

Business Assistance Guide

Where New Opportunities Begin



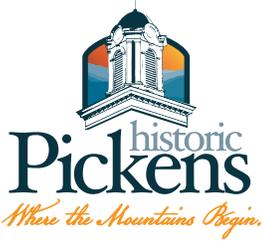
219 Pendleton Street
PO Box 217
Pickens, SC 29671
864.878.6421
www.cityofpickens.com



Where New Opportunities Begin

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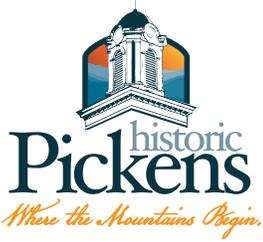
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Where New Opportunities Begin

WELCOME

On behalf of the Pickens City Council and Pickens Revitalization Association, it is with great pleasure that we present this guide to assist you in your business planning. The City of Pickens recognizes the significance of the decision that you have made to become an entrepreneur, and we are honored that the historic City of Pickens is being considered for the location of your business.

This Business Assistance Guide will help get you to the right person and heading in the right direction to ensure establishing a business in the City of Pickens is a smooth process. There are many great improvements being made around town that help demonstrate our desire to bring tourists to our downtown and increase foot traffic for local businesses. While you are in town, take a moment and visit the downtown amphitheater located at 114 West Main Street. In addition, our recreation center located at 545 Sangamo Road is now a major trailhead for Town Creek Bike Park – an off-road BMX-style bike park that is one of a kind!

Finally, stop and take a picture of the train located at the future trailhead of the Doodle Rail Trail. This 8.5 mile abandoned trail bed will soon be a multi-use paved trail that connects our downtown to the City of Easley’s downtown. Rails to Trails projects have a huge economic impact nationwide once they are complete – you will want to be here for the trail is – trust us!

Let us be the first to say congratulations for making the decision to become an entrepreneur. We are here to be your partner!

J. David Owens
Mayor, City of Pickens
864.878.6421
dowens@pickenscity.com



OPENING A BUSINESS IN PICKENS

tips on setting up your business





Where New Opportunities Begin

LOCAL MARKET CONDITIONS

Understanding who and where your customers are is extremely important. Trying to answer these questions is called “market research”. While we believe that Pickens is an excellent location for business, it is still important for you to research local market conditions in order to feel confident that your product or service is in demand by this area’s population.

Introduction to the Pickens Retail Market

Pickens is a unique market in several ways. It is a county seat in what has traditionally been a more rural county. As such, it functioned as a gathering place and retail center. Metropolitan growth in Upstate South Carolina is transforming Pickens County and this change has impacted Pickens. The City of Pickens has maintained its independent identity while playing a key role in regional change. Nearby communities, Easley and Clemson, have experienced substantial growth over the past two decades and that growth is reaching Pickens in a more profound way. Downtown Pickens was the traditional core of retail and services for the community but has evolved into a specialty shopping, dining, and office district as basic goods retail stores have shifted to the corridors of the City.

Market Demographics

The primary trade area (the 29671 zip code) experienced remarkable growth (14.4%) in the decade of the nineties. The rate of growth declined in the decade between 2000 and 2012 to only 2.3% placing the current zip code population at 17,914. The population of the zip code is expected to grow slowly over the next five years to reach 18,066 residents.

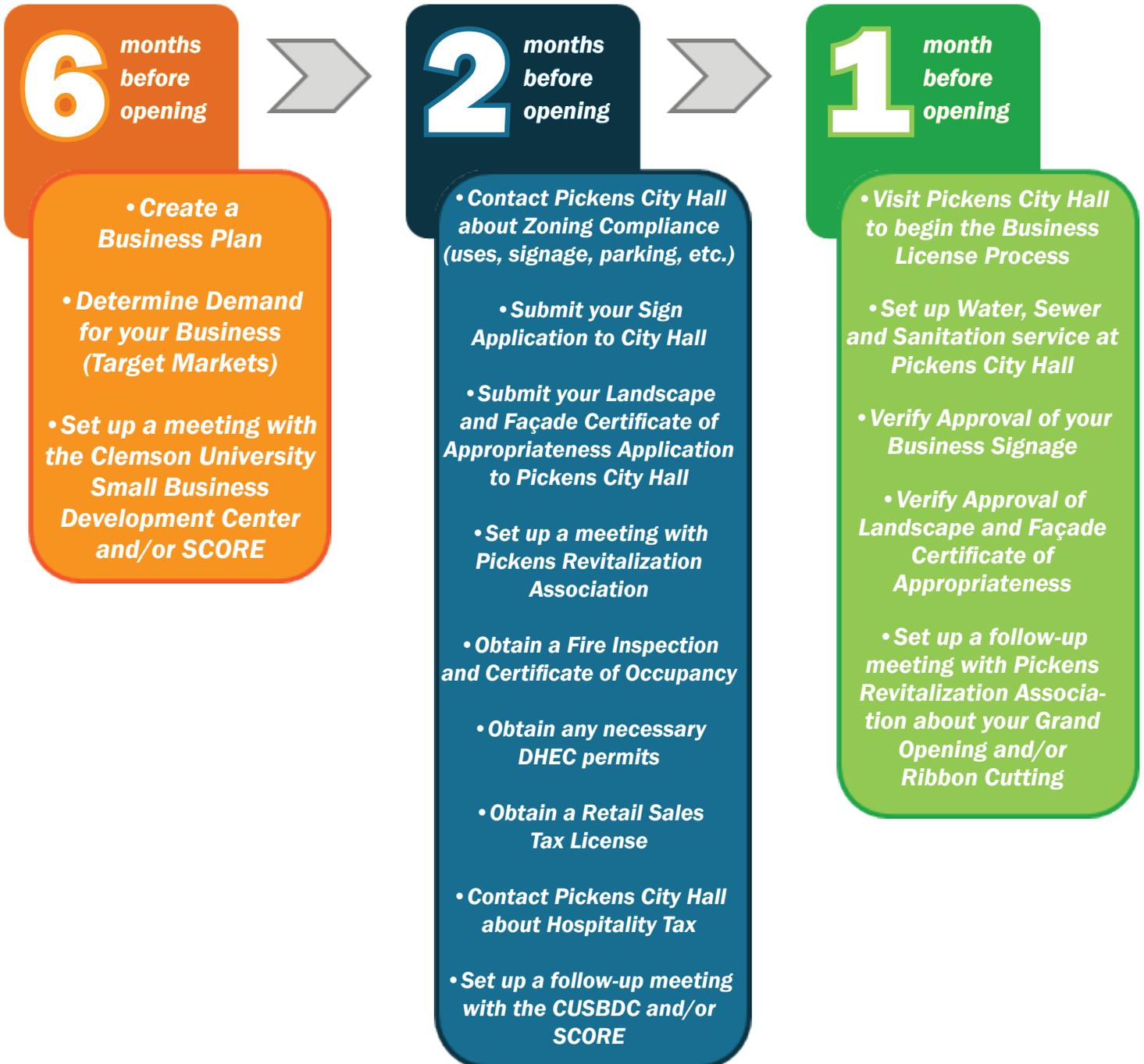
Regionally, Pickens County has had a rate of growth slower than adjacent counties. Greenville County experienced an increase of 22% between 2000 and 2012 (meaning one in every five residents in Greenville County did not live there in 2000). Anderson County grew at 15%, Oconee County grew at 14% while Pickens County grew only 9%. It is very likely with continued growth, Pickens (enveloped by faster growing counties) will experience an uptick in growth. The primary trade area of 29671 had a median household income of \$39,899.

