



Doing Business in Waterbury

A Guide to starting a new business, and the ins and outs of managing your business in Waterbury, VT



Provided by



RevitalizingWaterbury.org • DiscoverWaterbury.com

Message from the Economic Development Director:



Welcome to the *Doing Business in Waterbury Guide*. This resource was created to provide the average business person with a simple and local guide to doing business in Waterbury. Included you will find tips and places to find information on running your business within the Town limits, community resources, starting a business, along with lists of local contacts and state organizations that can prepare you with resources for your business. You will find that this guide is a comprehensive resource regarding all things related to small business for the Town of Waterbury. Waterbury is already known for its community focused group of small businesses who are always happy to welcome, support and see the growth of another business and business owner. Good luck with your business endeavors and I hope you grow to love the Town of Waterbury like so many have before.

As a last note never hesitate to reach out to me as I am a great resource on all things business related for the town. You can find a variety of ways to reach out to me below.

Carpe Diem,

A handwritten signature in black ink that reads "Mark Pomilio, Jr." in a cursive style.

Mark Pomilio, Jr.
Economic Development Director
Revitalizing Waterbury
mark@revitalizingwaterbury.org
802-793-6029 Ext. 3

Waterbury, VT

Chartered in 1763, Waterbury is a town of a little more than 5,000 residents and consists of a few main areas within the town limits. Waterbury's downtown is officially recognized by the State of Vermont as one of the 23 Designated Downtowns of Vermont. It is also centrally located in Central Vermont close to I-89, along Route 100, and a short drive to and from both Vermont's Capital, Montpelier, and Vermont's largest city, Burlington. Waterbury is home to Ben & Jerry's original factory which opened in 1985. Waterbury's Perry Hill Trail System is nationally recognized as some of the best mountain biking trails in the Northeastern Region of the United States. Along with biking, Waterbury has great natural resources that allows for hiking and back country skiing in the colder times including such areas as Camel's Hump and Mount Hunger. Outdoor water recreation can be found at the Waterbury Reservoir and Little River State Park. Waterbury is a great place to start a family because of the access to high quality public schooling. Brookside Primary School is ranked 8th of 138 for the best KG-4th grade schools in the state and Harwood UHSD #19 is the 11th best high school district. Waterbury is a tight knit, community-minded town with a strong emphasis on community support and with a large group of small business owners that love to support each other in a variety of ways.

Demographic Information

*based on 2020 Census Results Information:

- Population: 5,238 people
- Total Labor Force: 3,357 people
- Total Employers: 485 establishments
- Per Capita Income: \$41,556
- Percentage of College Graduates or Above: 59%
- Median Household Income: \$69,868
- Average Household Spending: \$80,086
- Median Age: 45 years' old

Table of Contents

Quick Resource Links.....4

Considering Conducting Business in Waterbury?5

- Local Permits, Zoning and Licenses
- Where to Locate your Business
- Steps to Creating Jobs
- Tips for Hiring an Employee
- Taxes for Employees

Economic Development & Revitalizing Waterbury (RW).....7

- Revitalizing Waterbury Business Membership
- Waterbury Brand Info

Steps to Start a New Business8

- Getting yourself ready
- Developing a business Idea
- Improvement vs. Innovation
- Talk to family, friends, colleagues and neighbors
- Do a Study
- Business Plan
- Business Financials
- State Professional Licensing & Business Registration
- EIN
- DUNS
- Vermont Business Tax Account

RW Business Members B2B Resources.....14



QUICK RESOURCE LINKS

Local

➡ **Town of Waterbury**

- Zoning and Planning
- Select Board
- Development Review Board
- Economic Development
- Municipal Water/Sewer (EFUD)
- Ordinances and Policies

➡ **Revitalizing Waterbury**

- Doing Business in Waterbury
- Business Resources
- Waterbury Brand Standards
- Business Membership Benefits
- Discover Waterbury
- Jobs in Waterbury

