

Small Business Resource Directory – Shelby County, TN

Alcoholic Beverage Commission - <http://www.state.tn.us/abc/>

170 N. Main St., 11th Floor, 38103 / (901) 543-7284

If your business operation involves the purchase or sale of alcohol, a license is required and may be obtained by contacting the Alcoholic Beverage Commission.

AT&T (Local Telephone Service) - <http://www.att.com/gen/landing-pages?pid=9213>

1-800-944-0447

Information concerning the establishment of telephone service for a new business may be obtained by contacting AT&T's commercial office. A deposit may be required to establish telephone service for a new business.

Black Business Association (BBA) - <http://www.bbamemphis.org/>

555 Beale St., 38103 / (901) 526-9300

The BBA is the largest trade association of its type in the Mid-South. Members include a variety of businesses and organizations uniting to improve business opportunities for minority entrepreneurs. BBA's community network and outreach efforts are designed to direct customer spending towards its members.

EmergeMemphis - <http://www.emergememphis.org>.

516 Tennessee St., 38103 / (901) 312-7700

EmergeMemphis offers a select team of growth-oriented companies shared office services, business development assistance, networking opportunities, financial review, fundraising assistance, energetic and supportive environment, and access to a host of business services through EmergeMemphis' affinity partners.

Employer's Federal Identification Number (IRS) - <http://www.irs.gov>

22 N. Front St., Suite 400, 38103 / 1-800-829-1040 or 901-544-3243

A business operating as a sole proprietorship with no hired employees may satisfy the reporting requirements of the Federal Government under the social security number of the proprietor. However, a partnership, a small business corporation or any business operation with one or more hired employees must obtain an employer's identification number from the Federal Government. Form SS-4 applications with instructions are available by downloading the form or applying online at the IRS's web site listed above.

Equal Employment Opportunity Commission - <http://www.eeoc.gov/memphis/>

1407 Union Ave., Suite 621, 38103 / (901) 544-0115 or (800) 669-4000

The Equal Employment Opportunity Commission is available to provide information on Title 7 of The Civil Rights Act of 1964 which prohibits discrimination on the basis of race, sex, color, religion or national origin. The Commission also provides information regarding the Age Discrimination Act, the Equal Employment Act, and the Americans with Disabilities Act.

First Tennessee Small Business Center - <http://www.memphislibrary.org/ftsbc/center2.htm>

3030 Poplar Ave., 38111 / (901) 415-2734

The center is located in the Business/Science Center of the Central Library. It offers a variety of resources including: books, periodicals, audio tapes, video tapes and computer software to help the small business person. They have "How To" books on accounting, business management, advertising, marketing and more. An instructional database is available which can help develop a small business plan.

Hispanic Business Alliance (HBA) - www.hispanicalliance.org

7845 U.S. Highway 64, 38133 / (901) 266-2999

The HBA's mission is to encourage and support the needs of Hispanic small businesses by working with educational, cultural, civic and service organizations within the business community to support trade with Hispanic businesses. The HBA is committed to the economic empowerment of small businesses in the State of Tennessee.

Internal Revenue Service - www.irs.gov

22 N. Front St., Suite 400, 38103 / (901) 544- 3245 or (800) 829-1040

To receive forms for any tax purpose or for answers to tax questions, visit the local office of the Internal Revenue Service; an appointment is not necessary.

Memphis Area Career Center - <http://www.memphiscareercenter.com/index.htm>

444 N. Main St., 38105 / 901-545-2240

The career center is a partnership between the private sector, non-profit agencies, and federal job training and education programs. It provides a variety of services including: Job Search & Labor Market Information; Computer Training; Unemployment Services; Career Counseling; Skills Training; Adult Education; Career Development Workshops; Resume Writing Workshops and Interviewing Skills. The MACC also provides customized training programs, recruitment and screening services, and address downsizing issues for businesses in the county. Other locations include:

Collierville – 942 W. Poplar / 901-853-4752

MHA – 700 Adams Ave / 901-544-1150

Raleigh – 2850 Austin Peay / 901-543-7842

Somerville – 121 W. Court Square / 901-465-7347

Shelby County Business Tax Division - http://www.co.shelby.tn.us/county_gov/county_clerk/btd.htm

Downtown - 150 Washington St., Suite 200, 38103 / (901) 545-4249;

