2024/2025

BUSINESS TOOLKIT

The Vermont Professionals of Color Network

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Business Toolkit: Glossary of Business, Procurement, and Corporate Terms

A

- **APEX Accelerator** – A program that offers free consulting and training for businesses looking to engage in government contracting.
- **Articles of Incorporation** – Legal documents filed to establish a corporation, outlining key details like business name, address, and purpose.
- **Articles of Organization** – Documents required to form a Limited Liability Company (LLC).

B

- **B Corporation (B-Corp)** – A for-profit corporation that prioritizes social and environmental responsibility alongside profit and is certified by B Lab.
- **Balance Sheet** – A financial statement summarizing a company's assets, liabilities, and equity at a specific point in time.
- **Break-even Analysis** – A calculation that determines the point at which revenue equals expenses, indicating when a business will start making a profit.
- **Business Entity** – A legally recognized organization, such as a corporation, LLC, or partnership, that conducts business activities.
- **Business Plan** – A document outlining a business's goals, strategies, market analysis, and financial projections.
- **Business Registry** – A database where businesses register their names and entities with the state.

C

- **C Corporation (C-Corp)** – A standard corporation that is taxed separately from its owners. It can issue stock, and shareholders pay taxes on dividends (double taxation).
- **Cash Flow Statement** – A financial report showing cash inflows and outflows over a period.
- **Certification (MBE, WBE, etc.)** – Official recognition for businesses owned by minorities or women, which can provide access to special contracting opportunities.

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- **Corporation** – A legal entity separate from its owners, providing liability protection and tax benefits.
- **CVOEO (Champlain Valley Office of Economic Opportunity)** – An organization that provides economic assistance and support services.

D

- **DBA (Doing Business As)** – A registered name under which a business operates, different from its legal name.
- **Demographics** – Statistical data about a target market, such as age, income, and location.
- **Department of Labor (VT DoL)** – The state agency responsible for enforcing labor laws, managing unemployment insurance, and ensuring workplace compliance.
- **Double Taxation** – A situation where a corporation's profits are taxed at both the corporate level and the shareholder level when dividends are paid.

E

- **EIN (Employer Identification Number)** – A unique number assigned by the IRS for tax purposes, similar to a Social Security Number but for businesses.
- **Equity** – Ownership interest in a business, calculated as assets minus liabilities.
- **Executive Summary** – A brief overview of a business plan summarizing key points.

F

- **FEIN (Federal Employer Identification Number)** – Another term for EIN, used for tax and employment-related reporting.
- **Financial Projections** – Forecasts of future revenues, expenses, and profits.
- **Funding Request** – A section in a business plan that details the amount of money needed and its intended use.

I

- **Income Statement** – A financial report summarizing revenues, expenses, and profits over a period.

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Business Toolkit: Glossary of Business, Procurement, and Corporate Terms

- **Invitation to Bid (ITB)** – A formal procurement method used by government agencies to solicit offers from suppliers.

L

- **Limited Liability Company (LLC)** – A hybrid entity that combines the liability protection of a corporation with the tax benefits of a partnership.
- **Licenses and Permits** – Legal authorizations required to operate certain businesses or perform specific activities.

M

- **Market Analysis** – A study of industry trends, customer demographics, and competitor strengths/weaknesses.
- **MBE (Minority Business Enterprise)** – A certification for businesses owned and operated by individuals from minority groups.
- **Mission Statement** – A brief description of a business's purpose and core values.

N

- **Net Income** – The profit remaining after all expenses have been deducted from revenue.
- **Non-Profit Corporation** – A corporation that operates for charitable, educational, or social purposes and is exempt from federal income tax.

O

- **Operations Manager** – A person responsible for overseeing business operations and ensuring efficiency.
- **Organizational Structure** – A framework outlining roles, responsibilities, and reporting relationships within a business.

P

- **Partnership** – A business owned by two or more people who share responsibilities and profits.

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- **Pricing Strategy** – A plan for setting the price of products or services to attract customers and maximize revenue.
- **Procurement** – The process of obtaining goods and services, often through a formal bidding process.
- **Product/Service Description** – A section in a business plan detailing what a business offers and its benefits.
- **Professional Corporation** – A corporation formed by professionals, such as lawyers, doctors, or accountants, that provides liability protection and tax benefits.

