

Business Resource List

Do you need one-on-one consulting to solve problems in your existing business? Do you need training to start up your own small business? If so, call The **TEMPLE UNIVERSITY SMALL BUSINESS DEVELOPMENT CENTER** at **(215)204-7282**.

Listed below are additional resources where you can obtain valuable information.

LEGAL

- **Legal Clinic**, c/o Temple Small Business Development Center - 1510 Cecil B. Moore Ave., Phila., 19121, phone (215) 204-7282. Legal services are offered to Temple SBDC clients on referral basis. Fall and spring semesters.
- **Legal Aid Resources** - 3400 Chestnut Street, Phila., 19104, phone 898-8044. Legal services are offered free of charge to existing small businesses. Do not handle litigation. University of PA/Wharton affiliated.
- **Phila. Bar Association Legal Referral & Information Service** - 1101 Market Street, 11th Floor, Phila., PA 19107; (215) 238-1701 or 238-6333.
- **Consumer Credit Counseling Service** (Phila., Norristown, West Chester), 1-800-989-2227.
 - Provides free debt counseling and debt management programs.
- **Community Legal Services** - 1424 Chestnut Street, Phila. (M-F, 9-12) and 3638 N. Broad Street, Phila, (M-W-F, 9-12); (215) 981-3700
- **Women's Law Project (Phila.)** - 125 S. 9th Street, Phila., PA 19107; (215) 928-9801
 - Provides telephone counseling to women and men for legal questions of a personal or business nature (mostly personal). Clients can receive assistance on matters such as business credit, business structure and incorporation.

- **Lawyer's Referral Service of Montgomery County Bar Assoc.** – 100 W. Airy Street, P.O. Box 268, Norristown, PA 19404; (610) 275-5291
- **Lawyer's Referral Service of Bucks County Bar Assoc.** - 135 East State Street, P.O. Box 300, Doylestown, PA 18901; (215) 348-2937 or (800) 273-2929
- **Women's Resource Center (Montgomery County)** - (610) 687-6391
 - One evening a month, "Legal Direct" offers people an opportunity to spend 20 minutes with an attorney to receive free guidance on personal and business issues. Clients should have specific questions prepared for the session.
- **The Legal Intelligencer** - 1617 J.F. Kennedy Blvd., Suite 960, Phila., PA 19103; (215) 557-2301.
 - Legal paper for Phila. which can be used to advertise Fictitious Name Registration (must also advertise in one other paper).
- **Montgomery County Law Reporter** - 100 W. Airy Street, P.O. Box 268, Norristown, PA 19404; (610) 279-9667
- **Bucks County Law Reporter** - P.O. Box 300, Doylestown, PA 18901; (215) 348-9413

FEDERAL TAXES

- **District Office of Internal Revenue Service, 600 Arch Street, Phila., phone (215) 574-9900.**
 - Information on excise tax, sole proprietorship, partnership or corporation.
- **IRS Tele-Tax Service** - (800) 829-1040
 - Pre-recorded telephone messages provide information on a variety of tax issues (business and personal), including the STEP program (Small Business Tax Education Program).

- **Forms and Publications** - Internal Revenue Service, Forms and Publications, 1-800-829-3676. Also, to receive the IRS Business Tax Kit.

STATE TAXES

- **PA Department of Revenue**, (215) 560-2713.
 - Information on estimated personal income tax, corporate net income tax, loss carry forward, capital stock/franchise tax, corporate loans tax, sales and use tax, cigarette tax, liquor and beer tax, malt beverage tax, motor carrier tax.
- **PA Dept. of Revenue Taxpayer Assistance** (Norristown, MC) - (610) 270-1780
- **PA Dept. of Revenue Taxpayer Assistance** (Warminster, BC) - (215) 443-2990
- **PA Dept. of Revenue Forms Hotline** - (717) 787-8094 or (800) 362-2050

PHILA. CITY TAX

- **Dept. of Revenue** - (215) 686-6600

FEDERAL REGULATIONS

Two important Federal regulations are:

- **Employer Identification Number** - All businesses that hire employees, and some that do not, must have an Employer Identification Number. Banks require to open account.
 - Call Internal Revenue Office at 1-800-829-3676 for application.

- **Garment Registration Number** - An RN number is required for all manufacturers of apparel and blankets. Call Federal Trade Commission at (202) 326-3034.

