

# LOCATE

# YOUR BUSINESS IN MONROE COUNTY

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Guide designed by





















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# MONROE CUNTY

- One of the fastest growing countries in PA
- Population: 169,842
- Located: 75 miles west of New York City and 85 miles northeast of Philadelphia
- 78.4% of the housing units are occupied by their owner.
- Home to ESU which provides excellent education.

### **HOW TO DO BUSINESS GUIDE**

This Guide was developed by the Monroe 2030 Action Team - Small Business and Entrepreneurship Task Force - How to do Business Guide Committee. It is intended to be a strong resource for attracting businesses to Monroe County as well as helping our indigenous entrepreneurs navigate the process of launching and sustaining a business. Aspiring entrepreneurs who haven't yet decided on what type of business to start will need to supplement this Guide with other resources such as the PA Biz Online Entrepreneurs website: www.pabzizonline.com and East Stroudsburg University's Business Accelertor program http://www.esu.edu/red/business\_accelerator/

#### INTRODUCTION

Welcome to Monroe County! We are pleased that you've decided to start a business in our community, and we want to do all we can to help. We've designed this How to do Business Guide to help business owners and aspiring business owners relocate, expand and/or develop successful and sustainable businesses in Monroe County.

Starting a new business can be a challenging and rewarding experience. Your chances of success improve when you get help from others. That's the purpose of this guide – to help you succeed in starting and growing a successful business in Monroe County. You may not need help or support, but if you do need assistance or have questions about business issues in our community, this is a place for you to get started. We believe you've made a smart decision to locate your business in Monroe County.

Monroe County is a great place for business. It offers a diverse, educated and hard-working workforce. East Stroudsburg University (ESU) and Northampton Community College (NCC), as well as technical institutes, call Monroe County home and work together to prepare a world-class workforce. It's close to major markets, such as New York City and Phiadelphia, which are within 100 miles and have direct interstate connections. Monroe is one of the fastest growing counties in Pennsylvania with a population increase of 21% since the 2000 census. It is home to international and national companies including the North American headquarters of Sanofi Pasteur and the Tobyhanna Army Depot, which is known for its excellence in electronics. As a small or medium size business you won't be alone. We have plenty of those as well.

The culture of Monroe County is very diverse, and so is the population. The Indian names of the hills surrounding the scenic Delaware Water Gap (a US National Park Recreation Area) underscore our diversity and history. Not only do our institutions of higher education, ESU and NCC, provide excellent

educational opportunities, they also provide all the activities that go with them – sports, arts, and community programs. We are a destination vacation area and have been for well over 100 years. We have renowned ski resorts, indoor and outdoor water parks, the Pocono Raceway, community theaters, jazz music, a casino, many golf courses, hiking, hunting, fishing, boating, a vibrant arts council and active county and local historical associations. Monroe County provides the perfect balance of natural beauty with easy access to major markets and amenities. Monroe County provides residents, visitors and businesses alike with a great place to live, learn, work and play.

#### **GETTING STARTED: WHERE TO GET HELP**

Starting a business can be especially difficult if you have to "go it alone". This Guide will connect you to the resources and organizations that can help. The best place to start may be our Small Business Development Center (SBDC) network http://scrantonsbdc.com/about-sbdc and its partner SCORE www.northeastpennsylvania. **score.org**. Both organizations provide a comprehensive range of business support services including business plan preparation, accounting and marketing. Most of these services are provided free of charge and they have proven success – 95% of SBDC customers would recommend these services to other business owners. Working with the SBDC and SCORE can be beneficial whether you are a new start-up, expanding or relocating your busi-

Monroe County also has a wide-range of professional service providers including local and national financial institutions, lawyers, accountants and insurance agents. Many of these professionals work directly with the Pocono Mountain Economic Development Corporation (PMEDC), SCORE and SBDC. The Greater Pocono Chamber of Commerce (GPCC) also provides business support to more than 800 members www.greaterpoconochamber.com.

If you are interested in relocating or expanding your business in Monroe County, the Pocono Mountains Economic Development Corporation (PMEDC) can assist you with identifying state and federal financing programs. The Business Accelerator program at East Stroudsburg University is also available to help with early- stage company development. The program provides a network of managerial and technical support, affordable office space and wet labs for bio-tech companies.