East -1075 Mullins Station Rd, 38134 - West Wing / (901) 379-7099

This license must be obtained from the Shelby County Clerk's Office if your business is located with Shelby County. For businesses inside the city limits of Memphis, you must purchase a combined City of Memphis/Shelby County Business Tax License for \$42.00. If your business is located outside of an incorporated municipality, you can purchase only the Shelby County Business Tax License for \$22.00. For businesses located in the smaller municipalities, contact information is listed below:

Arlington - 5854 Airline Road, 38002 / (901) 867-2620 / <http://www.townofarlington.org>

Bartlett - 6400 Stage, 38134 / (901) 385-6428 / <http://www.cityofbartlett.org>

Collierville - 500 Poplar View Pkwy, 38017 / (901) 457-2280 / <http://www.collierville.com>

Germantown - 1930 S. Germantown Rd., 38138 / (901) 757-7239 / <http://www.ci.germantown.tn.us>

Millington - 7930 Nelson St., 38053 / (901) 872-2211 / <http://www.ci.millington.tn.us>

Memphis & Shelby County, Department of Construction Code Enforcement - <http://www.dpdgov.com>

6465 Mullins Station Rd., 38134 / (901) 379-4270, A business locating in a commercial area of Memphis and/or Shelby County must obtain a Certificate of Use and Occupancy. The fee for this certificate is \$69.00. Businesses are not permitted to operate in residential areas. All applicants must contact the Shelby County Construction Code Enforcement Office. The City of Memphis and Shelby County also has regulations on the size, design, lighting and construction of exterior business signs. Information concerning the details of requirements and the compliance of proposed sign design can be obtained from the Shelby County Construction Code Enforcement Office (Sign Section).

Shelby County Health Department - http://www.co.shelby.tn.us/county_gov/divisions/health_serv/index.htm

814 Jefferson Ave., 38103 / (901)544-7600

If your business operations involve the purchase, processing or sale of food items, or the cutting, styling or care of hair, a permit may be required by the Memphis & Shelby County Health Department.

Memphis Fire Prevention Bureau - [Website](#)

2668 Avery Ave., Memphis, TN 38112 / (901) 320-5401

The Memphis Fire Prevention Bureau is a department within the Memphis Fire Department that performs building inspections, electrical inspections and plumbing inspections for businesses prior to the issuing of a use and occupancy permit. After the fact, they perform routine inspections to assure that safety standards are being met. They are available to answer any questions regarding safety standards and/or requirements.

Memphis Light, Gas and Water Division (MLGW) - <http://www.mlgw.com/business.htm>

220 S. Main St., 38103 / (901) 528-4270

MLGW offers numerous services for commercial and industrial customers, ranging from publications to on-line reference libraries, from outdoor lighting design to coordination of energy improvements, and from involvement with industry organizations to designated representatives for select companies within targeted industries. If you are moving into an existing building, request utility services by calling the number above or sending an e-mail to the Commercial Resource Center at crc@mlgw.org or visiting the MLGW Downtown Community Office located at 245 S. Main St., Memphis, TN 38103. You will need to sign a "General Power Service Agreement" to initiate service. A security deposit or letter of credit may be required by MLGW to establish utility service for a new business.

Memphis Regional Chamber – www.memphischamber.com

22 N. Front St., Suite 200, 38103 / (901) 543-3500

The Memphis Regional Chamber offers small businesses a variety of services, including information on available real estate including industrial buildings, land, and office space, area demographics, wage rates, business seminars, and financial assistance.

In addition the Chamber's International Department offers an array of programs and services designed to create a more globally competitive environment for Memphis area businesses. Programs include training on exporting and importing, the International Business Directory, the International Business Council, International Commerce Day, trade missions, incoming delegations, and a variety of publications.

Mid-South Minority Business Council (MMBC) - <http://www.mmbc-memphis.org>

158 Madison Ave., Suite 300, Memphis, TN 38111 / (901) 525-6512

The MMBC's mission is to increase the participation of minority and women-owned businesses in the mainstream of the American free enterprise system. The Council provides development assistance to qualified entrepreneurs and works to maximize the volume of goods and services purchased from minority and women suppliers by major corporations, privately held companies and public sector institutions.

