

Small Business Start-up Considerations in Delaware

Concentrate your efforts on the BIG strategic issues:

- Strategy
- Customer discovery
- Business plan
- Management team development
- Advisory board
- Funding strategy
- Continued entrepreneur training and education

Mechanical Start-up Tasks

Select an Entity Structure:

- Sole proprietorship
- Partnership
- Corporation
 - C-Corp
 - S-Corp
- Limited Liability Company (LLC)

Decide on a Business Name (a different process exists for):

- Sole Proprietor
- Legal entity such as: Partnerships, Corporations, and LLCs

Incorporating in Delaware:

- Hire an incorporating agency, or...
- Do-it-yourself (<http://corp.delaware.gov>)

Other Start-up Considerations:

- Employer Identification Number (EIN)
- Registered agent (Delaware mailing address required)
- Business licenses
 - State <https://onestop.delaware.gov/osbrlpublic/>
 - County
 - Municipalities
- Taxes (Delaware Division of Revenue) <https://onestop.delaware.gov>
 - Gross receipts tax
 - Income taxes
 - Franchise tax
- Sales & Use Taxes (if doing business in other states)
- SBIR/STTR funding requires these registrations:
 - EIN number
 - DUNS registration
 - SAM registration
 - SBIR.gov registration
 - Grants.gov registration (for agencies using this for electronic submission)
 - eRa Commons registration
- Employees? (register with the Delaware Department of Labor)
 - Workers' Compensation
 - Unemployment tax withholding
- Payroll (and withholding)
 - Social security withholding
 - Unemployment tax withholding
- Insurance
- Attorney
- Accounting
- Banking
- Credit Card (Merchant services)
- Employee benefits
- Employee health care benefits
- Continuing Education and Other Resource Partners

Select an Entity Structure

Advantages

Disadvantages

Sole proprietorship

Ease of formation
Complete managerial control
Business income passes-through to personal tax return
Business income taxed only once

Owner is personally liable for all financial obligations of the business
Limited to owner's ability to raise capital
Cannot issue equity to employees or investors
No continuity of existence

Partnership

Ease of formation
Managerial burden can be shared
Partner(s) can bring additional skills and resources
Business income passes-through to partner's tax returns
Business income taxed only once

Each partner is personally liable for financial obligations of the business
Unlimited liabilities deters investors
Fiduciary responsibilities - Each partner can act on behalf of the partnership
Continuity issues

Corporation:

C-Corp

Owners are shielded from personal liability
Can raise capital by selling additional stock
Best entity to attract venture capital
Flexible capital structure, classes of stock

Double taxation (not a pass-through entity) (i.e. Corporate income and stockholder dividends)
Extensive record-keeping required
Costly to set-up and maintain

S-Corp

Effective shield against personal liability
Can raise capital by selling additional stock
Pass-through tax treatment
Easy to convert to C-Corp

Extensive record-keeping required
Limitation on type and number of shareholders
Limitation on capital structure (i.e. only common stock allowed)
Self-employment taxes (Medicare, Social Security) due on salary only, not the entire profits

Limited Liability Company (LLC)

Effective shield against personal liability
Can raise capital by selling additional membership units
Pass-through tax treatment
Unlimited number of members allowed
Member can be a person, partnership, or corporation
Flexible distribution of profits and losses and tax treatment

Record-keeping required
No stock and pass-through features make it unattractive for VCs and other investors
No stock. Means one can't use stock options as employee incentives
Self-employment taxes (Medicare, Social Security) on 15.3% of profits
Complexity. Treatment of LLCs differs in various states

Select a Business Name

Sole Proprietor

If your business name will be different than your given name, you must file with the **Prothonotary's Office** in all counties you choose to do business in order to obtain your unique "Doing Business As" name (DBA):

http://courts.delaware.gov/superior/trade_names.stm

For Legal Entities such as:

Partnerships

Corporations

Limited Liability Companies (LLC)

Check to be sure the name is available, and reserve it, with the Delaware Division of Corporations

<https://icis.corp.delaware.gov/Ecorp/NameReserv/NameReservation.aspx>

Incorporate in Delaware

Why Delaware?