#### www.esu.edu/red/business accelerator

Manufacturing is important to Monroe County – it is the fourth largest industry sector. Manufacturers seeking help with business growth or issues can reach out to the Northeast Pennsylvania Industrial Resource Center (NEPIRC), a part of the national Manufacturing Extension Partnership Network www.nepirc.com.Technology firms can also work with Pennsylvania's Ben Franklin Technology Partnership (BFTP) and its regional Northeast Pennsylvania office in Bethlehem, PA. The BFTP team can help companies with financing, consulting support, and access to world-class university researchers www.benfranklin.org.

## PAPERWORK: COMPLYING WITH LOCAL, STATE AND FEDERAL REGULATIONS

Complying with local, state and federal regulations can be a challenge. However, it is a necessity. Noncompliance can not only hinder your growth, but put you out of business. Obliviously, this Guide can't cover all regulations for all types of businesses, but it does provide a starting point. If you need additional assistance and information, contact the Pocono Mountain Economic Development Corporation (PMEDC) or visit their website,

# **Business Registration**

Once you've decided on your business name and structure (e.g. sole proprietorship, partnership or corporation), you will need to officially register your business name with the Pennsylvania Department of State. You can do this on-line at www.corporationspa.gov or www.pabizonline.com. At the same time, you should apply for a Federal Employer Identification Number with the Internal Revenue Service at www.irs.gov.

#### Taxes

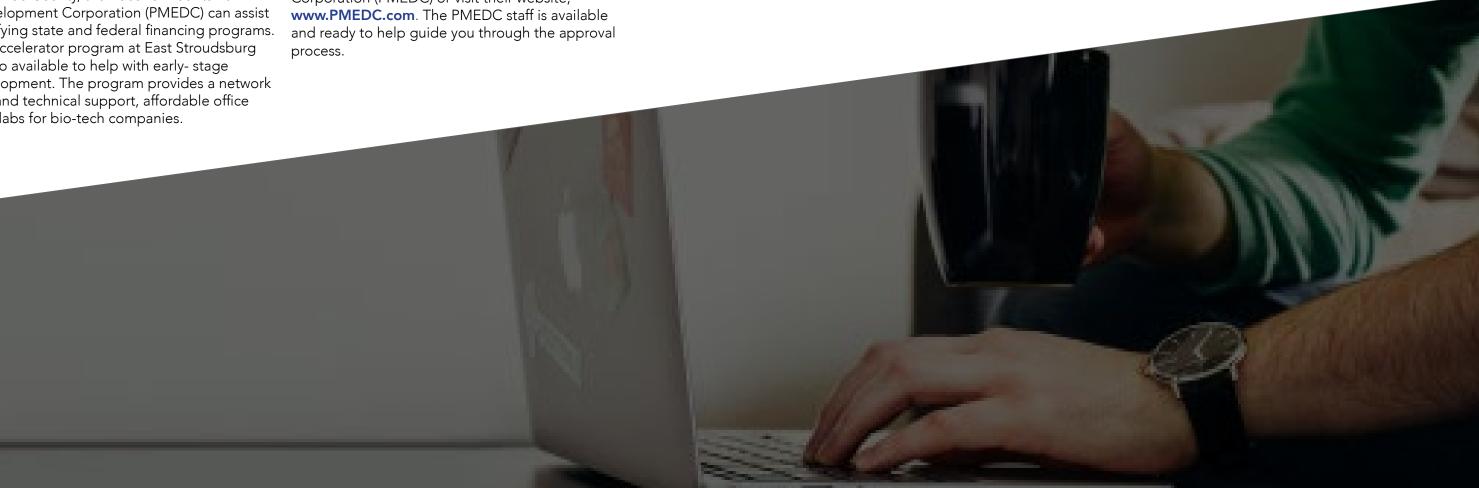
While registering your business, you should also set up a payment structure for state and local taxes. Many new businesses neglect this critical step and may actually go out of business due to unanticipated tax bills. Your tax situation will vary depending on where you are located and the type of business you operate. In most cases, the best place to start is on the PA Biz Online site www.pabizonline.com and the PA-100 Enterprise Registration System www.pa100.state.pa.us/registration. This on-line system allows you to register for various services and is a convenient way to process most state-level taxes such as employer withholding, sales tax, and use tax. PA Biz Online has special sections for first-time entrepreneurs and a useful entrepreneur quide.