National

➡ **Small Business Association (SBA)**

- Market Research and Competitive Analysis
- Writing your Business Plan
- Fund your Business
- 10 Steps to Start your Business

➡ **SCORE Association**

- An Easier Way to Prepare Your Business Plan - The Business Model Canvas
- Take a Workshop

➡ **Internal Revenue Service (IRS)**

- Apply for an Employer Identification Number (EIN)
- Employer's Tax Guide

➡ **Dun & Bradstreet (DNB)**

- Get a Dun & Bradstreet: D-U-N-S® Number
- D-U-N-S Number — What You Need to Know

➡ **U.S. Equal Employment Opportunity Commission**

- Employers

➡ **Job Posting Sites**

- Indeed Jobs
- LinkedIn Jobs

Statewide

➡ **Vermont State Government**

- Secretary of State
 - Office of Professional Regulation
 - Corporations Division: Online Services
- Agency of Administration
- Department of Taxes
 - Register for a Business Tax Account
 - Business and Corporate
- Department of Labor
 - Unemployment Insurance
 - Workers' Compensation
 - Withholding
- Agency of Commerce and Community Development
 - Designated Downtowns

➡ **Center for Women and Enterprise**

- CWE Vermont - Women's Business Center

➡ **Vermont Small Business Development Center**

- Starting your Business Workshop
- I'm Starting a Business

➡ **VT Chamber of Commerce**

- How to Start a Business in Vermont

➡ **Job Posting Sites**

- Think Vermont - Vermont Jobs
- Seven Days Jobs



CONSIDERING CONDUCTING BUSINESS IN WATERBURY?

Are you thinking of starting a business or moving your business to Waterbury? If so, you have found the right resource to help to answer that question. This first section of the *Doing Business in Waterbury Guide* gives you an idea of what it is like to have a business in Waterbury. This includes special accommodations with licenses, permits and other restrictions, as well as the process for expanding your business.

Local Permits, Zoning and Licenses

It is important to review the Permit and Zoning Regulations for the Town of Waterbury before you decide to start or move your business to Waterbury. This is especially important if you are planning on building, buying or renting a place for your business in the downtown area because Waterbury is a Designated Downtown. One of 23 Designated Downtowns in the state of Vermont. Designated Downtown information can be found at the Agency of Commerce and Community Development (ACCD) Downtown page, including grant and tax credit opportunities.

More questions about permits, zoning and licenses can be directed to Steve Lotspeich, Community Planner, at slotspeich@waterburyvt.com.

Where to Locate Your Business

Main areas in Waterbury:

- ◆ Waterbury Designated Downtown
- ◆ Waterbury "Village" but not the Designated Downtown Section
- ◆ Route 2
- ◆ Waterbury Center
- ◆ Route 100 North

Contact Revitalizing Waterbury's Economic Development Director to learn more about current available spaces in Waterbury.

Steps to Creating Jobs

- ◆ Determine if there is room in your finances to support another employee.
- ◆ Determine if the job you are creating is of value to the company and potential employee.
- ◆ Determine if you have a clear idea (job description, duties, required education, salary and benefits, etc.) on what sort of employee(s) you are looking for.
- ◆ Post the job to nationally recognized job boards (i.e. LinkedIn, Indeed etc.).
- ◆ Post the job to state/locally recognized job boards (i.e. Seven Days Jobs in Vermont).
- ◆ Post the job to the RW job and opportunities board for jobs specifically in Waterbury (www.revitalizingwaterbury.org/waterburyjobs).

Tips for Hiring an Employee

Follow a process that can determine the applicant's ability to fulfill the position.

- ◆ Review the applicant's information (resume, cover letter, references, etc.).
- ◆ Test the applicant if necessary.
- ◆ Evaluate the attitude and aptitude of the applicant.
- ◆ Determine a training and work schedule.
- ◆ Identify paid and non-paid time off, vacation and benefits.
- ◆ Provide a process for performance review and promotion.
- ◆ Understand your steps for termination, if necessary.