*For a full report, please see the Pickens Community Master Plan Charrette Report at:
www.cityofpickens.com/PDF/PickensCharrette-Report.pdf*

Primary Trade Area - Retail Market Potential						
Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/ Surplus Factor	Number of Businesses
Motor Vehicles & Parts Dealers	441	\$33,624,186	\$16,460,483	\$16,983,703	33.8	10
Automobile Dealers	4411	\$28,611,667	\$13,971,376	\$14,640,291	34.4	3
Other Motor Vehicle Dealers	4412	\$2,867,744	\$0	\$2,867,744	100	0
Auto Parts, Accessories & Tire Stores	4413	\$2,144,775	\$2,669,107	(\$524,332)	-10.9	7
Furniture & Home Furnishing Stores	442	\$3,365,963	\$373,650	\$2,992,313	80	4
Furniture Stores	4421	\$2,814,357	\$142,128	\$2,672,229	90.4	1
Home Furnishing Stores	4422	\$551,606	\$231,522	\$320,084	40.9	3
Electronics & Appliance Stores	4431	\$3,226,887	\$250,940	\$2,975,947	85.6	1
Bldg Material, Garden Equip & Supply Stores	444	\$5,808,034	\$2,318,886	\$3,489,148	42.9	15
Bldg Material & Supply Dealers	4441	\$5,293,964	\$1,240,532	\$4,053,432	62	6
Lawn & Garden Equip & Supply Stores	4442	\$514,070	\$1,078,354	(\$564,284)	-35.4	9
Food & Beverage Stores	445	\$26,942,710	\$19,491,082	\$7,451,628	16	10
Grocery Stores	4451	\$26,316,814	\$18,664,280	\$7,652,534	17	6
Specialty Food Stores	4452	\$169,981	\$149,030	\$20,951	6.6	2
Beer, Wine & Liquor Stores	4453	\$455,915	\$677,772	(\$221,857)	-19.6	2
Health & Personal Care Stores	4,464,461	\$6,539,349	\$5,211,687	\$1,327,662	11.3	4
Gasoline Stations	4,474,471	\$29,678,074	\$48,601,192	(\$18,923,118)	-24.2	13
Clothing & Clothing Accessories Stores	448	\$3,425,808	\$187,081	\$3,238,727	89.6	1
Clothing Stores	4481	\$2,178,828	\$0	\$2,178,828	100	0
Shoe Stores	4482	\$637,384	\$0	\$637,384	100	0
Jewelry, Luggage & Leather Goods Stores	4483	\$609,596	\$187,081	\$422,515	53	1
Sporting Goods, Hobby, Book & Music Stores	451	\$1,686,573	\$182,983	\$1,503,590	80.4	6
Sporting Goods/Hobby/Musical Instr Stores	4511	\$806,188	\$182,983	\$623,205	63	6
Book, Periodical & Music Stores	4512	\$880,385	\$0	\$880,385	100	0
General Merchandise Stores	452	\$17,662,933	\$10,495,484	\$7,167,449	25.5	9
Department Stores excluding Leased Depts.	4521	\$11,173,626	\$700,550	\$10,473,076	88.2	3
Other General Merchandise Stores	4529	\$6,489,307	\$9,794,934	(\$3,305,627)	-20.3	6
Miscellaneous Store Retailers	453	\$2,136,875	\$1,113,913	\$1,022,962	31.5	16
Florists	4531	\$230,633	\$179,724	\$50,909	12.4	3
Office Supplies, Stationery & Gift Stores	4532	\$1,270,094	\$509,859	\$760,235	42.7	5
Used Merchandise Stores	4533	\$195,137	\$108,314	\$86,823	28.6	4
Other Miscellaneous Store Retailers	4539	\$441,011	\$316,016	\$124,995	16.5	4
Nonstore Retailers	454	\$2,634,369	\$544,268	\$2,090,101	65.8	1
Electronic Shopping & Mail-Order Houses	4541	\$870,601	\$544,268	\$326,333	23.1	1
Vending Machine Operators	4542	\$95,286	\$0	\$95,286	100	0
Direct Selling Establishments	4543	\$1,668,482	\$0	\$1,668,482	100	0
Food Services & Drinking Establishments	722	\$20,818,104	\$11,005,526	\$9,812,578	30.8	31
Full-Service Restaurants	7221	\$8,026,576	\$4,604,348	\$3,422,228	27.1	19
Limited-Service Eating Places	7222	\$10,958,497	\$5,980,184	\$4,978,313	29.4	9
Special Food Services	7223	\$999,308	\$238,322	\$760,986	61.5	1
Drinking Places - Alcoholic Beverages	7224	\$833,723	\$182,672	\$651,051	64.1	2

TIMELINE

As a reminder, the following is our recommended timeline for starting a business in Pickens:





Where New Opportunities Begin

ZONING

[Zoning Compliance](#) | [Signage](#) | [Landscape/Facade Review](#)

www.cityofpickens.com/government/city-of-pickens-ordinances/

Pickens City Hall
219 Pendleton Street
Pickens, SC 29671

Jennifer Vissage
864.878.6421 (choose option 8)
vissage@scacog.org

Be sure to confirm zoning and required parking for your business. The City of Pickens requires a Zoning Compliance Form that addresses sign regulations, facade regulations, and landscape regulations that must be approved by the Board of Architectural Review prior to opening your business.

FIRE INSPECTION

www.pickensfd.org

Pickens Fire Department
302 Johnson Street
Pickens, SC 29671

Chris Elrod
864.878.2610
chriselrod@pickenscity.com

All businesses must complete a fire inspection before receiving a Certificate of Occupancy. Call to schedule an appointment. Inspection and first follow-up are at no charge. Additional inspections and full plan review are subject to charge.

BUSINESS LICENSING

www.cityofpickens.com/services/business-license/

Pickens City Hall
219 Pendleton Street
Pickens, SC 29671

Brittany Chapman
864.878.6421 (choose option 6, then 1)
bchapman@pickenscity.com

All businesses operating in city limits (including contractors) must obtain a Business License from the City of Pickens. The license will not be issued to the applicant until all construction and inspections are finalized, and the Certificate of Occupancy has been issued.



Where New Opportunities Begin

UTILITIES

Water | Sewer | Commercial Sanitation

www.cityofpickens.com/services/city-water-and-sewer/

Pickens City Hall
219 Pendleton Street
Pickens, SC 29671

Lois Porter or Brittany Chapman
864.878.6421 (choose option 1)
lporter@pickenscity.com
bchapman@pickenscity.com

Pickens' Water Department provides water service to 4,400 customers within a 16-mile area, providing 4 million gallons of water per day. Sewage treatment facilities have a capacity of 950,000 gallons per day. New water customers should come to the Water Department in City Hall to establish service and bring along photo identification.

Deposit Information:

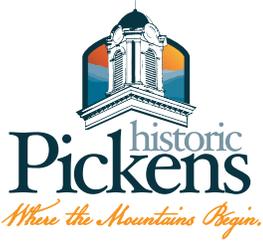
- » \$0 for Owner
- » \$100 for Renter
- » \$30 Connection Fee for Both

You can pay your bill online!
www.pickenssc.csibillpay.com

IMPORTANT CONTACTS

where to go for the right kind of help





Where New Opportunities Begin

PICKENS CITY HALL

[Business License](#) | [Zoning and Sign Permits](#) | [Hospitality Tax](#)

www.cityofpickens.com

219 Pendleton Street
Pickens, SC 29671

Business License: Brittany Chapman
864.878.6421 (choose option 6, then 1)
bchapman@pickenscity.com

Zoning and Sign Permits: Jennifer Vissage
864.878.6421 (choose option 8)
vissage@scacog.org

Hospitality Tax: Bruce Evilsizor
(prepared food & beverage)
864.878.6421 (choose option 6, then 3)
bevilsizor@pickenscity.com

PICKENS REVITALIZATION ASSOCIATION (PRA)

[Available Properties](#) | [Business Assistance and Incentives](#) | [Festivals and Events](#)

www.historicpickens.com

222 West Main Street
Pickens, SC 29671

Allison Fowler
864.878.6421 (choose option 7)
pra.historicpickens@gmail.com

Pickens Revitalization Association, a Main Street South Carolina Community, is dedicated to the enhancement, preservation and sustainable growth of Pickens' historic downtown area. A non-profit organization, PRA was formed as a unique preservation-based economic development tool that enables Pickens to focus on business and community development.



Where New Opportunities Begin

GREATER PICKENS CHAMBER OF COMMERCE

Business Assistance

www.pickenschamber.net

222 West Main Street
Pickens, SC 29671

Mike Parrott
864.878.3258
info@pickenschamber.net

The Greater Pickens Chamber of Commerce is a private, non-profit organization dedicated to enhancing and improving the business climate and quality of life in the city of Pickens and in the surrounding region.

