

Small Business Start-Up Guide: The Ultimate Checklist for *Entrepreneurs*



HENDERSON | CHESTER COUNTY
Chamber of Commerce

Welcome to **Henderson and Chester County!**

"I'm thrilled to welcome you to our growing community. Whether you're launching a startup or expanding an existing enterprise, the Chamber is here to help you succeed. From networking events to mentorship and educational programs, we're invested in your journey."

— Blake Hopper, Executive Director, Henderson | Chester County Chamber of Commerce



“As local government leaders, we are committed to fostering a vibrant and supportive environment for our local businesses and entrepreneurs. Our community is strengthened by your creativity, innovation and dedication. We stand ready to assist you in building successful ventures that contribute to the economic vitality of our county and city.”

— Terry Bell, Mayor, City of Henderson

— Barry Hutcherson, Mayor, Chester County

Contents

4-5	Chester County at a Glance	16	Business Startup Checklist
6-7	Local Business Spotlight	17	Frequently Asked Questions
8	Key First Steps	18	Resources
9-15	Essential Steps for Setting Up a Business		

A photograph of the Chester County Courthouse, a large, two-story brick building with a classical portico supported by white columns. The words "CHESTER COUNTY" are visible on the pediment. To the left of the building is a large, leafy tree. In the foreground, there is a green lawn and a concrete sidewalk. The entire image is overlaid with a semi-transparent dark grey filter.

