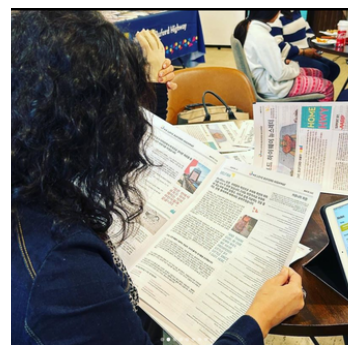
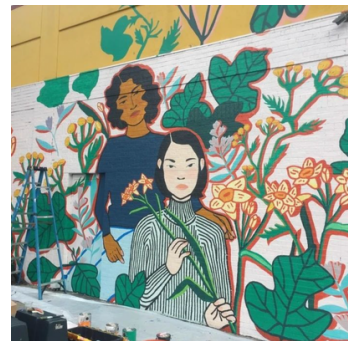


BUFORD HIGHWAY SMALL BUSINESS RESOURCE GUIDE

2023 EDITION



ACKNOWLEDGEMENTS

The creation of the Buford Highway Small Business Resource Guide has been a collective effort fueled by passion, dedication, and the spirit of community. We extend our heartfelt gratitude to all those who have played an invaluable role in bringing this guide to fruition.

Special thanks to:

Lily Pabian - We Love Buford Highway

A special note of appreciation goes to Lily Pabian of We Love Buford Highway. Your unwavering commitment to our community and your insightful guidance have been instrumental in shaping this resource guide. Your vision has inspired us to empower small businesses on Buford Highway.

Small Business Owners of Buford Highway

To the vibrant small business owners who generously shared their experiences, challenges, and triumphs with us, thank you. Your candid conversations have enriched the content of this guide and ensured that it resonates with the unique needs of our community.

Emory Community Building and Social Change Program (CBSC)

We extend our gratitude to the Emory CBSC program for their support and collaboration. Your dedication to fostering positive change has been pivotal in creating a resource that empowers immigrant entrepreneurs and strengthens our local business ecosystem.

City of Doraville, City of Brookhaven, City of Chamblee, and DeKalb County Partners

We acknowledge the valuable insights provided by our government partners, who helped us navigate regulatory landscapes and access resources that are critical for the success of small businesses.

Non-Profit Partners

To our non-profit partners, thank you for your unwavering commitment to the betterment of our community. Your guidance and resources have significantly contributed to making this guide comprehensive and impactful.

This resource guide stands as a testament to the collective effort of these individuals and organizations. It is a reflection of the vibrant spirit of Buford Highway and a tribute to the strength of community collaboration. Without each and every one of you, this guide would not have been possible.

With heartfelt gratitude,

Grace Fraser | Emory University '24
Elisabet Ortiz | Emory University '25
Sophia Yang | Emory University '24

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AN INTRODUCTION

2023 We Love Buford Highway
Small Business Resource Guide

HOW TO USE THE RESOURCE GUIDE

Welcome to a resource designed with you in mind – the Buford Highway Small Business Resource Guide. In the heart of the vibrant Buford Highway community, a unique tapestry of cultures, traditions, and dreams thrives. We recognize that small immigrant-owned businesses play a vital role in shaping the dynamic landscape of this neighborhood.

The Buford Highway Small Business Resource Guide isn't just a collection of tools; it's a cultural bridge, a support system, and a catalyst for growth. Tailored with cultural sensitivity to address the specific needs of immigrant entrepreneurs, this guide is your trusted companion on the path to success.

- **Embracing Diversity:** This guide celebrates the rich diversity that defines Buford Highway. From cultural nuances to language preferences, every resource is thoughtfully curated to resonate with the unique experiences of immigrant business owners.
- **Navigating Challenges:** We understand that the journey of an immigrant entrepreneur comes with its own set of challenges. The Buford Highway Small Business Resource Guide is here to help you navigate legal, financial, and operational hurdles, providing clear guidance every step of the way.
- **Cultivating Growth:** Whether you're just starting or looking to expand, this guide is your growth partner. Unearth strategies to market your business effectively, establish a strong online presence, and foster connections within the community.

Your journey begins here – a journey that respects your heritage, acknowledges your challenges, and celebrates your dreams. The Buford Highway Small Business Resource Guide is your compass, empowering you to navigate the intricate landscape of entrepreneurship while preserving the cultural richness that makes Buford Highway a cherished community.



HOW TO START A BUSINESS

UNDERSTANDING BUSINESS STRUCTURES

WHY IS FIGURING OUT THE RIGHT BUSINESS STRUCTURE IMPORTANT?*

The business structure you choose affects how much you pay in taxes, how you can raise money, the paperwork you need to file, and your personal liability. In order to register your business with the state, you will first need to choose a business structure. You will also need to get a tax ID number and file for the appropriate licenses and permits.

*Consulting with business counselors, attorneys, and accountants during this process can be helpful.

UNDERSTANDING YOUR BUSINESS TAX OBLIGATIONS

Anyone earning income in the U.S. must pay taxes to the federal, state, and local government. Taxes depend on a lot of factors including whether you are filing as a single or married person, the amount you earn per year, and where you reside in Georgia. Usually, the simpler your business structure is the simpler your tax requirements may be. ***Please note that this guide is not intended to provide tax advice. Business owners are encouraged to seek tax advice from a qualified tax professional.***

PROTECTING YOUR PERSONAL FINANCES

A business can exist separately from its owner. Similar to a person, businesses can then enter into agreements or contracts, obtain credit, incur debts, engage in lawsuits, and be held accountable for its actions.

When your business is recognized as a separate legal entity, meaning that the business is separate for its owner, you can benefit from *limited personal liability*. This generally means that your liability for the business's debts is limited to your personal investment in the business. For example, if someone sues the business, they generally cannot go after the owner's personal belongings, like their house or car, to settle the lawsuit.

To benefit from limited liability of a separate legal entity for your business:

- Make sure to keep your personal assets (cars, homes, etc.) separate from your business assets
- Open a separate bank account for your legal entity
- Use the name of the legal entity in contracts and advertising (rather than your name)
- Obtain a separate tax ID number (EIN) and file separate tax returns for your legal entity where it is required

01 SOLE PROPRIETORSHIP

A sole proprietorship is easy to form and gives you a complete control of your business. You may already be a sole proprietor if you have provided goods or services without filing any paperwork with the government. You report business income on your personal tax return, so tax preparation is relatively easy.

Sole proprietorships do not produce a separate business entity. This means your business assets and liabilities are not separate from your personal assets and liabilities. You can be held personally liable for the debts and obligations of the business. Under this business structure, it may be harder to raise money because you cannot sell stock and traditional lenders (like banks) are hesitant to lend to sole proprietorships.

Sole proprietorships can be a good choice for low-risk businesses and owners who want to test their business idea before forming a more formal business.

# of owners	1 owner	The individual is the sole business owner.
How to start up?	Easiest to start	Formed once you start conducting business activities (selling goods or services)
Fees/Forms	Minimal	Only required fees and forms include registering the trade name and obtaining a business license.
Tax Prep	Simpler	You report business income on your personal income tax return

Liability	High personal financial risk	Business owner is responsible for all debts and obligations of the business, and personal assets are at risk.
Ongoing Requirements	No ongoing renewals/filings	You do not have to submit any additional filings to any government agencies to maintain a sole proprietorship.
Good for?	Electronic repair services, landscapers, housekeepers, tutors, writers, and artists	

02 GENERAL PARTNERSHIP

A general partnership works well for two or more business owners who are looking to share financial liability or risk and make business decisions together. Like a sole proprietorship, there is little to no paperwork if you have engaged in business activities with another person and held yourselves as partners in business. Personal assets are not protected in a general partnership, and the personal assets of one partner can be at risk as a result of poor-decision-making by any partners.

It is highly recommended that partners develop a partnership agreement. A partnership agreement is an important document that states what each partners' rights and responsibilities are with regards to the business.

Most partnership agreements answer the following questions:

- How much is each partner investing?
- What are the responsibilities of each partner?

- How will the partners make decisions?
- How will the partners share profits and losses?
- How will the partners resolve conflicts?
- What happens when a partner decides to leave the business or sells their interest in the business?

You should seek legal assistance in developing a partnership agreement.

