

# Flower Shop

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## DETAILED STEPS

### 1 BUSINESS PLANNING

The New Bedford Economic Development Council (NBEDC) offers technical business assistance, loan opportunities, workshops, and site location assistance once you have drafted a business plan.

*New Bedford Economic Development Council*  
1213 Purchase Street, Third Floor  
New Bedford, MA 02740  
508-991-3122  
[info@nbedc.org](mailto:info@nbedc.org)  
<http://www.nbedc.org>

Before contacting the NBEDC draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? Contact the Southeastern Massachusetts Regional Small Business Development Center for a detailed business plan guide with a sample business plan:

*Southeastern Massachusetts Regional SBDC*  
200 Pocasset Street  
Fall River, MA 02721  
508-673-9783  
[www.msbdc.org/semass](http://www.msbdc.org/semass)

**TIP:** This guide concerns the regulations and licensing requirements for starting a sole proprietorship with no employees. If planning on hiring employees, consult "Becoming an Employer."

### 2 LOCATION

The New Bedford Economic Development Council Real Estate Assistance Program (REAP) maintains a list of commercial property for sale, rent, or lease to help business owners find property in New Bedford or relocate within the city.

*New Bedford Economic Development Council*  
*Real Estate Assistance Program*  
1213 Purchase Street  
New Bedford, Massachusetts 02740  
Tel: 508-991-3122 Fax: 508-991-7372  
[info@nbedc.org](mailto:info@nbedc.org)  
<http://www.nbedc.org>

Draft a detailed floor plan, as you may need it throughout the permitting and licensing process. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned furniture, doors, windows, equipment, plumbing and electrical outlets.

### 3 ZONING AND PERMITTING

- 3a. Contact the **Building Department** and determine which building permits or certificates you may need.

*Building Department*  
*Inspectional Services Division*

*New Bedford City Hall, Room 308  
133 William Street  
508-979-1540*

- 3b. If you are placing any new building signs or changing existing ones, contact the **Building Department**.

Any freestanding signage will have to be approved by the **City Planner**:

*Department of Planning  
New Bedford City Hall, Room 303  
133 William Street  
New Bedford, MA 02740  
508-979-1488*

- 3c. If you are within one hundred feet of a "wetland resource area", you may need to file a **Notice of Intent** with the **Conservation Commission** in order to move forward with your project. For more information on what constitutes a "wetland resource area" or whether you need to file a Notice of Intent, contact the Conservation Commission:

*Conservation Commission  
New Bedford City Hall  
133 William Street  
New Bedford, MA 02740  
508-991-6188*

#### **4 LICENSING**

There are no specific licenses for florists vending cut flowers and annuals, but other licenses or certificates may apply.

- 4a. If you intend to open a shop that will grow or sell "nursery stock" then your business will be subject to regulation by the **Massachusetts Department of Food and Agriculture's Bureau of Farm Products & Plant Industries**. Nursery stock includes "woody plants" such as rose bushes, shrubs, trees, rhododendrons (including azaleas), and many household plants.

*Massachusetts Department of Food and Agriculture  
Bureau of Farm Products & Plant Industries  
251 Causeway Street #500  
Boston, MA 02114  
617-626-1700  
<http://www.state.ma.us/dfa>*

If you intend to sell regulated nursery stock, you will need an **Agent's License**. You can obtain an application by calling the **Massachusetts Department of Food and Agriculture** or visiting their website:

<http://www.mass.gov/agr/index.htm>

If you intend to cultivate nursery stock for subsequent sale, you will need a **Grower's Certificate**. Your business will also be subject to an inspection fee based on the size of your operation. For a fee schedule and an application for your certificate, visit the **Bureau of Farm Products and Plant Industries** website:

[http://www.mass.gov/agr/farmproducts/plants/nursery\\_fee\\_schedule.htm](http://www.mass.gov/agr/farmproducts/plants/nursery_fee_schedule.htm)

- 4b. If your sidewalk operations will not be based out of a tent, booth, building or other stationary structure, you must obtain an application for a **Hawkers and Peddlers License** through the

City Clerk:

*City Clerk  
New Bedford City Hall, Room 118  
133 William Street  
New Bedford, MA 02740  
508-979-1450*

Ultimately, you will need to send the application to the **Massachusetts Division of Standards** with a \$66 application fee.

*Massachusetts Division of Standards  
One Ashburton Place, Room 115  
Boston, MA 02108  
617-727-3480  
<http://www.mass.gov>*

## **5 BUSINESS CERTIFICATE**

Prior to opening, you must acquire a **Doing Business As (DBA) Certificate**. Complete an application and submit it to the **City Clerk** with the \$30 application fee (an additional \$10 is required for your own copy):

*City Clerk  
New Bedford City Hall, Room 118  
133 William Street  
New Bedford, MA 02740  
508-979-1450*

**TIP:** Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth. If possible get a debit card with your account to help you with back up record keeping.

## **6 TAXES**

A **Form of List** is used to document the property owned by your business, so that it may be assessed and taxed by the city. It is required that you file one with the New Bedford City **Assessor's Office**:

*Assessor's Office  
New Bedford City Hall, Room 109  
133 William Street  
New Bedford, MA 02740  
508-979-1440*

## **7 INTERNAL REVENUE SERVICE**

You must also file all necessary tax forms with the **United States Internal Revenue Service**. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

*Internal Revenue Service  
JFK Federal Building  
15 New Sudbury St.  
Boston, MA 02203*

617-316-2850  
<http://www.irs.gov>

## 8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts' sales tax.

*Massachusetts Department of Revenue  
Data Integration Bureau  
PO Box 7022  
Boston, MA 02204  
<http://www.dor.state.ma.us>*

- 8a. Call the DOR's Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-392-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

<http://www.dor.state.ma.us/forms/formlist.htm>

- 8b. After you have completed the forms either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

## 9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business's needs.

Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, "key man," automobile, and home office.

The U.S. Small Business Association (SBA) publishes a booklet called "Small Business Risk Management Guide, #MP-28," which contains information about insurance requirements for business owners. It is available from the SBA by calling 617-565-5590 or you can download it from their website at

[http://www.sba.gov/idc/groups/public/documents/sba\\_homepage/serv\\_pub\\_mplan\\_mp28eng.doc](http://www.sba.gov/idc/groups/public/documents/sba_homepage/serv_pub_mplan_mp28eng.doc)

If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.

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*Source: Navigating through Regulations and Licensing Requirements:  
A Guide for Entrepreneurs in New Bedford in Twenty Occupations,  
Pioneer Institute for Public Policy Research. [www.pioneerinstitute.org](http://www.pioneerinstitute.org)*