# **Industry Specific Rules**

As in all states, Pennsylvania has license and permit requirements for specific industries. Typically these rules are most common in sectors that relate to working with children, the health care sector, banking, insurance, real estate or food related businesses. If you are operating a business in any sector, you should pay close attention to the state licensing requirements. You can learn more at PA Biz Online www.pabizonline.com and from Pennsylvania's Department of Labor and Industry www.dli.pa.gov.

### **Local Rules and Regulations**

Our local governments have many similar rules and regulations, but with 16 townships and 4 boroughs in Monroe County, there also are more than a few unique rules and regulations. Use the comprehensive list below to contact them directly to learn



#### **COUNTY MUNICIPALITIES AND TOWNSHIPS**



County of Monroe
Barrett Township
Chestnuthill Township
Coolbaugh Township
Delaware Water Gap
Borough East Stroudsburg
Borough Eldred Township
Hamilton Township
Jackson Township
Middle Smithfield Township
Mount Pocono Borough

Paradise Township
Pocono Township
Polk Township
Price Township
Ross Township
Smithfield Township
Stroud Township
Stroudsburg Borough
Tobyhanna Township
Tunkhannock Township

#### **REAL ESTATE: WHERE TO LOCATE YOUR BUSINESS**

Monroe County strives to balance the beauty, natural resources and the development of our 608 square miles. We've been succeeding in this as our land use pattern is sufficiently varied and can accommodate multiple industry and business types while balancing our natural beauty.

Your business location will be a key ingredient of your success. The better a location aligns with your business needs, the more likely it is that your business will succeed. For example, if you're a retailer, you will probably want to locate in a high traffic area. Manufactures may be looking for large facilities with easy access to major roadways and suppliers, and for the innovative entrepreneur, a home office might do the trick. From farmland to industrial parks, from retail malls to busy downtown locations, from secluded tracts to easy interstate access, you will find them all in Monroe County. In Monroe County you have the opportunity to build to your corporation's specifications, buy existing facilities or lease.

Larger and more established businesses searching for real estate may want to start with the Pocono Mountain Economic Development Corporation www.PMEDC.com. The PMEDC owns and manages industrial parks and maintains an up-to-date database of available commercial properties.

If you are a fast growing early-stage company, you may want to consider East Stroudsburg University's Business Accelerator Program, www.esu.edu/red/business-accelerator, located in the Innovation Center on the ESU campus. The Business Accelerator companies gain access to world-class office facilities and wet laboratory space, as well as a host of other business growth and support services including student internship opportunities.

The Pocono Mountains Association of Realtors, www. poconorealtors.com, is another resource to help find a business location. Their website includes listings of

local properties along with contact information for local realtors and real estate professionals. Your real estate professional may also direct you to the municipality that is most aggressively courting your type of business.

If you plan to build a facility, you'll find that Monroe County is home to many skilled professional contractors, construction companies and craftsman. You can find out more via the Pocono Builders Association, www.poconobuilders.org.

Rules and regulations regarding real estate will vary based on the location of your facility or office. In most cases, you should be prepared to meet requirements of the following entities:

## **Township or Borough Level:**

Land Development Application Building Permit Septic Approval Zoning/Planning Review Signage Permit

## **County Level:**

Monroe County Planning Commission Monroe County Conservation District

#### **State Level:**

Pennsylvania Department of Transportation (PennDOT) Pennsylvania Department of Environmental Protection (PA DEP)



#### **CAPITAL: RAISING MONEY**

It takes different types of financial resources to start, relocate or expand a business. If you are a startup and don't know what type of investment, i.e. equity or financing, or how much money you need, you will need a business plan which SCORE can help you develop.

Equity is the most important form of money for a business. Most new businesses get their equity money from their owner's savings, funds from friends and family, or funds from venture capital firms.

If you have a fast growing business and are seeking outside equity investors, you can find them both within Monroe County and nearby. Monroe County is home to the Pocono Mountains Angel Network (PMAN). PMAN is a group of individual accredited investors who invest in promising businesses. If you are seeking more substantial investments from venture capitalists or looking for micro lenders, you can learn more about options from the team at ESU's Innovation Center. For details, go to www.esu.edu/red/business\_accelerator.

Once you have your equity investors in place there are many options for financing your business. Business loans are available from multiple sources within Monroe County. We have local branches of national banks, as well as regional and community banks and credit unions. A list of local banks can be found on our Chamber of Commerce's website, www.greaterpoconochamber.com.