# of owners	2+ owners	Partners own the business.
How to start up?	Easiest to start	Formed once you start conducting business activities (selling goods or services)
Fees/Forms	None or minimal	Fees and forms include registering the trade name and obtaining a business license. A partnership agreement is strongly recommended.
Tax Prep	Simpler	Partners report business income on their personal income tax return. An informational return for the partnership should also be filed.
Liability	High personal financial risk	Each partner may be held personally liable for the actions of the other partners. Personal assets are at risk.

<p>Ongoing Requirements</p>	<p>No ongoing renewals/filings</p>	<p>You do not have to submit any additional filings to any government agencies to maintain a general partnership.</p>
<p>Good for?</p>	<p>Family businesses, partners who have long-standing relationships and trust each other</p>	

03 LIMITED PARTNERSHIP

A limited partnership is composed of general partners and limited partners. A general partner operates the same way as an owner who has a sole proprietorship or general partnership in that they manage the business of the limited partnership, make deals, make decisions, and act on behalf of the partnership. In most cases, a limited partner is a passive investor, meaning they invest money and receive their portion of the profits, but cannot manage the day to day operations or act on behalf of the partnership. Unlike general partners, the personal assets of a limited partner are protected. The limited partners' liability is limited to the money invested into the business.

Unlike limited partnerships in many other states, in Georgia limited partners may participate in controlling the business without becoming personally liable for the limited partnership's obligations.

The limited partnership pays no entity-level income tax or net worth tax. You report business income on your personal income tax return, unless the limited partnership elects to be taxable as a corporation.

# of owners	2+ owners	There are two kinds of owners and at least one of each is needed: a general partner and a limited partner.
How to start up?	Requires more effort to start	Documents required for formation: Certificate of Limited Partnership Proper permits and licensing is also required.
Fees/Forms	Moderately expensive	Fees and forms include registering the trade name and obtaining a business license. The filing fee for a certificate of limited partnership is \$100 in the state of GA.
Tax Prep	Simpler	Partners report business income on their personal income tax return. An informational return for the partnership should also be filed.
Liability	High personal financial risk for general partners	Each partner may be held personally liable for the actions of the other partners. Personal assets are at risk.
Ongoing Requirements	Yes	Each year, you must file an annual registration for your LP between January 1 and April 1.
Good for?	Entrepreneurs who have partners who want to invest but do not want to be involved in decisions or to have personal liability.	

04

LIMITED LIABILITY COMPANY (LLC)

The limited liability company (LLC) offers limited liability or lower personal financial risk, a big advantage over the sole proprietorship and partnership structures. Under the law, the business is a separate legal entity from the business owner(s) and all of the owner(s) obtain protection of their personal assets. Articles of organization required and an operating agreement is highly recommended.

In order to maintain an LLC, owners should open a separate bank account for the LLC, invest a sufficient amount in the LLC for its own expenses, not mix their personal assets with business assets, and not use LLC funds for personal expenses. Owners, known as members in an LLC, can choose to manage the business themselves or designate managers to run the business. Managers are considered employees and as a result would have to have work authorization.

The members of an LLC can choose how the LLC will be taxed when it is formed. Unless a filing is made with the IRS electing to have the LLC taxes like a corporation, owners will likely report business income on their personal tax returns.

# of owners	1+ owners	LLCs can have one member-owner or many members who own the LLC.
How to start up?	Requires more effort to start	Documents required for formation: Articles of Incorporation Proper permits and licensing is also required.
Fees/Forms	Moderately expensive	Fees and forms include registering the trade name and obtaining a business license. The filing fee for an LLC is \$100 in the state of GA.

Tax Prep	Moderately complex	An LLC has many different options based on the business structure and number of members.
Liability	Low liability/financial risk	The business is a separate legal entity from the business owner(s). Owners have limited liability and are only financially liable up to the amount invested in the business.
Ongoing Requirements	Yes	Each year, you must file an annual registration for your LLC between January 1 and April 1. Must keep records of certain LLC and tax documents.
Good for?	Owners who want to keep their personal savings and finances separate from their business and can manage the ongoing requirements.	

05 CORPORATION

A corporation is usually used for large businesses with many owners because it offers the ability to issue shares. A share represents an ownership interest in the corporation. Forming a corporation requires a significant amount of paperwork and has significant ongoing costs and legal requirements.

A corporation is composed of three different “players”: the shareholders, directors, and officers. Shareholders own the corporation and elect the directors. The directors govern the general affairs of the corporation and appoint officers who conduct the day to day

business of the corporation. It is common in smaller corporations for an individual to hold two or three “player” positions, meaning one person can be the sole shareholder, director, and officer. A corporation may not be an ideal business structure for an entrepreneur starting up a small business.

Limited liability is one of the most important reasons to incorporate. The debts incurred by the corporation cannot generally be collected from the officers, directors, or shareholders. This allows one to protect his or her personal assets from the debts and obligations of the corporation. Corporations are subject to “double taxation” unless it is filed with the IRS as an “S Corp”.

<p># of owners</p>	<p>1+ owners</p>	<p>Corporations usually have many owners, known as shareholders, but can also be formed with just one shareholder.</p>
<p>How to start up?</p>	<p>Requires more effort to start</p>	<p>Documents required for formation: Articles of Incorporation Proper permits and licensing is also required.</p>
<p>Fees/Forms</p>	<p>Very expensive</p>	<p>Fees and forms include registering the trade name and obtaining a business license. The filing fee for a corporation is \$100 in the state of GA. The initial registration fee for non-profits are \$30 and \$50 for profit and professional corporations. This structure will likely result in significant legal and accounting fees.</p>

Tax Prep	Very expensive	Business owners are encouraged to consult a tax professional to understand the tax obligations.
Liability	Low liability/financial risk	The business is a separate legal entity from the business owner(s). Owners' liability is limited to their financial investment in the business
Ongoing Requirements	Yes	<p>Within 90 days of incorporation, each GA corporation must file an initial annual registration that lists three principal officers with the Secretary of State.</p> <p>Each year, you must file an annual registration for your corporation between January 1 and April 1.</p>
Good for?	Large businesses with many owners who need a lot of investment and want to issue and sell shares.	

BUSINESS LICENSE 101

Given the special nature of Buford Highway, the business licensing process can be a complicated process to navigate. Depending on your business location, the jurisdiction in which you apply for your business license can vary. For the most up to date information, please contact your local government office:

City of Doraville Business Licensing

(770) 451-8745

businessservices@doravillega.us

City of Chamblee Planning and Development Department

(770) 986-5010

chambleedevelopment@chambleega.gov

City of Brookhaven Finance Department

(404) 637-0500

revenue@brookhavenGA.gov

DeKalb County Department of Planning and Sustainability

(404) 371-2000

BLicense@dekalbcountyga.gov



Click here for
the City of
Doraville
Occupational
Tax Certificate
Application

*****Disclaimer*****

Some types of businesses or regulated industries require additional applications. Consult [this list](#) to see if your business type requires additional applications. Sale of [alcoholic beverages](#) requires a separate application as well.



Pre-Checklist Before Applying for an Occupational Tax Certificate

1 Zoning

Locate your property on the [City's Official Zoning Map](#) to ensure that your business can do business in the designated zone.

2 Permitted Uses

Look up and confirm permitted uses in the corresponding zoning area in the [Doraville City Code \(Chapter 23\)](#).

3 Parking Minimums

Look up and confirm required parking minimums in the Doraville City Code ([Sec. 23-1201](#)).

4 Zoning Verification Letter

This step is optional, but recommended. A Zoning Verification Letter is a document issued by the City that confirms the current classification and permitted land uses of a specific property.

Obtaining a ZVL is helpful for potential property buyers and business owners looking to use the land for specific purposes. It helps ensure that their intended use of the property aligns with the existing zoning regulations and can provide peace of mind before making significant investments in the property.



Checklist to Obtain an OTC

1

Gather All Required Documents

Lease/Proof of
Ownership

Only include pages containing signatures, address, square footage, effective date, and parties involved.

Floor Plan

Drawn to scale with dimensions.

Site Plan

Highlight/circle location of suite within building (may use aerial image to highlight suite if no site plan is available).

Copy of Articles of Incorporation (Corporations or Limited Liability Companies)

-OR-

Copy of Social Security (Sole Proprietors and Partnerships)

Photo IDs

Copy of State or Federally Issued Photo ID -AND- Alien Registration Card (if applicable)

DeKalb County Sanitation Division account number -AND- proof of sanitation service ([more information](#)).

