

2024 Business Resource Guide

Plainfield, CT

Town of Plainfield Economic Development Office

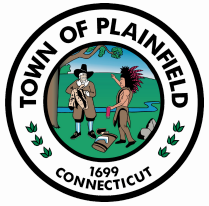
(860) 230-3003

www.plainfieldct.org

sfagan@plainfieldct.org



Photo courtesy of Matthew Comeau (Majec Tech)



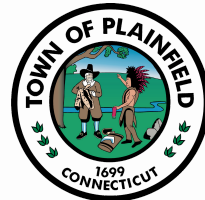
Business Resources

State Resources:

- **CT Department of Labor** (<https://portal.ct.gov/dol>)
 - To answer by CT labor questions
- **CT Business Portal** (<https://business.ct.gov/>)
 - Everything you need for your business on the state level (permits, licensing, employment, etc.)
- **CT Department of Economic and Community Development** (<https://portal.ct.gov/DECD>)
 - The Department of Economic and Community Development is the state's lead agency for strengthening Connecticut's competitive position in the rapidly changing, knowledge-based global economy.

Business Associations

- **Northeast Connecticut Chamber of Commerce** (<https://nectchamber.com/>)
 - The Chamber provides networking and marketing opportunities, educational and legislative programs, and leadership development for their members.
- **Plainfield Business Association** (<https://plainfieldbusinessassociation.org/>)
 - The goal for the PBA is to continuously accept new members who can help their community grow and to enhance their mission of bringing the area residents and local businesses together to foster a positive community.
- **Connecticut Business & Industry Association** (<https://www.cbia.com/>)
 - They support the innovators, entrepreneurs, and leaders shaping a vibrant, dynamic Connecticut with opportunities for all—and connect business executives with each other and with legislators.
- **CT Economic Development Association** (<https://cedas.org/>)
 - The Connecticut Economic Development Association, CEDAS, is a not-for-profit membership organization committed to advancing the practice and process of economic development in Connecticut.
- **Quiet Corner BNI** (<https://bniwne.com/ct-northern-quiet-corner-bni/en-US/index>)
 - Their chapter is a dynamic, committed group of business people who know how to refer business to each other.

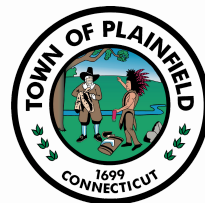


Manufacturing Assistance

- **Connex** (<https://manufacturing.ct.gov/connex>)
 - CT Manufacturing Resources
- **Connstep** (<https://www.connstep.org/>)
 - CONNSTEP is Connecticut’s leading business consulting firm. Their mission is to help Connecticut small and medium-sized manufacturers and other businesses reach their goals by strengthening their strategic, technical, and operational expertise, thereby supporting the growth of Connecticut’s economy.

Financial Assistance

- **Community Economic Development Fund** (<https://www.cedf.com/>)
 - The mission of the Community Economic Development Fund (CEDF) is to strengthen neighborhood economies by providing flexible financing, technical support and educational opportunities to businesses, community organizations and initiatives in communities throughout Connecticut.
- **Connecticut Innovations** (<https://ctinnovations.com/>)
 - CI is Connecticut’s strategic venture capital arm and is the leading source of financing and ongoing support for innovative, growing companies. By offering equity investments, strategic guidance and introductions to valuable partners, they enable promising businesses to thrive
- **Small Business Boost Fund** (<https://ctsmallbusinessboostfund.org/>)
 - The Connecticut Small Business Boost Fund gives small business owners access to flexible funding for capital expenditures and working capital and connects them with support services. It’s a personal, equitable approach to lending, because business owners are more than just numbers on a spreadsheet.
- **NE CT Economic Alliance** (<https://nealliance.com/>)
 - The Northeast Alliance provide loans and business development resources to both start-up and exiting businesses in our 21-town region of Northeast Connecticut that are seeking to expand, diversify, retain business or improve operations.
- **Local banks with commercial lending department**
 - Citizens Bank 860-564-3378
 - Eastern Connecticut Savings Bank 860-564-0006
 - Centreville Bank 860-564-1930
 - Jewett City Savings Bank 860-564-3375
 - Berkshire Bank 860-564-6123