R

- **Registered Agent** – A person or entity designated to receive legal and official documents on behalf of a business.
- **Request for Proposal (RFP)** – A document issued by an organization to solicit bids from potential suppliers for services or products.
- **Request for Quotation (RFQ)** – A process where businesses request pricing information from suppliers.
- **Revenue** – The total income generated from sales before expenses.

S

- **S Corporation (S-Corp)** – A corporation that avoids double taxation by passing its income, losses, deductions, and credits to shareholders for taxation.
- **Scope of Work** – A section in contracts outlining deliverables, timelines, and responsibilities.
- **Sole Proprietorship** – A business owned and operated by one person, with no legal distinction between the owner and the business.
- **Solicitation** – A formal request for bids or proposals from potential vendors.
- **Start-up Costs** – The initial expenses required to launch a business.
- **State of Vermont Procurement** – The office responsible for managing government purchases in Vermont.

T

- **Target Market** – A specific group of customers a business aims to serve.

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Business Toolkit: Glossary of Business, Procurement, and Corporate Terms

- **Tax ID Number** – Another term for EIN, used for tax purposes.

U

- **Unemployment Insurance** – A government program that provides financial support to employees who lose their jobs.

V

- **Vermont Apex Accelerator** – A state program providing free business consulting for government contracting.
- **Vermont Department of Labor (VT DoL)** – The state agency handling employment regulations, wage laws, and worker protections.

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Business Toolkit: Business Plan Template

I. Executive Summary

- Brief overview of your business (½ page)
- Mission statement
- Products/services offered
- Target market and competition
- Financial goals and projections

II. Company Description

- Business structure (sole proprietorship, partnership, LLC, corporation)
- Ownership and management team
    - **Owner/Founder:** [Your Name]
    - **Ownership Percentage:** [Percentage]
    - **Roles and Responsibilities:** [Brief description of key responsibilities]
    - **Operations Manager:** [Name]
    - **Experience:** [Relevant experience]
    - **Responsibilities:** Strategic planning, overall operations, financial management
- Location and contact information
- Business history (if applicable)

III. Market Analysis

- Industry overview and trends
- Target market:
    - Demographics
    - Needs and preferences
    - Buying habits
- Competitor analysis:
    - Market share
    - Strengths and weaknesses
    - Competitive advantages
- Market size and growth potential

IV. Products/Services

- Description of products/services offered
- Features and benefits

- Pricing strategy
- Life cycle stage (development, introduction, growth, maturity)

V. Marketing and Sales

- Marketing objectives and strategies:
    - Advertising (online, offline)
    - Content marketing
    - Social media
    - Email marketing
- Sales strategy:
    - Sales channels (online, offline)
    - Sales team structure
    - Sales projections
- Customer service and support

VI. Operations

- Business location and layout
- Equipment and supplies
- Inventory management
- Supply chain and logistics
- Employee hiring and training

VII. Management and Organization

- Management team:
    - CEO/Founder
    - Key personnel
    - Board of directors (if applicable)
- Organizational structure:
    - Departments
    - Job descriptions
    - Reporting relationships
-

VIII. Financial Projections

- Income statement (Year 1-3)
- Balance sheet (Year 1-3)

- Cash flow statement (Year 1-3)
- Break-even analysis
- Funding requirements and potential sources

IX. Funding Request

- Amount of funding required
- Use of funds (specific expenses or projects)
- Repayment plan (if applicable)

X. Appendices

- Resumes of key team members
- Market research and data
- Product/service diagrams or images
- References

Example: Executive Summary

[Your Business Name] is a startup lemonade shop aiming to provide high-quality lemonade and a welcoming atmosphere to downtown/rural [town/village/city]. Our mission is to become the go-to lemonade destination for locals and tourists. .

Example: Market Analysis

Industry Overview:
The lemonade shop industry is growing rapidly, with an expected annual growth rate of 10%.
Target Market:

- Demographics: Young professionals, students, and tourists
- Needs and preferences: High-quality lemonade, comfortable seating, and free Wi-Fi
- Buying habits: Frequent visits, loyalty programs

Competitor Analysis:

- Market share: 30% held by [Competitor 1], 20% by [Competitor 2]

- Strengths: [Competitor 1]'s strong brand recognition
- Weaknesses: [Competitor 2]'s limited menu options

Example: Financial Projections

Income Statement (Year 1):

- Revenue: $250,000
- Expenses: $150,000
- Net income: $100,000

Break-even Analysis:

- Monthly fixed costs: $10,000
- Monthly variable costs: $5,000
- Break-even point: $15,000 monthly revenue