Taxes for Employees (State and federal)

FEDERAL

- ◆ Each employee must fill out an I-9 form.
- ◆ In general, you must deposit federal income tax withheld, social security, and Medicare taxes for your employee (monthly, and semi-weekly).
- ◆ Quarterly file Form 941, the Employer's Quarterly Federal Tax Return.
- ◆ At the end of the year, file Form W-2, the Wage and Tax Statement for each employee, and Form W-3, the transmittal of wage and tax statements to the Social Security Administration (SSA). Also file Form 940, the employer's annual federal unemployment tax return, if required.

STATE

- ◆ If you pay Federal Withholding Tax monthly, then you will also pay Vermont Withholding Tax monthly.
- ◆ Each employee must fill out a W-4VT form, the Vermont Employee's Withholding Allowance Certificate.
- ◆ Each quarter, file form WHT-436, Quarterly Withholding Reconciliation.
- ◆ Each year, file form WHT-434, Annual Withholding Reconciliation.



ECONOMIC DEVELOPMENT AND REVITALIZING WATERBURY

Waterbury, unlike other places, has another asset to assist businesses – Revitalizing Waterbury (RW). Revitalizing Waterbury represents a creative, community-based solution to solving infrastructure challenges faced by small towns. Our staff, volunteers and Board offer a broad cross-section of expertise and are champions for Waterbury. We provide outstanding support to current and prospective businesses, promote Waterbury as a premier destination for visitors, encourage community participation and partner with others to get results. RW, a 501(c)(3) nonprofit organization, is a nationally-accredited Main Street Program and serves as one of Vermont’s 23 Designated Downtown Organizations.



In this section you will learn more on how RW can help your business and how you can get more involved in the community.

ECONOMIC DEVELOPMENT

RW’s full-time Economic Development Director, working with the Waterbury Area Development Committee, identifies new market opportunities for the traditional commercial district, strengthens existing businesses and helps recruit new businesses. Projects include: annual economic data collection and quarterly business mixers.

Waterbury has developed a strong community brand. The complimentary tools and information found in the Community Brand Identity Guidelines are designed to help promote Waterbury and its businesses and organizations.

MARKETING & TOURISM

RW’s Marketing Associate, working with the Marketing & Tourism Committee, promotes Waterbury as a destination center of commerce, culture, and community life for residents and visitors alike. Projects include the Waterbury Arts Fest and Friday Night Block Party, printing of the Discover Waterbury Guide and the Wrap It Up & Win Holiday shopping campaign.

DESIGN COMMITTEE

RW’s Design Committee plays a key role in shaping the physical image of Main Street as a place attractive to shoppers, investors, business owners and visitors. Projects include summer and fall flower plantings, holiday decor, public art and banners.

COMMUNITY PARTICIPATION

RW’s Community Ambassadors ensure that visitors to Waterbury receive a warm welcome and helpful guidance on how to make the most of their visit to our community. The Volunteer Corps are community and business members who are interested in supporting RW with time and talent. Corps members receive emails when help is needed. Projects may include planting barrels, working at the Waterbury Arts Fest, and helping in the office.

REVITALIZING WATERBURY MEMBERSHIP



2022

BUSINESS MEMBERSHIP INFORMATION

Please note: RW's business membership dues are annual, based on the calendar year. Dues received in December will be applied to the following year. Dues paid after July will be half of the annual dues.