Delaware has an excellent Court of Chancery, with long-standing case precedence. So, if a lawsuit is brought in Delaware, one will enjoy efficient and predictable handling of one's case.

Hire an Incorporating Agency...

John L. Williams

Agents and Corporations, Inc.	302-575-0877	www.incnw.com
Corporate Holding Services, Inc.	302-428-0515	www.chsde.com
Nancy J. Wolf, CPA	302-479-7760	www.wolfcpa.net
CT Corporation System	302-658-7581	
Delaware Business Incorporators	302-996-5819	www.delbusinc.com
Delaware Incorporation Services,	302-658-1733	www.delaware-incorporation.com
American Incorporators Limited	302-421-5752	
Bru Management Services, Inc.	302-666-0660	www.brumgmt.com
Christiana Incorporators	302-998-2008	www.taxesbystep.com
Ciconte Roseman & Wasserman	302-658-7101	
The Corporation Trust Co.	302-658-7581	
Corporations & Companies	302-652-4800	
Delaware Corporations LLC	302-652-7580	
Delaware Registered Agents & In	302-571-1117	
Richard E. Franta	302-428-1800	
Clifford B. Hearn	302-575-0220	
Michael C. Heyden	302-654-0789	
Holfeld & Becker	302-654-3535	
Inc Plan USA	302-428-1200	
PHS Corporate Services Inc.	302-571-1128	
Pike Creek Incorporators LLC	302-234-0678	
RL & F Service Corp	302-651-7700	
Registered Agents Limited	302-421-5750	
Samuel Wierdlow Inc.	302-777-1642	

-OR-

Do it yourself online at...

Click on "How to Form a New Business Entity"

Choose your business entity type

Obtain a Registered Agent

Reserve your Entity Name

Certificate of Incorporation/Formation Forms

[Articles of Incorporation, Operating agreement \(for an LLC\)](#)

Submit your completed certificate for filing

Certified copies and certificate of good standing

Corporate Annual Tax and Franchise Tax Payments

Annual report and Franchise Tax filing requirements

(additional step and cost beyond simple LLC certificate,
by most DE online incorporating services)

While your at it, consider obtaining the following:

EIN number

Employee Identification Number (EIN), similar to a Social Security Number for your business.

Required for SBIR/STTR funding

<https://irs-ein-number.com/?cpg=Y3BnMQ>

Registered Agent

Necessary to have a single mailing address in case government entities need to correspond with your business.

Many incorporating agencies will do this for a fee. Also, accountants, law firms, and some banks.

Anyone with a mailing address in Delaware may act as a registered agency.

Required for out-of-state (foreign) firms incorporating in Delaware.

DUNS Registration

Dun & Bradstreet Number, allows one to request credit checks on one's customers

Required for SBIR/STTR funding

<https://iupdate.dnb.com/iUpdate/companylookup.htm>

SAM Registration

System for Award Management (SAM). Identify government procurement opportunities for small businesses.

Required for SBIR/STTR funding

<http://www.governmentcontractorregistration.org/sam-system-for-award-management.html?gclid=CP6ajrDVz8ECFZBi7AodpFAALA>

Or, contact Delaware's Procurement Technical Assistance Center (PTAC) for assistance:

Juanita Beauford (PTAC Program Director)(302-831-0780)(jbeau@udel.edu)

Dana Reece (PTAC Program Support Specialist)(302-831-0781)(dmreece@udel.edu)

Licenses & Taxes
License and Prepare Your Business to Pay Taxes

State of Delaware First Steps Web site <http://firststeps.delaware.gov>
index of Delaware licenses and registrations, links to useful business content

Have the following information available:

Identification information:
Business names
Mailing address
Contact person
Type of entity
State and date of incorporation
Nature of business
Employer information
Bonding information (if non-resident contractor & certain motor vehicle dealers)
Credit card (online payment of registration fees required by credit card)

Go to:

Onestop.Delaware.gov <https://onestop.delaware.gov/osbrpublic/>
Single portal addressing issues of:
Choose your structure and file your entity (incorporate) Division of Corporations <http://corp.delaware.gov>
Employee Identification Number (EIN) Federal Internal Revenue Service www.irs.gov
General Business License Division of Revenue <https://onestop.delaware.gov/osbrpublic/Home.jsp>
Office of Worker's Compensation Office of Workers' Compensation www.delawareworks.com/workers-comp/
Employee Unemployment Insurance Division of Unemployment Insurance www.delawareworks.com

Complete:

Combined Registration Application (CRA) for Business License and/or Withholding Agent
Part A: All must complete
Part B: Registering with Division of Revenue to withhold Gross Receipts and Income taxes
Part C: Applying for business or occupational licenses
Other: Contractor registration (resident & non-resident)
County & local government (zoning requirements)

Franchise Tax:

Any corporation that is incorporated in DE must file an **annual franchise tax report** for the privilege of incorporating in Delaware (due March 1 or each year)
http://revenue.delaware.gov/services/Business_Tax/Franchise_Tax.shtml

**City of Wilmington
Wage Tax**

www.ci.wilmington.de.us/government/earnedincometax

**Other State of
Delaware
Licenses,
Certifications,
or Registrations**

Determine if there are additional State licensing requirements for your industry:
<http://delaware.gov/firststep/>
and follow the appropriate instructions.

**Federal
Licenses,
Certifications,
or Registrations**

Determine if there are additional federal licensing requirements at this SBA site:
www.sba.gov/content/what-federal-licenses-and-permits-does-your-business-need
and contact the appropriate federal agencies.

**Local
Licenses,
Certifications,
or Registrations**

Contact your County, City, and/or Town find out about local requirements.

Sales and Use Taxes
(if selling product and services in multiple states)

What is it?

Sales and use tax is a transactional tax imposed in a state or local jurisdiction based on a product or service being sold. Sale of tangible personal property (TPP) is taxable unless specifically exempted by statute, or through the receipt of a valid exemption certificate. Services are generally exempt unless specifically identified as taxable by statute. Generally, the burden is on the seller to collect and remit, although, users sometimes must self-report use taxes.

Complexities:

Determining "nexus" (i.e. local presence) in a ship-to state.
Determining taxability of products and services.
Multiple tax jurisdictions and tax rates.
Application of state-by-state exemptions.
Bundled transactions (i.e. products and services)
Digital goods
Internet sales
Drop shipments
Record-keeping
Exemption certification documentation
Audits
Streamlined Sales Tax Project (SSTP)
Software solutions

Learn more at:

<http://www.syvantis.com/SiteAssets/Brochures%20and%20Whitepapers/The%20Definitive%20Guide%20to%20Sales%20and%20Use%20Tax.pdf>

Guide to Registrations
NIH SBIR/STTR Contract & Grants Funding Program

Step 1 EIN

Small businesses must have an Employer Identification Number (EIN) used to identify a business entity. You may apply online at the following IRS site: <http://www.irs.gov/businesses/small/article/0,,id=98350,00.html> This is a free service offered by the IRS. You may apply online, by fax, or by mail. The process can take from 1 day to 4 weeks depending on the method used to apply.

Step 2 DUNS

All U.S. federal government contractors and grantees must obtain a DUNS number issued by Dun & Bradstreet (D&B). This is a unique 9 digit number for each physical location of your business. The DUNS number is free for all businesses required to register with the U.S. federal government for contracts or grants. A number can be requested by phoning 1-866-705-5711 or online at <https://iupdate.dnb.com/iUpdate/viewiUpdateHome.htm> The process normally takes 1 day to receive your DUNS number.

Step 3 SAM (System for Award Management)

Each organization must complete one-time registrations with the System for Award Management (SAM). Registration can be done at: <http://www.sam.gov>
Required information to register includes:

- EIN number
- DUNS number
- NAICS number (North American Industry Classification Number)
- Physical mailing address
- Company bank account number
- Statistical information about the business

The registration can take from 5 days to two weeks to complete. When your organization registers with SAM, an individual needs to be designated as the E-Biz Point of Contact (POC). The POC will be given a special code called an "MPIN" The E-Biz POC will be the company contact for all communications with SAM.