PICKENS FIRE DEPARTMENT

Inspection | Certificate of Occupancy

www.pickensfd.org

Pickens Fire Department
302 Johnson Street
Pickens, SC 29671

Chris Elrod
864.878.2610
chriselrod@pickenscity.com

All businesses must complete a fire inspection before receiving a Certificate of Occupancy. Call to schedule an appointment. Inspection and first follow-up are at no charge. Additional inspections and full plan review are subject to charge.

PICKENS COUNTY

Construction Permits

www.co.pickens.sc.us/Permitting/default.aspx

Pickens County Building Codes
222 McDaniel Avenue, B-10
Pickens, SC 29671

864.898.5950

For Commercial Permit Procedures, please visit: www.co.pickens.sc.us/_fileUploads/forms/commercialpermitproc.pdf

For a permit application, please visit: www.co.pickens.sc.us/_fileUploads/forms/Building-CodesAdministrationPermit.pdf

INCENTIVES

a little help for local businesses





Where New Opportunities Begin

FACADE IMPROVEMENT GRANT PROGRAM

www.cityofpickens.com/economic-development/facade-improvement-grant/

PURPOSE

The City of Pickens Façade Improvement Grant Program (FIGP) provides financial assistance to commercial property owners and business owners in the City Center and Gateway Overlay Districts that qualify for façade improvements. The purpose of the Façade Improvement Grant Program is to support the revitalization of the City’s Overlay Districts by stimulating private investments in high-quality improvements that enhance the appearance of buildings and properties and eliminate blight and non-conforming design standards.

OVERLAY DISTRICTS

City Center Overlay District boundaries are established as:

- Main Street from Hampton Avenue to Bivens Street
- Court Street from Main Street to Cedar Rock
- Garvin Street from Main Street to Cedar Rock
- Ann St./Hwy. 178N from Main Street to Baker Street
- Hampton Ave./Hwy. 8 from Main Street to Baker Street
- Pendleton Street from Main Street to W. Lee Street

Gateway Overlay District boundaries are established as:

- All properties that have frontage on Hwys. 183, 178 & 8 that are not located in the City Center Overlay District

ELIGIBILITY

Maximum Allowable Award:

The program provides for a one-time reimbursement grant of 50% of the project cost, with the reimbursable amount not to exceed \$5,000. Example: If the project cost is \$5,000, the applicant can be awarded a grant in the amount of \$2,500, with the business owner contributing \$2,500.

Eligible Applicants:

Eligible applicants include owners of commercial properties and owners/managers of businesses located in the designated districts within the City of Pickens. Business owners/managers who are leasing a building for which improvements are proposed must submit a letter from the owner giving consent and approval of proposed project plans with their completed application. Only businesses whose existing use is allowable by the City’s current codes and regulations are eligible for funding through the FIGP. The FIC reserves the right to deny funding to applicants who are delinquent on payment of fines or fees.

Eligible Expenditures:

For purposes of the program, eligible expenditures shall include expenses related solely to those exterior improvements, which are eligible for reimbursement, as outlined in the program guidelines and determined by the FIC; excludes expenditures related to interior improvements, ordinary repair and maintenance, improvements required as a result of code violations, or other expenditures deemed ineligible by the FIC. Improvements must be consistent with recommendations set forth in master plans for the area in which the property is located. All work must be completed by a licensed contractor, legally operating in the City of Pickens. The applicants should contact the City for assistance with permitting and business licensing.

Eligible Improvements include:

- Exterior building improvements (cosmetic and/or structural)
- Signage
- Lighting
- Landscaping

Examples:

- Exterior painting or surface treatment
- Decorative awnings
- Window and/or door replacements or modifications
- Storefront enhancements
- Landscaping
- Irrigation
- Streetscape
- Outdoor patios and decks
- Exterior wall lighting
- Decorative post lighting and architectural features

Ineligible Improvements include:

- Ordinary repair and maintenance*
- Required improvements as a result of a violation notice or citation
- Site furnishings
- Amenities
- Non-permanent structures
- Moveable equipment

**Ordinary repair and maintenance is defined as: "any work, the purpose and effect of which is to correct or prevent any deterioration or decay of, or damage to, a structure, site or any part thereof, and to restore the structure or site, as nearly as may be practical, to its condition prior to such deterioration, decay or damage using materials which are of a design, color, and outer appearance as close to practical as the original."*

BUSINESS PLANNING RESOURCES

*help to get your business
started the right way*





Where New Opportunities Begin

BUSINESS PLANNING RESOURCES

There is no more important first step to starting a business than developing a strong, detailed business plan. So many entrepreneurs start with the question, “Where am I going to find the money to start my business?”, only to realize that without a thoroughly developed plan, they will not be able to obtain the bank loan or investment they need to get their business off the ground. A business plan precisely defines your business, it identifies your goals, and it serves as your company’s resume. It helps you to find your start-up money, to weather unforeseen difficulties, and to make strategic decisions to keep your business on track. The basic components include a current and preformed balance sheet, an income statement, and a cash flow analysis. Plans for marketing, financial management, and operations should also be included.

Are you now asking yourself, “How in the world do I write a good business plan?” If your answer is “yes”, then great! That means you acknowledge how essential a good business plan is for you to be successful. Remember – there are countless talented entrepreneurs who have failed due to a lack of planning. The good news is that there are wonderful, free resources right here in this area that can help you to develop a professional plan. We recommend exploring the following sources as the very first step in your quest to start a business.

CLEMSON UNIVERSITY SMALL BUSINESS DEVELOPMENT CENTER

[Business Planning](#) | [Feasibility](#) | [Marketing](#) | [Finance](#) | [Risk Management](#)

www.scsbdc.com

Clemson Area Office
413 Surrine Hall
Clemson University
Clemson, SC 29634

Ben Smith, Area Manager
864.710.4717
bennys@clemson.edu



Where New Opportunities Begin

SCORE (SERVICE CORPS OF RETIRED EXECUTIVES)

[Business Planning](#) | [Feasibility](#) | [Marketing](#) | [Finance](#) | [Risk Management](#)

www.piedmont.score.org

Piedmont SCORE
300 E. Washington Street
Federal Building, Room B-02
Greenville, SC 29601

864.271.3638
info@piedmontscore.org

There are mandatory compliance measures required of all businesses in South Carolina—ranging from tax requirements to registering your business’ name with the Secretary of State. We recommend the following resources to help you new navigate through these important requirements.

SOUTH CAROLINA BUSINESS ONE STOP

[Incorporation](#) | [Licensing](#) | [Taxes](#) | [Compliance](#)

www.scbos.com

803.898.5690
scboshelp@scbos.sc.gov

South Carolina Business One Stop is the official South Carolina business web portal, enabling anyone with an existing business or anyone starting a new business to file permits, licenses, registrations, or pay taxes. Each section on SCBOS is designed to support all phases of business lifecycle from start-up through expansion.



Where New Opportunities Begin

SOUTH CAROLINA SECRETARY OF STATE

Business Names and Trademarks | Incorporation

www.scos.com

1205 Pendleton Street
Suite 525
Columbia, SC 29201

Incorporation: 803.734.2158

Trademarks: 803.734.0629

Prior to publicizing and circulating the name of your business and/or graphics, check the name's availability with the South Carolina Secretary of State to assure it's not already in use. To trademark the name, you must register it with the Secretary of State's Trademarks Division.

SOUTH CAROLINA DEPARTMENT OF REVENUE

Retail Sales | Alcohol | Tobacco

www.sctax.org

Greenville Office
545 N. Pleasantburg Drive
Suite 300
Greenville, SC 29607

Retail License: 864.241.1200
retail@sctax.org

Alcohol: 803.898.5864
alcoholicliq@sctax.org

Tobacco: 803.896.1970
tobaccotax@sctax.org

If your business sells or serves alcohol, you must obtain a permit from the South Carolina Department of Revenue's Alcohol Beverage Licensing section. If your business serves alcohol by the drink, you must also collect and remit a liquor by the drink tax.

If your business sells tobacco products, you must obtain a license from the South Carolina Department of Revenue.

If your business sells items at the retail level, you must obtain a retail license and collect and remit sales tax to the South Carolina Department of Revenue.