[Service Requirements](#)

[Commercial Service Application Packet](#)

Certificate of
Occupancy

For new construction, change of use, or commercial property renovation with new ownership or footprint.

Certificate of
Completion

For renovations that maintain the same ownership and footprint, or square footage.

Home Occupation

A signed [Affidavit of Requirements for Home Occupation](#)

Professional Licensure

Copies of licenses required by the State of Georgia for certain professions: Health Care, Psychologists, Lawyers, Teachers, Engineers, Social Workers, Occupational Therapists, Architects, Tradesmen, Beauticians, Personal Care Service Professionals, Etc.

Restaurants and Other Food Service Related Business

Restaurants:

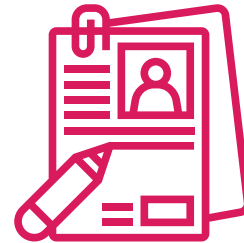
Copy of DeKalb County Board of Health Food Service Permit
Copy of DeKalb County Department of Watershed Management F.O.G. Certificate & (Instructions on how to apply).

Food Retailers:

Copy of Georgia Department of Agriculture Food Sales Establishments License

2

Complete the City of Doraville OTC Application Form



3

Pay Fees

- \$50 Application Fee
 - \$35 per employee
- \$50 inspection fee (home occupations, nonprofit religious organizations, new certificates of occupancy/completion are exempt)
- (OPTIONAL) \$50 fee for Zoning Verification Letter



Checklist For After Obtaining Your OTC

- ✓ Obtaining a building permit for any exterior or interior construction or renovation
- ✓ Obtain a trade permit for: Electrical, Mechanical, and/or Plumbing
- ✓ Obtain a tree permit for tree removal, replacement, and pruning
- ✓ Obtain a land disturbance/site development permit for any new construction, site development, or changes in square footage
- ✓ Obtain a sign permit for signs on your property, including signs painted on a building and temporary signs



Click here for
the City of
Chamblee
Occupational
Tax Certificate
Application

*****Disclaimer*****

Some types of businesses or regulated industries require additional applications. Sale of alcoholic beverages requires a separate application.



Checklist to Obtain an OTC



Download all forms listed under your business type (Commercial or Home-based). Make sure you complete, sign, and notarize all documents before going to Step 2.

Commercial

- [Application Form](#) (pages 3 and 4)
- [S.A.V.E. Affidavit](#) (notary required)
- [Zoning Verification Form](#)
- [Emergency Contact Form](#)
- [Commercial Questionnaire](#)
- [E-Verify Form](#) (notary required)



Home-Based

- [Application Form](#) (pages 3 and 4)
- [S.A.V.E. Affidavit](#) (notary required)
- [Zoning Verification Form](#)
- [E-Verify Form](#) (notary required)
- [Home Based Business Affidavit](#)
- [Home Occupation Regulations Form](#)
- [Home Based Business Questionnaire](#)



2

Visit the [Chamblee Online Business Portal](#) to begin the application process. Click “Submit an Occupational Tax Certificate Application” link and click “Begin”.

3

Next, fill out the business type and location.

4

Fill out the rest of the application and attach all required forms. In addition, attach a lease agreement if renting. Click “Save and Continue”. The next page will provide you with a confirmation number and inform you that processing may take up to three business days. You will receive an email with further instructions.

5

Once the Planning and Development Department approves your Zoning Verification Form, you may be provided with the Building Permit Routing sheet depending on the business type. Complete the remainder of the project information on the routing sheet and submit to agencies in accordance with the instructions provided. This process will run along with the City Fire Plan Submittal Process.



6

HdL will provide you with steps of the City Fire Plan Submittal Process. This will include steps for how to submit payment for the inspection fee and uploading floor plans into the Chamblee Permit Portal.

- Before calling for an inspection, please have the following ready:
 - Construction type of the building
 - Total square footage and dimensions of building
 - Each room labeled
 - Location of emergency signs and extinguishers
 - All walls, entrances, doors, and stairs

7

Once submitted plans are approved and the \$150 inspection fee is paid, the Planning and Development staff will email you instructions for scheduling for the City Occupation Tax Life Safety Inspection.

- Some applicants with a Title 25 designation must have their life safety inspection by the DeKalb County Fire Marshal.

8

Next, schedule your inspections. Inspections should be scheduled [here](#).

9

Once the inspections are passed, you will be issued your Life Safety Certificate and be directed to pay for your Occupational Tax Certificate. Once the payment is received, the OTC will be emailed to the applicant.





Click here for
the City of
Brookhaven
Occupational
Tax Certificate
Application

*****Disclaimer*****

Some types of businesses or regulated industries
require additional documentation.



Pre-Checklist Before Applying for an Occupational Tax Certificate

1 Zoning

Before signing a lease, the city recommends that you make sure your business location is in the proper zoning district for your type of business. You can email your business address and dominant business activity to the Zoning Department for confirmation. You can also check your zoning designation [here](#).

2 Home-Based Businesses

If you are not a home-based business, we recommend that you verify whether or not your business will need a Certificate of Occupancy from the Community Development Department. You can call them at (404)-637-0500.





Checklist to Obtain an OTC

1

Gather All Required Documents

Required for All Applicants

- New Occupational Tax Certificate Application (notary required)
- SAVE Affidavit Form with ID
 - For U.S. citizens: Georgia Driver's License, Passport, or Military ID
 - For legal permanent residents: Georgia Driver's License AND either permanent resident card or employment authorization card
- E-Verify Affidavit
- Copy of Applicant's ID
- Payment for the correct fee amount

Required for All Commercial Applicants

- Copy of lease agreement or deed
- Copy of Brookhaven (Occupancy) Fire Marshal Inspection Report -OR- certificate of occupancy issued within the last year
 - If you need to schedule an appointment for a fire inspection, click [here](#).

Optional Depending on Business Type

- Home Occupational Supplemental Form (if business is operating from home)
- Copy of Lease for Residential (if you do not own the home)
- Copy of the first page of the Certificate of Incorporation/Organization (only if business is a corporation or LLC)
- Copy of Professional State License (only applicable for industries regulated by the State of Georgia → Attorney's, Physician's, etc.)

- Copy of health inspection report with the grade and/or fire inspection report (restaurant only)
- Copy of FOG inspection from DeKalb County Watershed Department (restaurants only)
- Massage regulatory permit and massage work permit (establishments performing massage services)
- Pain management clinics form and background check consent form (pain management clinics)

2 Gather Any Additional Documentation

See the chart below to see if your business may require further documentation due to regulations.

Automobile Sales (1)	Bakery (2)
Amusement Games Arcade	Barber Shop (1)
Braiding Salon (1)	Burglar Alarm (1 & 3)
Butcher (2)	Catering (4)
Child Care (5)	Chiropractors (1)
Circus/Carnival (13)	Dances/Dance Hall
Firearms Dealer/Sales (3 & 6)	Doctor/Dentist (1)
Fortune Teller (3)	Heating & Air-Condition (1)
Hotel/Motel Business	Ice Cream Shops (4)
Limousines (9 & 10)	Massage Estab./Parlor (1 & 3)
Massage Therapist (1 & 3)	Non-Profit Business (11)
Pawn Broker/Shop (3)	Peddler/Door to Door Sales/Solicitor
Personal Care Home (4 & 5)	Pest Control (1)
Physical Therapy (1)	Plumbing Business (1)
Pools & Billiards Room	Precious Metals and Gems (3)
Private Patrol/Security Guards (1 & 3)	Produce Stand (2)
Real Estate Agents (1)	Restaurants/Night Club (4 & 14)
Seafood: Retail/Wholesale (2)	Specialized Contractors (1)
Taxi/Vehicle for Hire (3 & 10)	Welding Shop

- | | | |
|----------------------------------|--------------------------------|---|
| 1. State License | 5. DHR State License | 11. IRS 501C3 Letter |
| 2. Agriculture Department Letter | 6. Federal Firearms License | 12. BOC Permit |
| 3. Police Background Clearance | 7. Tourist Permit | 13. Special Event Permit |
| 4. Fire and/or Health Inspection | 8. PSC Registration | 14. FOG Compliance Inspection from DeKalb Watershed Dept. |
| | 9. Regulatory Enforcement App. | |
| | 10. Proof of Insurance | |

3 Submit Application at Brookhaven City Hall & Pay Associated Fees

ZONING 101

What is zoning?

