants benefit (e.g., snow removal, outdoor lighting, parking lot sweeping, insurance, property taxes).

Concessions: Cash or cash equivalents expended by the landlord in the form of rental abatement, additional tenant finish allowance, moving expenses, cabling expenses or other monies expended to influence or persuade the tenant to sign a lease.

Default: The general failure to perform a legal or contractual duty or to discharge an obligation when due. Some specific examples are:

- 1) Failure to make a payment of rent when due.
- 2) The breach or failure to perform any of the terms of a lease agreement.

Effective Rent: The actual rental rate to be achieved by the landlord after deducting the value of concessions from the base rental rate paid by a tenant, usually expressed as an average rate over the term of the lease.

Gross Lease: A lease in which the tenant pays a flat sum for rent out of which the landlord must pay all expenses such as taxes, insurance, maintenance, utilities, etc.

Net Lease: A lease in which there is a provision for the tenant to pay, in addition to rent, certain costs associated with the operation of the property. These costs may include property taxes, insurance, repairs, utilities, and maintenance. There are also “NN” (double net) and “NNN” (triple net) leases. The difference between the three is the degree to which the tenant is responsible for operating costs. See also “Gross Lease”.

Percentage Lease: Refers to a provision of the lease calling for the landlord to be paid a percentage of the tenant's gross sales as a component of rent. There is usually a base rent amount to which "percentage" rent is then added. This type of clause is most often found in retail leases.

Triple Net (NNN) Rent: A lease in which the tenant pays, in addition to rent, certain costs associated with a leased property, which may include property taxes, insurance premiums, repairs, utilities, and maintenances. There are also “Net Leases” and “NN” (double net) leases, depending upon the degree to which the tenant is responsible for operating costs. See also “Gross Lease”.

► READ THE LEASE

Read over your lease in detail and hire an attorney who specializes in commercial real estate to review the clauses and fine print.

► CONSIDER BUILDING IN CLAUSES TO PROTECT YOUR BUSINESS

To protect your investment and long term business interests, it's worth investigating and negotiating some potential add-on clauses to your lease. These might include:

- **Sublease** – This builds in some flexibility so that should your business plans change you can sublet your space to another business.
- **Exclusivity clause** – Prevents the landlord from leasing any other premises on the development to a direct competitor of yours.
- **Co-tenancy** – If the development has an anchor tenant such as a known retail brand and that tenant closes, a co-tenancy agreement can protect you from a potential loss of custom by allowing you to break the lease if the landlord doesn't replace the anchor tenant in a specified time period.

► WHAT IF YOU DEFAULT?

Businesses often close down without prior notice because they defaulted on their lease. Protect your interests and your customers by knowing what you are agreeing to upfront. Will you be locked out immediately? Will the landlord initiate eviction proceedings? Can you negotiate more time for yourself should you default? If you default could you pay only the month's rent owed as opposed to the remaining money owed on the lease? It's worth investigating.

Other Considerations

► BUSINESS INSURANCE

Like home insurance, business insurance protects your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, others simply make good business sense. The types of insurance listed below are among the most commonly used and are a starting point for evaluating the insurance needs of your business.

- **Liability Insurance** – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.
- **Property** – There are many different types of property insurance and levels of coverage available. It is important to determine the property insurance you need to ensure the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.
- **Business Interruption** – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or business income)

insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

- **Key Man** – If you (and / or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider “key man” insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity of operations during a period of ownership transition caused by the death, incapacitation or absence due to a Title 10 military activation of an owner or other “key” employee.
- **Automobile** – Any vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called “non-owned automobile coverage”) if you use your personal vehicle on company business. This policy covers the business’ liability for any damage which may result from such usage.
- **Officer and Director** – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.
- **Home Office** – If you are establishing an office in your home, it is a good idea to contact your homeowners’ insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner’s policy

► TAXES

Taxes are an important and complex aspect of owning and operating a successful business. Your accountant, payroll person, or tax adviser may be very knowledgeable, but there are still many facets of tax law that you should know. The Internal Revenue Service is a great source for tax information. Small Business/Self-Employed Tax Center: irs.gov

When you are running a business, you don’t need to be a tax expert. However, you do need to know some tax basics. The IRS Small Business/ Self-Employed Tax Center gives you the information you need to stay tax compliant so your business can thrive.

