



BIZHub Business Tool Kit:

A curated list of helpful links, webinars, and articles on specific small business topics.

Visit our “News & Events” page to see upcoming seminars on different business topics.

[SBA.gov](#): (U.S. Small Business Administration) Loan options, General Small Business Support, Templates, Guides, and Articles

[Business.NJ.gov](#): Guides to Plan, Start, Operate, and Grow a business in NJ

[NJEDA.gov](#): (NJ Economic Development Authority) Grants, Funding, & Loan Options

[SCORE.org](#): (Service Corp of Retired Executives) Free Consultations, Recorded Webinars, and Templates

[NJSBDC.com](#): (NJ Small Business Development Center) Free Consultations, Webinars, Networking Events, Templates, and Guides

[USDA.gov](#): (U.S. Department of Agriculture) Rural Development Loans and Grant Programs

[NJ BAC](#): NJ Business Actions Center: NJBAC is here to help businesses thrive, grow, and succeed across New Jersey

*****Subscribe to SBA, NJEDA, SCORE, NJSBDC, and USDA email lists to get latest information, webinars, program updates, and events*****

Local Chambers of Commerce

Network, attend local events, build relationships, and better understand your local market. Opportunities to showcase your business to the community at events even for non-members.

[Cape May County Chamber of Commerce](#)

[Avalon Chamber of Commerce](#)

[Greater Wildwood Chamber of Commerce](#)

[Ocean City Chamber of Commerce](#)

[Middle Township Chamber of Commerce](#)

[Sea Isle City Chamber of Commerce](#)

[Upper Township Business Association](#)

[NJ Business & Industry Association](#)

[Lower Township Chamber of Commerce](#)

[Chamber of Commerce of Southern New Jersey](#)

[Greater Cape May Chamber of Commerce](#)

bizHub Small Business Support Services:

The Cape May County bizHub is your one-stop center for everything small business. Talk to a real person whenever you need either in person, over the phone, or out in the community near you.

[**Info@cmcbizhub.com**](mailto:Info@cmcbizhub.com) to schedule an appt (all completely FREE) OR Call us at 609-463-4586

- Computer lab and personal assistance if you need help navigating.
- Handicap accessible computers, open and private office space.
- Free local seminars and workforce development classes on a variety of business topics and workplace skills at CMCbizhub.com/news-events
- Curated lists of helpful articles, webinars, and guides for everything small business to view anywhere you are.
- Lending library of some of the most influential books on business, sales, marketing, accounting, business mindset, and many more.
- Need support getting around Cape May County? Contact Cape May County Fare Free Transportation – 609-889-3700 – [**www.capemaycountynj.gov/446/Fare-Free-Transportation**](http://www.capemaycountynj.gov/446/Fare-Free-Transportation)

Starting & Registering a Small Business

Business Formation

1.) Talk to an accountant to understand what makes the most sense for you and your business. Sole Proprietor vs. LLC Vs. C- Corp Vs. S-Corp etc...

- Choose a business name.
- File a trade name with your county clerk.
- Apply for licenses, permits, and zoning clearance (if applicable).
- Obtain an employer identification number (EIN).

2.) Apply for an EIN:

<https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

- This is the tax payer ID for your business entity. Sole Proprietors (SP) don't need an EIN, but it is recommended for all businesses to get one. SP's can use their SSN (this is if you have no employees and started your own business).

3.) Check if Business name you want is available in NJ:

<https://www.njportal.com/DOR/BusinessNameSearch/Search/BusinessName>

4.) Form corporate entity:

<https://www.njportal.com/DOR/BusinessFormation/CompanyInformation/BusinessName>

- You can be your own registered agent for your LLC.
- Filing fee is \$125 for LLCs

5.) Register with the State of NJ for Tax purposes:

<https://www.njportal.com/DOR/BusinessRegistration>

[Business.NJ.Gov](https://www.business.nj.gov) : Step by step instructions for Planning, Starting, Operating, and growing your business in NJ.

NJSBDC Webinar: [How to Register a Business with \\$0](#)

NJSBDC Webinar: [Start Your Business Journey Registration Guide](#)

NJ Business Action Center Startup Guides

- [NJ Business Action Center \(NJ BAC\) Starting a New Business Checklist](#)
- [NJ BAC Auto Body Repair Checklist](#)
- [NJ BAC Catering and Restaurant Checklist](#)

- [NJ BAC Food Truck Checklist](#)
- [NJ BAC Home Improvement Contractor Checklist](#)
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Writing a Business Plan

Writing a successful business plan starts with research and a solid template but is typically best supported with help. Engage the Cape May County bizHub, NJSBDC, or SCORE to work one on one for free with a business coach or mentor.