The term zoning refers to a set of restrictions given by the government on how land can and cannot be used. Zoning determines where certain types of businesses can operate. The city government is more often than not in charge of these laws.

What are zoning districts?

Zoning Districts are an area within the city limits where the regulation and requirements governing the use of land are the same. For example, a collection of land may be set aside for commercial use only, making it so no residential homes can exist in that location. There are several different types of zoning districts.

What are common types of zoning districts?

- ***Residential*** - Districts for residential buildings such as homes or apartments.
- ***Commercial*** - Districts for commercial buildings such as restaurants, theaters, offices, or shops. This district is where most businesses will operate.
- ***Industrial*** - Districts for industrial buildings that process, produce, and/or manufacture goods.
- ***Institutional*** - Districts meant for buildings primarily concerned with institutional purposes, such as offices, libraries, schools, churches, museums, government offices, and more.
- ***Open Space*** - Districts meant for areas specifically defined or set aside for recreational uses.
- ***Mixed Used*** - Districts that allow for multiple uses. For example, a mixed-use district could include both residential and commercial buildings.

Zoning on Buford Highway

The codes used to represent each district differs by city. Here is a guide to the districts available for commercial use for each city on the Buford Highway Corridor, as of July 2023, and the city's description of each one.

This is simply meant to be a guide. For the most updated and accurate information, please reach out to your city's Planning and Zoning Departments.

City of Brookhaven

Planning and Zoning Manager

Aronda Smith

Phone: 404-637-0526

Email: Planning@BrookhavenGA.gov

City of Chamblee

Planning and Development Department

3518 Broad Street, Chamblee, GA 30341

Phone: (770) 986-5010

Email: chambleedevelopment@chambleega.gov

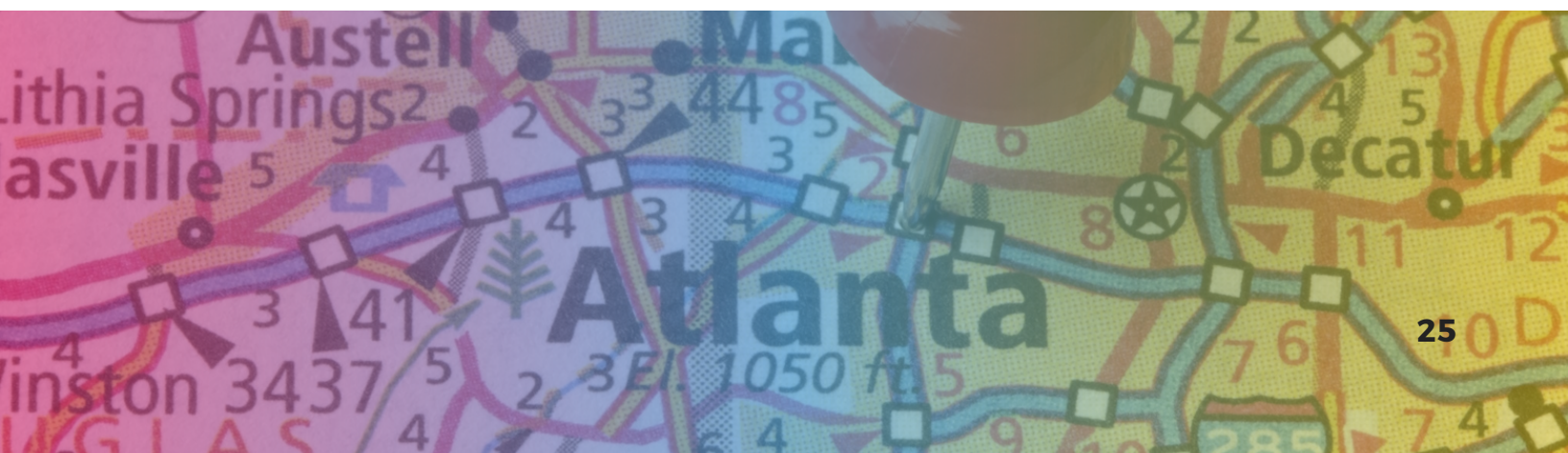
City of Doraville

Director of Community Development

Austin Shelton

Phone: (470) 622-9357

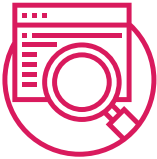
Email: austin.shelton@doravillega.us



District Name	Office Institutional	Office/Warehouse
Abbreviation	O-I	O-W
District Description	<p>“The office/institutional district is intended to encourage the development of suitable business and professional enterprise, hospitals, medical and dental facilities of a character and density deemed compatible with the primary purpose of this district. Limited retail uses normally appurtenant to office/institutional uses are also permitted” (Ord. No. 2009-001, § 2, 1-20-09; Ord. No. 2012-28, § 3, 12-17-12; Ord. No. 2014-06, § 5, 3-17-14; Ord. No. 2015-03, § 2, 3-2-15; Ord. No. 2019-012, § 1(Exh. A), 5-20-19; Ord. No. 2021-33, §§ 1-4, 4-21-21; Ord. No. 2022-07, § 4, 1-12-22; Ord. No. 2022-28, § 1, 7-18-22)</p>	<p>“The office/warehouse district is intended to encourage the development of office and office warehouse facilities in combination where the manufacture and/or fabrication of products is limited to items that are compatible with surrounding uses.” (Ord. No. 2009-001, § 2, 1-20-09; Ord. No. 2012-28, § 3, 12-17-12; Ord. No. 2014-06, § 5, 3-17-14; Ord. No. 2015-03, § 2, 3-2-15; Ord. No. 2019-012, § 1(Exh. A), 5-20-19; Ord. No. 2021-33, §§ 1-4, 4-21-21; Ord. No. 2022-07, § 4, 1-12-22; Ord. No. 2022-28, § 1, 7-18-22)</p>
Simplified Description	<p>This district allows for institutional development alongside commercial development that is pertinent or suitable to be next to institutional buildings.</p>	<p>This district allows for the office and warehouse development.</p>

<i>District Name</i>	Commercial Transition	Neighborhood Commercial
<i>Abbreviation</i>	CT	C-1
<i>District Description</i>	<p>“The district provides a mixture of commercial, office, light industrial, and office warehouse style uses while allowing flexibility in their assemblage and configuration.” (Ord. No. 2010-15, § 5-24-10; Ord. No. 2012-28, § 6, 12-17-12)</p>	<p>“The neighborhood commercial district provides a location for limited retail and service uses to satisfy the common and frequent needs of the residents of nearby residential neighborhoods” (Ord. No. 2008-22, § 1, 10-6-08; Ord. No. 2008-23, § 2, 10-27-08; Ord. No. 2011-20, § 1, 4-25-11; Ord. No. 2013-05, § 1, 3-18-13; Ord. No. <u>2015-01</u>, § 2, 3-2-15; Ord. No. <u>2017-01</u>, §§ 1, 2, 1-9-17; Ord. No. <u>2017-21</u>, § 1, 8-21-17; Ord. No. <u>2018-014</u>, §§ 7, 8, 9-4-18; Ord. No. <u>2019-023</u>, § 1, 9-23-19; Ord. No. <u>2021-27</u>, § 1, 3-17-21; Ord. No. <u>2022-28</u>, § 2, 7-18-22)</p>
<i>Simplified Description</i>	<p>This district allows for the development of a mixture of commercial, office, and low-density industrial and warehouse buildings.</p>	<p>This district allows for commercial uses that serve the nearby residential neighborhoods.</p>

District Name	General Business
Abbreviation	C-2
District Description	<p>“The general commercial district is established in order to provide suitable areas for the various types of community and regional oriented commercial activities including retail uses, highway business uses, and office uses.” (Ord. No. 2008-22, § 1, 10-6-08; Ord. No. 2008-23, § 2, 10-27-08; Ord. No. 2011-20, § 1, 4-25-11; Ord. No. 2013-05, § 1, 3-18-13; Ord. No. 2015-01, § 2, 3-2-15; Ord. No. 2017-01, §§ 1, 2, 1-9-17; Ord. No. 2017-21, § 1, 8-21-17; Ord. No. 2018-014, §§ 7, 8, 9-4-18; Ord. No. 2019-023, § 1, 9-23-19; Ord. No. 2021-27, § 1, 3-17-21; Ord. No. 2022-28, § 2, 7-18-22)</p>
Simplified Description	<p>This district allows for commercial development that serves the community and wider region as well as office development.</p>