► CITY REAL ESTATE TAX

Most businesses have a lease that uses the NNN (triple net) approach. In this approach, your business is responsible for the portion of property taxes of the space you occupy. It is a good idea to get an understanding of what this cost will be prior to signing a lease.

► CITY BUSINESS PERSONAL PROPERTY DECLARATION

All Connecticut business owners that own personal property must file a “Personal Property Tax Declaration” report annually with the City Assessor. This report has to be filed by November 1st and failure to do so or filing late will result in a penalty equal to 25% of the assessed value of the property (per State law).

In the report, the businesses are required to declare most of the personal property used by the business. Real property (real estate) is not declared on this form. Communities assess the value of real estate and bills taxpayers accordingly. Similarly, registered vehicles are also not declared on this form. The Connecticut Department of Motor Vehicles (DMV) tracks these and notifies towns regarding the amounts owed.

► CITY MOTOR VEHICLE TAXES

Any vehicles used by the business are subject to City Motor Vehicle Taxes.

PERSONAL PROPERTY DECLARATION

In general, personal property is anything that is moveable and is not a permanent part of real estate, including items such as business-owned furniture, fixtures, machinery or equipment.

All commercial businesses that have tangible business assets located in Norwich are required by law to submit a declaration of their personal property assets to the Assessor each year by November 1.

A 25% assessment penalty is applied if the form is not submitted by the November 1 due date.

If you have a question regarding the personal property declaration form, or how an asset should be categorized please contact the City Assessor | 860.823.3723.

ACTIVATING UTILITIES

Call NPU at 860.887.2555 to have your electric, gas, water and / or sewer utility accounts activated.

NEW BUSINESS FEES

Norwich Public Utilities has the following base fees for new businesses:

- Security Deposit
- Sewer Capital Connection Fee (when applicable)

SECURITY DEPOSIT REQUIREMENTS

Security Deposit Requirements
NPU requires business customers to pay a security deposit equivalent to three months of estimated usage. NPU staff is happy to assist with these calculations which can be based on a number of factors, including the history of the property, a comparable business in Norwich, or projections of consumption.

SEWER CAPITAL CONNECTION FEE

NPU assesses a Sewer Capital Connection Fee for the establishment of new connections and business activities that will increase the amount of wastewater discharge to the sewer system when compared to past activities. Projects in the Enterprise Zone are eligible for a fee reduction.

Details about this Fee can be found here:
norwichpublicutilities.com

Norwich Public Utilities

Norwich is fortunate to have Norwich Public Utilities (NPU), a municipally-owned utility as a service provider for several utilities. Whether you are new to the Norwich area, or a long-time local area business owner, NPU is here to serve you. NPU is equipped and trained to help you meet your needs for the following services, in many parts of the community:

- Electricity – city-wide
- Public water – most business areas
- Sanitary sewer – most business areas
- Natural gas – most business areas

► ELECTRICITY

Norwich Public Utilities is responsible for building, maintaining and servicing the local distribution system for electricity, including substations, wires and poles. They also buy and manage the power needed for the community by interfacing with transmission companies and power generators.

NPU has a long-standing commitment to renewable energy, with more than 6% of the electricity delivered to our customers coming from our hydro-power facilities.

ELECTRIC RATES | norwichpublicutilities.com

► ENERGY EFFICIENCY PROGRAMS

Recognizing energy efficiency as a solution to managing energy costs, NPU has a comprehensive energy efficiency program that benefits the entire community.

ENERGY EFFICIENCY PROGRAM | norwichpublicutilities.com

► NATURAL GAS

NPU is actively expanding its natural gas infrastructure and offers natural gas to most commercial areas of the city. They have built and maintain the local distribution system, and purchase natural gas from wholesale suppliers. Many customers find it a more convenient choice and it is a cleaner burning source of energy than other fossil fuels. NPU currently manages about half a million feet of gas mains.