Contact Delaware's Procurement Technical Assistance Center (PTAC) for assistance with SAM:

- Juanita Beauford (PTAC Program Director)(302-831-0780)(jbeau@udel.edu)
- Dana Reece (PTAC Program Support Specialist)(302-831-0781)(dmreece@udel.edu)

Step 4 SBIR.gov

All SBIR/STTR applications to all 11 agencies must register with the SBA prior to submitting an application. Registrants will receive a unique SBC Control ID that will be required for submission. This data serves as a general registry of SBIR/STTR awards across all agencies to track performance of Phase I recipients. This

data is for internal use, only, and is not made public.

To register go to: <http://sbir.gov/registration>

First time SBIR/STTR applicants must have an EIN or DUNS to register. Previous awardees will need the EIN and DUNS to complete the registration. To register, be prepared to answer 3 questions about company ownership and number of employees. The process normally takes only a few minutes to complete.

NOTE: the e-mail address provided must be the same e-mail address used for E-POC at SAM.

Step 5.1 Grants.gov (for NIH and other agencies using Grants.gov)

To apply for a grant at an agency that uses Grants.gov for electronic submission, an organization must be registered, first:

- a.) Register by going to www.grants.gov and find "get registered" in the index on the left.
- b.) Under the Get Registered heading, click Register as an organization. You must have the MPIN from SAM registration to register the organization at grants.gov
- c.) Go to step # 3, User Name and Password. Click on the Create user name and password with ORC in the gray bar on the screen. This process is basically the AOR electronic signature; you will need the DUNS number for this registration.
- d.) At the bottom of the screen enter your DUNS and click the register button. (If you get an error message check to be sure your SAM registration is active).
- e.) At the E-Authentication screen (credential provider registration) click the User ID button.
- f.) On the User Information screen enter all of the required information in the appropriate fields. Once complete click submit.
- g.) On the confirmation screen complete all of the required fields and click submit. NOTE: Be sure to record the user name and password you have just created, since you will need it for grants.gov
- h.) After a minimum of 30 minutes log into grants.gov using the user name and password you just created.
- i.) Complete the grants.gov profile, name, email, title, DUNS, etc. then click to submit registration with grants.gov
- j.) After you have completed the registration the eBiz POC from your SAM registration will receive an email certifying the registration (allow 2 days for response).
- k.) Once the eBiz POC has received the email, they will need to login to the eBiz section of grants.gov using the DUNS and MPIN and assign the Authorized Applicant (AOR) role.
- l.) Once logged in, click the Manage Applicants link on the left side of the screen.
- m.) In the appropriate box search the name of the person whom you want to assign as AOR, then select that person by clicking in the checkbox next to their name.
- n.) Click the Reassign Roles button.
- o.) On this screen select the name of the person you are assigning as AOR in the "Remaining Roles" box by clicking it, move the name to the "Current Roles" box by clicking on the double arrow, then click continue.
- p.) Once the eBiz POC has followed these appropriate steps an email will be sent to the AOR authorizing him/her to submit grants.
- q.) The AOR can track the application at any time by going to the applicant login on the right side of the screen,

login using the user name and password created during the credential provider registration.

Step 5.2 www.fastlane.nsf.gov (for NSF and other agencies using Fastlane.gov)

- a.) Go to www.fastlane.nsf.gov
- b.) This application allows you to apply to register a new organization and its FastLane Contact.
Before registering a new organization you must see if it already exists. Enter your organization name in the text box and click the Organization Search button.
- c.) Have the following information available when registering in FastLane:
 - Organization info (e.g. Name, address, EIN, DUNS)
 - Authorized Representative
 - Fastlane Contact
 - Principal Investigator
- d.) Submission Process
 - Print and sign completed form
 - FAX or email to NSF

Step 6 eRa Commons Registration

This registration can be done at anytime...there are no prerequisite registrations required.