STATE REGULATIONS AND LICENSES

For more information in Professional and Occupational Licensing call the office of Professional and Occupational Licensing Affairs at (717) 787-8503. You may be subject to the following state regulations and licenses:

- **Fictitious Name** - Dept. of State, Corporation Bureau, P.O. Box 8722, Harrisburg, PA 17105-8722; (717) 787-1057 or 1326 Walnut Street in Phila. to pick up an application.
- **Industrial Homework Law** - Dept. of Labor/Industry, Bureau of Labor Standards (215) 560-1858.
 - This law relates to the disabled or persons caring for disabled persons, working out of his/her home.
- **Pennsylvania "S" Corporation Status** - Bureau of Corp. Taxes, Dept. 280-703, Strawberry Square, 7th Floor, 4th & Walnut Sts., Harrisburg, PA 17101; (717) 783-6035.
- **PA Corporation Bureau** - Dept. of State, (717) 787-6271.
- **Drug, Device and Cosmetic Registration** - Dept. of Health, (717) 787-2307.
- **State Regulatory Requirements** - 1-800-692-7254. Health environment, license, etc.
- **Eating and Drinking Place License**
 - Phila. - Phila. Dept. of Health, 321 University Avenue, Spellman Bldg., 2nd Fl., Phila., PA 19104; (215) 685-7492
 - Bucks County - Bucks County Dept. of Health, Neshaminy Manor Center, Health Bldg., Doylestown, PA 18901; (610) 345-3318

- Chester County - 601 Westtown Road, West Chester, PA 19382; (610) 344-6689; for Certified Food Manager License (CFM) call (610) 344-6225 ext. 5938
- Delaware County - Contact your local township/borough
- Montgomery County - One Lafayette Plaza, Ste. 325, Lafayette St., Norristown, PA 19401; (610) 278-5117
- **Vehicle Salesperson License** - Dept. of State, (717) 783-1697.
- **Certificate of Public Convenience**; Contract Carrier Permit - Public Utility Commission, Bureau of Transportation & Safety, P.O. Box 3265, Harrisburg, PA 17105-3265; 717-787-5945. Covers property and passenger carriers and most others transportation excluding brokers.
- **Bedding and Upholstery Registration** - Dept. of Labor/Industry, Division of Bedding & Upholstery, Rm. 1539, 7th & Forster Sts., Harrisburg, PA 17120; (717) 787-6848.
- **Stuffed Toy Registration** - Dept. of Labor/Industry, Division of Bedding & Upholstery, Rm. 1539, 7th & Forster Sts., Harrisburg, PA 17120; (717) 787-6848.
- **Bakery License** - Dept. of Agriculture, Food Safety Division, P.O. Box 300, Creamery, PA 19430; (610) 489-1003
- **Frozen Desserts License** - Dept. of Agriculture, Food Safety Division, P.O. Box 300, Creamery, PA 19430; (610) 489-1003
- **Employment Agency License** - Dept. of Labor/Industry, Private Employment Agency License Dept., 7th & Forster Sts., Rm. 1402, Harrisburg, PA 17120; (717) 787-4134.
- **Child Day Care Center License and Zoning**
 - **Phila.** - Dept. of Public Welfare, Southeast Region, 5th Fl., Day Care Division, Room 502, State Office Building, 1400 Spring Garden St., Phila.,

PA 19130-4088; (215) 560-2807. They can provide a list of homes and centers.

- **Bucks, Chester, Montgomery, and Delaware Counties-** Contact the Dept. of Labor /Industry, BOIS-Rm. 1514, 7th & Forster Sts., Harrisburg, PA 17120; (717) 787-3806.
- **Personal Care Home License/ Adult Day Care Center License**
 - **Phila.** - Dept. of Public Welfare, State Office Building, 1400 Spring Garden St., Room 300, Phila., PA 19130; (215) 560-2916
 - **Bucks, Chester, Montgomery, Delaware Counties** - Dept. of Public Welfare, BOIS-Rm. 1514, 7th & Forster Sts., Harrisburg, PA 17120; (717) 787-3806
- **Professional and Occupational Licenses** - Business Division, (717) 783-3397; Health Division (717)787-2568.
 - Following professions require state licenses: accountants; architects; auctioneers; barbers; chiropractors; cosmetologists; dentists; funeral directors; landscape architects; medical doctors; navigators; nurses; nursing home administrators; occupational therapists; optometrists; osteopaths; pharmacists; physical therapists; podiatrists; professional engineers; psychologists; real estate salespersons and brokers; language pathologists, audiologists, and teachers of hearing impaired; vehicle manufacturers/dealers/salespersons; veterinarians.
- **Liquor and Beer License and Tax** - Liquor Control Board, (717) 787-8250.
- **Cigarette Tax License** - Dept. of Revenue, PA Dept. of Revenue, Cigarette Tax Unit, Dept. 280-901, Harrisburg, PA 17128-0901; (717) 787-5393.

PHILA. REGULATIONS AND LICENSES

Contact the City of Phila., Department of Licenses & Inspections (L&I) at (215) 686-2490 to obtain Business Privilege License (every business operating or soliciting business within the boundaries of Phila. must obtain this license), street vendors license, business tax number and zoning. Contact your local town hall otherwise.