Where New Opportunities Begin

SOUTH CAROLINA DEPARTMENT OF HEALTH AND ENVIRONMENTAL CONTROL

Food Compliance

www.scdhec.gov

Greenville Office
200 University Ridge
Greenville, SC 29601

864.372.3273
info@dhec.sc.gov

If your business handles food, you must first obtain a license from the South Carolina Department of Health and Environmental Control.

SOUTH CAROLINA DEPARTMENT OF LABOR, LICENSING AND REGULATION

Regulation | Licensing | Enforcement | Training | Education

www.llr.sc.state.us

Synergy Business Park
Kingstree Building
110 Centerview Drive
Columbia, SC 29210

803.896.4300
contactllr@llr.sc.gov

Contact the South Carolina Department of Labor, Licensing and Regulation for information on labor laws, labor issues, wages, unemployment insurance, benefits and employment services.

BUREAU OF ALCOHOL, TOBACCO, FIREARMS AND EXPLOSIVES

Regulation | Enforcement | Training

www.atf.gov

Greenville Field Office
301 N. Main Street, Suite 1802
Greenville, SC 29601

864.282.2937
charlottediv@atf.org

APPENDIX

a few extras



IS ENTREPRENEURSHIP RIGHT FOR YOU?

There is no way to eliminate all the risks associated with starting a small business, but you can improve your chances with *good planning* and *preparation*. A good starting place is evaluating your strengths and weaknesses as the owner and manager of a small business. Carefully consider the following questions:

- 1** *Are you a self-starter?* It will be up to you, not someone else telling you, to develop projects, organize your time, and follow through with details.
- 2** *How well do you get along with different personalities?* Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants or consultants. Can you deal with a demanding client, unreliable vendor or unreliable staff person?
- 3** *How good are you at making decisions?* Small business owners are required to make decisions constantly, often quickly, under pressure, and independently.
- 4** *Do you have the physical and emotional stamina to run a business?* Business ownership can be challenging, fun and exciting, but it's also a lot of work! Can you face 12-hour work days six or seven days a week if necessary?
- 5** *How well do you plan and organize?* Research indicates that many business failures could have been avoided through better planning. Good organization of financials, inventory, schedules and production can help avoid many pitfalls.
- 6** *Is your drive strong enough to maintain your motivation?* Running a business can wear you down. Some business owners feel burned out by having to carry all the responsibility on their shoulders. Strong motivation can make the business succeed and will help you survive slowdowns as well as periods of burnout.
- 7** *How will your business affect your family?* The first few years of business start-up can be hard on family life. You may have to adjust to a lower standard of living or put family assets at risk.

SCORE SELF-BIZ QUIZ

Are you the type of person who should open their own business? Take this short quiz and see how your score adds up!

MOTIVATION	Disagree	Agree
I constantly see business opportunities or ideas with potential commercial value	1	2 3 4 5 6 7 8 9 10
I like growing or building businesses or taking ideas and making something of them	1	2 3 4 5 6 7 8 9 10
I regularly come up with new ideas on doing things better or more efficiently	1	2 3 4 5 6 7 8 9 10
I am able to find solutions to challenges or problems	1	2 3 4 5 6 7 8 9 10
I am able to find the help, assistance or resources I need to be successful	1	2 3 4 5 6 7 8 9 10
I am a dynamic person providing vision, hope and energy to those with whom I work and partner	1	2 3 4 5 6 7 8 9 10
I am a hard working person and I do what it takes to succeed	1	2 3 4 5 6 7 8 9 10
I am able to adapt to changes and surprises quickly and successfully	1	2 3 4 5 6 7 8 9 10
I am able to successfully manage risk associated with creating and growing a business	1	2 3 4 5 6 7 8 9 10
I thrive on learning; I am constantly seeking new information that can help me with my business	1	2 3 4 5 6 7 8 9 10
I am motivated by success and driven to do well	1	2 3 4 5 6 7 8 9 10
I believe in working with others who can help me make my dream a reality	1	2 3 4 5 6 7 8 9 10
CAPACITY RELATED TO BUSINESS SKILLS		
Ability to assess market opportunities	1	2 3 4 5 6 7 8 9 10
Ability to develop products or services	1	2 3 4 5 6 7 8 9 10
Ability to provide products or services	1	2 3 4 5 6 7 8 9 10
Marketing and communications capacity	1	2 3 4 5 6 7 8 9 10
Fiscal management	1	2 3 4 5 6 7 8 9 10
Ability to acquire financial capital	1	2 3 4 5 6 7 8 9 10
Personnel or team, development and management	1	2 3 4 5 6 7 8 9 10
Quality Control	1	2 3 4 5 6 7 8 9 10
CAPACITY TO NETWORK AND PARTNER		
I am comfortable seeking information from others	1	2 3 4 5 6 7 8 9 10
I regularly network to gain information for my business	1	2 3 4 5 6 7 8 9 10
I have an extensive resource network I am constantly building	1	2 3 4 5 6 7 8 9 10
I am comfortable with partnerships	1	2 3 4 5 6 7 8 9 10
I have two or more partnerships associated with my business	1	2 3 4 5 6 7 8 9 10
I have learned how to deal with the challenges of partnering	1	2 3 4 5 6 7 8 9 10
SUPPORT FROM FAMILY AND COMMUNITY		
I am challenged and happy in my work building a business	1	2 3 4 5 6 7 8 9 10
There is good balance between my work and personal life	1	2 3 4 5 6 7 8 9 10
Family and friends are supportive and encourage me	1	2 3 4 5 6 7 8 9 10
My community is supportive of me and my undertaking	1	2 3 4 5 6 7 8 9 10
My community is actively helping me build my business	1	2 3 4 5 6 7 8 9 10



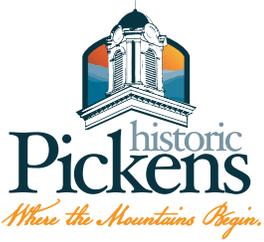
Where New Opportunities Begin

SCORE SELF-BIZ QUIZ

Questions	Total Points	Value Factor			Points
1 - 2		X	1.0	=	
3 - 12		X	0.25	=	
13 - 21		X	0.25	=	
22 - 27		X	0.25	=	
28 - 32		X	0.25	=	
TOTAL POINTS:					

SCORING

0 to 25:	<i>Low Potential</i>
26 to 50:	<i>Some Potential</i>
51 to 75:	<i>Moderate Potential</i>
76 to 100:	<i>High Potential</i>