- a.) Only the signing official (SO) for the company (in some cases that can also be the PI) can register at:
<https://commons.era.nih.gov/commons/> on the right side find link to Grantee Organization Registration.
- b.) Complete the registration form and click to submit. A confirmation screen appears allowing for review and corrections. Print the registration page.
- c.) The SO must sign and Fax the registration page to the number at the top of the page (the title of the signatory must be equivalent to a president, CEO. Manager or Director will be rejected).
- d.) Once validated by NIH they will send a verification email to the SO (signing official).
- e.) The SO must reply to the verification email.
- f.) Once NIH has receipt of the email, they set-up your institution account and send an email to the SO with a link to a page showing their institution information. The SO must verify the information is correct.
- g.) eCommons will send confirmation response to this information. The SO will receive an email notification of registered SO account (user id/password).
- h.) Login and change the password (the password will expire every 180 days and it will prompt you to change it).
- i.) The SO can then create other users and create affiliations. The three most important roles are SO (signing official) PI (principal investigator) AA (account administrator) and FSR (financial status rep).

SBIR Agency Submission Methods *
(subject to change)

NIH	Grants.gov
NSF	Fast lane
DOD	eSubmit (agency website)
DOE	Grants.gov (use PAMS system for Letter of Intent)
NASA	Agency website
USDA	Grants.gov
DOT	Agency website
EPA	FedConnect.net
DOC - NOAA	Hardcopy by U.S. mail
DOC- NIST	Grants.gov
DoED - ED IES	Word or PDF file by E-mail
DOED - ED OSERS/NIDDR	Grants.gov
DHS	Agency website

* Check the Agency's website to get the current submission method

**Delaware Small Business Development Center
SBIR Consultants**

<u>Referral</u>	<u>Company</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Phone</u>	<u>E-mail</u>	<u>Internet</u>
Lisa Kurek	Biotechnology Business Consultants	803 N. Main St.	Ann Arbor	MI	734-930-9741	lisa@bioconsultants.com	www.bioconsultants.com
John Davis	SBIR Resource Center	5 Linda Lane	Severna Park	MD	410-315-8101	sbir@sbir.us	www.sbir.us
Gail & Jim Greenwood	Greenwood Consulting Group, Inc.	1150 Junonia	Sanibel Island	FL	239-395-9446	g-jgreenwood@att.net	g-jgreenwood.home.att.net

Employees?

Visit the Delaware Department of Labor (DOL) website www.delawarework.com

Workers' Compensation (purchase from an insurance agent) Required
www.delawareworks.com/workers-comp/

Unemployment Insurance payroll withholding (withholding by the State of Delaware) Required
File a UC-1 form for calculating your Unemployment Insurance liability paid to the State of Delaware

Consider a payroll service to handle the details, the cost is surprisingly low considering the time it will save you
Mistakes in this area are also costly.

Payroll References (Due to onerous record-keeping requirements, a payroll service often makes sense after one has ~3~5 employees)										
Referral	Company	Address	Address	City	State	Zip	Phone	Email	Website	
Frank Santi	Paychex	240 Continental Drive	Suite 106	Newark	DE	19713	800-884-2425 ext. 37498	fsanti@paychex.com	www.paychex.com	
Anna Kline	Payroll Management Assistance	153 E. Chestnut Hill Rd.	Suite 210	Newark	DE	19713	302-456-6816	payroll@pmpayroll.com	www.pmapayroll.com	
John Hartnett	Payroll by Professionals, Inc.	3624 Silverside Road	N/A	Wilmington	DE	19810	302-477-0660	jhartnett@hartnettaccounting.com	http://www.payrollbyprofessionals.com/	
Gary Progar	Progar & Company CPAs	33815 Clay Road	N/A	Lewes	DE	19958	302-645-5700	payroll@1040pro.com	http://www.1040pro.com/payroll%20pros/payrollpros.html	
No direct contact	Primepay	N/A	N/A	N/A	N/A	N/A	N/A	N/A	www.primepay.com	
No direct contact	Quickbooks	N/A	N/A	N/A	N/A	N/A	N/A	N/A	www.quickbooks.com	
No direct contact	ADP	N/A	N/A	N/A	N/A	N/A	N/A	N/A	http://www.adp.com/solutions/small-business.aspx	
Banks	<i>You can also contact your local bank to see if they offer payroll solutions and tax services for small businesses.</i>									