NATURAL GAS RATES | norwichpublicutilities.com

► SANITARY SEWER / WASTEWATER

NPU maintains and operates the City's 8.5 million gallon per day wastewater treatment plant and sanitary sewer collection system. The wastewater treatment plant is a vital part of our City's efforts to control pollution and protect our local water sources. For information about connecting your business to the sanitary sewer system contact an NPU project coordinator at 860.887.2555 to ensure the availability of city sewer at your property.

SANITARY SEWER RATES | norwichpublicutilities.com

► WATER

The residents of the City of Norwich receive water from two sources – The Dr. Charles W. Solomon Water Treatment Plant, which draws water from the Deep River Reservoir located in Lebanon and Colchester, and the Stony Brook Treatment Plant and Reservoir located in Montville. Additionally, there are two developable water supplies located in Norwich: the Fairview and Bog Meadow Reservoirs. Each year, NPU's treatment facilities provide approximately 1.6 billion gallons of clean drinking water, or about 4.5 million gallons per day.

For information about connecting to the city water supply, contact an NPU Project Coordinator at 860.887.2555 to ensure the availability of city water at your property.

WATER RATES | norwichpublicutilities.com

Other Utilities

► OTHER UTILITY PROVIDERS INCLUDE:

- Frontier – land-line communications and data transmission via DSL | frontierct.com
- Comcast – land-line communications and data transmission via cable | comcast.com

PRO TIP

Meet with utility providers early to make sure that you understand what information they need to help you with your project.

FATS, OILS, AND GREASE (FOG)

Food service businesses have to be prepared to address FOG, i.e., fats, oils and grease that are disposed of down a drain cause considerable damage to the city's sewer collection system and result in operational problems and added costs for the wastewater treatment facility.

The Connecticut Department of Energy and Environmental Protection (CT DEEP) instituted a General Permit for restaurants and other businesses that prepare food to reduce problems caused by FOG discharge.

Under the requirements of the permit, FOG-management equipment must be installed at all qualifying establishments. The equipment is designed to collect FOG until properly disposed of at approved disposal facilities.

For more information on FOG management and the General Permit

- Norwich Public Utilities | 860.887.2555
- Uncas Health District | 860.823.1189
- CT DEEP Bureau of Water Management | 860.424.3755

NPU



Hiring Employees

NORWICH ECONOMIC DEVELOPMENT JOB CREATION / RETENTION PROGRAM (EDP)

Participants in this program are required to create one permanent full-time job for low- to moderate-income (LMI) person for each \$10,000 of grant funds (up to \$20,000 per business).

Program funds will be released to the partner agency and held in an escrow account.

A disbursement schedule will be determined based on program compliance with the terms and conditions of the policies and procedures for the creation of permanent jobs during the term of the program.

For more information, please review the Policies and Procedures prior to contacting the Office of Community Development | 860.823.3770

Before you hire employees check with the Eastern Workforce Investment Board about the programs that may be available to you.

► CITY PROGRAMS

Norwich Economic Development Job Creation / Retention Program (EDP) | norwichct.org
The Economic Development Program was established by the City of Norwich to foster job creation and retention in the city. The City's Office of Community Development administers the program which utilizes funds from the U.S. Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program. The EDP supplies grant funding directly to an employer. See details in sidebar.

► STATE PROGRAMS

Job Expansion Tax Credit (JET) | ct.gov

Connecticut businesses may be eligible for tax credits of \$500 per month for each new full-time job created.

CT Green Jobs Partnership - Incumbent Worker Training and Internship Programs | ewib.org

Funding is available for green companies that wants to upgrade the skills of their workers, or a company that wants to train workers in a green technology.

Customized Job Training (CJT) Program | ctdol.state.ct.us

The CJT Program is designed to stimulate the creation and retention of jobs in the state by providing financial assistance for training that the company could not have otherwise provided. Financial assistance and non-financial assistance are provided to new, relocating, and expanding businesses that are training their workers. CJT funds short-term training, usually less than one year in length for programs that may include on-the-job training, classroom training, and support activities.

Employers that are targeted for funding requests include small to mid-size (less than 500 employees) manufacturers who are remaining competitive by introducing new manufacturing processes, technologies, and/or quality systems are targeted. Priority is given to businesses that use high-performance work organization practices.