Business Benefit Levels >	\$225 Contributor	\$350 Friend	\$500 Director	\$1,000 Benefactor	Add On's (all levels)
Organizational Benefits					
Paid staff supporting economic vibrancy in Waterbury	✓	✓	✓	✓	
Paid staff promoting Waterbury as a destination for visitors	✓	✓	✓	✓	
Enhanced online business directory listings with category filters	✓	✓	✓	✓	
Ability to host RW business mixers	✓	✓	✓	✓	
Participation in RW promotions and events free of charge (i.e. Wrap It Up & Win)	✓	✓	✓	✓	
Waterbury Bucks local currency program	✓	✓	✓	✓	
RW Business Member sticker for display (new 2022)	✓	✓	✓	✓	
Member mailing labels			✓	✓	\$25
Business Benefits					
Business included in new "Doing Business in Waterbury" guide (new 2022)	✓	business highlighted with description	business highlighted with description	business highlighted with description	\$50 business highlighted
Support associated with Designated Downtown benefits (i.e. tax credits)	✓	✓	✓	✓	
Ability to post job openings on RW.org	✓	✓	✓	✓	
Grand opening and ribbon cutting celebrations	✓	✓	✓	✓	
Assistance navigating local permitting process	✓	✓	✓	✓	
Monthly economic development and business newsletter	✓	✓	✓	✓	
Support with business expansion or relocation	✓	✓	✓	✓	
Marketing Benefits					
Business highlights on DiscoverWaterbury.com experience pages (if applicable)	✓	additional text on experience page	additional text on experience page	additional text on experience page	\$50 add'l text on experience page
Access to marketing tools including media kit and photo library	✓	✓	✓	✓	
Cross promotion via social media and online calendars	✓	✓	✓	✓	
Ability to display materials at visitor center in train station (will resume when station reopens)	✓	✓	✓	✓	
Holiday Gift Guide			additional or solo FB post	additional or solo FB post	\$50 additional or solo FB post
Business highlighted in one quarterly tourism DW e-newsletter			✓	✓	\$50
Ability to sponsor RW's monthly newsletter or DW quarterly newsletter			Revitalizing Waterbury - 1 mo. Discover Waterbury - 1 season	Revitalizing Waterbury - 1 mo. Discover Waterbury - 1 season	\$100
Reduced rates for advertising including co-op ads, radio & the Discover Waterbury guide (printing in 2022)			10% discount on WDEV advertising for 1 season	20% discount on WDEV advertising for 1 season	
Upgrade of DW Guide ad to next larger ad size at no additional cost (max to full page)				✓	

CONTACT INFO: PO BOX 473, WATERBURY, VT 05676 | 802.793.6029 | REVITALIZINGWATERBURY.ORG

STEPS TO START A NEW BUSINESS

Are you trying to start a business from the ground up? If so, this section is the right the place to start for you. Below is a step by step guide on starting a business with principles that can be used universally but include specific examples on starting business right here in the Town of Waterbury.

Getting Yourself Ready

Before creating your business, it is important that you are committed and willing to do the hard work to make the business successful. Some activities to consider to determine if you are ready to start a business are:

GET IN THE MIND SET OF STARTING A BUSINESS

Are you an entrepreneur? Common traits of entrepreneurs are:

- ◆ Creative
- ◆ Hard working
- ◆ Independent
- ◆ Goal-Oriented
- ◆ Committed
- ◆ Resilient
- ◆ Strong Problem Solving Skills



KEY QUESTIONS TO ASK YOURSELF

- ◆ Why am I starting a business?
- ◆ How will the business fit into my personal life?
- ◆ Do I have the personal budget laid out that allows me to start a business at this time?
- ◆ Am I easily discouraged?
- ◆ Am I a fair negotiator?

Knowledge of business management skills, accounting, taxes and financial management. Knowledge of customer relationships, marketing and promotion. Strong operations and time management for yourself and employees.

Developing a Business Idea

Starting a business is impossible without brainstorming and mulling over the idea phase of the business.

- ◆ It is imperative to flesh out ideas when considering starting a business.
- ◆ Some good brainstorming exercises for creating business ideas are:
 - Create a list of your hobbies, passions, interests, possible inventions.
 - Narrow the list to your top ten.
 - Take the best three and see how you can start a business related to those ideas.
 - Ultimately narrow it to one idea that you will turn into a business.

