

VESTAVIA HILLS

CHAMBER of COMMERCE

A LIFE ABOVE

STARTING A BUSINESS IN VESTAVIA HILLS, ALABAMA

A cooperative effort between the City of Vestavia Hills and the Vestavia Hills Chamber of Commerce

A LIFE ABOVE

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STARTING A BUSINESS IN VESTAVIA HILLS, ALABAMA

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INTRODUCTION

Each legal jurisdiction in Vestavia Hills – federal (United States); state (Alabama); county (Jefferson) and municipal (Vestavia Hills) – has separate requirements for new businesses. As a new business owner, it will be your responsibility to be aware of and comply with those requirements.

This publication, <u>Starting a Business in Vestavia Hills, Alabama</u>, outlines the usual requirements for opening a business in Vestavia Hills. In addition, it lists many of the agencies and departments that assist small businesses in start-up and in ongoing operations. While this publication is meant to be a comprehensive overview, <u>it is not intended to be a complete guide</u>. To make sure your business is in compliance with the laws of these jurisdictions- consider hiring an attorney and/or working with one or more of the following organizations.

ORGANIZATIONS THAT WORK WITH SMALL BUSINESS

The following organizations offer free or low-cost advice, materials, workshops and seminars to persons planning on starting a new small business:

Vestavia Hills Chamber of Commerce 1975 Merryvale Road Vestavia Hills, AL 35216 http://www.vestaviahills.org/ (205) 823-5011 Start-Up Facilitation and Business Networking)

SCORE – Service Core of Retired Executives Satellite Office at Vestavia Hills Chamber of Commerce 1975 Merryvale Road Vestavia Hills, AL 35216 Call (205) 823-5011 for appointment (Business Consultation)

Small Business Administration 801 Tom Martin Drive, Suite 201 Birmingham, AL 35211-6424 (205) 290-7101 (Seminars, Consulting, Loan Programs and Materials) Jefferson County Commission Office of Community and Economic Development 805 North 22nd Street Birmingham, AL 35203 (205) 325-5761 (Consulting and Loan Program for Job Creation and Retention)

Innovation Depot 1500 First Avenue North Birmingham, AL 35203 (205) 250-8000 (High-Tech Business Incubator Facility)

PLANNING YOUR BUSINESS

Selecting a Legal Business Entity

For detailed explanation of each, refer to the Alabama Department of Revenue's Starting a New Business booklet starting on page 26.

<u>Sole Proprietorship</u>: In a sole proprietorship, the individual is the one and only owner and employer. Since his or her personal assets are not legally separated from the business, personal, as well as business assets, are subject to claim from business creditors. When filing taxes, the owner includes a Schedule C form with his or her 1040 Income Tax Form to report business income and is taxed a special self-employment tax rate on that income. This is the simplest business form and is usually best for small businesses with low liability risks.

Partnership: The primary difference in a partnership and a sole proprietorship is the number of owners: a partnership has more than one. In many cases, this enables the business to pool together more start-up money and provides the business with the expertise of multiple owners. However, unless otherwise stated in a formal written agreement, each partner is liable for all of the partnerships debts, as well as the actions of the other partners. In addition to filing a Schedule C Form with Income Tax Form 1040, the partnership must submit Form 1065 to report the business profits withdrawn by each partner.

<u>Corporation</u>: This entity is the most complex and requires filing of Articles of Incorporation with the Secretary of State, registration of the corporation's name and franchise tax filing. A lawyer[s counsel is often recommended when choosing to

incorporate. A corporation is a separate legal entity independent of the owners, called "shareholders". Thus, liability is limited. The primary drawback to a corporation is that profits are taxed twice, once through the corporation and once as personal income of the shareholder)s).

<u>Subchapter S Corporation</u>: This type of corporation eliminates the double taxing described above while continuing to limit liability. While certain restrictions apply, many small businesses are eligible for this form of legal entity.

Limited Liability Company: This form of organization or business offers the beneficial tax status of a partnership and provides limited liability to all of its members. A LLC must have at least two (2) members, which can include individuals, corporations, partnerships or other entities, to be taxed as a partnership. A sole member LLC will be taxed as a sole proprietorship (see description above).