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Business Toolkit: Financial Worksheet

Financial Worksheet

Section 1: Startup Costs

Item/Expense	Estimated Cost ($)
Business Registration Fees	
Legal/Consulting Fees	
Website/Domain Setup	
Equipment & Supplies	
Marketing & Branding	
Insurance	
Rent/Lease (First Month + Deposit)	
Other (Specify)	
Total Startup Costs	

Section 2: Monthly Operating Expenses

Expense Category	Monthly Cost ($)
Rent/Mortgage	
Utilities (Electric, Water, Internet)	
Employee Wages/Contractors	
Inventory/Supplies	

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Business Toolkit: Financial Worksheet

Software/Subscriptions
Marketing & Advertising
Transportation/Travel
Loan Payments
Miscellaneous
Total Monthly Operating Costs

Section 3: Revenue Projections (Monthly)

Revenue Source	Estimated Monthly Revenue ($)
Product Sales	
Services	
Contracts	
Grants/Subsidies	
Other	
Total Monthly Revenue	

Section 4: Break-Even Analysis

Metric	Amount ($)
Fixed Monthly Costs	
Average Price per Product/Service	

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Business Toolkit: Financial Worksheet

Average Variable Cost per Unit

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Business Toolkit: Corporation & EIN

What is a Corporation?
A corporation is a type of business entity that operates as a separate legal "person." It has its own name, its own money, and its own rules.

Step 1: Imagine a Business
Imagine you have a business as a lemonade drink vendor. You make lemonade and sell it to people who walk by.

Step 2: Make it Official
When you make your lemonade stand official, you create a corporation. This means you give your business a name, like "Vermont Lemonade Inc."

Step 3: Get a Special Identifier
The government gives your corporation a special number called an EIN (Employer Identification Number). This number is like a social security number for your business, that the government uses to keep track of your business.

What is an EIN?
An EIN is a special number that the government uses to keep track of your business. It's like a name tag for your corporation.

Step 4: Use of Your EIN
You use your EIN to do important things like:

- Open a bank account for your business
- Pay taxes on the money you make
- Hire employees to help you make lemonade
- If you are a Sole Proprietor, you may want to use an EIN instead of your SSN to protect your privacy, keep your SSN private, and keep your business and personal finances separate.

Step 5: Keep Your Business Separate
Remember, your corporation is like a separate person. Keep your business money and rules separate from your own personal money and rules.

- Rules can include: separate bank accounts, avoid using personal credit cards for business expenses, protect your personal assets from your business liabilities

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Business Toolkit: Corporation & EIN

What is a C Corporation?
A C corporation, also known as a C-corp, is a standard corporation that is taxed separately from its owners. C-corps can issue stock, and shareholders can deduct losses on their personal tax returns.

Step 1: Create a C Corporation
When you create a C Corporation, you file papers with the government and get a special number called an EIN.

Step 2: Share Ownership
A C Corporation can have many owners, called shareholders. They share the profits and losses of the business.

Step 3: Pay Taxes
A C Corporation pays taxes on its profits. Then, the shareholders pay taxes again on the money they receive.

What is an S Corporation?
An S corporation, or S-corp, is a pass-through entity that passes corporate income, losses, deductions, and credits to its shareholders. S-corps are taxed only at the individual level, avoiding double taxation.

Step 1: Elect S Corporation Status
When you create a C Corporation, you can choose to be an S Corporation by filing a special form with the government.

Step 2: Share Ownership (Limited)
An S Corporation can only have a limited number of shareholders (up to 100). They must be U.S. citizens or certain trusts.

Step 3: Pass-Through Taxes
An S Corporation doesn't pay taxes on its profits. Instead, the shareholders report the profits and losses on their own tax returns.

Key Differences:

- C Corporation: Double taxation (corporation and shareholders pay taxes)
- S Corporation: Pass-through taxation (only shareholders pay taxes)

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Business Toolkit: Corporation & EIN

Which One is Right for You?

- C Corporation: Good for businesses that want to grow big and have many owners.
- S Corporation: Good for small businesses with limited owners who want to avoid double taxation.

What is a B Corporation?

A B corporation, or B-corp, is a for-profit corporation that prioritizes social and environmental responsibility alongside profit. B-corps are certified by the non-profit organization B Lab and are subject to the same tax laws as C-corps.