- ***Mercantile/business privilege license*** - Dept. of Commerce, (215) 686-2490.
- ***Contractor's License*** - Requirement for all contractors who perform any job where the contractor is paid \$500 or more. For information or to obtain a License Application, call the Department of Licenses & Inspections (L&I) at (215) 686-2490.
- ***Mayor's Business Action Team (MBAT)*** - City of Phila., 1600 Arch St., Commerce Dept., Phila., PA 19103; (215) 686-7300.
 - MBAT can help businesses with Streets, Licenses and Inspections, Health, Procurement, Police, Fire Dept., Revenue, Parking Authority, City Planning Commission, Historical Commission, Board of Revision of Taxes, Utilities
- ***Zoning Requirements*** - Dept. of Licensing and Inspection, (215) 686-2434.

CENTRAL & LOWER BUCKS COUNTIES BUSINESS LICENSE AND ZONING

Contact your local Township/Borough listed below for more information.

| | |
|---------------------|----------------|
| Buckingham Township | (215) 794-8834 |
| Montgomery Township | (215) 393-6900 |
| New Britain Borough | (215) 348-4586 |
| Newtown Township | (215) 860-8859 |
| Warminster Township | (215) 443-5414 |

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|---------------------|----------------|
| Warrington Township | (215) 343-9350 |
| Warick Township | (215) 343-6100 |
| Wrighton Township | (215) 598-3313 |

CHESTER COUNTY BUSINESS LICENSE AND ZONING

Contact your local Township/Borough For more information.

DELAWARE COUNTY BUSINESS LICENSE AND ZONING -

Contact your local Township/Borough For more information.

MONTGOMERY COUNTY BUSINESS LICENSE AND ZONING -

Contact your local Township/Borough For more information.

IF YOU EMPLOY ONE OR MORE PEOPLE,

you will be subject to the following state and federal laws:

Federal Income Tax Withholding - Social Security Tax - Federal Unemployment Tax - Internal Revenue Service, (717) 787-5339.

State Income Tax Withholding - Dept. of Revenue, (717) 787-5339 locally call (215) 560-2713. Call 1-800-362-2050 to obtain a Combination Registration Form (PA-100)

City of Phila. Wage Tax - Contact City Revenue Dept., (215) 686-6600.

Unemployment Compensation Tax - Consult blue pages of phone book under PA State Government, Dept. of Labor/Industry, Unemployment Compensation, Field Accounting Service for the local number or call (717) 783-3140.

Worker's Compensation - Dept. of Labor/Industry, Bureau of Workmen's Compensation, (215) 560- 1860 Will advise you of 3 methods available to employers or 1-800-482-2383 (claims counseling) or (215) 560-2500 (information).

Pennsylvania Labor Laws - Bureau of Labor and Industry, (215) 560-1858. Information on Minimum Wage Act, Equal Pay Law, Wage Payment and Collection Law, Employment Certificate, Child Labor Law, Personnel File Act, Medical Pay Law.

ADDITIONAL RESOURCES

▪ ***PENNSYLVANIA SMALL BUSINESS DEVELOPMENT CENTERS:***

- Temple (215) 204-7282
- Wharton (215) 898-4861

▪ ***Philadelphia, Pennsylvania and U.S. Resources***

- Community Accountants, 1420 Walnut Street, Suite 411, Phila., PA 19102, 215-893-9333 (phone), 215-893-9339 (fax), E-mail: commacct@libertynet.org
- Entrepreneurs' Forum of Greater Philadelphia, Inc., 751-2642, or 953-7878 for documents by fax
- Federal Reserve Bank of Philadelphia, 574-3810
- National Association of Women Business Owners (NAWBO), 972-1533
- Office of Vocational Rehabilitation (OVR), 1-800-442-6351
- Pennsylvania Business Resource Network, 717-783-5700
- Pennsylvania Data Center Regional Office, 787-5156