Updated : 7/24/2015

Insurance Considerations for Small Business

- Required:**
- Workers' compensation (purchase from an insurance agent)
 - Unemployment insurance tax (payroll withholding by the State of Delaware)
 - Disability insurance (required in some states, but not Delaware)
- Recommended:**
- General liability insurance
 - Product liability insurance
 - Professional liability insurance (errors & omissions)
 - Commercial property insurance
 - Home-based business insurance
 - Directors & officers (key-man) insurance
 - Data breach insurance
 - Business auto insurance
 - Buy-sell agreement (for business partnerships)
 - Health care insurance www.sba.gov/healthcare/
 - Business owner's (universal, umbrella) insurance
- How to proceed:**
- Assess your risks
 - Shop around
 - Consider a business owner's (universal, umbrella) policy
 - Find a reputable, licensed agent
 - Assess your insurance coverage on an annual basis

Insurance References (including Workers Comp)								
Referral	Company	Address	City	State	Zip	Phone	Email	Website
John S. Yasik	Poland & Sullivan Insurance Inc.	106 Haines St.	Newark	DE	19711	302-738-3535	jonathanyasik@poland-sullivan.com	https://poland-sullivan.com/
Bill Evans	AFLAC	226 W. Park Place #12	Newark	DE	19711	302-709-2189	w.evans@us.aflac.com	http://www.aflac.com/business/default.aspx
Michael Reckner	Weiner Benefits Group	2961 Centerville Rd.	Wilmington	DE	19808	302-658-0218	mike@qweiner.com	http://weinerbenefitsgroup.com/
Fred Smalls	Fred Smalls Insurance	Woodmill Corp. Center	Wilmington	DE	19808	302-633-1980	fred@smallsinsuranceagency.com	http://www.smallsinsuranceagency.com/
Thomas J. Hornung	Thomas J. Hornung & Associates	900 Philadelphia Ave.	Wilmington	DE	19809	302-764-1000	thornung@tjhornung.com	http://tjhornung.com/
Brooks McCall	Brooks McCall & Associates	1805 Foulk Rd.	Wilmington	DE	19803	302-475-8200	mccallb@nationwide.com	http://www.brooksmccallandassociates.com/home.php
Kelly McGovern	KT&D Inc.	1300 N. Grant Ave.	Wilmington	DE	19899	302-429-8500	mcgovern@ktd-ins.com	http://www.ktd-ins.com/home
Kevin Nemith	CNC Insurance Associates & the Small Business Insurance Center	20 East Division Street	Dover	DE	19901	302-678-3860	admin@cncinsurance.com	http://www.cncinsurance.com/
David Lyons	Lyons Companies	One Righter Parkway, Suite 110	Wilmington	DE	19803	302-658-5508	RMC@Lyonsinsurance.com	http://www.lyonsinsurance.com/index.html
Daniel Brettler	Connor, Strong, & Buckelew	30 South American Avenue	Dover	DE	19901	877-861-3220	lifescience@connerstrong.com	www.connerstrong.com
Micah Glover	Liberty Mutual Insurance	1011 Centre Rad, Suite 400	Wilmington	DE	19805	302-993-0500 ext. 51352	Micah.Glover@LibertyMutual.com	https://www.libertymutual.com/micah-glover
Cyber Insurance								
Morris Risk Management	Austin Morris	2600 Philmont Avenue, Suite 110	Huntingdon Valley	PA	19006	215-947-9200	austin.morris@morrisrisk.com	www.morrisrisk.com