Improvement vs Innovation

Of course you could replicate a successful business in your area but that's not why you wanted to start a business in the first place. It is important when coming up with an idea for your business, that the idea is innovative and solves a problem or provides an alternative to existing solutions.

AN EXAMPLE OF IMPROVEMENT VS. INNOVATION

Improvement

iPhone 5 to iPhone 6. Yes, the phone got a lot better and the improvements were worth the release of the new phone but was it innovation?

Innovation

Portable phone to Smartphone. This change in the same device has revolutionized the way we use a phone. We started with a portable phone that was somewhat easily portable however it could only call people and leave voice mail. The smartphone took that same main object (a phone) but not only made it truly portable but also allowed it to have unlimited capabilities such as: high quality camera usability, calling, texting, emailing, gaming, professional work accessibilities and much more.

Therefore, it is important to realize the difference between an idea that is an improvement and one that is innovative. Innovative ideas have a greater possibility of being successful if they are feasible, completely new to the market and allows a pathway for new ideas and spin-offs. This is not to say that every new business idea has to be a new invention but it is still important to remember to be innovative in any type of business you want to start.

Talk to Family, Friends, Colleagues and Neighbors

About businesses that are lacking in the area or don't exist. Businesses they would like to see more of. Is there a way you can use your strengths and passion to create a business that fulfills those needs?

Do a Study

Don't be afraid of the word "study," this can be as low key or as serious as you want it. But it still is a great idea to go out and get the opinions of strangers. The results of studies can help you create a realistic business idea for the area/community of your intended business.

TYPES OF STUDIES

◆ Market Study/Competitive Analysis - Market research blends consumer behavior and economic trends to confirm and improve your business idea. It's crucial to understand your consumer base from the outset. Market research lets you reduce risks even while your business is still just a gleam in your eye. Gather demographic information to better understand opportunities and limitations for gaining customers. This could include population data on age, wealth, family, interests, or anything else that's relevant for your business.

Questions to understand the markets:

- Demand: Is there a desire for your product or service?
- Market size: How many people would be interested in your offering?

- Economic indicators: What is the income range and employment rate?
- Location: Where do your customers live and where can your business reach?
- Market saturation: How many similar options are already available to consumers?
- Pricing: What do potential customers pay for these alternatives?

Methods to direct research:

- Surveys
- Questionnaires
- Focus groups
- In-depth interviews
- Study of area demographics



◆ **Competitive Analysis** - Competitive analysis helps you learn from businesses competing for your potential customers. This is key to defining a competitive edge that creates sustainable revenue. Your competitive analysis should identify your competition by product line or service and market segment.

Assess the following characteristics of the competitive landscape:

- Market share
 - Strengths and weaknesses
 - Your window of opportunity to enter the market
 - The importance of your target market to your competitors
 - Any barriers that may hinder you as you enter the market
 - Indirect or secondary competitors who may impact your success
- ◆ **Community Needs Assessment** - Gather accurate information representative of the needs of a community. Assessments are performed prior to taking action and are used to determine current situations and identify issues for action. Needs assessments establish the essential foundation for vital planning. A Needs Assessment is an extension of the strategic planning process.
- ◆ **Strategic planning for a business does the following:**
- Confirms, transforms or develops a new mission and vision
 - Characterizes the nature of the business
 - Furnishes a sense of direction for the business
 - Identifies the goals necessary to achieve the mission
 - Develops specific plans to carry out each goal
 - Identifies the essential resources such as: people, property, time, money, and technology to attain the goals
- ◆ **After the goals and the required resources have been determined, the needs assessment process becomes straightforward. A needs assessment will:**
- Identify the essential resources that are already available within the business.
 - Identify the essential resources to be acquired.
 - Determine how to use, develop, or obtain those resources.