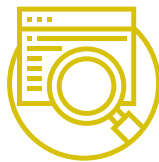
[Click Here for More Information on the Zoning Ordinances](#)

<p>District Name</p>	<p>Neighborhood Commercial</p>	<p>Neighborhood Commercial</p>
<p>Abbreviation</p>	<p>NC-1</p>	<p>NC-2</p>
<p>District Description</p>	<p>“This zoning district is intended primarily for a mixture of residential and nonresidential development and related accessory uses at a low density and neighborhood scale.” (Ord. No. <u>743</u>, 12-19-17; Ord. No. <u>757</u>, 12-18-18; Ord. No. <u>784</u>, 8-18-20)</p>	<p>“This zoning district is intended primarily for mixed-use development and related uses at a medium density.” (Ord. No. <u>743</u>, 12-19-17; Ord. No. <u>757</u>, 12-18-18)</p>
<p>Simplified Description</p>	<p>This district is designed primarily for small buildings of different types, such as residential and commercial.</p>	<p>This district is designed primarily for buildings of different types at a larger density than the ones in NC-1.</p>

District Name	Corridor Commercial	Corridor Village
Abbreviation	CC	CVC
District Description	<p>“This zoning district is intended primarily for commercial and mixed-use development and related accessory uses at a medium density.” (Ord. No. <u>743</u>, 12-19-17; Ord. No. <u>757</u>, 12-18-18)</p>	<p>“This zoning district is intended primarily for nonresidential development and related accessory uses at a medium density where auto-dominated uses are not appropriate.” (Ord. No. <u>743</u>, 12-19-17; Ord. No. <u>757</u>, 12-18-18)</p>
Simplified Description	<p>This district is designed primarily for buildings of different types, such as residential and commercial, at a medium density.</p>	<p>This district is primarily for commercial and other nonresidential development that encourages walkability.</p>

District Name	Village Commercial	Transit-Oriented Development
Abbreviation	VC	TOD
District Description	<p>“This zoning district is intended primarily for mixed-use development and related uses at a higher density” (Ord. No. <u>743</u>, 12-19-17; Ord. No. <u>757</u>, 12-18-18)</p>	<p>“This zoning district is intended to support mixed-use development and higher density development within walking distance of the Chamblee MARTA Station.” (Ord. No. <u>743</u>, 12-19-17; Ord. No. <u>757</u>, 12-18-18)</p>
Simplified Description	<p>This district is designed primarily for buildings of different types, such as residential and commercial, at a high density.</p>	<p>The district allows for commercial and other development that is high density and will be within a walking distance of the Chamblee MARTA Station.</p>

District Name	Mixed-Use Business Center	Industrial Transitional
Abbreviation	MU-BC	IT
District Description	<p>“The purpose and intent of this zoning district is to facilitate a high-rise urban form of development with a mix of uses, open space, and a connected street and sidewalk system to support a more active multi-modal and walkable environment at all times of the day.” (Ord. No. <u>743</u>, 12-19-17; Ord. No. <u>757</u>, 12-18-18)</p>	<p>“This zoning district is intended for adaptive reuse of properties in which low impact industrial and commercial activities are permitted” (Ord. No. <u>743</u>, 12-19-17; Ord. No. <u>757</u>, 12-18-18)</p>
Simplified Description	<p>This district is primarily for mixed-use, such as residential and commercial uses.</p>	<p>This district primarily allows for non-disruptive commercial and industrial uses.</p>



[Click Here for More Information on the Zoning Ordinances](#)

<i>District Name</i>	Neighborhood Mixed-Use	Community Mixed-Use
<i>Abbreviation</i>	MX1	MX2
<i>District Description</i>	<p>“The MX1 district is primarily intended to accommodate small, neighborhood-scale mixed use-buildings.” (Ord. No. <u>RZ-2018-11-06</u>, § I, Exh. A(27.41), 11-27-2018)</p>	<p>The MX2 district is primarily intended to accommodate mixed-use buildings in mixed-use corridors and nodes. (Ord. No. <u>RZ-2018-11-06</u>, § I, Exh. A(27.41), 11-27-2018)</p>
<i>Simplified Description</i>	<p>This district is designed primarily for small buildings of different types, such as residential and commercial.</p>	<p>This district is designed primarily for buildings of different types at a larger scale than the ones in MX1.</p>

<i>District Name</i>	Corridor Mixed-Use	Employment Mixed-Use
<i>Abbreviation</i>	CX	EX
<i>District Description</i>	<p>“The CX district is primarily intended to accommodate mixed-use and general buildings in commercial corridors.” (Ord. No. <u>RZ-2018-11-06</u>, § I, Exh. A(27.41), 11-27-2018)</p>	<p>“The EX district is primarily intended to accommodate general buildings and workspace buildings in office and industrial park settings.” (Ord. No. <u>RZ-2018-11-06</u>, § I, Exh. A(27.41), 11-27-2018)</p>
<i>Simplified Description</i>	<p>This district is designed primarily for buildings of different types, including residential and commercial, at a larger scale than ones in MX2.</p>	<p>This district primarily allows for office and general buildings.</p>

<i>District Name</i>	Neighborhood Shopping	Local Commercial
<i>Abbreviation</i>	NS	C-1
<i>District Description</i>	<p>“The NS district is primarily intended to accommodate small- to moderate-scale retail and service uses that serve surrounding neighborhoods.” (Ord. No. <u>RZ-2018-11-06</u>, § I, Exh. A(27.51), 11-27-2018)</p>	<p>“The C-1 district is primarily intended to accommodate retail and service uses that serve multiple neighborhood areas.” (Ord. No. <u>RZ-2018-11-06</u>, § I, Exh. A(27.51), 11-27-2018)</p>
<i>Simplified Description</i>	<p>This district allows for commercial buildings of small to medium sizes that support nearby neighborhoods.</p>	<p>This district allows for commercial buildings that support many of the surrounding neighborhoods.</p>

<i>District Name</i>	General Commercial	Office Institution
<i>Abbreviation</i>	C-2	O-I
<i>District Description</i>	<p>“The C-2 district is primarily intended to accommodate retail and service uses with a citywide or larger market area.” (Ord. No. <u>RZ-2018-11-06</u>, § I, Exh. A(27.51), 11-27-2018)</p>	<p>“The O-I district is primarily intended to accommodate public, civic, institutional and office uses, as well as supporting retail and service uses.” (Ord. No. <u>RZ-2018-11-06</u>, § I, Exh. A(27.51), 11-27-2018)</p>
<i>Simplified Description</i>	<p>This district allows for larger-scale commercial buildings that support the entire city.</p>	<p>This district is primarily for institutional buildings, but allows for commercial buildings that provide services to the area.</p>

<i>District Name</i>	Office-Distribution	Office-Commercial-Residential
<i>Abbreviation</i>	O-D	O-C-R
<i>District Description</i>	The O-D district is primarily intended to accommodate office, warehouse and distribution uses. (Ord. No. <u>RZ-2018-11-06</u> , § I, Exh. A(27.51), 11-27-2018)	The O-C-R district is primarily intended to accommodate office, retail, service and residential uses and to promote reuse of existing buildings. (Ord. No. <u>RZ-2018-11-06</u> , § I, Exh. A(27.51), 11-27-2018)
<i>Simplified Description</i>	This district allows for office and industrial buildings.	This district allows for retail, institution, and residential buildings that are reusing existing buildings in the area.