Where New Opportunities Begin

DETERMINING YOUR CASH NEEDS

Estimate of monthly expenses based on sales of \$ _____ projected per year

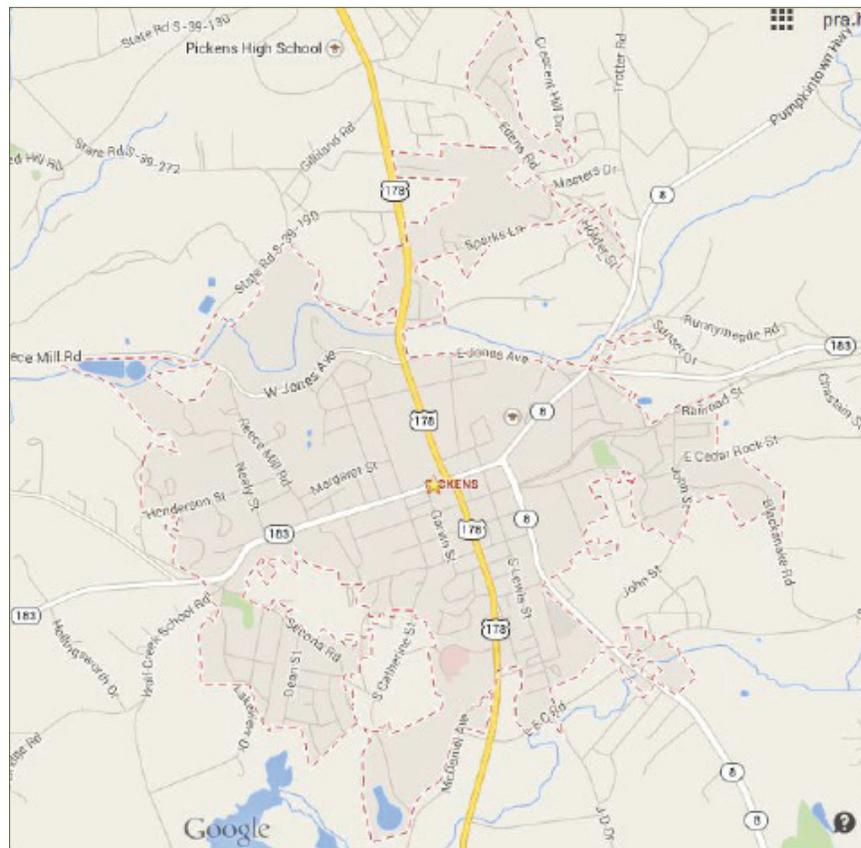
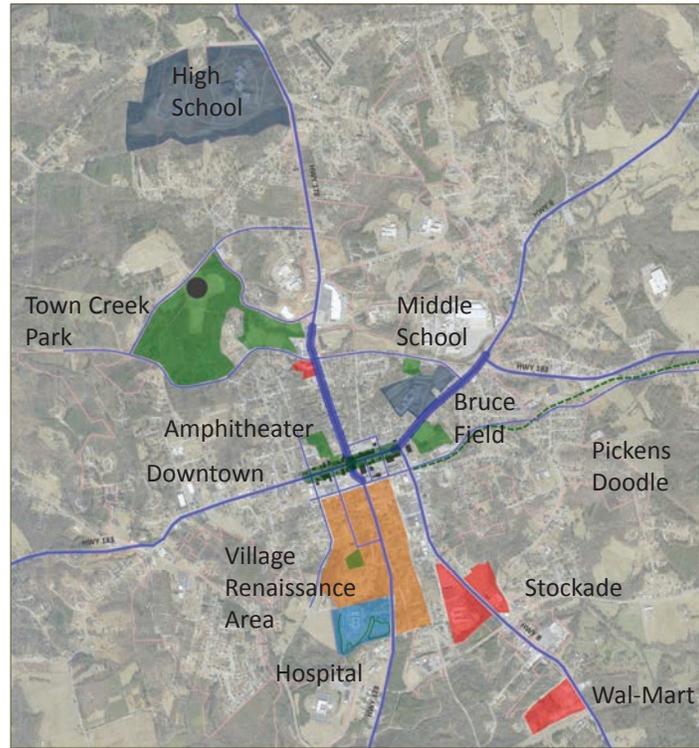
Estimate of cash needed to start (Column 1 x _____ months)

Salary of Owner/Manager		
All other salaries/wages		
Rent (building/equipment)		
Advertising		
Office Expenses		
Telephone and Fax		
Internet Service		
Other Utilities		
Insurance		
Taxes and Social Security		
Maintenance/Repairs		
Legal/Professional Fees		
Loan Payments		
Miscellaneous		
Subtotal		

One Time Start-Up Costs		
Fixtures and Equipment		
Decorating and Remodeling		
Installation of Fixtures/Equipment		
Starting Inventory		
Deposits for Utilities		
Legal/Professional Fees		
Licenses and Permits		
Advertising/Promotion for Opening		
Other		
Subtotal		

TOTAL: _____

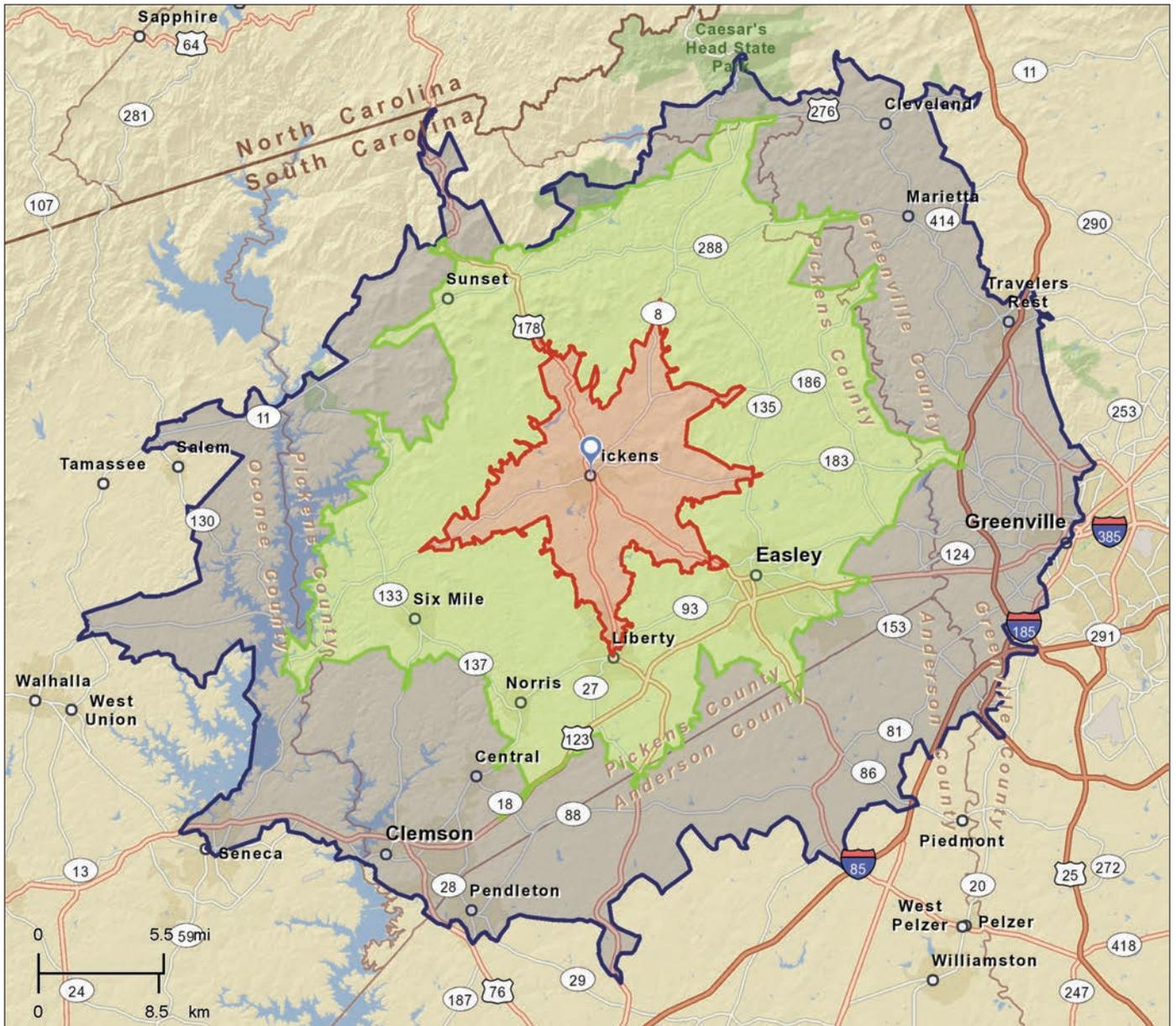
CITY MAPS



MARKET RESEARCH

Pickens Demographic and Income Comparison Profile

Drive Time: **10**, **20**, **30** Minutes





Where New Opportunities Begin

	10 Minutes	20 Minutes	30 Minutes
Census 2010 Summary			
Population	23,859	82,809	245,539
Households	9,325	32,689	94,055
Families	6,709	23,252	62,857
Average Household Size	2.53	2.51	2.50
Owner Occupied Housing Units	7,167	24,776	63,226
Renter Occupied Housing Units	2,158	7,913	30,829
Median Age	40.4	40.3	36.5
2013 Summary			
Population	23,841	83,290	250,906
Households	9,357	33,016	96,271
Families	6,717	23,432	64,095
Average Household Size	2.51	2.50	2.50
Owner Occupied Housing Units	7,045	24,514	63,069
Renter Occupied Housing Units	2,312	8,502	33,202
Median Age	41.1	41.0	37.0
Median Household Income	\$38,867	\$43,275	\$38,914
Average Household Income	\$53,718	\$55,919	\$54,322
2018 Summary			
Population	23,835	83,826	259,586
Households	9,374	33,309	99,745
Families	6,689	23,501	65,878
Average Household Size	2.51	2.49	2.50
Owner Occupied Housing Units	7,081	24,821	65,412
Renter Occupied Housing Units	2,293	8,489	34,333
Median Age	42.2	41.9	38.0
Median Household Income	\$46,039	\$51,345	\$46,975
Average Household Income	\$63,161	\$64,960	\$62,646
Trends: 2013-2018 Annual Rate			
Population	-0.01%	0.13%	0.68%
Households	0.04%	0.18%	0.71%
Families	-0.08%	0.06%	0.55%
Owner Households	0.10%	0.25%	0.73%
Median Household Income	3.44%	3.48%	3.84%