Analyzing the Market

One of the most important steps to take when planning for a new business is to research and verify that a demand exists for the product or service you will offer. This may involve studying population statistics and buying habits in your area. You will have to analyze the competition to determine if there is room for another competitor. Sometimes a survey is necessary to document the existence of a strong market for your product. You will also need to decide what kind of advertising you will use and find out how much it will cost. Counselors at SCORE can assist you in studying and analyzing your market.

Choosing a Location

You must find a location and endure the location is properly zoned to allow your business to operate. If you make the decision to work out of your home, ensure that your business meets the specifications of the Vestavia Hills Zoning Code to qualify for a "home occupation." Residents of Liberty Park are required to seek conditional use approval before conducting a home occupation from their residence. Also, make sure you are not disrupting your neighborhood's residential restrictive covenants and conditions by checking existing covenants or seeking information with the HOA. If you desire to have your business in a commercial location, make sure you determine that the zoning of the property allows your business to operate. Zoning information may be obtained online at www.vhal.org or by contacting the city Zoning Department at (205) 978-3674. Also, understand in negotiating the lease, a general statement is that you should negotiate as short a term as possible. Research the business history of that location and the growth projections. Information on choosing a good location for your business is available at the Chamber of Commerce. Also contact the Vestavia Hills Building Safety Department at (205) 978-0125 for construction permit requirement information and to determine if you will have to make any improvements in the location.

Purchasing and Pricing Your Product or Service

Pricing is very important. Factors to consider are your cost for the product or raw materials, labor, profit level and competitiveness. Where will you buy your materials or product? What are your future suppliers (vendors) credit terms, delivery schedules and freight charges? Counselors at SCORE can assist you in studying and analyzing your market.

Insurance

Almost all businesses need liability insurance. In addition, you may need fire insurance and your employees may need to be bonded, if they come in contact with customer's personal belongings. Some businesses will need worker's compensation insurance. Your insurance agent can recommend other types of insurance coverage you should consider for your business, including key man and business interruption insurance.

Projecting Sales and Costs: Setting Reasonable Goals

Profits/loss projections are vital to planning and managing a business. Based on your market analysis and pricing, you should forecast your monthly sales for a least the first year of operation. Monthly costs, including such factors as raw product cost or materials, rent, utilities, insurance, wages, payroll taxes, advertising, etc. should be deducted to arrive at your monthly profit or loss. You also need to determine how much sales volume is necessary to cover expenses (break-even point).

Be sure to question your forecasts and their assumptions. What are you going to do if your sales are only half of what you projected? Is your advertising budget sufficient? How are you going to recruit new employees? What will you do if your primary competitor lowers his prices 50% in an attempt to maintain market share? You can't ask yourself enough questions. It will help to prepare you for that time when the unexpected that "won't happen", does. The SBA has a variety of resources available to facilitate financial planning and their counselors can work with you in creating your projections.

Financing

Most businesses fail for one of two reasons: (1) poor planning and/or (2) inadequate financing. Analyze your start-up costs in terms of initial inventory, equipment, the first three months of operating expenses, utility deposits, etc. If you find you must seek outside financing, you will need to prepare a formal business plan, which will include in detail the information described in the topics above. In most cases, collateral (in the form of land, property, or other fixed assets) will be necessary to secure the loan.

Counselors at the SBDC can help you prepare a solid business plan and discuss with you the different sources of financing available for small business owners, including the SBA 7-A program; certified development company programs; state programs; and federal programs

In some cases, the SBA (through its SBA 7-A program) will guarantee or co-sign a bank loan in an amount up to \$750,000. The process begins with the loan application through a bank with the maximum guarantee being 80% on loan amounts under \$100,000 and 75% on loan amounts more that \$100,000.

Local certified development company programs, working with the SBA, package 504 loans on land, buildings, and long term fixed assets for businesses with good job creating potential. Local, certified development companies include:

ALACOM - Alabama Community Development Corporation 117 Southcrest Drive, Suite 100 Birmingham, AL 35209 Phone: (205) 942-3360 Fax: (205) 942-5984

Southern Development Council 8132 Old Federal Road Montgomery, AL 36117 334.244.1801 or 1.800.499.3034

State and federal programs include Urban Development Assistant Grants and State Economic Development Loans. They are usually limited to industry and manufacturing companies that will locate in economically distressed areas and employ 15 or more persons.