[Click Here for More Information on the Zoning Ordinances](#)

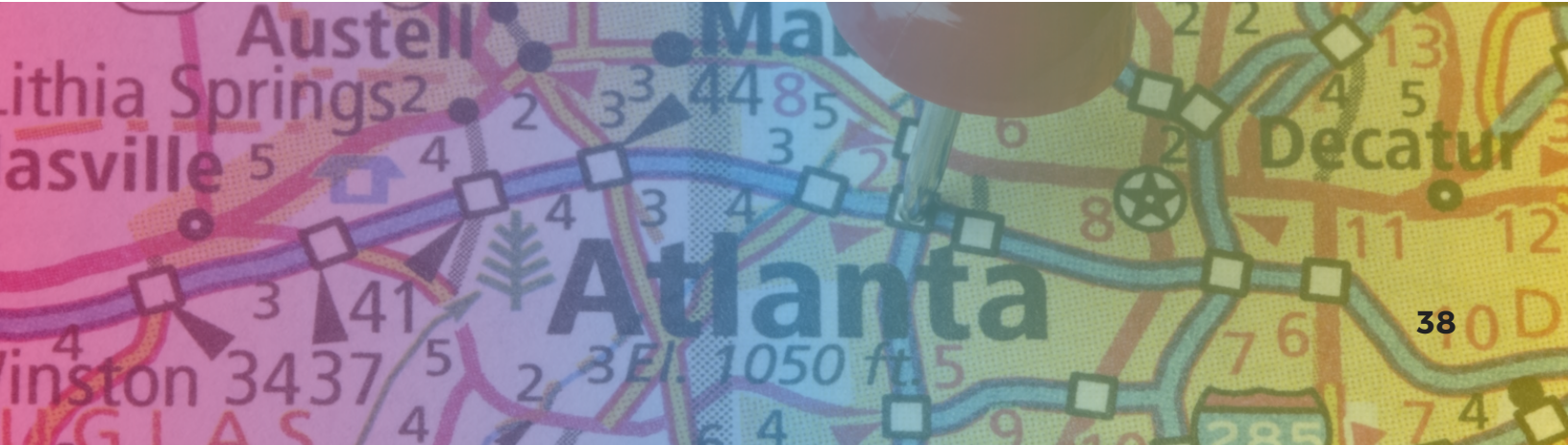
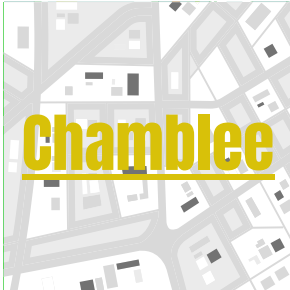
How do I tell if the location I want to run my business is in the proper zoning district?

01

Identify the city in which you want your business to be located.

02

Type in the businesses' addresses in the city's virtual zoning map. This will tell you what type of zoning district your business is/will be located in. Click the appropriate city below:





BUSINESS PLAN 101

SOCIAL MEDIA 101

Why use social media for your small business?

How do you create a content strategy plan?

Variety: Having mixed-content will keep audiences engaged and interested in your brand

Visual Appeal: Use high-quality images, videos, and graphics to capture attention

Consistency: Posting frequently and regularly allows you to better connect with your customers

Storytelling: By sharing your story authentically, you can aim to connect with your audience on a deeper level and build trust

User-Generated Content: Encourage customers to create content featuring your products and services



Reach more potential customers



Understand your customers better



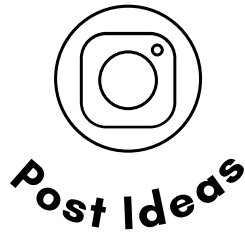
Build long-term relationships with your customers



Increase your brand awareness

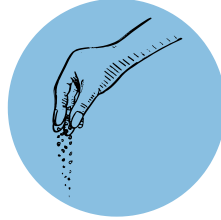


Understand your competitors better



PRODUCT SHOWCASE

Highlight a specific product or service and provide compelling visuals or videos to showcase its features and benefits.



BEHIND THE SCENES

Share behind-the-scenes glimpses of your business, such as your team at work, the manufacturing process, or the making of a product.



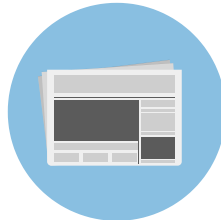
CUSTOMER TESTIMONIALS

Share testimonials or reviews from satisfied customers, accompanied by their photo or a brief story about their experience.



SEASONAL PROMOS

Create posts to announce special offers, discounts, or promotions related to specific seasons or holidays.



INDUSTRY NEWS & TIPS

Share relevant news, insights, or helpful tips related to your industry that your followers would find interesting or informative.



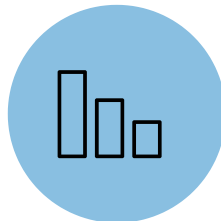
ASK QUESTIONS

Start conversations with your followers! Ask for their opinions, suggestions, or preferences on specific topics.



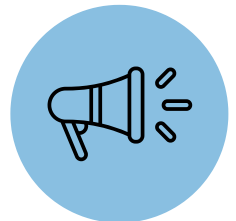
TEAM SPOTLIGHTS

Introduce your team members, their roles, and their contributions to your business. Show the human side of your brand.



POLLS & SURVEYS

Conduct polls or surveys to gather feedback from your followers, such as their preferences or opinions on certain products or topics.



EVENTS & WEBINARS

Promote upcoming events, workshops, or webinars hosted by your business. Provide details, registration links, and exciting highlights.



MARKETING ON BUFORD HWY

Amplify Your Unique Story

Instead of focusing solely on self-promotion, use social media as a platform to share your unique journey and the values that guide your business. Emphasize what your business means to you, the significance of your products or services, and the positive impact they bring to your customers' lives. By storytelling, you can inspire and engage your audience authentically.

Embrace Community-Centric Approach

Shift the focus from personal achievements to community engagement. Highlight the contributions your business makes to your community, whether through philanthropy, partnerships with local organizations, or supporting local artisans. By showcasing your dedication to community building, you can attract customers who appreciate your commitment.

Provide Educational Content

Cultural backgrounds and business expertise often place great value on knowledge sharing and education. Leverage social media to create and share educational content related to your industry or cultural traditions. Offer insights, tips, and practical advice that can benefit your audience. This approach positions you as a trusted expert, allowing you to build credibility and foster meaningful connections.

Cultivate Meaningful Connections

In your social media interactions, focus on building genuine relationships with your audience. Respond to comments, messages, and inquiries promptly and personally. Show gratitude for the support you receive and engage in meaningful conversations that align with your values. By prioritizing connection over self-promotion, you can create a loyal and engaged customer base.

Most importantly... Stay true to yourself!

Strive for authenticity in every post, comment, and interaction. By remaining genuine and true to yourself, you will find the most success.



Starting a Facebook Page:

1. Visit www.facebook.com and click on "Create New Account" to create a personal account.
2. Create a Page
 - Once signed in, click on the small arrow in the top-right corner of the Facebook interface to open the dropdown menu. Select "Create Page" from the options.
3. Choose a Page Category
 - Facebook will present you with two main categories: "Business or Brand" and "Community or Public Figure." Select "Business or Brand" to proceed.
4. Select a Category & Enter Business Information
 - Choose the most relevant category for your business from the available options.
 - Enter your business name, address (if applicable), and contact information. Provide accurate details to ensure customers can reach you.
5. Add Profile Picture & Cover Photo
 - Upload a profile picture that represents your business, such as your logo or a professional image.
 - Add a cover photo that visually showcases your business or products. Use high-quality images that accurately represent your brand.
6. Complete the Page Setup
 - Facebook will guide you through a series of steps to complete the setup. This includes adding a description of your business, your website (if applicable), and other relevant details.
 - Take your time to provide accurate and engaging information that will help customers understand what your business offers.
7. Customize Your Page
 - Navigate to the left-hand sidebar and click on "Settings" to access various customization options.
 - Explore different settings to personalize your page, such as adjusting notifications, page roles, and visibility settings.
8. Add Relevant Sections
 - Click on the "Edit Page Info" option on the left sidebar to add or edit different sections of your page, such as business hours, services, pricing, and more.

Once your Facebook Page is Created:

1

Create a Content Calendar

Create a content calendar outlining your posting schedule. Aim for regular and consistent updates, whether it's daily, a few times a week, or weekly.

2

Share Engaging and Relevant Content

Share content such as product/service updates, promotions, behind-the-scenes glimpses, industry news, tips, and customer success stories.

3

Respond to Comments and Messages

Connect with customers by responding to comments, messages, and reviews. Respond genuinely to both negative and positive feedback.

Sample Response Template:

Hi [Customer's Name],

Thank you so much for taking the time to share your feedback with us. We greatly appreciate your support and value your opinion. We apologize for any inconvenience or issue you experienced. Our team is committed to providing the best possible experience for our customers, and we take your feedback seriously.

We would like to resolve this matter for you. Could you please send us a direct message with more details about the specific issue you encountered? Our team will investigate and work towards a solution promptly.

Once again, thank you for bringing this to our attention. We look forward to assisting you further and ensuring your satisfaction.