STEM On-the-Job Training | ctstemjobs.org

Many Connecticut residents are struggling to find good jobs because they do not have the science, technology, engineering, and mathematics (STEM) skills employers are looking for. At the same time, Connecticut's high-tech employers need a skilled workforce ready to meet the demands of the 21st century global economy.

Step Up | ctdol.state.ct.us

The Subsidized Training and Employment Program (Step Up) is an initiative of the Connecticut Department of Labor and the state's five Workforce Investment Boards. Step Up offers two programs:

- Wage Subsidy Program
- Small Manufacturer Training Grant Program. Each program offers employer incentives to hire employees and create jobs.

Eligible companies, defined as a small business, or manufacturer with not more than 100 employees, can apply for one program for each new hire – an employer cannot use multiple programs for one new hire.

The program was expanded in June 2012 to include the Unemployed Armed Forces Member Subsidized Training and Employment Program. This program, similar to the Wage Subsidy program, is available to eligible employers of any size that hire an unemployed veteran.

Connecticut Job Bank – Post Job Opportunities | ctdol.state.ct.us

Finding employees can sometime present a challenge. The Connecticut Department of Labor provides resources to link employers with employees.
connecticut.us.jobs

► **WEB-BASED RESOURCES ON HIRING**

Small Business Administration: Delivering Success Video

A variety of video interviews with successful entrepreneurs.
sba.gov

Equal Employment Opportunity Commission and Small Businesses

What questions are okay to ask in an interview? This site has information on the most common questions that employers encounter and make it easier for you to comply with anti-discrimination laws.
eoc.gov

SCORE Reading Room | score.org

Smart articles on finding, hiring, developing and keeping great employees.

Business Owners Toolkit | toolkit.com

A website about all things Small Business including dozens of forms and articles on employee management

PRO TIP

Check with job training programs *prior to* hiring employees.

Developing and Planning a Ribbon Cutting

Ribbon cutting ceremonies are a time of celebration for a small company. It is the culmination of your hard work and perseverance. A ribbon cutting ceremony is also an opportunity to thank co-workers, friends, suppliers and other entities that have helped the company reach this point. A well-organized event can permit senior managers to mingle and celebrate, rather than worry about details and snags.

STEP 1 SET GOALS

Why are you hosting a ribbon cutting? Is it to thank staff and suppliers, or is it an opportunity to entertain clients and prospects? Are you hoping for press coverage or the attention of public officials? Setting goals ahead of time will help you plan an event that will meet your goals.

STEP 2 DEVELOP A BUDGET

How much do you want to spend on the event? Creating a budget before you invite guests is an important step. You can determine a total amount for the event or a per-person cost.

STEP 3 CREATE YOUR GUEST LIST

Based on your goals and your budget, determine who you want to invite to your event. This list will dramatically impact your budget, so once you have a draft list, revisit the budget to ensure it is reasonable. If the budget does not work, reduce the number of guests or increase the budget.

STEP 4 INVITE GUESTS

Send invitations three-weeks in advance of the event. Invitations can be sent via email or traditional mail. Ask guests to RSVP to help determine the amount of food and beverage required. Have a staff member follow up with attendees two days before the event. Keep your event in their mind.

STEP 5 CREATE A TIMELINE.

Professional event planners create a document that plots each activity on a time-line. What do you want people to do when they first arrive? What will they see, what time will food be served? When will the actual ribbon be cut? Will there be decorations or music? Your timeline does not need to be complete immediately. Create a timeline that continues until all guests have departed.

STEP 6 CONTACT A CATERER

Not only can a caterer help with the food for your event, he can also act as a general contractor for other suppliers. Caterers often have relationships with bartenders, sound and lighting suppliers, florists, entertainers, decorators and any number of other event suppliers. Customers will pay a 15 percent to 20 percent markup to the caterer on each item, but seasoned professional help with the arrangements can streamline the process and save staff from becoming overwhelmed.

STEP 7 CAPTURE THE MOMENT

Arrange for a photographer to get photos the event or have an employee take the responsibility. The event is a milestone in the company's history and should to be documented.

STEP 8 ASSIGN ROLES

Based on your timeline, assign someone to manage each activity. By distributing the responsibility, everyone can enjoy the event.