SBA Article: [Plan Your Business - Write Your Business Plan](#)

[SCORE Business Plan and Financial Planning Templates](#)

SCORE Webinar: [Writing a Winning Business Plan](#)

SCORE Webinar: [How to Write a Business Plan](#)

Funding Your Small Business

[SBA Funding Guide: Fund Your Business](#)

SCORE Webinar: [Access to Capital in 2026](#)

SCORE Resource: [Funding Your Business](#)

Commercial Loans

-Typically require 2-3 years of tax returns showing profitable operations. These types of loans are harder to qualify for but usually have better terms and rates. It's best to start by talking to a few local banks about your options.

SBA Loans: Loans for Startups, Buying Real Estate, or Business Expansion.

- [SBA 7A Loans Guide](#)
- [SBA 504 Loans Guide](#)
- SCORE SBA Loans Webinar: [SBA Funding Programs Explained](#)

Micro Loans: Loans Typically under \$50K, startups qualify

- CBAC & RBAC are some of the local not for profit microloan lenders that provide loans under \$50,000 to small businesses and startups.

- [CBAC: Cooperative Business Assistance Corporation](#)
- [RBAC: Regional Business Assistance Corporation](#)
- [UCEDC: A Non-profit Economic Development Corporation](#)

Self Funding/Crowdfunding

[SCORE Webinar: How to Fund Your Business Without a Loan – Alternative Funding Sources](#)

[SCORE Webinar: How to Launch Successful Crowdfunding Campaign for Your Small Business](#)

Grants for Small Businesses

NJ Grants and financing assistance programs

- [Business.NJ.Gov/Funding](#)

The NJ Economic Development Authority (NJEDA)

- [NJEDA: Financing & Incentives](#)
- The Small Business Lease Grant
- Small Business Improvement Grant Program
- Ecommerce Support Program

USDA.Gov - [All Programs](#)

- Rural Business Enterprise Grant
- Rural Development Loan & Grant Assistance
- Programs for Beginner Farmers and Ranchers

Grants.Gov

- [Online Grants Database](#)

SCORE Articles:

- [Article: How to Get a Small Business Grant](#)
- [Grant Writing for Small Businesses](#)

Marketing

SBA Marketing Guide: [Managing Your Business - Marketing & Sales](#)

[SCORE Marketing and Sales Templates](#)

[SCORE Startup Marketing Basics Checklist](#)

[SCORE eguide: What's Your Digital Marketing Success Plan? – slides](#)

[SCORE eguide: Elements of a good marketing plan](#)

NJSBDC Webinar: [Basics of Email Marketing for Small Business](#)

NJSBDC Webinar: [How to Start Marketing Your Small Business](#)

Taxes/Accounting

SBA Guides: Taxes & Accounting

- [Guide: Opening a Business Bank Account](#)
- [Guide: Managing Your Business - Paying Taxes](#)
- [Guide: Managing Your Finances](#)

IRS Small Business Tax Workshop: <https://www.irsvideos.gov/Business/SBTW>

NJSBDC Webinar: [Accounting for Small Businesses - Navigating The Financials](#)

SCORE Tax & Accounting Articles & Webinars

- [Eguide: Accounting For Your Business](#)
- [Webinar: Bookkeeping Essentials Every Small Business Owner Needs](#)
- [Webinar: Key Financial Documents Every Small Business Should Know](#)
- [Webinar: Small Business Tax Questions - Ask a CPA](#)

Insurance

SBA Guide: [Get Business Insurance](#)

SCORE Articles on Business Insurance

- [Insurance Basics for Small Businesses](#)
- [Risk and Insurance: What Every Business Owner Should Know](#)

SCORE Webinar: [Essential Insurance for Small and Medium Businesses](#)

NJSBDC Webinar: [Managing Risk - Business Insurance 101](#)

Artificial Intelligence and Small Business

SCORE Webinar: [Online Workshop: Artificial Intelligence](#)

SCORE Webinar: [Getting the most out of AI](#)

SCORE Webinar: [Online Workshop: Artificial Intelligence for Small Business: A Practical Guide](#)

NJSBDC Webinar: [Using Simple Artificial Intelligence \(AI\) Tools for Marketing](#)