Other Types of Corporations

- **Limited Liability Company (LLC)**: A hybrid entity that combines the liability protection of a corporation with the tax benefits of a partnership.
- **Non-Profit Corporation**: A corporation that operates for charitable, educational, or social purposes, and is exempt from federal income tax.
- **Professional Corporation**: A corporation formed by professionals, such as lawyers, doctors, or accountants, that provides liability protection and tax benefits.

Choosing the Right Corporation Type

When selecting a corporation type, consider factors such as:

- Tax implications
- Liability protection
- Ownership structure
- Business goals and values

It's essential to consult with a lawyer, accountant, or business advisor to determine the best corporation type for your business.

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Business Toolkit: How to Register Your Business with the Vermont Secretary of State

1. **Choose Your Business Structure**

Sole Proprietorship

A sole proprietorship is a one-person business where you're in charge and responsible for everything. It's easy to start, but you're personally responsible for any debts or issues.

Partnership

A partnership is a business with two or more owners who share responsibilities and profits. You'll need an agreement to clarify each partner's role and prevent disputes.

Limited Liability Company (LLC)

An LLC protects your personal assets (like your home and savings) from business debts and lawsuits. It's a flexible option for small businesses.

Corporation

A corporation is a separate entity from its owners, offering liability protection and tax benefits. It's a good choice for businesses that want to grow and attract investors.

Non-Profit

A non-profit organization focuses on a mission or cause, not profits. You'll need to file paperwork to become a recognized non-profit and qualify for tax exemptions.

Link: **https://sos.vermont.gov/corporations/registration/**

2. **Choose a Business Name That Works**

Pick a unique name that reflects your business and check if it's available using the Vermont Secretary of State's Business Name Search tool. Don't forget to add the right designation (like LLC, Inc., or Co.) to the end of your name, depending on your business structure. This will help you stand out and avoid confusion with other businesses.

Link: **https://bizfilings.vermont.gov/online/BusinessInquire**

3. **Register Your Business Name**

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Business Toolkit: How to Register Your Business with the Vermont Secretary of State

If you're using a business name that's different from your own name, you need to file a "Doing Business As" (DBA) with the state. This lets everyone know that you're operating under a different name. Also, make sure to register your business name when you file your business formation papers. This helps keep everything official and clear.

Link: **https://bizfilings.vermont.gov/online/Home/Acknowledgement?from=BF**

4. **Register Agent**

A Registered Agent is a person or company that agrees to receive important documents and notices on behalf of your business. Think of them like a mailbox for official business communications.

Why do I need a Registered Agent?
Most states require businesses to have a Registered Agent. This ensures that someone is available to receive important documents and notices, even if you're not available.
Can I be my own Registered Agent?
Yes, you can be your own Registered Agent, but you'll need to have a physical address in the state where your business is registered. You'll also need to be available to receive documents during business hours.
Can I hire a company to be my Registered Agent?
Yes, many companies offer Registered Agent services. They'll receive documents and notices on your behalf and forward them to you. This can be a good option if you don't have a physical address in the state or if you want to keep your business address private.

5. **Make it Official: File Your Business Documents**

Take the next step and make your business official by filing your formation documents online with the Vermont Secretary of State's Corporations Division. You'll need to fill out and submit either the Articles of Organization (for LLCs) or Articles of

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Business Toolkit: How to Register Your Business with the Vermont Secretary of State

Incorporation (for Corporations), providing essential details like your business name, address, and registered agent's name.

Be prepared to pay the required filing fee (currently $125 for LLCs and Corporations). This is a crucial step to get your business up and running!

6. **Get Your EIN: A Must-Have for Most Businesses**

Most businesses need an Employer Identification Number (EIN) for tax purposes and to hire employees. The good news? You can get one for free from the IRS website!

Apply online and receive your EIN instantly. It's a simple step that's essential for your business.

Link:
https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online

7. **Register for State Taxes in Vermont**

If you're doing business in Vermont, you may need to register for state taxes like sales tax, use tax, or withholding tax, depending on your business type.

Visit the Vermont Department of Taxes website to register online and ensure you're meeting your state tax requirements. It's a crucial step to stay compliant and avoid any potential penalties.

Link: **https://tax.vermont.gov/**

8. **Get the Right Permits for Your Business**

Make sure you have all the necessary permits and licenses for your business.

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Business Toolkit: How to Register Your Business with the Vermont Secretary of State

Requirements vary by business type and location, so check the Vermont Business Portal on the Secretary of State's website to find out what you need. Stay compliant and avoid any potential issues by getting the right permits.