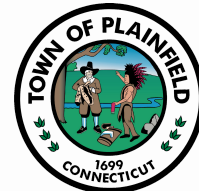


General Resources

- **Small Business Administration** (<https://www.sba.gov>)
 - SBA was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns; preserve free competitive enterprise; and maintain and strengthen the overall economy of our nation. SBA reviews Congressional legislation and testifies on behalf of small businesses.
- **Advance CT** (<https://www.advancect.org/>)
 - See why Connecticut is a beneficial place to do business.
- **SCORE** (<https://www.score.org/>)
 - Mentoring and workshops for Small Businesses
- **Department of Consumer Protection**
(<https://portal.ct.gov/DCP/Businesses/Businesses>)
 - Access to all licensing needs
- **CT Small Business Development Center** (<https://ctsbdc.uconn.edu/>)
 - Connecticut Small Business Development Center's trained and experienced full-time advisors work with a variety of small businesses in all industries and stages of development by providing no-cost advisory services
- **Northeast District Department of Health (NDDH)** (<https://www.nddh.org/>)
 - NDDH handles a variety of business-related permits, including septic systems and food handling & preparation
- **Eastern Connecticut Workforce Investment Board** (<https://www.ewib.org/>)
 - EWIB provides services such as on-the-job training, online training, tax credits, online job board, etc.

Tax Incentives

- **Enterprise Corridor Zone**
 - Companies involved in manufacturing, research, associated with manufacturing and distribution warehousing (new construction/expansion only), as well as certain service companies, that develop properties in an Enterprise Zone or a zone that is eligible for Enterprise Zone-level benefits could receive:
 - a five-year 80% abatement of local property taxes on qualifying real estate and personal property (machinery and equipment)—the investment must be new to the municipality's Grand List as a direct result of a business expansion and/or renovation, and
 - other benefits as allowed by the Connecticut General Statutes.
 - Facility must be either new construction or expansion.
 - Must apply with and be approved by the state DECD.
 - Process begins with the Economic Development Department
- For the ECZ Phase One Questionnaire click [here](#)



Who Do I See in the Town Hall?

Taxes and Registrations

If you plan to operate a business in the Town of Plainfield, the appropriate tax forms must be filed with the State of Connecticut Department of Revenue Services. You must file a form to pay Connecticut state sales tax to sell tangible goods or provide services.

- All owners of taxable Personal Property within the Town of Plainfield as of October 1st must file declarations of such property with the Assessor's Office on or before November 1st to avoid a 25% penalty. The personal property tax applies to all entities engaged in business, including Subcontractors. Remember that even if the business is not required to file a Trade Name with the Town Clerk's Office, the business owner is still responsible for filing a Personal Property Declaration. Depending on the nature of the business, exemptions may apply. If this is your first filing, contacting the Assessor's Office regarding the Personal Property Declaration is in your best interest.
 - Visit the Plainfield Assessor's Office, Upper Level of the Town Hall. You can contact their office at 860-230- 3006 or mehall@plainfieldct.org
- Registering your trade name
 - To do this, visit the Town Clerk's Office, Upper Level of the Town Hall. You can contact their office at 860-230-3010 or townclerk@plainfieldct.org

Local Land Use and Code Permitting Information

To promote the health, welfare, safety, and convenience of the community; community development projects and proposed uses of land and buildings require permits before businesses can open or expand.

- A preapplication meeting is highly recommended to get you through the plans and information you need. When you decide what you want to do and where you want to do it, make an appointment with the **Planning and Zoning Office**. This appointment will help you determine whether your business use is allowed in that zoning district and what permits you may need!
- Some permits can be issued directly through the staff, others may require applying to one or more land use boards and commissions. Some permits may require public hearings, others will not. The Planning and Zoning Office will help you with these questions.

Planning and Zoning Staff

Located in the Lower Level of the Town Hall

Ryan Brais

Town Planner

860-230-3036

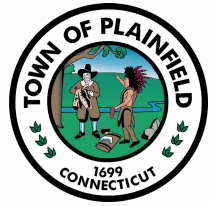
rbrais@plainfieldct.org

Katie O'Neill

Zoning Officer

860-230-3030

koneill@plainfieldct.org



Renting, Leasing, or Renovating Business Space

- Make sure your proposed business use is allowed in the zoning district for that location.
- Know what land use permits you will need
- Once you know what renovations you may want to make to the space, prepare a scaled drawing of your existing and proposed changes. In this drawing, include the locations of electrical and plumbing fixtures.
- Schedule a 'walkthrough' with the Zoning Officer, Building Official, and Fire Marshall.
- Public safety requirements may include ADA compliance, which includes entryways, ramps, bathrooms, railings, etc.
- Any improvements to an existing structure, outside of cosmetic work, require a building permit.