2013 Households by Income	10 Minutes		20 Minutes		30 Minutes	
	Number	Percent	Number	Percent	Number	Percent
<\$15,000	1,640	17.5%	4,856	14.7%	18,471	19.2%
\$15,000 - \$24,999	1,343	14.4%	4,449	13.5%	13,909	14.4%
\$25,000 - \$34,999	1,239	13.2%	4,213	12.8%	11,564	12.0%
\$35,000 - \$49,999	1,396	14.9%	4,759	14.4%	12,815	13.3%
\$50,000 - \$74,999	1,714	18.3%	7,235	21.9%	17,722	18.4%
\$75,000 - \$99,999	1,093	11.7%	4,043	12.2%	11,038	11.5%
\$100,000 - \$149,999	640	6.8%	2,408	7.3%	7,031	7.3%
\$150,000 - \$199,000	139	1.5%	598	1.8%	2,086	2.2%
\$200,000+	154	1.6%	456	1.4%	1,634	1.7%
Median Household Income	\$38,867		\$43,275		\$38,914	
Average Household Income	\$53,718		\$55,919		\$54,322	
Per Capita Income	\$21,312		\$22,248		\$21,219	



Where New Opportunities Begin

2018 Households by Income	10 Minutes		20 Minutes		30 Minutes	
	Number	Percent	Number	Percent	Number	Percent
<\$15,000	1,533	16.4%	4,528	13.6%	18,264	18.3%
\$15,000 - \$24,999	929	9.9%	3,072	9.2%	10,243	10.3%
\$25,000 - \$34,999	1,120	11.9%	3,624	10.9%	10,112	10.1%
\$35,000 - \$49,999	1,395	14.9%	4,726	14.2%	13,361	13.4%
\$50,000 - \$74,999	1,896	20.2%	8,139	24.4%	20,681	20.7%
\$75,000 - \$99,999	1,330	14.2%	4,931	14.8%	13,812	13.8%
\$100,000 - \$149,999	788	8.4%	2,890	8.7%	8,691	8.7%
\$150,000 - \$199,000	193	2.1%	808	2.4%	2,668	2.7%
\$200,000+	191	2.0%	591	1.8%	1,915	1.9%
Median Household Income	\$46,039		\$51,345		\$46,975	
Average Household Income	\$63,161		\$64,960		\$62,646	
Per Capita Income	\$25,084		\$25,892		\$24,439	

2010 Population by Age	10 Minutes		20 Minutes		30 Minutes	
	Number	Percent	Number	Percent	Number	Percent
Age 0 - 4	1,395	5.8%	5,043	6.1%	14,997	6.1%
Age 5 - 9	1,494	6.3%	5,213	6.3%	14,622	6.0%
Age 10 - 14	1,595	6.7%	5,552	6.7%	14,978	6.1%
Age 15 - 19	1,637	6.9%	5,463	6.6%	20,174	8.2%
Age 20 - 24	1,341	5.6%	4,786	5.8%	24,116	9.8%
Age 25 - 34	2,789	11.7%	9,688	11.7%	29,540	12.0%
Age 35 - 44	3,217	13.5%	11,038	13.3%	30,162	12.3%
Age 45 - 54	3,618	15.2%	12,661	15.3%	33,447	13.6%
Age 55 - 64	3,038	12.7%	10,839	13.1%	29,227	11.9%
Age 65 - 74	2,168	9.1%	7,297	8.8%	19,621	8.0%
Age 75 - 84	1,196	5.0%	3,892	4.7%	10,812	4.4%
Age 85+	373	1.6%	1,335	1.6%	3,843	1.6%

2013 Population by Age	10 Minutes		20 Minutes		30 Minutes	
	Number	Percent	Number	Percent	Number	Percent
Age 0 - 4	1,377	5.8%	4,915	5.9%	14,857	5.9%
Age 5 - 9	1,445	6.1%	5,145	6.2%	14,961	6.0%
Age 10 - 14	1,508	6.3%	5,297	6.4%	14,773	5.9%
Age 15 - 19	1,457	6.1%	5,117	6.1%	19,509	7.8%
Age 20 - 24	1,413	5.9%	4,945	5.9%	24,680	9.8%
Age 25 - 34	2,869	12.0%	10,030	12.0%	30,866	12.3%
Age 35 - 44	3,108	13.0%	10,663	12.8%	29,692	11.8%
Age 45 - 54	3,513	14.7%	12,269	14.7%	32,981	13.1%
Age 55 - 64	3,259	13.7%	11,547	13.9%	31,395	12.5%
Age 65 - 74	2,290	9.6%	7,969	9.6%	21,824	8.7%
Age 75 - 84	1,193	5.0%	3,965	4.8%	11,194	4.5%
Age 85+	409	1.7%	1,429	1.7%	4,173	1.7%

2018 Population by Age	10 Minutes		20 Minutes		30 Minutes	
	Number	Percent	Number	Percent	Number	Percent
Age 0 - 4	1,370	5.7%	4,892	5.8%	15,337	5.9%



Where New Opportunities Begin

2010 Race and Ethnicity	10 Minutes		20 Minutes		30 Minutes	
	Number	Percent	Number	Percent	Number	Percent
White Alone	22,125	92.7%	75,313	90.9%	198,293	80.8%
Black Alone	1,050	4.4%	4,509	5.4%	29,646	12.1%
American Indian Alone	44	0.2%	167	0.2%	770	0.3%
Asian Alone	66	0.3%	366	0.4%	3,030	1.2%
Pacific Islander Alone	4	0.0%	8	0.0%	57	0.0%
Some Other Race Alone	230	1.0%	1,218	1.5%	9,506	3.9%
Two or More Races	339	1.4%	1,227	1.5%	4,238	1.7%
Hispanic Origin (Any Race)	608	2.5%	2,688	3.2%	16,823	6.9%

2013 Race and Ethnicity	10 Minutes		20 Minutes		30 Minutes	
	Number	Percent	Number	Percent	Number	Percent
White Alone	21,903	91.9%	74,810	89.8%	199,214	79.4%
Black Alone	1,183	5.0%	5,160	6.2%	31,501	12.6%
American Indian Alone	47	0.2%	184	0.2%	833	0.3%
Asian Alone	66	0.3%	367	0.4%	3,129	1.2%
Pacific Islander Alone	7	0.0%	12	0.0%	80	0.0%
Some Other Race Alone	269	1.1%	1,426	1.7%	11,429	4.6%
Two or More Races	366	1.5%	1,331	1.6%	4,719	1.9%
Hispanic Origin (Any Race)	695	2.9%	3,099	3.7%	20,147	8.0%

2018 Race and Ethnicity	10 Minutes		20 Minutes		30 Minutes	
	Number	Percent	Number	Percent	Number	Percent
White Alone	21,558	90.4%	73,819	88.1%	199,969	77.0%
Black Alone	1,368	5.7%	6,017	7.2%	33,936	13.1%
American Indian Alone	53	0.2%	208	0.2%	959	0.4%
Asian Alone	66	0.3%	369	0.4%	3,361	1.3%
Pacific Islander Alone	13	0.1%	22	0.0%	121	0.0%
Some Other Race Alone	350	1.5%	1,838	2.2%	15,567	6.0%
Two or More Races	427	1.8%	1,553	1.9%	5,675	2.2%
Hispanic Origin (Any Race)	881	3.7%	3,898	4.7%	26,901	10.4%

For further data, we recommend:

SOUTH CAROLINA APPALACHIAN COUNCIL OF GOVERNMENTS

The InfoMentum Program | Upstate Economic Data and Mapping

www.infomentum.org

30 Century Circle
Greenville, SC 29607

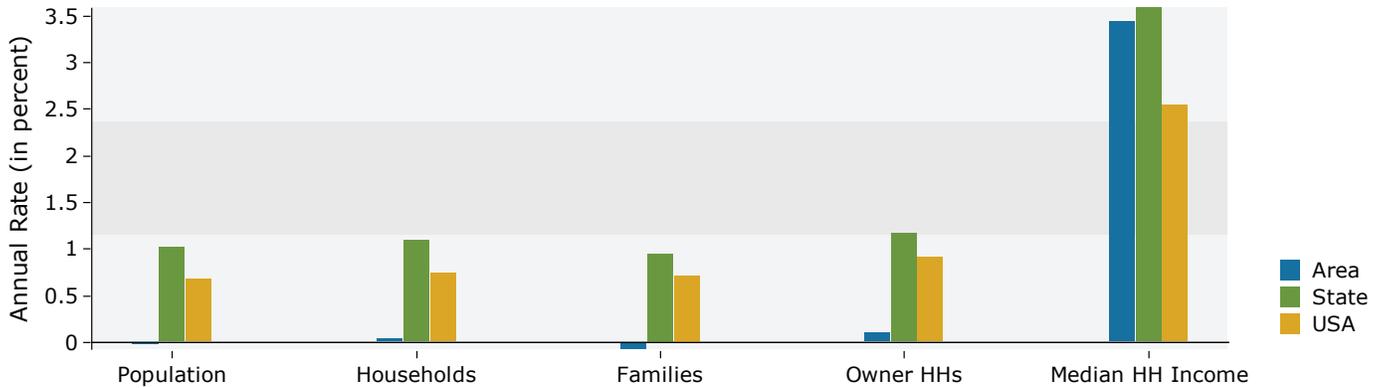
864.242.9733
infomentum@scacog.org

Some other helpful resources:

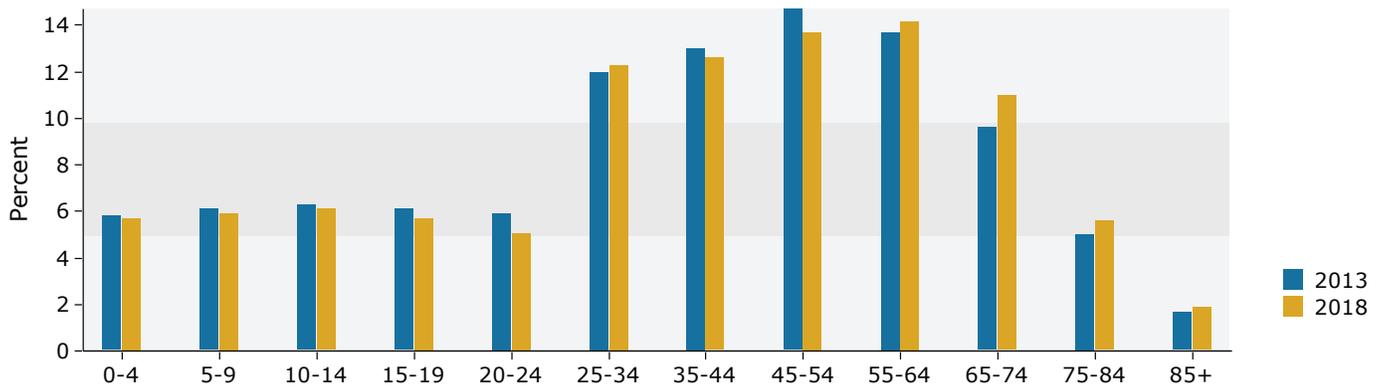
- www.census.gov (U.S. Census data)
- www.ors.sc.gov (SC Office of Research and Statistics)