Business Plan

This is an important step in the process of starting a business. Many business people from a young age came up with business ideas but those ideas are not considered serious until a business plan is created for that idea. A business plan should include:

- ◆ Executive Summary
- ◆ Business Description
- ◆ Marketing
- ◆ Pricing
- ◆ Competition
- ◆ Management
- ◆ Employees
- ◆ Operation and Exit Strategy
- ◆ Location
- ◆ Regulatory issues
- ◆ Financials
- ◆ SWOT Analysis
 - Strengths
 - Weaknesses
 - Opportunities
 - Threats



Business Financials

Money or capital is necessary to start your business. Types of funding:

- ◆ Self-funded
- ◆ Friends and family
- ◆ Investors
- ◆ Loans

Obtain State Professional Licensing and Business Registration

STATE PROFESSIONAL LICENSING

Some professions in the State of Vermont require licensing. More information is available from the Vermont Secretary of State Office of Professional Regulations. You must also register your legal structure and business name. Once you have selected the Legal Structure you can register at the Vermont Secretary of State Corporations Division online resource. This is also where you can register your business name.

TYPES OF LEGAL STRUCTURES

- ◆ Sole Proprietorship
- ◆ Partnership
- ◆ Mutual Benefit Enterprise
- ◆ Profit Corporation
- ◆ Cooperative
- ◆ Nonprofit
- ◆ Limited Liability Company
- ◆ L3C (Low-Profit Limited Liability Corporation)



STEPS IN CHOOSING A BUSINESS NAME

It is important to have a well thought out name for your business. Make sure it is easy to pronounce and spell. Is the business name available on social media platforms and is the domain name you want available? It is important to have correct branding of your business on social media therefore checking social media platforms and domain name availability when coming up with a business name is important.

Employer ID number (EIN)

An Employer Identification Number (EIN) is also known as a Federal Tax Identification Number, and is used to identify a business entity. Generally, businesses need an EIN. You can apply for an EIN through the IRS which is used for tax identification purposes. Applying for an EIN is a free service offered by the Internal Revenue Service. Beware of websites on the Internet that charge for this free service. All EIN applications (mail, fax, electronic) must disclose the name and Taxpayer Identification Number (SSN, ITIN, or EIN) of the true principal officer, general partner, grantor, owner or trustor. This individual or entity, which the IRS will call the "responsible party," controls, manages, or directs the applicant entity and the disposition of its funds and assets. Unless the applicant is a government entity, the responsible party must be an individual (i.e., a natural person), not an entity.

Data Universal Numbering System (DUNS)

A DUNS number is used for business credit reporting purposes. A DUNS number is a unique nine-digit identifier for a business created by credit bureau Dun & Bradstreet. It is optional but might be beneficial to establish business credit worthiness, safeguard your personal credit worthiness, bid on government contracts or get longer terms with your suppliers.

Vermont Business Tax Account

Most businesses operating in Vermont must first register with the Vermont Department of Taxes. You can register for a business tax account online through: **Register for a Business Tax Account**.



Insurance

Workers' Compensation Insurance is required for businesses no matter the number of employees. Depending on the type of business other insurance needs may include:

- ◆ Unemployment
- ◆ General Liability
- ◆ Property
- ◆ Professional Liability
- ◆ Business Interruption
- ◆ Product
- ◆ Errors and Emissions
- ◆ Vehicles

COMMUNITY

American Legion Post #59

legion.org
alpost59@comcast.net
802-244-8144



The American Legion Post 59 Waterbury is a not for profit organization where Veterans work to strengthen America. Money raised by the post goes towards one of four pillars of the organization: Veteran Affairs and Rehabilitation, National Security, Americanism, and Children and Youth.