In addition to banks, new and growing businesses can also benefit from other sources of public financing. PMEDC manages a number of finance programs, including the Monroe County Revolving Loan Fund (RLF), <a href="http://pmedc.com/Assets/mcrlf\_program\_guidelines\_updated\_march\_2015.pdf">http://pmedc.com/Assets/mcrlf\_program\_guidelines\_updated\_march\_2015.pdf</a>. In addition, the Northeast Pennsylvania Alliance (NEPA Alliance), <a href="http://www.nepa-alliance.org">http://www.nepa-alliance.org</a>, the local development district serving Monroe and six other counties, manages a Business Finance Center that provides a range of loan programs, including the SBA 504 loan program and various microloan programs.

#### **PEOPLE: FINDING WORKERS**

Workers are available, affordable and well trained in Monroe County. The workforce is highly diversified by age, skill and education.

When you are ready to hire, Monroe County has many resources to help you build and grow a talented workforce. A good place to start is the Monroe County CareerLink, www.monroecountycareerlink.org, a one stop shop for workforce recruitment and development. CareerLink can publicize your employment needs, help you find workers, and provide training opportunities. Most services are available free of charge.

Monroe County is home to East Stroudsburg University, www.esu.edu, and the Monroe Campus of Northampton Community College, www.northampton.edu. Both colleges offer excellent training and education opportunities. ESU's job portal, Warrior Careers, www.esu.edu/students/career services/employers, gives employers an advantage by enabling access to the school's highly talented and skilled candidates. Monroe Career and Technical Institute, www.monroecti.org, is an award winning career and technical school that prides itself on preparing students for the workforce. Depending on your needs, apprenticeships and externships may also be available. These institutions provide many new and existing businesses with customized training programs, some of which are ongoing.

Business training opportunities are also provided through the SBDC, www.scrantonsbdc.com and SCORE, www.northeastpennsylvania.score.org. In addition, the Pennsylvania's Workforce and Economic Development program, WEDNET PA, www.wednet-pa.com, provides grant support for workforce training. ESU and NCC are WEDNET training partners: esu@wednetpa.com and www.northampton.edu/center-for-business-and-industry/leadership-and-executive-development/customized-training-and-consulting.htm.

Addition resources include access to a network of HR professionals, Northeast Pennsylvania Chapter of the Society of Human Resource Professionals or SHRM, www.nepashrm.org. SHRM is a national network, with a local chapter that includes many of our region's top workforce experts and professionals.

#### **NETWORKING: BUSINESS CONNECTIONS**

In Monroe County, we know that networking is one of the best ways to connect with other businesses, customers, suppliers or partners. Monroe County is home to a number of organizations that sponsor regular networking events where you can meet other business owners and learn more about doing business in the county. Here are a few regularly scheduled opportunities:

The Greater Pocono Chamber of Commerce sponsors regular networking events, including a Business Card Exchange and a Women in Business network that meet on a monthly basis. The calendar updates regularly with new networking opportunities.

Service Clubs: Monroe County is home to active Rotary, Kiwanis and Lions Clubs. These service organizations provide great opportunities for business networking.

BNI International, one of the largest business networks in the US, has a large chapter based in Stroudsburg.

East Stroudsburg University and Northampton Community College offer community events. In addition, the Pocono Mountains Visitors Bureau's website, **www.poconomountains.com**, provides access to a multitude of activities in Monroe County and the Pocono Mountains.

Because of our convenient location, Monroe County business owners can also tap into networks and expertise in other parts of the region as well. In addition to the major cities of New York and Philadelphia, excellent business networks and resources exist in nearby communities. In particular, the Lehigh Valley and the Wilkes-Barre and Scranton areas offer networking opportunities relatively close to home.



#### MARKETING: PUBLICIZING YOURSELF AND YOUR BUSINESS

There are many mediums available in Monroe County that will let your potential customers know of you and your valuable product, service or technology. If you need a marketing plan or strategy, our business support organizations such as SCORE, SBDC and PMEDC can help. Additionally, Monroe County is home to numerous skilled marketing professionals, some of whom can be reached through our local Chamber of Commerce, www.greaterpoconochamber.com.