Building Official

Rob Kerr or Rick Martel
860-230-3012
rmartel@plainfieldct.org
rkerr@plainfieldct.org

Fire Marshal

Constantino Galasso
860-230-3013
cgalasso@plainfieldct.org

Located in the Upper Level of the Town Hall

Please Note: You can apply for a Zoning or Building Permit online at:

<https://permitlinkusa-online.com/csp/plainfieldct/DocumentLink.PublicWelcome.cls>

Open for Business

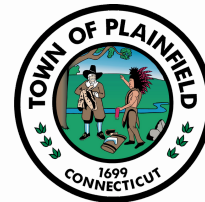
Congratulations on opening! Now, what should you do?

Contact the Economic Development Office to schedule your ribbon cutting. The Town of Plainfield loves supporting our businesses, so we will coordinate with the selectmen, local community members, and business organizations to boost your ribbon-cutting attendance! This ceremony recognizes all the hard work you put into opening your business, so don't forget to invite family and friends!

Economic Development Director

Shannon Fagan
860-230-3003
sfagan@plainfieldct.org

Located in the Upper Level of the Town Hall in the First Selectman's Office



Checklist for Starting a Business in CT*

* The information provided is not legal advice but merely provides the reader with an identification of issues to consider when establishing a new business entity.

☐ **Decide Upon and Set Up the Legal Structure of the Business**

- Because many of the registrations needed to start a business in Connecticut require that you have an official name, choosing the legal form is important as a first step. Otherwise, you may have to re-register if you change the name later and incur more time and registration fees. For example, if you choose to name the company "Apple Sauce and Gravy" and later decide to be a corporation or a Limited Liability Company, your legal name will be either "Apple Sauce and Gravy, Inc." or "Apple Sauce and Gravy, LLC."
- Depending on the type of business and the legal structure you choose, you may be required to sequence your steps differently and may be needed to file other state licenses, registrations, or permits in addition to those mentioned below.
- We recommend that you understand the pros and cons (obligations) of each type of business entity before electing one.

☐ **Name Selection**

- Once you've selected several possible names, you should go on the CT Secretary of State website to search the Business/Filings.
- Then enter the name(s) being considered to see if someone else has already registered the name.

☐ **File/Register the Company**

- Check whether "LLC", "Inc." or other designation is required to be part of the business name.
- As appropriate, register the company with the Connecticut Secretary of State.
- File a Trade Name Certificate with the Town Clerk

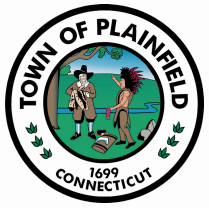
☐ **Register for a Federal Tax Number at the IRS**

- It is appropriate for all businesses, even sole proprietors, so that you aren't giving out your social security number.

☐ **Obtain a State Tax Registration Number/ID from DRS**

- Every business in Connecticut must have a state tax number. Your business may be liable for collecting sales tax, and if you have employees, state withholding may be required.
- Check to see if the business will be liable for other state taxes (i.e., such as the Business Entity Tax with an LLC).

Checklist for Starting a Business in CT Continued



☐ If Hiring Employees

- Businesses hiring employees must register with the state Department of Labor (DOL), Employer Status Unit, for a State Unemployment Tax Number.
- Determine rules regarding immigration and residency status for foreign nationals. All employees need an I-9 form to show citizenship.

☐ Obtain Required Licenses/Permits

- All business types should check with their Town/City Clerk and town Zoning Office for local regulations. Every town has its own set of rules, and what is permitted in some towns is illegal in others. Also, rules differ within a town or city depending on where the business is located. This is especially important for home-based businesses.
- Also check State licensing needs for your business and any Federal government requirements, such as alcohol-related sales.

☐ Insurance

- If you have employees, you must provide workers' compensation and unemployment insurance.
- Workers Compensation – Connecticut Workers Compensation Commission or 1-800-223-9675.
- Unemployment Insurance – CT Department of Labor.
- All businesses should determine what kind of insurance is needed. Confer with a commercial insurance broker. Suggestions to discuss:
 - business liability insurance
 - product liability insurance
 - key member life insurance
 - business cyber-risk insurance
- For home-based businesses, your homeowner's policy generally does not cover liability for business activities in the home or the loss of business property and equipment. Check with your insurance company for appropriate riders and supplemental business coverage.

☐ Other Required Documents

- Depending on the type of business entity selected, there may be other government document requirements, such as an Operating Agreement for a limited liability company, By-Laws for a corporation, or a Partnership Agreement for a partnership.