Specialty in life sciences & Technology

Updated : 7/24/2015

Small Business Lawyers:							
Referral	Company	Address	City	State	Phone	E-mail	Website
Lisa L. Coggins	Ferry, Joseph, & Pearce, P.A.	824 N. Market St., Suite 904	Wilmington	DE	302-575-1555	lcoggins@ferryjoseph.com	http://www.ferryjoseph.com/
Barry Snyder	Snyder & Associates	3801 Kennett Pike, Suite 201, Building C	Wilmington	DE	302-657-8300	bjs1@snyderlaw.pro	http://www.snyderlaw.pro/Snyder_%26_Associates,_P.A./Welcome.html
Rick Eckman	Pepper Hamilton LLP	1313 N. Market St.	Wilmington	DE	302-777-6560	eckmanr@pepperlaw.com	http://www.pepperlaw.com/
Denis Phifer	Law Office of Dennis Bruce Phifer	1500 Shallcross Ave.	Wilmington	DE	302-651-7999	N/A	no website
Clifford B. Hearn Jr.	Clifford B. Hearn, P.A.	326 E Main St.	Middletown	DE	302-378-4827	cbhearnjr@cbhearnlaw.com	http://www.cbhearnlaw.com/
Mary Akhimien	Connolly Gallagher, LLP	1000 West Street, Suite 1400	Wilmington	DE	302-252-3645	makhimien@connollygallagher.com	http://www.connollygallagher.com/
Craig Grear	Young, Conaway Stargatt & Taylor LLP	102 Sleepy Hollow Dr	Middletown	DE	302-571-6612	cgrear@ycst.com	http://www.youngconaway.com/
Melvin Woloshin	Woloshin, Lynch & Natalie	3200 Concord Pike	Wilmington	DE	302-477-3200	200pa@3200law.com	http://www.3200law.com/areas/business.html
Jennifer Ellsworth Aults	Doroshow, Pasquale, Krawitz, & Bhaya	1202 Kirkwood Highway	Wilmington	DE	302-998-0100	jenniferellsworth-aults@dplaw.com	http://www.dplaw.com/aop_startbusiness.html
Melissa Rhoades, Esq	Tighe & Cottrell P.A.	One Customs House Square; Suite 500	Wilmington	DE	302-658-6400	M.Rhoades@tighecottrell.com	www.tighecottrell.com
Gary Bryde	Gary A. Bryde, P.A.	724 Yorklyn Road, Suite 100	Hockessin	DE	302-239-3700	brydex4@aol.com	no web site
Paul Bilodeau, Esq	Losco & Marconi, P.A.	1813 N. Franklin Street	Wilmington	DE	302-656-7776	pbilodeau@delaw.org	No web site
Bankruptcy Lawyers:							
Michael Joseph	Ferry Joseph, P.A.	824 N. Market St., Suite 904	Wilmington	DE	302-575-1555	mjoseph@ferryjoseph.com	http://www.ferryjoseph.com/
Doreen Becker	Doreen H. Becker Attorney At Law	1217 N. King St.	Wilmington	DE	302-654-3535	dbeckeresq@verizon.net	http://dbeckerbankruptcylawyerde.com/home/2041448
Vivian Houghton	Houghton Law Firm	800 West St.	Wilmington	DE	302-658-0518	vivianhoughton@comcast.net	http://www.vivianhoughton.com/
Timothy Weiler	Tim Weiler Law	831 Tatnall St., Suite 200	Wilmington	DE	302-658-6900	timweiler@timweilerlaw.com	http://www.timweilerlaw.com/bankruptcy-process/
Jeffrey Burtch/Adam Singer	Cooch & Taylor	1000 West Street, 10th Floor	Wilmington	DE	302-984-3800	mstaci@coochtaylor.com	http://www.coochtaylor.com/practice-areas/business-and-commercial-bankruptcy
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Jeanette Waters	Bookkeeping Solutions	26 Airdrie drive	Bear	DE	302-750-0930	jeanette_w2001@yahoo.com	
Tax Issue Advocates:							
No direct contact name	DE-Taxes	3613 Kirkwood Highway	Wilmington	DE	302-504-4063	info@de-taxes.com	http://www.de-taxes.com/
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Updated : 7/24/2015