Local Government Incentives

The city of Vestavia Hills has an Economic Development Incentive Policy that may be of assistance to a business. It can be accessed at <u>www.vhal.org</u> or by calling the city manager at 978-0100.

LEGAL OBLIGATIONS

Business Licenses

If you plan to transact business for money in the city of Vestavia Hills, you will need a business license in Vestavia Hills and Jefferson County prior to conducting business. In addition, your type of business may be subject to a state license requirement, which is issued through the county government.

Many businesses have sales or service people who travel from city to city and county to county. Each city or county has the authority to require a license of some type if a sale is attempted within its jurisdictional boundaries. You should always check with the entities involved before attempting to do business in a new area, especially if you plan to be in that area frequently.

The cost of business licenses varies greatly from location to location and from business to business. They are usually issued for one year, although some locations offer special licenses of a shorter duration for traveling peddlers, auctioneers or others who only do business in the area periodically. Describe all of the functions of your business carefully to the issuing agent to be sure you receive the proper license type, since many activities (discussed in the next paragraph) require special endorsements.

A new business license ordinance was enacted in 2007 in Vestavia Hills. New business owners should contact the Vestavia Hills Finance Office at (205) 978-0126 to make sure they are in compliance and have obtained a proper license. The Jefferson County Finance office may be contacted at (205) 325-.5630.

Sign Ordinance and Other Restriction Ordinances (e.g. Food Trucks, etc.)

New businesses in Vestavia Hills should be aware a new sign ordinance was passed in 2010, so be sure & discuss any signage with the City Building Department before you begin any construction projects or install signage. The new ordinance significantly changed the earlier version, and new business owners may review the most current sign ordinance on the Chamber of Commerce website at www.vhal.org

Special Restrictions

The sale of items such as tobacco, gasoline, oil, beer and alcoholic beverages require special license permits and must meet zoning ordinances.

Any establishment selling food or operating swimming pools (and/or whirlpools) must be inspected by the county health department.

If you are building, remodeling, or adding on your business site, you must have a construction permit. You will also need to have a walk through inspection by the fire marshal.

Some businesses, such as day care centers, need special licenses.

Restaurants, bars and similar businesses must pay a sewer impact fee.

And, the list could go on and on. Just be sure to describe all of the functions of your business carefully to the issuing agent to be sure you receive the proper license type. Addresses and phone numbers of the agencies that control such regulation are listed later in this section.

Record Keeping

The IRS does not require a specific record keeping format, but it does require that clear, easy to follow records be dept and that net income is readily discernible. You should open a business checking account prior to your first day of business. Deposits should be made daily and all expenses should be paid by check. Don't pay bills from the cash register. And, don't pay personal bills from your business checking account. In fact, keep all of your personal money separated from your business. When investing your personal money into the business, deposit your funds by check into the business' checking account, when you make purchases or pay expenses for the business, do so from the business' checking account. When withdrawing profits from the business, do so by check from the business checking account.

Double entry accounting is a bookkeeping method most often recommended for small business owners. Counselors at SCORE, (205) 823-5011, are available to give you this type of bookkeeping instruction. Bookkeeping services and accountants can also be employed to assist you with good record keeping.

Employer's Regulations

The Civil Rights Act, enforced by the Equal Employment Opportunity Commission, made is illegal for employers to discriminate in employment due to race, color, religion, sex, age or national origin. In addition, the Equal Pay Act of 1963 requires equal pay for equal work regardless of race, color, religion, sex, age or national origin. The minimum wage is currently set at \$7.25 per hour. For non-exempt (non-salaried) employees, any time worked over 40 hours per week must, by law, be compensated at 1.5 times the normal hourly rate.

In Alabama, employers may not demand union affiliation nor discriminate against union affiliation.

Employees called to jury duty must be paid their regular wages less jury compensation.

Children under 14 can be employed, but they are required to have a work permit from their school.

Children 14-16 can only be employed after school hours and during vacations, but can not be employed in hazardous occupations.