STEP 9 EXECUTE YOUR PLAN

Keep the timeline in mind throughout the event and ensure each activity takes place as planned. If an individual is speaking, ensure someone is responsible for quieting the entertainment and turning on the microphone.

smallbusiness.chron.com/plan-ribbon-cutting-ceremony-small-business-4577.html

Sharing the News

A press release is the quickest and easiest way to get free publicity. If well written, a press release can result in multiple published articles about your firm and its products. And that can mean new prospects contacting you asking you to sell to them.

► ISSUE A PRESS RELEASE

With that in mind, here are five rules to make sure that your press release raises the profile of your business.

RULE #1 Use the press release as a sales tool

The idea is to communicate a message to customers and prospects, through the vehicle of a print or online article, hopefully adding the authority and credibility of the publication, website and/or reporter to the message.

RULE #2 Have a newsworthy story

To get your message communicated through the publication, you need to convince the reporter / editor that your message (or the story surrounding it) is newsworthy. So it's got to have appeal to at least part of the readership of the publication.

RULE #3 Write it like a reporter would write it

If your press release looks and feels like a real article, reporters may file it as a story with minimal editing. Therefore, it's up to you to make sure that your press release looks and feels like a real article.

RULE #4 Provide some good quotes

Make sure any quote attributed to your employees or business is knowledgeable, professional and reflects well upon your organization.

RULE #5 Contact your top outlets personally

In addition to sending a press release, contact the reporters that you want to cover the story. Send them something personal.

► TRADITIONAL MEDIA

- Norwich Bulletin | norwichbulletin.com | 860.887.9211
- Norwich Magazine | 860.425.4339
- New London Day | theday.com | 860.542.3354
- WICH 1310 AM | wich.com | 860.887.3511
- WCTY 97.7 FM | wcty.com | 860.887.3511

WHY ADVERTISE WITH RADIO

- Radio reaches 96% of all consumers every week
- Radio is the #1 medium close to the point of purchase
- Radio is the medium of choice all day
- Radio is the last medium to which shoppers are exposed
- Radio is the only immediate media

► NEW MEDIA

- Facebook | facebook.com
- Twitter | twitter.com
- Instagram | Instagram.com
- Yelp | yelp.com
- Foursquare | foursquare.com

► WORD OF MOUTH MARKETING (WOMM)

Word-of-mouth marketing (WOMM, WOMmarketing), also called word of mouth advertising, differs from naturally occurring WOM, in that it is actively influenced or encouraged by organizations (e.g., “seeding” a message in a network, rewarding regular consumers to engage in WOM, employing WOM “agents”).

Marketers need to focus on the three E’s: Engage, Equip, Empower. If you can master these, you can become the most beloved and talked about product in your category, which will ultimately lead to increased sales.

► ENGAGE

Give your fans the gift of you. Engage with them. Listen to what they are telling you. Be part of the conversation about your brand. Be a presence in your fans’ lives. @NikeSupport is a prime example of customer service done well. They constantly respond to followers on Twitter, whether it’s about their apparel, Fuel Band or other products. Every few minutes, you can watch them respond to someone new.

► EQUIP

Give them reasons to talk. It can be amazing products, great service, insider knowledge, social elevation, incredible stories, unbelievable facts or even funny disclosures. It’s on you. It really depends on you understanding your consumers and what they like about you and providing whatever it is they need from you. Apple revolutionizes technological devices and delivers amazing products to its consumers, allowing them to naturally rave about the newest iPhone.

► EMPOWER

Give consumers different ways to talk and share. Let them know that they are important to you and that sharing their opinions is important to you. Help them find ways to share within their circles and find ways to help move their conversations around. Lay’s is an excellent example to highlight how they empowered their fans to “Do Us a Flavor,” and allow consumers to create a new flavor of potato chips to hit store shelves. Over 3.8 million submissions were sent in 2013 making it one of the biggest marketing campaigns for PepsiCo owned Frito-Lay.

forbes.com

Networking

Consider Joining Business Associations

Business networking is one of the most overlooked steps in starting a business. Who is in your network? Are you getting referrals from them? How might you get more referrals? Some business owners might say their schedule is demanding enough at the moment, and the thought of adding one more activity to their busy calendar is unbearable. So why should they try to cram time into their already hectic schedules to join and actively participate in their local chamber of commerce?