9. **Stay in Good Standing: File Your Annual Report**

Keep your business in good standing by filing an annual report with the Secretary of State. The report is due once a year, on the last day of the month you initially registered.

Don't ***forget*** to update your business records to ensure everything is current and accurate. It's a simple step to maintain your business's good reputation and avoid any potential issues.

10. Additional Resources

- Vermont Professionals of Color Network, VT PoC: https://www.vtpoc.net/
- Vermont Secretary of State Business Services Division: (https://sos.vermont.gov/corporationsbusiness-services/)
- Vermont Department of Taxes: (https://tax.vermont.gov/)
- Vermont Small Business Development Center (VtSBDC): (https://www.vtsbdc.org/)

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Business Toolkit: Register Your Business for an EIN: A Step-by-Step Guide

What is an EIN?
An Employer Identification Number (EIN) is a unique number assigned to your business for tax purposes.

Why do I need an EIN?
You need an EIN to:

- Open a business bank account
- Hire employees
- File taxes

How to Register for an EIN:
Step 1: Gather Information

- Your business name and address
- Your name and title (e.g., Owner, President)
- Your Social Security Number or Individual Taxpayer Identification Number (ITIN)
- Your business type (e.g., Sole Proprietorship, Partnership, Corporation)

Step 2: Apply Online

- Go to the IRS website: **https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online**
    - There are some EIN websites that are not federally managed. Please use the above link for the best source.
    - An EIN is free, you should **not** have to pay for it.
- Click on "Apply for an Employer Identification Number (EIN)" under the "Businesses" tab
- Fill out the online application (Form SS-4)

Step 3: Answer Questions

- Answer questions about your business, such as:
    - Business purpose
    - Number of employees
    - Business start date

Step 4: Submit Application

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Business Toolkit: Register Your Business for an EIN: A Step-by-Step Guide

- Review and submit your application
- You will receive your EIN immediately after submission
    - After clicking submit, it will give an option to click the PDF and you will see your EIN.
    - Download PDF to computer drive or print it.

Step 5: Keep Your EIN Safe

- Store your EIN in a secure location
- Use your EIN for all business tax purposes

Misplaced or lost EIN:

If you previously applied for and received an Employer Identification Number (EIN) for your business, but have since misplaced it, try any or all of the following actions to locate the number:

- Find the computer-generated notice that was issued by the IRS when you applied for your EIN. This notice is issued as a confirmation of your application for, and receipt of an EIN.
- If you used your EIN to open a bank account or apply for any type of state or local license, you should contact the bank or agency to secure your EIN.
- Find a previously filed tax return for your existing entity (if you have filed a return) for which you have your lost or misplaced EIN. Your previously filed return should be notated with your EIN.
- Ask the IRS to search for your EIN by calling the Business & Specialty Tax Line at 800-829-4933. The hours of operation are 7 a.m. - 7 p.m. local time, Monday through Friday. An assistant will ask you for identifying information and provide the number to you over the telephone, as long as you are a person who is authorized to receive it.

Examples of an authorized person include, but are not limited to, a sole proprietor, a partner in a partnership, a corporate officer, a trustee of a trust, or an executor of an estate

Additional Tips:

- Apply for an EIN online, by phone (1-800-829-4933), or by mail (Form SS-4)
- There is no fee to apply for an EIN

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Business Toolkit: Register Your Business for an EIN: A Step-by-Step Guide

- You can only apply for one EIN per business

Need Help?
Call the IRS Business and Specialty Tax Line: 1-800-829-4933
Remember, registering for an EIN is a simple process that will help you establish your business identity and meet tax requirements.

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Business Toolkit: Register with Vermont Taxes: A Step-by-Step Guide

Why Register?
You need to register with Vermont taxes if you:

- Have a business in Vermont
- Sell products or services in Vermont
- Withhold taxes from employees

What to Register For:

- Sales Tax
  - You collect it FROM customers when they buy something from you
- Use Tax
  - You pay it ON purchases you make FOR your business.
- Withholding Tax
  - You take it OUT OF your employees' paychecks.
- Other taxes (depending on your business)

How to Register:
Step 1: Gather Information

- Your business name and address
- Your Federal Employer Identification Number (FEIN)
  - Link
- Your business type (e.g., Sole Proprietorship, Partnership, Corporation)
- Your Social Security Number or Individual Taxpayer Identification Number (ITIN)

Step 2: Register Online

- Go to the Vermont Department of Taxes website: https://tax.vermont.gov/
- Click on "Register a Business"
- Fill out the online registration form