<u>Taxes</u>

Federal: All business must report income and pay taxes to the federal government. Therefore, many businesses are required to make quarterly tax deposits (using Form 941). If you have no employees, you may use your social security number as your tax identification number. Corporations must use tax Form 1120.

If you are an employer, you must file your taxes under an Employer Identification Number obtained by filing Form SS-4. You must obtain a W-4 form from each of your employees and withhold federal income tax and social security tax from their wages. You must report annually on Form W-2 all amounts withheld from your employees' paychecks. In addition, you must pay unemployment taxes (Form 940) and your business' portion on the social security taxes for each one of your employees. Monthly deposits to the IRS are often required to keep these taxes owed below \$500. Wages paid to independent contractors must be reported on Form 1099.

The SBDC sponsors monthly seminars with the IRS on how to file federal income taxes and payroll taxes. (205) 934-6760

State: All businesses must report to the state and pay taxes on income. Lease taxes apply in certain situations so you must check with the City Clerks office at (205)978-0131. In addition, they must collect and deposit sales taxes after applying for a sales tax number (Form ST-1). If you are a wholesaler or are otherwise exempt from collecting sales taxes, you must apply for a sales tax exemption number.

Corporations must file Form 20 and pay a privilege tax. (334)353-7923 See Page 32 in the Alabama Department of Revenue's *Starting a New Business* booklet for detailed information.

If you are an employer, you must obtain a state income tax withholding number to withhold your employees' state income taxes. You must also pay a state unemployment tax on each employee's wages.

County: Businesses not exempt from state tax must also collect and deposit a county sales tax. The county also assessed property taxes. If you are an employer, you

may have to withhold a county occupational tax from your employees' wage. See page 52 in the booklet and refer to the Sales, Use & Business Tax Division for the website. www.revenue.alabama.gov/salestax/menu.htm

The following special notes on health and sanitation apply to restaurants located in Jefferson County (and hence Vestavia Hills). Alabama.

For Food Inspection and State Regulations: Contact the Jefferson County Health Department – Food Division at (205) 930-1260. Ask for an inspector. The Food Division can provide restaurants with a copy of the state food/health regulations.

Sanitation/Sewage: Contact the Jefferson County Sewer Department – Impact Office regarding sewer fees and permits at (205) 325-5138. For new restaurant construction or renovation that includes additional seating for restaurants with washable/reusable dishes and glasses, there will be a sewer impact fee of \$100 per seat. For fast food restaurants, (i.e. McDonalds), there will be a fee based upon water consumption. This is a one time fee. Subsequent owners who do not add seating may be required to get a permit for building renovations, but will not be required to pay an impact fee, unless the building has been unoccupied and not used as a restaurant for more than one (1) year. For septic tank regulation and inspection, contact the Jefferson County Sanitary Engineering Department at (205) 930-1230.

City: Many cities (including Vestavia Hills) levy a sales tax, which must be collected and deposited by qualifying businesses. Vestavia Hills does not have a city occupational tax, but there is a lease tax payable based on the gross amount of any property leased for personal or business use.

Levels of Sales Tax

- State 4%
- City 3%
- County 1%
- Additional County Educational 1%

Total: 9%

Addresses and Phone Numbers of Regulating Agencies

Federal – United States

Internal Revenue Service: Contact the IRS at 801 Tom Martin Drive, Birmingham, AL 35211, 1-800-829-1040, <u>http://www.irs.gov/localcontacts/article</u> to order forms for

obtaining your Employer Identification Number and all federal income tax forms, including the following:

Employer's Tax Guide (Circular E) Federal tax withholding forms: 940 – Employer's Annual Unemployment Tax Return 941 – Employer's Quarterly Federal Income Tax and FICA Return W-4- Employee's Withholding Allowance Certificate W-2- Employer's Wage and Tax Statement W-3- Reconciliation of Transmittal of Income and Tax Statements 1099 – Information return FICA withholding information (social security tax) Employer's matching FICA information Federal Unemployment Tax forms Form SS-8 if you need to determine "contract status" for an employee

If you intend to hire employees, then you must comply with the Immigration Control and Reform Act of 1986. For a copy of The Handbook for Employers, which contains instructions for completing Form 1-9 (Employment Eligibility Verification Form): write to the U.S. Department of Justice, Employer Relations Officer, 75 Spring Street S.W., Atlanta, GA 30303.