Because membership in the local chamber offers numerous benefits and keeps business owners on top of important, ever-changing issues and trends within their community and local marketplace. Research shows that consumers are more likely to do business with a company if it's a member of their local chamber of commerce.

Top 10 Reasons Why You Should Join The Chamber of Commerce

Provided by The Greater Norwich Area Chamber of Commerce

1. MEMBERSHIP BRINGS CREDIBILITY TO YOUR BUSINESS

Your membership identifies your business as one that has an interest in the community. Throughout North America, a member-in-good-standing at a Chamber of Commerce is known as a company that can be trusted to be honest and fair. The type of company that customers seek.

2. IT'S THE RIGHT THING TO DO!

Chamber members are business and individuals that believe in taking action rather than sitting on the sidelines. They know that being a member is an investment not just in their own business, but also in the quality of life for the whole area.

3. PROVIDE CORE VALUES

At the Greater Norwich Area Chamber of Commerce, we serve as your connection to profit and growth through our three core values and benefits.

- Members doing business with members.
- Our relentless efforts to promote and advocate for our members.
- Our constant focus to create opportunities for connections, education, visibility, and support for our members.

4. INCREASE YOUR VISIBILITY IN THE COMMUNITY

As a new member of the chamber of commerce, your business will be listed in our online Chamber Directory; our printed annual GNACC Membership Directory & Community Guide; announced in our chamber weekly newsletter, our Latest News section on our home page as well as in our social media. GNACC can host a Ribbon Cutting, Grand Opening Ceremony, or even a Ground Breaking.

The Greater Norwich Area
Chamber of Commerce

The Greater Norwich Area Chamber of Commerce is the voice of business in the Northern New London County.

Becoming a member of The Greater Norwich Area Chamber of Commerce is an investment to you and our community! Their sole focus is to enhance local business competitiveness by encouraging innovation, strength in numbers, direct connections, and support. Chamber membership is open to any business micro to large, as well as any individual person who may have an interest in belonging.

The majority of their members include businesses in Norwich and the 10 surrounding towns within a 20 mile radius.

BOZRAH * FRANKLIN
GRISWOLD * LEDYARD
LISBON * MONTVILLE
NORWICH * PRESTON
SALEM * SPRAGUE
VOLUNTOWN

860.887.1647
norwichchamber.com

The Greater Norwich Area Chamber of Commerce Committees:

- Chamber Ambassadors Committee
- Business Education & Membership Services Committee
- Education Committee
- Economic Development Committee
- Healthcare Committee; Insurance Committee
- Legislative Affairs Committee

5. CHAMBER EVENTS AND PROGRAMS

Our Chamber believes in and is passionate about networking. We believe nothing can take the place of personal interaction when it comes to growing a business. Monthly Networking Opportunities to include Business After Hours; BizBlender; Business Breakfast Meetings; Chamber Orientations; Committee Involvement; Workshops and Seminars. Annual Events to include: Keep it Local – Holiday Bazaar; Annual Golf Tournament; and Annual Norwich Auto Show.

6. SHOWCASE YOUR BUSINESS

The chamber offers members a variety of ways to highlight and increase the visibility of their business:

- Host a Business After Hours. If your business is large enough to host approximately 80-150 people then this could be a great opportunity to invite fellow Chamber members to your business and show them what your business is all about.
- Host a Business At Breakfast. Members will stop by for coffee and pastries. It is a time to mingle and talk about your business. Attendance is much smaller than a business after hours, and therefore provided at a lesser cost to the business. This option becomes a viable option for many of our small business members.
- Host a Grand Opening and Ribbon Cutting. If you are a new business and wish to have a grand opening celebration with a ribbon cutting the Chamber can make this happen. We will make all the arrangements to invite the city official and dignitaries and communicate your announcement of the event.

7. ADVERTISE YOUR BUSINESS IN THE M2M COMMUNICATIONS

Advertising your business as a Chamber member shows customers that you care about the community. The M2M (Member-to-Member) program is an electronic advertising support piece designed to give members the opportunity to advertise their products, services, and events at no cost.