Step 3: Answer Questions

- Answer questions about your business, such as:
  - Business purpose
  - Number of employees
  - Business start date

Step 4: Submit Registration

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Business Toolkit: Register with Vermont Taxes: A Step-by-Step Guide

- Review and submit your registration
- You will receive a confirmation number

Step 5: File Returns and Pay Taxes

- File tax returns and pay taxes on time
- Use your registration confirmation number to file online

Additional Tips:

- Register online, by phone (802-828-2551), or by mail (Vermont Department of Taxes, PO Box 188, Montpelier, VT 05601)
- There is no fee to register
- Keep your registration confirmation number safe

Need Help?
Call the Vermont Department of Taxes: 802-828-2551
Remember, registering with Vermont taxes is an important step to comply with state tax laws and avoid penalties.

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Business Toolkit: Register With the Vermont Department of Labor: A Step-by-Step Guide

Why Register?
You need to register with the Vermont Department of Labor if you:

- Have employees in Vermont
- Pay wages or salaries
- Need to report employment taxes

What to Register For:

- Unemployment Insurance
- Workers' Compensation Insurance
- Wage and Hour Compliance

How to Register:
Step 1: Gather Information

- Your business name and address
- Your Federal Employer Identification Number (FEIN)
- Your business type (e.g., Sole Proprietorship, Partnership, Corporation)
- Your Social Security Number or Individual Taxpayer Identification Number (ITIN)

Step 2: Register Online

- Go to the Vermont Department of Labor website: https://labor.vermont.gov/
- Click on "Register Your Business"
- Fill out the online registration form

Step 3: Answer Questions

- Answer questions about your business, such as:
    - Business purpose
    - Number of employees
    - Business start date

Step 4: Submit Registration

- Review and submit your registration
- You will receive a confirmation number

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Business Toolkit: Register With the Vermont Department of Labor: A Step-by-Step Guide

Step 5: File Reports and Pay Taxes

- File employment tax reports and pay taxes on time
- Use your registration confirmation number to file online

Additional Tips:

- Register online, by phone (802-828-4000), or by mail (Vermont Department of Labor, PO Box 488, Montpelier, VT 05601)
- There is no fee to register
- Keep your registration confirmation number safe

Need Help?
Call the Vermont Department of Labor: 802-828-4000
Remember, registering with the Vermont Department of Labor is an important step to comply with labor laws and avoid penalties.

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Business Toolkit: Procurement Step-by-Step Guide

Step 1: Prepare Your Business

1. Register your business with the Vermont Secretary of State: https://sos.vermont.gov/
2. Obtain necessary licenses and certifications
3. Develop a business plan and update your financial statements
4. Get insured and obtain the necessary insurance certificates

Step 2: Get Certified **(Optional)**

1. Research certifications:
    - Minority Business Enterprise (MBE): https://nmsdc.org/certifications/definition-of-an-mbe/
    - Women Business Enterprise (WBE): www.wbenc.org
2. Apply for certifications that align with your business

Step 3: Find Procurement Opportunities

1. Visit the State of Vermont Procurement website:
    - https://bgs.vermont.gov/purchasing
    - https://www.vermontbusinessregistry.com/BidSearch.aspx?type=1
2. Sign up for **FREE** webinars through VT Apex Accelerator
    - https://accd.vermont.gov/economic-development/programs/apex
3. Research local government procurement:
    - Municipal websites (e.g., Burlington, Montpelier, or city/town/village)
    - Contact local procurement offices
        i. APEX Accelerator
4. Explore corporate procurement:
    - Contact corporate procurement offices

Step 4: Understand Solicitations

1. Familiarize yourself with solicitation types:
    - RFP (Request for Proposal)
    - RFQ (Request for Quotation)
    - ITB (Invitation to Bid)
2. Read and understand solicitation documents

Step 5: Apply for Procurement Opportunities

1. Gather required documents:

Business Toolkit: Procurement Step-by-Step Guide

- Company overview
- Product/service description
- Pricing and payment terms
- References

2. Follow submission guidelines:
    - Electronic submissions (e.g., email, online portal)
    - Hard copy submissions (if required)

Step 6: Manage Your Contract

1. Understand contract terms:
    - Scope of work
    - Payment terms
    - Performance expectations
2. Communicate with the contracting officer
3. Deliver high-quality products/services
4. Manage payments and invoices

Step 7: Seek Support

- Vermont Apex Accelerator:
    - Free consulting services
    - https://accd.vermont.gov/economic-development/programs/apex
- Vermont Small Business Development Center (SBDC):
    - Free business consulting
    - www.vtsbdc.org
- Vermont Professionals of Color Network (VT PoC)
    - Technical Assistance Support
    - https://www.vtpoc.net/
- Add CWE
- Releaf
- CVOEO
- AALV
- And others...