To obtain an Employer Identification Number (EIN) by telephone, call (901) 546-3920. Follow up by mail using Form SS-4.

U.S. department of Labor Enforcement Agencies – National Office Contacts

Employment Standards Administration

http://www.dol.gov/esa/

Wage and Hour Division http://www.dol.gov/esa/whd	(866) 487-9243
Minimum Wage and Overtime Pay	(866) 487-9243
Child Labor (non-agricultural)	(202) 693-4843
Immigrant Labor	(202) 693-3010
Family and Medical Leave Rights	(866) 487-9243
Restrictions on Garnishment of Wages	(866) 487-9243
Wage Rates for Government Construction	····
and Service Contracts	(866) 487-9243
Office of Labor-Management Standards	(202) 693-0122

nttp://www.doi.gov/esa/oims

Office of Federal Contract Compliance http://www.dol.gov/esa/ofccp	(202) 693-0101	
Employment and Training Administration http://www.doleta.gov/		
Unemployment Insurance Service http://www.iowaworkforce.	(202) 693-3032	
Pensions/Employee Benefits		
Pensions and Welfare Benefits Administration http://www.nia.nih.gov/rd	(866) 444-3272	
Private section pension plans and welfare (employee) benefit plans: fiduciary, reporting, disclosure and other requirements. Health Plans (Right to Continue Health Plan Participation under COBRA).		
Workplace Safety and Health http://www.gov.mb.ca/labour/safety/		
Occupational Safety and Health Administration http://www.osha.gov/	(202) 693-1999	
Occupational safety and health laws Voluntary Protection Programs Compliance assistance programs		
Mine Safety and Health Administration http://www.msha.gov/	(202) 693-9414	
Coal, metal and non-metal safety and health I Compliance assistance programs	aws	
Veterans' Employment and Training Service http://www.dol.gov/vets/	(202) 693-4701	
Rights to reemployment with the employer the service member was working for when the service member went on active duty)	

Local Contacts

U.S. Department of Labor

OFCCP

U.S. Department of Labor Medical Forum Building 920 22nd Street North Suite 660 Birmingham AL 35203

(205) 731-0820 phone (205) 731-3466 fax

OSHA

Birmingham Area Office, U.S. Dept. of Labor –OSHA Medical Forum Building 950 22nd St. North, Room 1050 Birmingham, AL 35203

(205) 731-1534

Generally, employers are <u>not</u> bound by OSHA record keeping regulations if they: (1) have fewer than 10 full-time employees, (2) are in retail trade, (3) are in finance, insurance or real estate, or (4) have a service business. All others are covered by OSHA and are responsible for finding out exactly what regulations apply to their type of business. If you have employees, protect your business by checking with the local OSHA office to find your obligations under the Act. Ask for the <u>OSHA Handbook for Small Business</u> and/or <u>Record keeping Requirements Under the Occupational Safety and Health Act of</u> <u>1970.</u>

Other Federal Agencies You May Need to Contact

Social Security Administration	(800) 772-1213
EEOC – Equal Employment Opportunity Commission 1900 3 rd Avenue North Birmingham, AL 35203	1-800-669-4000
Employee Immigration Information	1-800-375-5283
Federal Government Information Line	1-334-242-7100

State of Alabama

Alabama Department of Revenue

2024 3rd Avenue North Birmingham,, AL 35203 (205) 323-0012

For Sales Tax Number and Filing Forms

If you sell tangible property of amusement (i.e. video arcades or movie theaters), you must collect sales tax of 4%. Jefferson County and Vestavia Hills also charge additional sales taxes. <u>You Must</u> file an application for Sales Tax License and Sales Tax Return (Form ST-1) with the:

Alabama Department of Revenue Sales and Use Tax Division P.O. Box 327710 Montgomery, AL 36132

(334) 261-3521

For A Sales Tax Exemption:

As a business owner, you are responsible for finding out whether or not you must collect sales tax. If what you sell is exempt from sales tax (i.e. services or labor or sales to wholesalers), file an Application for Sales Tax Certificate of Exemption with the Alabama Department of Revenue, Sales & Use Tax Division.