The Uniform Certification Agency (UCA) formed under the MMBC, is a private, non-profit agency whose mission is to certify minority, women and disadvantaged business enterprises. Certified businesses gain access to bid and proposal requests from government agencies and major corporations.

Renaissance Business Center - <http://www.cityofmemphis.org/rbc>

555 Beale St., Memphis, TN 38103 / (901) 526-9300

The center provides a wide range of services for individuals interested in starting a business. These services include: counseling, seminars, training, workshops, and financial and marketing assistance. They are also responsible for the Memphis Business Opportunity Fund (MBOF). This fund is designed to provide direct access to capital for the purpose of business expansion, start-up, and operating capital for small businesses in Memphis. For information please visit the Renaissance Business Center's website.

SCORE - www.scorememphis.org

5100 Poplar, Suite 1701, Memphis, TN 38137 / (901) 544-3588

SCORE is a non-profit association with 389 locations throughout the United States. Local chapters provide free counseling and low cost workshops in their communities. SCORE members are experienced business experts who are presently working or who are retired business executives, business owners or operations managers. They have received specialized training in counseling and mentoring on a variety of subjects including: How to Start a Business; Writing a Business Plan; Market Potential; Assessing Capital Needs; Cash Flow Management; Types of Organization; Buying a Business or Franchise; Keeping Records; Insurance Needs; Selling a Business.

Secretary of State of Tennessee - (Corporate Division) - http://www.state.tn.us/sos/bus_srv/index.htm

312 8th Ave. N. 6th Floor, Nashville, TN 37243 / (615) 741-2286

Any small business which has elected to conduct operations as a business corporation must be aware of the state requirements for a corporation's creation, maintenance of its status, and additional reporting and tax obligations unique to corporate existence at both State and Federal levels. The Secretary of State's Office will provide assistance in this area, as well as registering out-of-state corporations who wish to operate in Tennessee. The State will not engage in either the practice of Law or Accounting; competent legal advice is strongly recommended before making a commitment to create and maintain a small business corporation.

Seedco - <http://www.seedco.org/memphis>

22 North Front Street #780, 38103 / (901) 528-1204

Seedco is a non-profit financial lending institution that assists small businesses through its *EarnBenefits* and *Neighborhood Economies Initiative* programs. *EarnBenefits* can provide employees of small businesses with financial

assistance. Neighborhood Economies Initiative provides small businesses in targeted neighborhoods loan and business planning assistance.

Shelby County Assessor's Office - (Personal Property Tax) – www.assessor.shelby.tn.us

1075 Mullins Station Road, 38134 / 901-372-7333

This tax is imposed on a business' tangible personal property located within the City of Memphis and/or Shelby County. An annual tax schedule is automatically sent to any business subject to this tax. Information concerning the applicability of this tax and reporting requirements can be obtained by contacting the Shelby County Assessor's Office.

Shelby County Fire Department - <http://www.scfdsn.com/>

1115 Sycamore View Dr., 38134 / (901) 379-7076

Information regarding fire safety and prevention may be obtained through the Shelby County Fire Department. Businesses located in unincorporated areas of Shelby County are subject to inspection to assure that fire codes are being met.

Small Business Administration, Memphis Office - <http://www.sba.gov/localresources/district/tn/index.html>

555 Beale St., 38103 / (901) 526-9300

The Small Business Administration (SBA) provides financial, technical and management assistance to help individuals start, maintain and grow their small businesses. SBA is the nation's largest single financial backer of small businesses. The local representative is housed at the Renaissance Business Center.

State of Tennessee Department of Economic & Community Development (TECD)- <http://www.state.tn.us/ecd/>

170 N. Main St., Suite 1212, 38103 / (901) 543-6277

TECD offers a variety of services & incentives to businesses located in the State of Tennessee. They offer programs targeted to small businesses, a variety of loan programs, training & education opportunities and business directories.

State of Tennessee, Department of Employment Security - <http://www.state.tn.us/labor-wfd/cc>

1295 Poplar Ave., 38104 / (901)543-7535

Generally speaking, the owner of a small business is not considered an employee of that business; however, if the business hires someone to work for an agreed compensation, that individual may be an employee. The hiring of an employee may require quarterly reporting and remittance to the State. Information concerning the applicability of state employment laws and regulations can be obtained through the Tennessee Department of Employment Security. You may also obtain information on the Family and Medical Leave Act, Child Labor Act, Farm Labor Laws, Minimum Wage and Overtime Regulation and government contracts.