Website Development/Digital Marketing Consultants

Referral	Company
George Murphy	Planet 10
Steve Robinson	Fine Line Websites & IT Consulting
Shaun Tyndall	Inclind
Tim Smith	Delmarva Digital
Frank Payton	TechnoGoober
Steve Roettger	Verge
Matt Urban	Mobius New Media
Mike Dibert	Epic Marketing
Bridget Paverd	Gillespie Hall
Katelyn Wright	Cool Nerds Marketing
Hendrik-Jan Francke	Bright Orange Thread
Jane Clark	Teakettica

Cybersecurity Consultants

Referral	Company
Bobbie Brooks	SSD Technology Partners
Andrew Bagrin	MyDigitalShield
Jake Ruddy	PCS, IT Built to Scale

Social Media Consultants

Referral	Company
Brooke Miles	Delaware ShoutOut
Bridget Paverd	Gillespie Hall
Jane Clark	Teakettica

Updated : 7/24/2015

Address	City	State	Phone
105 Carson, Studio A	Bear	DE	302-365-0142
16678 Kings Hwy	Lewes	DE	302-645-4549
208 West Market ST.	Georgetown	DE	800-604-8139
220 Laureltowne	Laurel	DE	302-875-7700
17527 Nassau Commons Blvd, Suite 213	Lewes	DE	302-645-7177
605 N. Market Street	Wilmington	DE	302-409-0636
818 North Market Street	Wilmington	DE	302-475-9880
10 Jackie Circle	Middletown	DE	302-285-9790
1214 A Old Lancaster Pike	Hockessin	DE	302-234-9500
300 N. Market Street, Suite 208	Wilmington	DE	302-304-3440
No physical address listed	Landenberg	PA	302-250-2339
406 Suburban Plaza, PMB #185	Newark	DE	302-525-8192

Address	City	State	Phone
1024Justison Street	Wilmington	DE	302-472-2204
300 Delaware Avenue, Suite 210	Wilmington	DE	302-319-5160
818 N. Market Street	Wilmington	DE	302-456-9500

Address	City	State	Phone
No physical address listed	Newark	DE	302-273-2845
1214 A Old Lancaster Pike	Hockessin	DE	302-234-9500
406 Suburban Plaza, PMB #185	Newark	DE	302-525-8192

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Notes
Emphasis on executive branding, strategic marketing

Banking

What to consider?

Have a friendly relationship with a banker.

Consider a revolving line of credit (i.e. revolver, LOC) to help with cash flow

See an SBDC Business Advisor for referrals.

Continued Entrepreneurial Training Other Resource Partners

Delaware Small Business Development Center	www.delawaresbdc.org	
DSBDC's Global Classroom	www.delawaresbdc.org	
DSBDC Business Advisory Services	www.delawaresbdc.org	
Office of Economic Innovation and Partnerships (OEIP)	www.udel.edu/oeip/	
Office of Economic Innovation and Partnerships (OEIP) - Technology Transfer Center		www.udel.edu/oeip/tech-transfer/
Office of Economic Innovation and Partnerships (OEIP) - Spin-In Program		www.udel.edu/oeip/
UD's Horn Program (Venture Development Center)	www.lerner.udel.edu/horn/	
UD's NSF Sites Program (Dan Flynn and Dan Freeman)	www.lerner.udel.edu/centers/horn-program-entrepreneurship/i-corps/	
NSF I-Corps Training	www.nsf.gov/news/special_reports/i-corps/	
Steve Blank blog posts	http://steveblank.com	
SBIR/STTR training	www.zyn.com	
Attracting Technology Investors seminars	www.delawaresbdc.org	
SCORE Delaware	www.scoredelaware.org	
Delaware BioScience Association networking events	www.delawarebio.org	
Delaware BioScience Young Life Science Professionals	www.delawarebio.org/delaware-life-science-professionals	
Delaware Technology Forum networking events	www.techforumde.org	
Delaware Sustainable Chemistry Alliance	www.desustainablechem.org	
Industry trade shows		
Business plan competitions		
Investor pitch events		
Annual Free Credit Report	www.annualcreditreport.com/index.action	Federal laws allow an individual to obtain his/her credit a year from each Credit reporting agency Equifax, Tran

: report once
is Union, and Experian