Best regards,
[Your Name]
[Your Business Name]

4

Utilize Facebook Insights

Log in to your Facebook account and navigate to your small business page to access Facebook Insights.

Locate the navigation menu at the top and click on "Insights" in the menu to access the Facebook Insights. The overview section provides a snapshot of your page's performance. Here you can review key metrics such as page likes, reach, engagement, and post performance.

You can analyze these key metrics to understand follower demographics, follower location, and types of follower engagement. You can also review specific post performance to understand the preferences of your audience.

5

Advertise and Boost Posts

Start by identifying a post you want to boost. It could be a promotional offer, an important announcement, or any content you want to increase its reach.

Click on "Boost Post". You can then set your objective based on your goal. Next, define your audience. Specify your target audience based on criteria like location, age, gender, interests, and behaviors. Then, set your budget and duration of the advertisement. Finally, choose ad placement. You can select automatic placements or customize your placement options. After you are happy with your choices, review and confirm the settings and details.

You then select your preferred payment method and complete the payment process.

HOW TO INSTAGRAM



Starting an Instagram Page:

- Start by downloading the Instagram App. Go to your smartphone's app store (Google Play Store for Android or App Store for iOS).
- Sign Up for an Instagram Account
 - Open the Instagram app on your smartphone.
 - Tap "Sign Up" to create a new account.
 - Enter your email address or phone number and tap "Next."
 - Fill in your desired username (preferably your business name) and create a strong password.
 - Tap "Next."
- Customize Your Profile
 - Add a profile picture: Choose a profile picture that represents your business, such as your logo or a professional image. Tap "Add a Photo" and select the desired image from your phone's gallery.
 - Complete your bio: Tap on "Edit Profile" and provide a brief description of your business, including what you offer and any unique aspects. Add a link to your website or other relevant links, if available.
- Connect with Facebook (OPTIONAL)
 - If you have a Facebook account for your business, you can connect it to your Instagram account for easier management and cross-platform sharing. You can do this by tapping "Log in with Facebook" during the sign-up process or by going to "Settings" > "Account" > "Linked Accounts" after creating your account.
- Set Up Privacy Settings
 - Tap on the profile icon at the bottom right of the app to access your profile.
 - Tap on the three horizontal lines at the top right to open the menu.
 - Go to "Settings" > "Privacy" to adjust your account's privacy settings as desired. Public accounts allow anyone to see your posts, while private accounts require approval for followers.

- **Start Posting Content**
 - Tap the "+" button at the center or bottom of the screen to create a new post.
 - Choose a photo or video from your phone's gallery or use the camera function within the app to capture a new image or video.
 - Edit the image/video using Instagram's built-in editing tools, such as filters, brightness, and cropping.
 - Add a compelling caption and relevant hashtags to increase the visibility of your post.
 - Tag relevant accounts or locations if applicable.
 - Tap "Share" to publish your post.
- **Connect with Others**
 - Tap the magnifying glass icon at the bottom of the screen to discover and explore content.
 - Search for relevant hashtags, locations, or accounts related to your business or industry.
 - Like, comment on, and engage with posts from other users to build connections and increase your visibility.
 - Follow accounts that are relevant to your business or those that inspire you.
- **Grow Your Audience**
 - Promote your Instagram account on other marketing channels, such as your website, email newsletters, or other social media platforms.
 - Encourage customers to follow you on Instagram by mentioning your account in-store, on packaging, or through other promotional materials.
 - Engage with your followers by responding to comments and direct messages promptly.
- **Utilize Instagram Features**
 - Explore Instagram's features like Stories, IGTV, Reels, or Live to diversify your content and engage your audience in different ways.
 - Experiment with different types of content, such as product showcases, behind-the-scenes glimpses, tutorials, or user-generated content.

MARKETING 101

Overview of Buford Highway



International Cuisine: Buford Highway is renowned for its eclectic and mouthwatering array of international restaurants and eateries. From authentic Mexican taquerias to Vietnamese pho shops, Korean barbecue joints to Chinese dim sum parlors, and everything in between, this area is a food lover's paradise. The diverse culinary scene attracts locals and visitors alike, creating opportunities for businesses to showcase their unique flavors and cultural heritage.



Fashion and Retail: Buford Highway boasts an exciting mix of fashion boutiques and retail stores, each showcasing its own distinct style and cultural influence. These businesses offer a diverse selection of clothing, accessories, and home goods that cater to the tastes and preferences of the local communities. From traditional garments to modern fashion trends, these stores provide opportunities for small businesses to showcase their unique products and connect with fashion-forward customers.



Specialty Grocery Stores: Along Buford Highway, you'll find a multitude of specialty grocery stores catering to various cultural backgrounds. These stores offer a wide range of imported products, spices, and ingredients that cater to diverse cuisines. From Latin American markets to Asian supermarkets, these establishments provide an avenue for businesses to supply their goods and connect with customers seeking authentic ingredients and flavors.



Professional Services: In addition to the culinary and retail sectors, Buford Highway is home to a variety of professional services. These include legal firms, accounting services, healthcare providers, beauty salons, and more. Many of these businesses cater specifically to the needs of the diverse communities residing in the area. This provides opportunities for immigrant-owned businesses to provide specialized services tailored to the cultural and linguistic preferences of their target customers.



Cultural Centers and Community Spaces: Buford Highway is more than just a business district—it's a cultural melting pot. It's dotted with cultural centers, community spaces, and gathering spots that celebrate and preserve various cultural traditions. These venues host festivals, events, and activities that bring people together, providing opportunities for businesses to participate, showcase their products, and actively engage with the community.

Why is it important to market for small-immigrant owned businesses?

- Many small immigrant-owned businesses on Buford Highway may operate within tight-knit communities and rely heavily on word-of-mouth referrals. However, effective marketing can expand their reach and increase visibility among a broader customer base.
 - By highlighting the unique cultural experiences and offerings they provide, these businesses can create a niche market and attract customers who seek diverse and authentic experiences.
 - Immigrant-owned businesses often play a significant role in fostering cultural diversity and community cohesion. Marketing can serve as a powerful tool to engage with the local community and build meaningful relationships.
 - For many small immigrant-owned businesses, language and cultural barriers can pose challenges in effectively communicating with the broader local population. Marketing can help bridge these gaps by utilizing culturally sensitive and multilingual approaches.
 - By embracing multilingual marketing materials, local business directories, and translation services, businesses can communicate their offerings more effectively and connect with diverse customer segments.

STAFFING 101

In this guide, we will explore the essential principles of staffing tailored specifically to small immigrant-owned businesses. We understand the distinct challenges and opportunities these businesses face, and we're here to equip you with the knowledge and tools needed to harness the full potential of your team.

Discover why platforms like Indeed and ZipRecruiter have emerged as game-changers for immigrant entrepreneurs seeking to find the perfect talent. From culturally sensitive job listings to fostering inclusive work environments, we'll show you how these online resources can enhance your hiring efforts and propel your business towards even greater success. Click one of the icons below to begin posting jobs.



Ziprecruiter



Indeed

BUDGETING 101

What is a Certified Public Accountant (CPA)?

A Certified Public Accountant is a licensed accounting professional which one can hire to help themselves, their business, or their organizations reach their financial goals. Finances, especially for small businesses, are complicated. A good CPA can take away the stress of navigating finances so you can focus on other important aspects of your business.

CPAs can:

- Assist with Taxes
- Analyze Budgetary Needs
- Analyze Current Spending
- Provide Growth Forecasts
- Recommend ways your business can spend more efficiently
- Assist you in Acquiring the benefits to provide to your employees
- And More!

CPAs will be by your side helping to run the financial aspects of your business in the most efficient way possible.

Tips to Finding a Good CPA:

1. *Understand your Finances.* Looking over your finances, accounts, tax, and other business needs will help you select a CPA that can best serve your unique business.
2. *Seek out CPAs with Experience in your Industry.* This will ensure that your CPA will understand the needs of your business.
3. *Ask your Community.* This is a great way to find a trustworthy and quality CPA who others have had good experiences with.
4. *Ask Potential CPAs how they will Protect your Privacy.* CPAs will work with your confidential financial information. Discussing privacy with a potential CPA can protect you and establish a trustworthy partnership.

Resources:

Find a CPA

The Georgia Society of Certified Public Accountants provides a search tool to help people find CPAs near them.