Successful marketing is not just about advertising. Take time to get to know the community – get involved. Being a good neighbor and becoming a part of the community will go a long way in your business success. Additionally, several buy-local efforts are underway in Monroe County. The Made in the Poconos campaign promotes art, crafts, food and other products manufactured in our region.

www.esu.edu/madeinthepoconos

Once you have a marketing concept or plan in place, it's time to execute. Your approach will differ based on the unique nature of your business, but you will enjoy a rich array of choices in Monroe County. Here are some places to get started:

#### Print

Pocono Record www.poconorecord.com 511 Lenox Street, Stroudsburg PA 18360 570-421-3000

Allentown Morning Call www.mcall.com 101 N. Sixth Street, Allentown, PA 18101 610-820-6500

Pocono Business Journal www.poconobusiness journal.com 646 Park Street Suite 1001, Honesdale, PA 18431 570-431-9725

#### Radio

93.5SBG **www.935sbg.com** 639 Main Street, Stroudsburg PA 18360 570-421-2100

POCONO967 **www.pocono967.com** PO Box 920 Port Jervis, NY 12771 570-420-9670 or 855-856-5185

#### TV

Blue Ridge Cable TV 13 www.brctv13.com 936 Elm Street, Lehighton PA 18325 610-826-4060

WBRE www.pahomepage.com 62 S. Franklin Street, Wilkes-Barre PA 1870 570-823-2828

WNEP www.wnep.com 16 Montage Mountain Road, Moosic PA 18701 800-533-6397

#### Billboards

Adams Outdoor Advertising www.adamsoutdoor. com 6053 US 209, Stroudsburg PA 18360 570-402-6400

#### Lamar www.lamar.com

7350 William Avenue, Allentown PA 18106 610-398-1100 or 800-435-6238

#### Internet

PenTeleData **www.penteledata.net** 540 Delaware Avenue, PO Box 197, Palmerton PA 18071 800-281-3564

#### **Member Organizations**

Additional advertising opportunities may be available through membership organizations

Greater Pocono Chamber of Commerce www. greaterpoconochamber.com 556 Main Street, Stroudsburg PA 18360 570-421-4433

Pocono Builders Association www.poconobuilders.com 745 Main Street #203, Stroudsburg PA 18360 570-421-9009

Pocono Mountains Association of Realtors www. poconorealators.com 2214 West Main Street, Stroudsburg PA 18360 570-424-8846

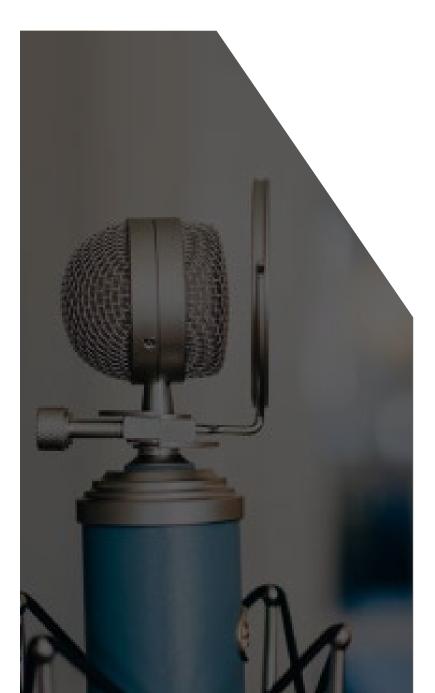
Pocono Mountains Visitors Bureau **www.poconomountains.com** 1004 West Main Street, Stroudsburg PA 18360 570-421-5791

Social media is a great way to get the word out about your new business whether it's Facebook, Twitter, Snapchat or YouTube. To get attention for your Monroe County business try #MonroePA4Biz.

#### **NEXT STEPS**

Thank you for considering Monroe County as the home for your business. We hope this how to do Business Guide will make the business start-up process easier. We want your business to be successful and we are here to help. If you have questions or need additional assistance, please contact the Monroe County Commissioners.

In addition, we welcome your input on what's working and what's not working in Monroe County. Email your thoughts to the Monroe County Commissioners. Send us your success stories so we can share them with our business owners through our website and publications.



#### **APPENDICES**

Monroe County provides an engaging community environment in a beautiful natural setting that is close to major metropolitan areas. The following publications and websites will provide an insight into why Monroe County is a wonderful location to live, learn, work and play.