For All State Income Tax Filing and Forms

If you are an employer, you need to obtain state income tax withholding number and filing forms:

A-1 (or A-6) – Employer's Quarterly (or monthly) Return of Income Tax Withheld

A-3 – Reconciliation of State Income Tax Withheld

A-4 - Employee's Withholding Exemption Certificate

You must file an Application for Alabama Withholding Tax Code Number (Form WH-1) with:

Alabama Department of Revenue Income Tax Division – Withholding Tax Section 64th North Union Street Montgomery, AL 36130 (334)_ 261-3362

Alabama Secretary of State

Corporate Division 524 State Office Building Montgomery, AL (334) 242-9800

> To file Articles of Incorporation To register your corporate name

Privilege Tax

Alabama corporations must pay the Corporate Shares Tax (Form FTX-10) annually by filing with the Franchise Tax Division and paying the County Tax Collector.

Businesses incorporated outside Alabama must file Form FTI-5 to the Franchise Tax Division prior to doing business in Alabama.

For franchise tax forms call (334) 261-3457. Use the Initial Domestic Corporation Franchise Tax Return and Permit Application (Form FT2-IN) and file with:

Franchise Tax Division Alabama Department of Revenue Montgomery, AL 36130

Alabama State Employment Service

Tax Division 1816 8th Avenue North Birmingham, AL 35202-2046 (205) 251-1181

To obtain forms for State Unemployment Tax

State Government Information Line

(334) 261-2500

Jefferson County

Jefferson County Courthouse 716 21st Street North Birmingham, AL 35203

New business owners must be aware of four basic requirements

- (1) You must have a County Business License
- (2) You must collect and pay sales taxes, if applicable

(Forms and filing for county sales tax and withholding occupational tax form employee's

- (3) You must pay the County Occupational Tax (0.5%), if applicable, to the: Department of Revenue A-100 Courthouse
 - 716 North 21st Street
 - Dirminghom AL 25262
 - Birmingham, AL 35263
- (4) You must pay the General Property (AD Valorem) Taxes, if applicable to the:

County Tax Assessor Room 106, 1st Floor, Jefferson County Courthouse 716 North 21st Street Birmingham, AL 35263

County Inspection (For new construction or remo	deling in county areas outsid	(205) 325-5145 le municipalities)	
Land Development (County zoning questions)		(205) 325-5638	
Public Works Department (For sewer impact fee)		(205) 325-5138	
County Health Department(205) 933-9110(Regulates establishments dealing with any lodging facilities, swimming pools and whirlpools, and all food service, sale or production).			
<u>City of Vestavia Hills, Alaban</u> Vestavia Hills City Hall 1032 Montgomery Highw Vestavia Hills, AL 35216		(205) 978-0126	
Finance/ Revenue Division	Mr. George Sawaya	(205) 978-0127	
Business Licenses	Mr. Bo Seagrist	(205) 978-0102	

Revenue Department

Business License

wages)

(205) 325-5171

(205) 325-5186

Zoning Regulations (To see if your location is appro	Conrad Garrison ved for business use)	(205) 978-3674
<u>Building Safety</u> (To get approval on new constru	Keith Blanton uction or buildings purchased)	(205) 978-0136
Traffic Engineering (For questions about access roa	Christopher Brady ads to your business)	(205) 978-0198
<u>Fire Marshal</u> (Particularly if you're locating yo	Scott Key our business in a house)	(205) 978-0218

Note Concerning Commercial Garbage Pick-up

The city of Vestavia Hills does not provide for the pick-up of commercial garbage. With the obvious exception of those businesses leasing space in commercial office building, mall or shopping center, it is each business owner's responsibility to contract for garbage pick-up. Please verify what your responsibility will be before you lease space or purchase a building.

Utilities

Telephone Service

Call AT&T at 557-6000 (in state) or (205) 327-3200 (out-of-state) to arrange for business service and a telephone number. Call 991-1910 for your Yellow Pages listing. Businesses automatically receive a one-line, one-heading listing in the White Pages and in the Yellow Pages.