Central Vermont Chamber of Commerce

centralvt.com
info@centralvt.com
802-229-5711



WDEV Radio Vermont

wdevradio.com
wdev@radiovermont.com
802-244-7321



DESIGN & MARKETING

Axel's Gallery & Frame Shop

axelsgallery.com
info@axelsgallery.com
802-244-7801



Elevate your customer's experience by surrounding them with artwork that speaks to your vision and values. Axel's Gallery & Frame Shop has worked with hundreds of area artists and can help you articulate your vision, and bring it to life.

RW BUSINESS MEMBERS B2B RESOURCES

Edgeworks Creative, LLC

edgeworkscreative.com
hello@edgeworkscreative.com
802-767-9100



Factotum Designs

factotumdesigns.com
info@factotumdesigns.com
802-578-5345



Factotum is a reliable, high quality apparel printing business that offers screen printing and garment identity to businesses, organizations and individuals. Our main responsibility is to the customer. We focus on customer service and have high expectations for delivering quality products.

Laura Parette Design

lauraparette.com
laura@lauraparette.com
802-233-0576



PP&D Distribution

ppdbrochure.com
info@ppdbrochure.com
802-862-4366



Sterling Hill Productions

sterlinghill.com
peter@sterlinghill.com
802-244-4015



ENGINEERING, BUILDING & CONTRACTORS

Aaron Flint Builders

aaronflintbuilders.com
aaron@flintbuilders.com
802-882-7060



Jennifer Lane Architecture and Design

jlanearchitect.com
jen@jlanearchitect.com
802-760-9070



Malter Consulting

malterport@aol.com
802-244-7373

McCain Consulting

mccainconsulting.com
inquiries@mccainconsulting.com
802-244-5093



Vermont Arborists

vermontarborists.com
info@vermontarborists.com
802-244-5100



Vermont Insulated Concrete Forms

vticf.com
vticf@aol.com
802-793-0673



Weston & Sampson

westonandsampson.com
biscegliok@wseinc.com
802-244-5051



Weston & Sampson offers interdisciplinary design, engineering, and environmental services that make the world a better place. Innovative and reliable, we've worked to improve the communities where you live, work, and play for more than a century.

FINANCIAL & INSURANCE SERVICES

Community National Bank

communitynationalbank.com
rhoward@communitynationalbank.com
802-487-3873



Community National Bank, Vermont's Community Bank, is all about helping communities prosper and grow, and helping our local businesses thrive is key to making that happen. We have a team of skilled business bankers just waiting to serve you and your business. See how we've helped other businesses by viewing our customer experiences online.

Hall & Holden, P.C.

hall-holden-pc.com
cpas@hall-holden-pc.com
802-496-3140



Northfield Savings Bank

nsbvt.com
wendy.kellett@nsbvt.com
802-244-5152



From large-scale loans, to nimble and flexible products in business checking, cash management, online tools and business credit cards, Northfield Savings Bank has solutions for businesses of all sizes, sectors, and scales.

RW BUSINESS MEMBERS B2B RESOURCES

Noyle Johnson Insurance

nwjinsurance.com
info@nwjinsurance.com
802-223-7735



People's United Bank

peoples.com
jordan.mistretta@peoples.com
802-244-5108



People's United Bank offers commercial and retail banking through a network of nearly 400 locations across the northeast, as well as wealth management and insurance solutions. People's United Bank is an active member of the community and a philanthropic partner committed meeting the needs of individuals, families, businesses, and communities.

Quick\$tart

quickstartqb.com
wd@quickstartqb.com
802-253-6008



VSECU

vsecu.com
info@vsecu.com
802-371-5162



HUMAN & HOSPITALITY SERVICES

Best Western Plus Waterbury-Stowe

bestwesternwaterburystowe.com
info@bestwesternwaterburystowe.com
802-244-7822



We offer private event space and refreshment service for meetings, trainings, and business gatherings. Robust wifi and spacious common areas; locally negotiated corporate and term rates available. Breakfast is always included with your stay. Conveniently located off 1-89.