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Business Toolkit: List of Legal Resources

Notes:

1. This is not necessarily a comprehensive list of legal resources across Vermont.
2. Legal resources may not be available due to existing conflicts of interest. In these cases, some organizations may not be able to provide details about the conflict. This may be as simple as the wrong person making a phone call to the lawyer.

Vermont Free Legal Answers:
Phone: N/A
General inbox:N/A
Location: online
Service Area: Vermont
Website: https://vt.freelegalanswers.org/

What is Vermont Free Legal Answers and is it really free?
Vermont Free Legal Answers is a virtual legal advice clinic in which qualifying users post civil legal questions at no cost to be answered by pro bono attorneys licensed in their state.

What kinds of legal problems does Free Legal Answers help with? Question topics include Family, Divorce, Custody, Housing, Eviction, Homelessness, Consumer Rights, Financial, Work, Employment, Unemployment, Health and Disability, Civil Rights, Income Maintenance, Juvenile and Education Law.

VTLawHelp.org:

Phone: 1-800-889-2047
General inbox:N/A
Location: statewide
Service Area: All

Provides general civil (non-criminal) legal information with links to free and low-cost civil legal aid, help and services in Vermont. The website includes:

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- a Legal Help Tool that guides people to legal and health care information and to a form to ask for advice when appropriate
- information and resources about legal rights, the law and the courts
- help for health care and health insurance issues
- links to state and community resources
- legal forms and guides to prepare for a court appearance
- sample letters to help solve a problem — for example, with a landlord or bill collector

VT Legal Aid:
Service area: Vermont
Legal Areas supported: housing, poverty, civil rights, elder law, etc
Primary contact: N/A
Email: N/A
What they can provide: support on divorce, renter/homeowner rights, etc.
What they can't provide: business support
More info: the link added will send you to a list of areas that VT Legal Aid can support. Click on it and go through the questions and fill out any forms. Their VTLawHelp.org website is your one stop for civil legal help.

Free legal clinics for Vermont seniors 60+: Vermont Legal Aid periodically hosts virtual legal advice clinics by phone. Vermont seniors — age 60 or more — can ask legal questions about any civil legal question. See their Seniors page for announcements about upcoming clinics.

South Royalton Legal Clinic :
Service area: Orange and Winsor residents
Legal areas supported: Veteran civil cases only
Primary contact: Don Hayes
Email: dhayes@vermontlaw.edu or srlc@vermontlaw.edu
Phone: (802) 831-1500

Veteran-specific issues dealing with VA disability, discharge upgrades, etc. Services available statewide.

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Other civil matters for Veterans, including bankruptcy, housing, landlord/tenant, Social Security disability, and wills. For residents of Orange and Windsor counties only.

Divorces, parentage/custody issues, help for survivors of domestic violence, and help for other victims of crime. For residents of Orange and Windsor counties only.

Court-appointed representation of children in Family and Probate Courts in Orange, Washington and Windsor counties only.

VT Small Business Law Center:
Service area: Statewide
Legal areas supported: businesses
Primary contact: **(802) 831-1289**
Email: SBLC@VERMONTLAW.EDU

What they can provide: free business law education, 10 hours of free business law advising.
What they can't provide: anything outside the scope of business
More info: Click on the link and fill in the form for a free consultation. Someone should reach out to you and get more information about what it is you need/want. This resource is only if you need support on anything business related; unfortunately they can't help on personal concerns.
Legal areas supported: business law

Human Rights Commission: Helps to protect people from unlawful discrimination with state employment, housing issues, public accommodation

Big Hartman, Executive Director & General Counsel
Maia Hanron, Executive Staff Assistant
Email: human.rights@vermont.gov
Phone: (802) 828-2480

Caroline Fund Legal Clinic:

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Service area: Statewide
Legal areas supported: General
Primary Contact: (802) 355-4968 or (802) 862-2001
Email: info@carolinefundvt.org or sandrabaird114@gmail.com
The Caroline Baird Crichfield Fund For Women in Need is one of those advocates committed both to helping women in need of crisis to lead secure, healthy, independent lives and also to assure the dignity of both sexes.