- Pennsylvania Dept. of Community & Economic Dev., (717) 783-8950
OR (800) 280-3801
- Pennsylvania Economy League, 557-4434
- Pennsylvania Institute of Certified Public Accountants (PICPA Small Business Assistance Program) -mission is to benefit small businesses by providing pro bono professional advice from CPAs who are members of the PICPA, (215) 735-2635
- Pennsylvania Minority Business Development Authority, (PMBDA) 560-3236
- Pennsylvania Minority Business Development Center (PMBDC),
Mulberry Atrium North, 105 N. 22nd St., Phila., PA 19103, 215-569-3500 (phone)
- Pennsylvania State Data Center, (717) 948-6336
- Phila. Chamber of Commerce, 972-3963
- Phila. Commercial Development Corporation, (PCDC) 238-7676
- Phila. Department of Commerce Business Hotline, 686-9620
- Phila. Federal Empowerment Zone, Mayor's Office of Community Services, 686-9290
- Phila. Housing Development Commission, (PHDC) 448-3000
- Phila. Industrial Development Corporation (PIDC), 735-5050
- Phila. Minority Business Enterprise Council (MBEC), (215) 686-6232
- Small Business Administration (SBA), 962-3805
- Small Business Support Center (SBSC), (215) 790-5000
- SCORE (Service Corps of Retired Executives) - Phila., (215) 596-5077
- U.S. Department of Commerce's Bureau of the Census, (800) 541-8345, Phila. Office, 597-8313

- U.S. Department of Labor's Bureau of Labor Statistics, 596-1154, fax-on-demand, 596-4160
- Women's Opportunity Resource Center (WORC), 564-5500
- ***Bucks County***
 - Bucks County Industrial Development Corporation, (215) 348-9031
 - Bucks County International Trade Council, (215) 230-3330
 - Bucks County Planning Commission, (215) 345-3400
 - Bucks County Redevelopment Authority, (215) 860-3310
 - Central Bucks Chamber of Commerce (Doylestown), (215) 348-3913
 - Enterprise Zone of Bucks County, (215) 781-8714
 - Lower Bucks Chamber of Commerce (Fairless Hills), (215) 943-7400
 - SCORE - Fairless Hills, Bucks County, (215) 943-8850
 - Upper Bucks Chamber of Commerce (Quakertown), (215) 536-3211
- ***Montgomery County***
 - Central Montgomery Chamber of Commerce (Norristown), (610) 277-9500
 - Montgomery County Industrial Development Corporation, (610) 272-5000
 - Montgomery County Redevelopment Authority, (610) 278-3680
 - SCORE - Jenkintown, Montgomery County, (215) 885-3027
 - Tri-County Area Chamber of Commerce (Pottstown), (610) 326-2900
- ***Chester County***
 - Chester County Economic Development Authority, (610) 447-7850
 - Chester County Planning and Policy, (610) 344-6151

▪ **Internet Sources**

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| ASBDC | www.asbdc.net |
| Dunn & Bradstreet | www.dbisna.com/dnb/dnbhome.htm |
| FEDSTATS | www.fedstats.gov |
| Greater Philadelphia Chamber of Commerce | www.gpcc.com/index.htm |
| Microsoft Small Biz | http://www.microsoft.com/smallbiz |
| MoreBusiness.com | http://www.morebusiness.com |
| Pennsylvania Department of Labor and Industry | www.li.state.pa.us |
| Pennsylvania Small Business Development Center's Internet Resources for Entrepreneurs | www.pasbdc.org |
| Pennsylvania State Data Center | www.hbg.psu.edu/psdc |
| Retail Business Center | http://www.retailadvz.com |
| Start-Up Center (Wall Street Journal) | http://startup.wsj.com |
| Service Core of Retired Executives (SCORE) | http://www.score.org/ |
| Temple University Small Business Development Center | www.temple.edu/SBDC/ |
| Thomas Register of American Manufacturers | www.thomasregister.com |
| U.S. Census Bureau | www.census.gov |
| U.S. Chamber of Commerce | http://www.uschamber.org |
| U.S. Department of Labor's Bureau of Labor Statistics | www.dol.gov |

U.S. Small Business Administration

www.sba.gov

Women's Business Center

www.onlinewbc.org/

▪ ***Financing and Business Planning***

- Center for Business Planning – www.businessplans.org
- Federal Money Retriever - www.fedmoney.com

▪ ***Patent Searches on the Internet***

- U.S. Patent and Trademark Office - www.uspto.gov
- IBM Patent Site - www.patents.ibm.com

▪ ***Women in Business***

- Advancing Women - <http://www.advancingwomen.com>
- Women in Business at Digital Women - <http://www.digital-women.com>
- World Association of Women Entrepreneurs' Website -
<http://www.fcem.org>
- National Association of Women Business Owners
<http://www.nawbo.org>
- National Foundation for Women Business Owners
<http://www.nfwbo.org>
- Women's Business Center (WBC) – <http://www.onlinewbc.org>
- WomenConnect - <http://www.womenconnect.com>

**CONTACT THE TEMPLE UNIVERSITY SMALL BUSINESS DEVELOPMENT
CENTER (215) 204-7282**

FOR MORE INFORMATION ON FUNDING, MARKET RESEARCH AND MARKETING
STRATEGIES, ACCOUNTING/BOOKKEEPING AND OTHER AREAS OF BUSINESS
MANAGEMENT.