Member Supporting Members is our Chamber's philosophy. We encourage our members to look to their fellow Chamber members when you are looking for a place to eat out, get a haircut, have your vehicle fixed, buy a home, get a loan, insurance, etc. When we support buying from each other, we invest in each other, keeping our local economy strong. It's the right thing to do!

The M2M Communication is distributed to over 1,500 people. So remember every time you choose not to use this benefit as a part of your advertising and marketing tool for your business, you have a lost opportunity to reach a potential customer(s).

8. CREATE NETWORKING OPPORTUNITIES THROUGH COMMITTEE INVOLVEMENT

This is another great way to get involvement with other business owners and representatives as well as the community.

9. ACQUIRE CUSTOMER REFERRALS

Every day, the chamber office receives calls from individuals and businesses requesting information on local, trusted services that can assist them with their needs. The chamber typically provides recommendations through our member listings.

10. ACCESS TO MEMBERS-ONLY DISCOUNTS AND SERVICES

These differ from chamber to chamber, but discounted services are offered as a Member vs. a Not-Yet-Member rate. They can include coupons, discounts off of workshops or seminars, etc.

Other Resources

City of Norwich

► **ADMINISTRATION** | norwichct.org

Mayor's Office | 860.823.3742
Assessor | 860.823.3723
Building Official | 860.823.3766
City Clerk | 860.823.3732
City Council | 860.823.3742
City Treasurer | 860.823.3740
Community Development Office | 860.823.3770
Finance Department | 860.823.3720
Norwich Public Utilities | 860.887.2555
Planning and Neighborhood Services | 860.823.3766
Public Works | 860.823.3789
Tax Collector | 860.823.3760

► **PUBLIC SAFETY** | norwichct.org

Emergency Management | 860.887.1018
Fire Department | 860.892.6080
Fire Marshal's Office | 860.887.2780
Parking Commission | 860.889.5586
Police Department | 860.886.5561
Uncas Health Department | uncashd.org | 860.823.1189 (Private, city funded non-profit)

► **EDUCATION**

Norwich Public Schools | norwichpublicschools.org | 860.823.6284
Norwich Technical High School | cttech.org | 860.889.8453
Norwich Free Academy | nfaschool.org | 860.887.2505 (Private, city-funded non-profit)
Three Rivers Community College | threerivers.edu | 860.215.9000 (State-funded)

► **RECREATION**

Otis Library | otislibrarynorwich.org | 860.889.2365 (Private, city-funded non-profit)
Parks and Recreation | norwichct.org | 860.823.3791
Ice Rink | rosegardeniceareana.com | 860.892.2555
Golf Course | norwichgolk.com | 860.886.2588
Senior Center | norwichct.org | 860.889.5960

► **OTHER AGENCIES**

Greater Norwich Area Chamber of Commerce | norwichchamber.com | 860.887.1647
Norwich Community Development Corporation | askncdc.com | 860.887.6964

RELIABLE

Don't just take our word for it. NPU has been recognized by the American Public Power Association and the American Public Gas Association for excellence in reliability and safety based on sound business and industry practices.

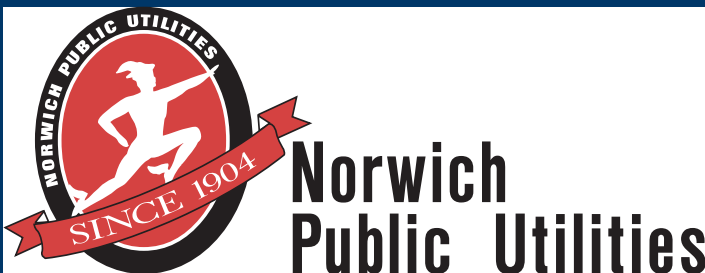


LOCAL

Being local allows us to partner with Norwich-area agencies and city departments to assist our customers through all channels of the relocation or expansion process.

RESPONSIVE

We have a long track record of working with businesses of all sizes. Whether providing energy and technology expertise, rebates and incentives for improved efficiency, or state-of-the-art services we respond to our customers needs.



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