10 Minutes

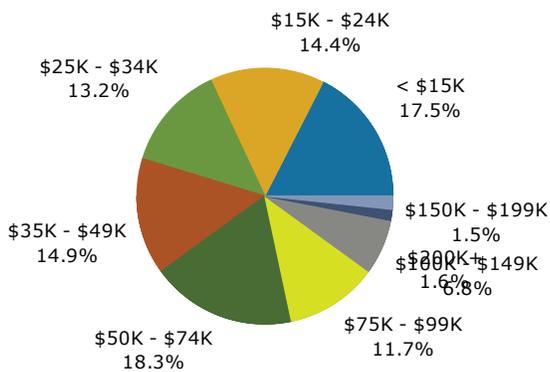
Trends 2013-2018



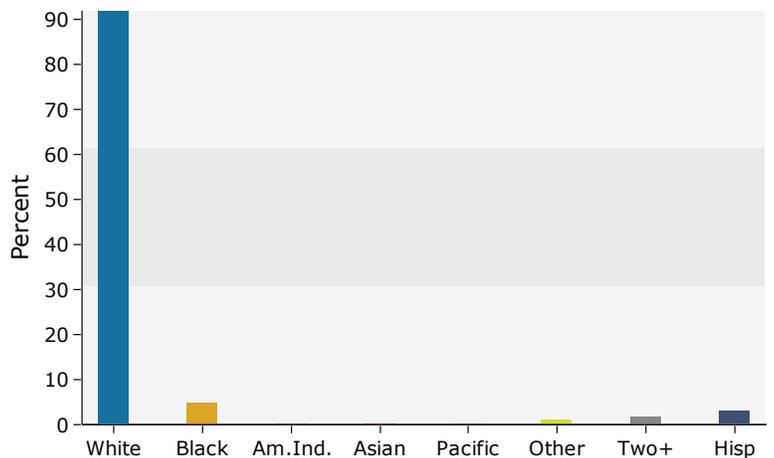
Population by Age



2013 Household Income

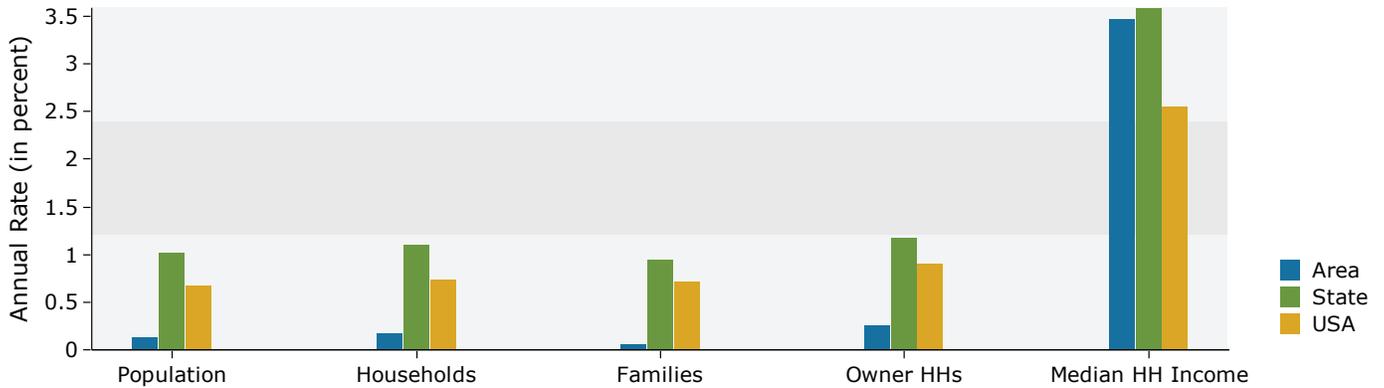


2013 Population by Race

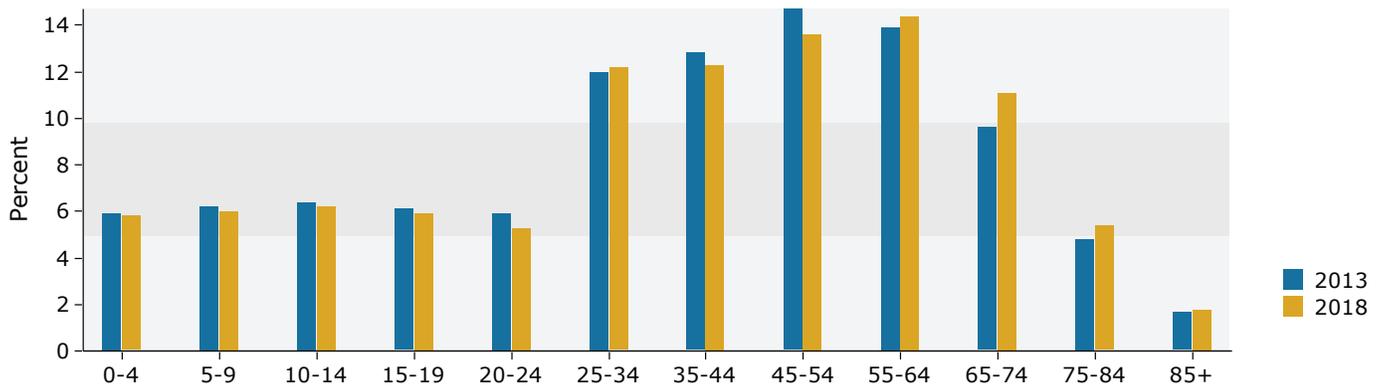


20 Minutes

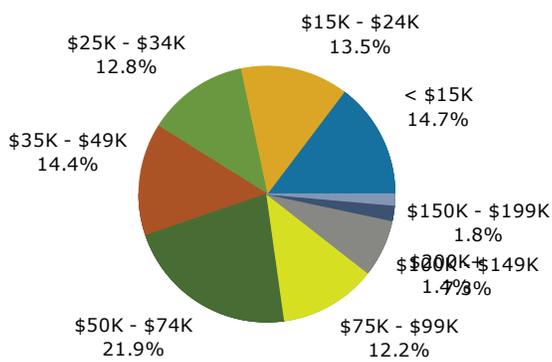
Trends 2013-2018



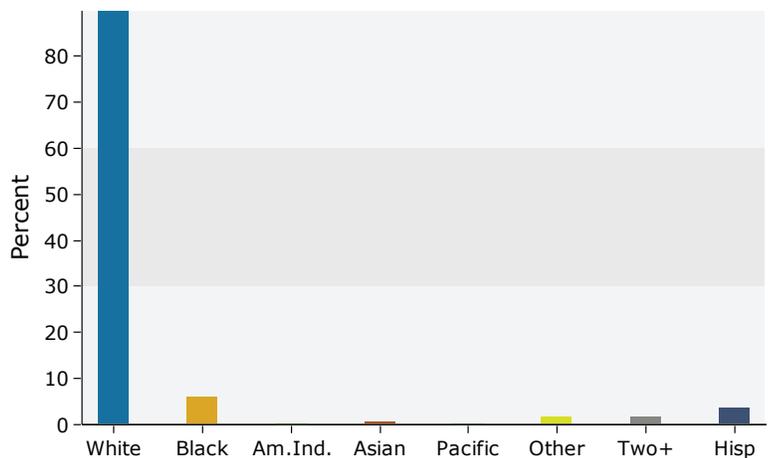
Population by Age



2013 Household Income

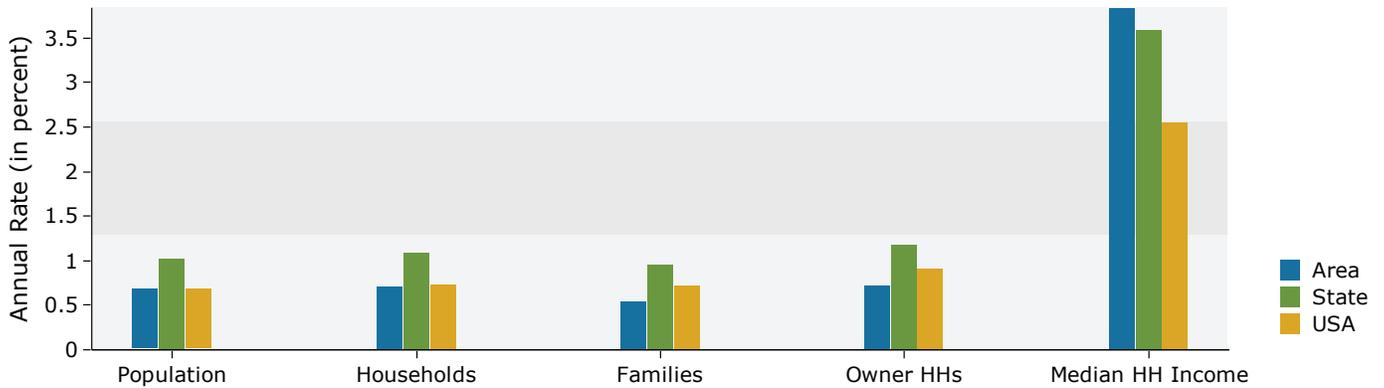


2013 Population by Race

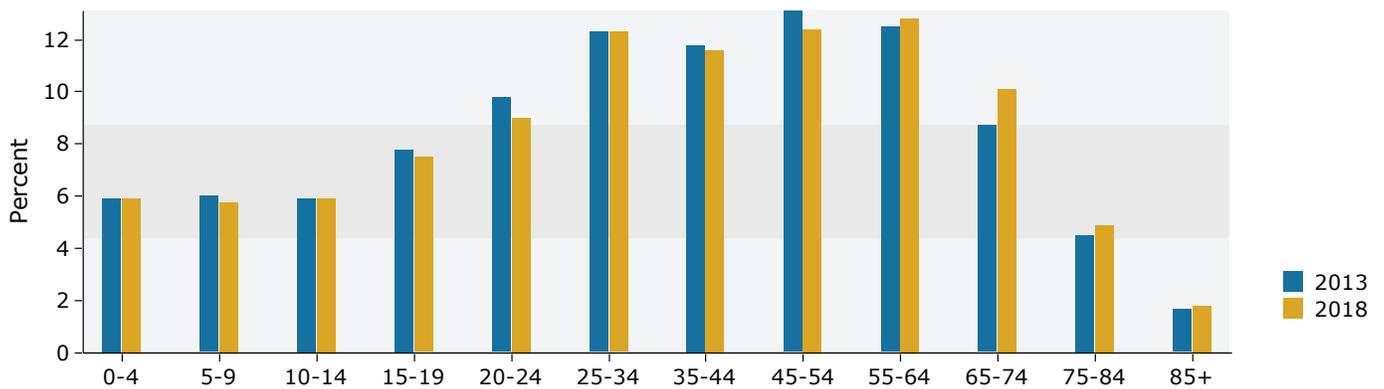


30 Minutes

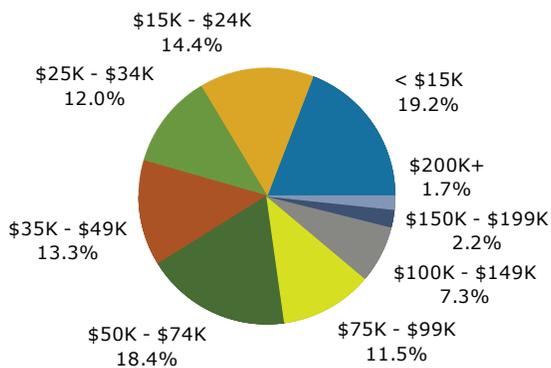
Trends 2013-2018



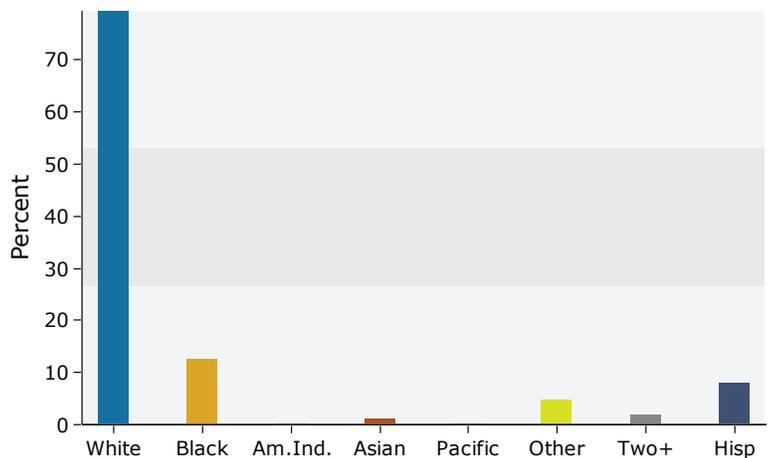
Population by Age



2013 Household Income



2013 Population by Race





Pickens ^{historic}

Where the Mountains Begin.

Business Assistance Guide