#### **Culture:**

Flair Magazine www.flairmag.com
This Week in the Poconos www.thisweekinthe
poconos.net

Business Climate www.businessclimate.com/location/pennsylvania/pocono-mountains

#### **Schools:**

Public

East Stroudsburg Area School District www.esasd.net

Monroe Career and Technical Institute www.monroecti.org

Pleasant Valley School District www.pvbears.org Pocono Mountain School District www.pmsd.org Stroudsburg Area School District www.sburg.org

#### Private

Evergreen Community School

www.evergreencommunityschool.org

Growing Concern School

www.growingconcern.org

Monsignor McHugh School

www.monsignormchugh.org

Notre Dame School www.ndhigh.org

Summit School of the Poconos

www.summitschoolpoconos.org

#### **Hospitals**

Lehigh Valley Health Network

www.lvhn.org

St Luke's University Health Network

www.slhn.org

#### **Human Services:**

Legal Organization Monroe County Bar Association www.monroebar.org

Human Services
Pocono Alliance
www.poconoinfo.communityos.org

#### QUICK LIST OF MONROE COUNTY RESOURCES

#### **Business Guides**

Pennsylvania New Business Guide www.new-pa.com/download/entrepreneurs-guide. This guide was developed by the Pennsylvania Department of Community and Economic Development. It is a resource that provides detailed information, instructions and checklists for entrepreneurs to help build a successful business in Pennsylvania.

# **Counseling & Mentorship**

SCORE – Northeast Pennsylvania SCORE www.northeastpennsylvania.score.org is a non-profit volunteer organization that offers one-on-one mentoring, both in person and online; events, workshops and seminars of interest to small new and existing businesses; and professional advice on a variety of fields and industries.

Small Business Development Center (SBDC) – University of Scranton www.scrantonsbdc.com SBDC can provide you with invaluable resources through educational programs and no cost, confidential consulting.

# **Key Business Support Organizations**– **General**

Community Action Committee of the Lehigh Valley (CACLV) **www.caclv.org** 

East Stroudsburg University Business Accelerator The ESU Business Accelerator provides an entrepreneurial environment that supports business start-ups, encourages innovation and enhances the economic vitality of the region.

www.esu.edu/red/business accelerator

Greater Pocono Chamber of Commerce (GPCC) GPCC provides the optimum business environment for its members. Networking opportunities exist through business card exchanges, Women in Business events and ribbon cuttings.

www.greaterpoconochamber.com

Northeastern Pennsylvania Alliance (NEPA) www. nepa-alliance.org. NEPA is a regional community and economic development agency whose business services include financing, government contracting assistance and international trade assistance. NEPA provides a number of revolving loan programs to assist area businesses. The loans feature below market interest rates, low down payments and amounts up to \$5.5 million. Government contract help includes assistance in registration, certification, bid preparation and more. In addition they also provide assistance to nonprofits, local governments and is the state designated transportation planning entity for Monroe and surrounding counties.

Pocono Mountains Economic Development Corporation (PMEDC) www.PMEDC.com. PMEDC assists businesses with site selection evaluation, including demographics, workforce, community amenities and resources. PMEDC is a conduit to various local and state financing programs and tax incentive programs including Pennsylvania Industrial Development Authority, Building PA, First Industries Fund, Second Stage Loan Program, Keystone Innovation Zones (KIZ), Local Economic Revitalization Tax Assistance (LERTA) areas, Pocono Mountains Keystone Innovation Zone (PMKIZ), Research and Development Tax Credit, Machinery and Equipment Loan Fund, Small Business First and Monroe County Revolving Loan Fund.

# Key Business Support Organizations - Specialty Business

Ben Franklin Technology Partners (BFTP)
www.benfranklin.org. BFTP provides both
early-stage-technology based firms and
established manufacturers with funding, business
and technical expertise, and access to a network
of innovative, expert resources.

Northeastern Pennsylvania Industrial Resource Center (NEPIRC) www.nepirc.com. NEPIRC provides world-class professional services to manufacturers throughout northeastern and northern PA. They provide consultative engagements designed to address the unique challenges of and to maximize profitability for manufacturing clients.

### **Public Libraries**

Barrett Paradise Friendly Library www.barrettlibrary.org

Clymer Library www.clymerlibrary.org

Eastern Monroe Public Library www.monroepl.org

Pocono Mountain Public Library www.poconomountpl.org

Pocono Township Library www.poconopa.gov/library

Smithfield's Branch – Eastern Monroe Public Library www.monorepl.org

Western Pocono Community Library www.wpcl.lib.pa.us