State of Tennessee, Department of Revenue (Sales Tax Registration) - www.Tennessee.gov/revenue

3150 Appling Rd., 38133 / (901)213-1400

All prospective businesses should contact the Tennessee Department of Revenue to determine the applicability of the sales and use tax regulation to the proposed business activity. If the business is responsible for collecting and reporting the sales and use tax, proper registration forms will be provided upon request. Seminars for basic record keeping are offered on the second Thursday of every other month.

State of Tennessee, Division of Occupational Safety & Health (TOSHA) - <http://www.osha.gov>

170 N. Main St., 11th Floor, 38103 / (901) 543-7259

TOSHA will provide small business owners with posters and guidelines needed to comply with a variety of State & Federal regulations.

State of Tennessee, Business Enterprise Resource Office (BERO) - <http://www.state.tn.us/ecd/minority.htm>

170 N. Main St., 38103 / (901) 543-7426

BERO provides counseling for start-up and existing businesses, makes referrals for technical assistance, arranges training seminars and also provides information on procurement opportunities within the State Government. In addition, a support staff in Nashville assists with procurement, research, finance and training. In addition, the agency also has a Telecommunication Assistance Program (T.A.P.) that encourages the creation and support of small and/or minority-owned telecommunications businesses by issuing loan guaranties to banks for qualified borrowers. This program can issue loan guaranties up to 80% of the principal borrowed for a maximum of \$400,000. Services provided are free to any business with 51% minority ownership operating in West Tennessee.

Tennessee Business Enterprise Resource Office (BERO) - http://www.state.tn.us/ecd/bizserv_minority.htm

170 North Main Street, 12th Floor, 38103 / (901) 543-7426

BERO maintains a regional office in Memphis that provides technical, financial and management information assistance to small, minority and women owned businesses.

Tennessee Small Business Development Center - www.tsfdc.org

737 Union Avenue, 38103 / (901) 333-5085

A program offered by Southwest Tennessee Community College that assists new businesses with banking needs and feasibility issues, writing business plans, and satisfying federal tax requirements.

Tennessee Valley Authority - <http://www.tva.gov/econdev/smallbiz.htm>

50 N. Front St., Suite 700, Memphis, TN 38103 / (901) 577-2619

The TVA offers a variety of services and programs to assist small businesses located throughout the Tennessee Valley. These services include: The Small Business Loan Fund; On-line Business Resource Center; Minority Business Development Program and even instruction for companies interested in doing business with TVA.

The University of Memphis Small Business and Development Center - <http://www.tsfdc.org>

976 W. Park Loop, Room 101, Memphis, Tennessee 38152-4110 / (901) 678-4174

TSBDC provides no cost one-on-one counseling and low cost educational workshops. Business counseling is offered in the areas of financial management, marketing, human resources, operations, and information technology. Workshops topics include "nuts and bolts" for starting a business, market research, writing a business plan, understanding financials, legal issues, marketing, selling, patents & copyrights, new product development, and accessing financing. For more information please visit their website located at and their other locations at:

Southwest Tennessee Community College, 737 Union Ave, 38103 / (901) 526-9300

Business Information Center, 555 Beale St, 38103 / (901) 526-9300

Technology and Energy Services @ the University of Memphis / (901) 678-4057

UT Center for Industrial Services (UTCIS) - <http://www.cis.utk.edu>

3606 Austin Peay, Suite 200, 38128 / (901) 387-1648

CIS is the statewide business assistance and education service of UT's Institute for Public Service. Staffed by professionals with extensive experience in all aspects of corporate management in a variety of industries, CIS can review your business operations and provide wide-ranging, total business solutions. Or, we can target a specific area for improvement with pinpoint precision and long-term results. For more information: visit the website:

Workman's Compensation Insurance - <http://www.state.tn.us/labor-wfd/wcmission.html>

170 N. Main St., 11th Floor, Memphis, TN 38103 / (901) 543-6077 or (800) 332-2667

Tennessee law requires any employer with five or more employees to provide protection under the State's Worker Compensation Insurance laws. Information concerning this requirement and its compliance may be obtained by contacting the Tennessee Department of Labor at its local office.