Center for Justice Reform Clinic:

Contact: (802) 831-1552
Email: CRJClinic@vermontlaw.edu

Offers humanitarian immigration legal services to those living anywhere in the state of Vermont, who can't afford an attorney, and for whom at least one of the following is true:

- People in removal proceedings, under immigration supervision, or who have been ordered removed, and who want to understand their immigration posture and options.
- People who have suffered serious harm in their country of origin; who want to seek asylum; or who fear returning to their country of origin.
- Survivors of harms or victims of crimes in the U.S. including, but not limited to, forced labor or sex, intimate partner or family violence, and other attempted or completed violent crime.
- Young people who have any questions about their immigration status or proof of their status or U.S. citizenship.
- Immigrants facing criminal charges who want immigration advice on how to safely resolve their criminal or immigration proceedings.
- Immigrants with criminal histories or other past legal troubles who have questions about pursuing or protecting their immigration status, including U.S. citizenship.

Chittenden County Bar Small Claims Clinic:

Service area: Chittenden County
Contact person: Edward D. Fitzpatrick, Esq

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Email: efitzpatrick@bpflegal.com

Educational clinic for people involved in small claims cases but who don't have an attorney. Provides an opportunity to speak with a lawyer about Small Claims Court generally, and to discuss your case. Topics include:

- What to expect
- How to conduct yourself in Small Claims Court
- How to prepare for your case
- An evaluation of the strengths and weaknesses of your case

The clinic is not open to those representing businesses in collection cases. The attorney does not provide legal advice or represent you in your case. Held the first Tuesday of each month, 2:00 - 4:00 p.m. unless the Tuesday is a holiday. The clinic will be held by Zoom. Email Edward D. Fitzpatrick, Esq. at efitzpatrick@bpflegal.com to request a Zoom invitation. If you are new to Zoom, please mention that in your email and provide your phone number.

Environmental Division Pro Se Clinic:

Service area: statewide
Primary contact: 802-951-1740

The free Environmental Division Pro Se Clinic is designed for those who are representing themselves in environmental cases.

When: First Thursday of the month
Appointment Times: 12:30, 1:30, 2:30, and 3:30 pm
How: Call the environmental division at 802-951-1740 to make an appointment. Appointments are held remotely via phone or Webex. See the Free Legal Clinic section of the Environmental Division web page for more information.

Vermont Network Againt Domestic and Sexual Violence:

Service area: statewide
Email: legalclinic@vtnetwork.org
Contact: 802-223-1302

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Use their legal referral intake form, or call 802-223-1302 ext. 1118, or email legalclinic@vtnetwork.org. Focuses on matters arising out of sexual and domestic violence, dating violence, stalking and sex trafficking. Attorneys answer questions, give advice and provide representation related to:

- relief from abuse/protection orders
- sexual assault or stalking orders
- divorce
- child custody/child support
- Title IX cases
- criminal matters if you are the victim participating in a case against a perpetrator
- accessing restorative justice services

Steps to End Domestic Violence:

Service area: statewide; office is located in Burlington
Contact info: 802-658-3131 or 802-658-1996

Virtual legal advice clinics for victims of domestic violence in Chittenden County. Clinics are held by phone or Zoom each Monday, 5:30 - 7:30 pm and every other Wednesday, 3:00 - 5:00 p.m. Call 802-658-1996 to schedule an appointment.

Orleans County Restorative Justice Center Legal Clinic:

Service area: Orleans Co.

Contact info: 802-487-9327

Email: execdirector@kingdomjustice.org

Provides free and low cost 30 minute consultations with local attorneys in the areas of housing, divorce, custody, debt collection and more. Held the first Monday of each month, 1:00 - 4:00 pm. **Appointment required.** Call 802-487-9327 to make an appointment.

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Rent Escrow Clinics:

Legal Services Vermont hosts clinics in Addison, Chittenden, Rutland, and Washington counties to help tenants on the day of their rent escrow hearing. Clinics are held in person, by phone, or by WebEx, depending on court operations.

- Addison County, 7 Mahady Court, Middlebury. First Thursday afternoons.
- Chittenden County, 175 Main Street, Burlington. Typically Thursday mornings, with some exceptions.
- Rutland County, 83 Center Street, Rutland. Wednesday mornings.
- Washington County, 65 State Street, Montpelier. Monday mornings.