<https://www.gscpa.org/public/referral/findcpa.aspx>

CPAverify

CPAverify is an online collection of information on licensed CPAs and public accounting firms maintained by the National Association of State Boards of Accountancy (NASBA). Utilizing its search tool, you can search up potential CPAs and confirm that they are fully accredited.

<https://cpaverify.org/>



FINANCING YOUR BUSINESS

TYPES OF FUNDING

Grants

A grant is money gifted by an organization that does not need to be repaid. While most often given to service-oriented organizations such as nonprofits, some organizations will give grants to small business owners to help them operate their businesses.

While loans will be your primary source of funding, it is a good idea to look into grants that you may qualify for. Searching “small business grants” online is a great way to start your search. Below is a list of some known grants aimed at small business owners.

Loans

A loan is lent money that must be repaid within a certain period of time. Loans collect interest, meaning that the longer it takes for the loan to be paid off, the more money is owed. The higher the percentage of interest, the more money you will owe the lender over time. Loans are the main source of initial funding for private businesses.

Loans can be provided by public, private, or nonprofit groups. There are different types of loans, each with its own pros and cons.

Deciding which type of loan is right for you is dependent on many factors, such as how much money you need, the type of businesses you are running, your credit score, and more. Searching on the internet is one of the best ways to discover loans that work for you.

LOAN RESOURCES

Latin American Association:

The LAA's Economic Empowerment programs provide micro-loans and other resources such as career development and education programs to Latino entrepreneurs.

Learn more at: <https://thelaa.org/what-we-do/economic-empowerment-main/>

Contact: Mónica Cucalón, Managing Director of Economic Empowerment - MCucalon@thelaa.org or call the Atlanta Office at 404-638-1800

LISC Atlanta:

Offers Accelerated Business Loans, Permanent Working Capital Loans, and Leasehold Improvement/FF&E Loans to businesses within the LISC Atlanta community. Loan amounts range from \$25,000 to \$500,000

For more information on ARP, loan term, repayment plans, and more, go to this website: <https://www.lisc.org/our-model/lending/loan-products/loans-business/>

Contact: Steve Hall, Senior Director for Economic Development: shall@lisc.org, Jessica Hanmer, Economic Development Lending Manager: jhanmer@lisc.org

US Small Business Administration:

The USBA backs different types of loans such as micro-loans and 504 Loans from various lenders to small businesses with competitive terms, counseling and educational opportunities, and unique benefits such as low down payments

and flexible overhead requirements. See the Local Banks section for more information on local SBA loan offerings.

Learn more at: <https://www.sba.gov/funding-programs/loans>

Contact: MySBA Loan Portal Customer Service: Call at 833-572-0502, Monday-Friday 8AM-8PM, or email anytime at cls@sba.gov

ACE Loans:

ACE provides various affordable loans to mostly minority and women-owned businesses in the Atlanta metro region.

For more information on the different loans products, visit:

<https://aceloans.org/apply-for-a-loan/>

Contact: Call at 678-335-5600 or email at info@aceloans.org

Local Banks

Local banks are a great way to access affordable and flexible SBA loans from institutions connected to the community. Below is a list of a few local banks that provide SBA loans, the languages they speak, their website, and a link to their locations and contact information.

East West Bank

Languages Spoken: English, Chinese, and Spanish

Website: <https://www.eastwestbank.com/en>

Locations and Contact Info: <https://www.eastwestbank.com/en/branch-locator>

Metro City Bank

Languages: English, Korean

Website: <https://www.metrocitybank.bank/>

Locations and Contact Info: <https://www.metrocitybank.bank/about-us/locations-and-atms>

First IC Bank

Languages Spoken: English, Korean, Chinese

Website: <https://www.firsticbank.com/>

Locations and Contact Info: <https://www.firsticbank.com/index.php?id=en&info>Aboutus.2>

GRANT RESOURCES

Latino Community Fund:

The LCF provides micro-grants to Latino entrepreneurs working with community organizations like The Latin American Association, the Georgia Hispanic Chamber of Commerce, the Latin American Chamber of Commerce, or the Georgia Hispanic Construction Association. Grants can range from \$500-\$1,000

Learn more at: <https://lcfgeorgia.org/what-we-do/protect-build-community/entrepreneurship/>

National Association for the Self-Employed:

Those who are members of the NASE have the ability to apply for Growth Grants, which can be up to \$4,000. Qualifications include being a NASE member.

Evaluation criteria for the grant are listed on the website as follows:

- Review of identifiable business need
- Detailed use of the proceeds of the grant
- The potential of the grant to satisfy the identified business need
- The potential impact of the grant on overall business growth and success

Learn more at: <https://www.nase.org/become-a-member/member-benefits/expert-advice/grants-scholarships-experts>

Fast Break for Small Businesses:

LegalZoom alongside the NBA, WNBA, and the NBA G League is providing a \$10,000 grant and \$500 worth of LegalZoom products to selected small businesses.

Learn more at: <https://www.legalzoom.com/fastbreakforsmallbusiness>

Hello Alice:

Hello Alice is a free online platform that provides various resources to small businesses, including loans and grants.

Various grants of differing amounts are listed on Hello Alice's website that small business owners can apply to.

Learn more at: <https://helloalice.com/funding/grants/>

Venmo Small Business Grant:

Venmo provides a \$10,000 grant to select small business owners who have a Business Profile with Venmo and have less than \$50,000 in annual sales and 10 employees or fewer.

Learn more at: <https://venmo.com/business/small-business-grant/>

Lenovo/Goodie Nation Small Business Grant:

Lenovo and Goodie Nation have teamed up to provide selected owners of small businesses with a \$10,000, a Lenovo laptop, and support services for their business.

Learn more at: <https://goodienation.org/evolve-small/>

Discover Verizon Small Business Digital Ready:

This program by Verizon provides various services such as peer-to-peer connections, 1:1 coaching, and online courses as well as the opportunity to apply for grants for your small business.

Learn more at: <https://www.verizon.com/about/responsibility/digital-inclusion/small-business-training>

WomensNet:

WomensNet provides grants to women entrepreneurs. There is a \$10,000 grant given to one recipient once a month and a \$25,000 grant given once a year.

Learn more at: <https://ambergrantsforwomen.com/about-us/>

Grant Writing Sample

Dear [Grantor's Name],

I hope this letter finds you well. On behalf of [Your Business Name], a small immigrant-owned business located on Buford Highway, we are excited to submit this grant proposal to seek financial assistance and resources to support our business and the local community.

Executive Summary: Provide a concise overview of your business, including its mission, vision, and objectives. Highlight the impact your business has on the Buford Highway community and the specific needs or challenges you are facing.

Introduction: Introduce your business and its significance within the Buford Highway community. Emphasize the unique contributions and cultural diversity your business brings to the area.

Problem Statement:

Clearly outline the challenges or needs your business is currently facing. Discuss the specific gaps in funding or resources that hinder your business's growth, sustainability, or community impact

Project Description:

Detail the project or initiatives you plan to implement with the grant funds. Provide a clear and measurable description of the activities, objectives, and expected outcomes. Explain how these efforts will address the identified challenges and contribute to the growth and development of your business and the community.

Budget:

Present a comprehensive budget that outlines the anticipated expenses and resource allocation for the proposed project. Include a breakdown of costs, such as operational expenses, marketing, equipment, staff training, and any other relevant expenditures.

Sustainability Plan:

Demonstrate the long-term sustainability of your business and the proposed project. Outline strategies for generating revenue, securing additional funding, and building partnerships to ensure the continuity and growth of your business beyond the grant period.

Community Impact:

Describe how the proposed project will positively impact the Buford Highway community. Discuss the potential benefits in terms of job creation, economic development, cultural enrichment, and social empowerment. Include testimonials or case studies from community members to reinforce the significance of your business and its impact.

Evaluation Plan:

Outline your plan to evaluate the progress and success of the project. Define measurable indicators and metrics to assess the achievement of project goals and objectives. Describe the tools, methods, or benchmarks you will use to track and evaluate the outcomes.

Thank you for considering our grant proposal. We are eager to discuss our project further and provide any additional information or documentation as required. We believe that with your support, we can continue to grow, create opportunities, and contribute to the vibrancy of the Buford Highway community.

Sincerely,

[Your Name]

[Title/Position]

[Your Business Name]

Enclosures: [List any additional attachments or supporting documents]

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