RW BUSINESS MEMBERS B2B RESOURCES

Honeywilya Fish

honeywilyafish.com
honeywilyafish@gmail.com
907-305-0430



Honeywilya Fish sells hook and line, responsibly caught Alaska king and coho salmon, halibut and lingcod as well as smoked salmon and salmon pet treats directly from Lynn Steyaart, the fisher, who catches it. Join the many folks in Vermont by purchasing a seasonal seafood share, or choose from individual fillets at several Vermont farmers markets attended by Lynn's wife, Maria, throughout the year.

Love University

lovevt.org
ag@loveuniversityvt.com
802-399-0176



LOVE
UNIVERSITY

How can any relationship or organization thrive if clear and thoughtful communication isn't a priority? Through a variety of practices or team building activities, all rooted in dialogue, we can help your team learn how to listen, share and see each other more clearly.

Proud Flower

proudflower.net
nina@proudflower.net
802-244-6853



Vermont Beer Shepherd

vtbeershepherd.com
info@vtbeershepherd.com
802-595-3217



VT Beer Shepherd is a family owned & operated distribution company dedicated to the safe passage of high-quality beverages from the independent producer to the passionate consumer. We value integrity, innovation, teamwork, and being a positive force in our community.

INFORMATION TECHNOLOGY SERVICES

Butler Technology

butlertechnology.com
bob@butlertechnology.com
802-244-1500



Connecting Solutions of Vermont, Inc.

connectingsolutions.com
info@connectingsolutions.com
802-244-5088



Ivy Computer

ivycomputer.com
info@ivycomputer.com
802-244-1530



RB Technologies

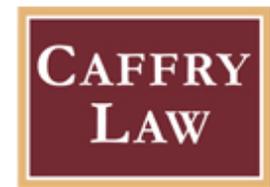
rbtechvt.com
info@rbtechvt.com
802-223-4448



LEGAL

Caffry Law, PLLC

caffrylaw.com
info@caffrylaw.com
802-882-8162



RW BUSINESS MEMBERS B2B RESOURCES

Darby Kolter & Roberts, LLP

dstkwlaw.com
kroberts@waterburystowelaw.com
802-244-7352



Darby Kolter & Roberts, LLP
ATTORNEYS AT LAW

For over 65 years, Darby Kolter & Roberts, LLP has a distinguished history of providing legal services to clients in central Vermont from its principal office in Waterbury. The firm provides a full range of legal services to individuals and businesses and we'd be pleased to see how we can help you and your business.

Olson & Seabolt Law Firm

olsonplc.net
becky@olsonplc.net
802-253-7810



LOGISTICS & UTILITIES

Bourne's Energy

bournesenergy.com
bournes@bournes.net
802-224-8667



Pack & Send Plus

packandsendplus.com
ship@packandsendplus.com
802-560-4111



Pack and Send Plus is here for all of your personal and professional packing, shipping, and printing needs. We got you covered from photos to banners and blueprints to greeting cards and also offer a suite of graphic design solutions for all of your projects.

VERA Renewables

verarenewables.com
vera@verarenewables.com
802-244-7522



REALTY

Berkshire Hathaway HomeServices Vermont Realty Group

vtregroup.com
realestate@vtregroup.com
802-224-4500

Real estate group offering services to buy or sell a wide variety of properties, including residential, luxury, investment, commercial, distressed, rentals and more.



New England Landmark Realty, LTD

nelandmark.com
tony@nelandmark.com
802-324-2427

Builder/developers, Landmark is ready to join forces with your project to get clients into their dream homes. Ask us about our Builder Salesperson options and comprehensive marketing packages designed to elevate the profile of your project and create a steady supply of qualified Buyer opportunities.



Pomerleau Real Estate

vermontrealestate.com
info@vermontrealestate.com
802-863-8210

Pomerleau Real Estate is one of the largest full service real estate firms in Vermont. Our Brokers are a dynamic force in the community; our in-house property maintenance crew is easily accessible; our commitment and dedication are unmatched.