Electrical Service

Call Alabama Power Company at 326-800; give the clerk your business address and you will be told which area office to contact for fees and deposit requirements.

Water Service

Call the Birmingham Water works at 251-3261; the clerk will check the account for your business address and tell you the amount of deposit required.

Gas Service

Call Alagasco at 326-8200; if gas was used at your business address previously, your deposit will be based on previous usage. If you need new service, the clerk will arrange for marketing personnel to contact you, visit the sight and determine your deposit.

ADDITIONAL RESOURCES

Government Procurement

Once your business is well established and you can handle government size jobs, you may be interested in procurement. When a government agency plans construction work or needs to buy a product or service, it sends out a bid request. The SBDC gets a list of many bid requests daily and has set up a computer system, by which bid requests can be matched with the abilities of their clients. When a match occurs, we contact the client who may then obtain a bid package from the government agency and prepare a bid. There are other bid request listings available as well, such at <u>The Commerce Business Daily</u> found in most libraries. If you are interest in being on the SBDC procurement system, call to schedule an appointment with a counselor.

International Trade

If your business is interested in International Trade, the following agencies can provide valuable counseling and assistance:

United States Department of Commerce U.S. and Foreign Commercial Service 950 22nd Street North, Room 707 Birmingham, AL 35203 (205) 731-1331 (205) 731-0076 fax

Alabama International Trade Center University of Alabama P. O. Box 870396 (205) 348-7621 (205) 348-6974 fax

State and Local Resources

Alabama Department of Economic & Community Affairs Alabama Center for Commerce 401 Adams Avenue P.O. Box 5690 Montgomery, AL 36103-5690 (334) 242-5100 (343) 242-5099 fax

Alabama Department of Industrial Relations, Employment Service Division P.O. Box 12046 3440 3rd Avenue South Birmingham, AL 35202-2046 (205) 254-1300 (205) 254-1387 fax

Alabama Development Office Alabama Center for Commerce 401 Adams Avenue, Suite 670 Montgomery, AL 36103-5690 (334) 242-0400 (334) 242-0415 fax

Alabama Minority Supplier Development Council 3100 Cottage Hill Road Suite 218 Mobile, AL 36606 (334) 471-6380

The Economic Development Center (formerly the Alabama Resource Center) 500 Beacon Parkway West Birmingham, AL 35209 (205) 943-4700 (205) 943-4703 fax

Alabama State Employment Service Office – Birmingham P.O. Box 12046 3440 3rd Avenue South Birmingham, AL 35202-2046 (205) 254-1300 (205) 254-1387 fax Alabama World Trade Center 1500 Resource Drive Meadow Brook Corporate Park Birmingham, AL 35242 (205) 250-4747

Better Business Bureau of Central Alabama P.O. Box 55268 1210 20th Street South Birmingham, AL 35255 (205) 558-2222 (205) 558-2239 fax

Birmingham Association of Realtors, Inc. 3501 Montgomery Highway Birmingham, AL 35209 (205) 871-1911 (205) 802-6070 fax

Birmingham Community Investment Partnership 1919 Morris Avenue Suite 1100 Birmingham, AL 35203 (205) 324-3696 (205) 324-3498 fax

Birmingham Construction Industry Authority P.O. Box 2646 3600 4th Avenue South Birmingham, AL 35202-2646 (205) 324-6202 (205) 324-6210

Birmingham Business Alliance 505 20th Street N. Suite 200 Birmingham, AL 35203 (205) 324-2100 (205) 252-6184 fax Birmingham Regional Planning Commission Magnolia Office Park, Suite 220 2112 11th Avenue South Birmingham, AL 35256-4799 (205) 251-8139 (205) 328-3304 fax

Birmingham Venture Club P.O. Box 10127 2027 First Avenue North Birmingham, AL 35203 (205) 323-5461 (205) 250-7669 fax

Center for Business and Economic Research The University of Alabama P.O. Box 870221 Tuscaloosa, AL 35487-0221 (205) 348-6191 (205) 348-2951 fax

Private Capital Corporation 402 Office Park Drive Suite 150 Birmingham, AL 35223 (205) 803-5600 (205) 870-8168 fax