CHESTER COUNTY AT A *Glance*

17,876

POPULATION

286

SQUARE MILES

8,476

LABOR FORCE

\$60K

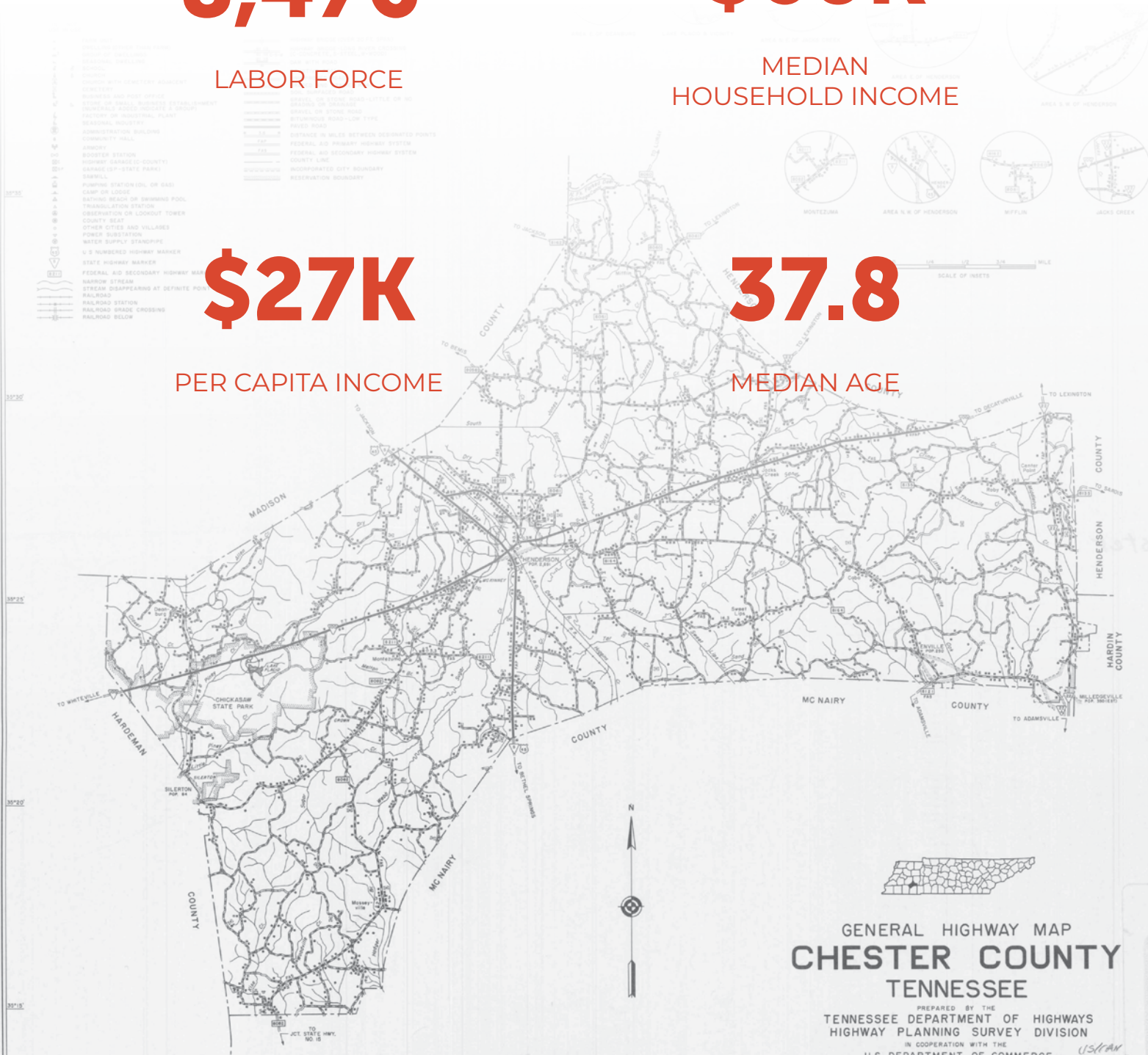
MEDIAN
HOUSEHOLD INCOME

\$27K

PER CAPITA INCOME

37.8

MEDIAN AGE



Tips from Local Businesses



Hello Gorgeous Boutique Owner Amy Washburn

Hello Gorgeous Boutique

“For anyone who is thinking of starting a business in the Henderson/Chester County area, my first advice would be to make sure to do some research on the services or products you plan on offering to ensure that your product or service meets a genuine need in the local economy and market. One thing I wish we had known earlier is how valuable being a member of the chamber would be to our business.

Our community is the heartbeat of our business, plain and simple. Hands down, the interactions and friendships with our customers are the most rewarding part of this whole experience. It is so beautiful to be a part of life’s special moments with people in our community. Being able to help plan outfits and gifts for some of the biggest and most exciting days of someone’s life—now that’s a Gorgeous reward.”

- Amy Washburn, owner

Back In Time Antiques and Boutiques

"I've owned all kinds of businesses — real estate, restaurants and now an antique store. But one thing every small business owner needs to know is that the key to success is to offer something people can't find anywhere else, and good advertising, especially on social media, can really drive traffic to a business."

- Tim Barham, co-owner with wife Lory

Back In Time team members (l to r) Becky Barham, Amanda Roberts and Krystal Roberts



Stoll's Cafe

"Be willing to work and put in the time to build up your business. And be willing to try new things to gain attention as well as learn about how to obtain a business license."

- Salome Kinniburgh, owner

Stoll's Cafe was Emerging Business of the Year in 2024.

Stoll's Cafe team members (l to r) Emily Golson, Brittany Kinniburgh, Heather Kinniburgh, Salome Kinniburgh (owner), Heather Kinniburgh and Demi Stoll.



KEY FIRST STEPS

Write a Business Plan

Define your long-range and short-range goals and objectives.

Develop a Financial Plan

Include projected profit and loss statements and cash flow statements for a period of at least two years.

Choose a Business Structure

LLC, corporation, sole proprietorship, etc. Seek legal advice or use workshop resources.

Obtain Licenses

- Minimal Activity License: For sales between \$3K–\$100K, \$15/year
- Standard Business License: For sales over \$100K, plus gross-receipts tax hendersontn.gov

Register & Learn

- Get assigned a City and County business license at City Hall & County Trustee's Office.
- Visit UT SBDC at 111 E Main St, Henderson or call (731) 989-5222
- Join the Chamber—access networking, leadership and youth programs

Locate Workspace

Explore downtown Henderson, parks and co-working spots designed for small businesses.

Consult Professionals for Advice

Speak to an attorney, an accountant, a banker and an insurance agent.

Whether you're launching a new venture from home or opening a storefront in downtown Henderson, starting a business in Chester County requires following a few essential steps. This guide outlines what you need to know to stay compliant and prepared.

Step 1 Establishing a Business Name and Address

Choose a business name and determine your physical or mailing address. If you are operating from home, specific zoning regulations apply (see “Home Occupations” in Step 7).



Step

2

Getting Your Licenses and Permits

All businesses operating within the City of Henderson and Chester County must obtain the proper business licenses.

State License Requirements:

Register with the Tennessee Department of Revenue (online at tn.gov/revenue) to collect and remit sales tax. You must register even if your business activity is minimal.

Business License Application Fees:

\$15.00 – City of Henderson

\$15.00 – Chester County

These fees are required whether you're operating from home, running a small retail shop or launching a larger business within city limits.

Types of Licenses:

Minimal Activity License – For businesses with annual gross sales under \$100,000. Apply at both the city and county offices; the fee is \$15 for each.

Standard Business License – Required for businesses with annual gross sales over \$100,000. Renew each year online through the TNTAP system. State tax is calculated based on gross receipts.

Contact:

Contact the County Clerk at (731) 989-2233 for assistance with license applications or questions.

Step 3

Establishing Your Tax Accounts

Depending on your business type, you may need to establish the following tax accounts:

- Business Tax
- Sales Tax
- Alcohol Tax (if applicable)
- Franchise & Excise Tax (based on structure/type)

You'll register for these through the Tennessee Department of Revenue via the TNTAP system.

Step 4

Understanding Exemptions

Some businesses may qualify for exemptions from certain taxes:

Sales Tax Exemptions – For qualified nonprofit organizations or agricultural producers.

Franchise & Excise Tax Exemptions – For sole proprietors and some single-member LLCs.

Business Tax Exemptions – Certain professions or small operations may be exempt.

It's important to verify with the Department of Revenue or a business attorney to confirm eligibility.

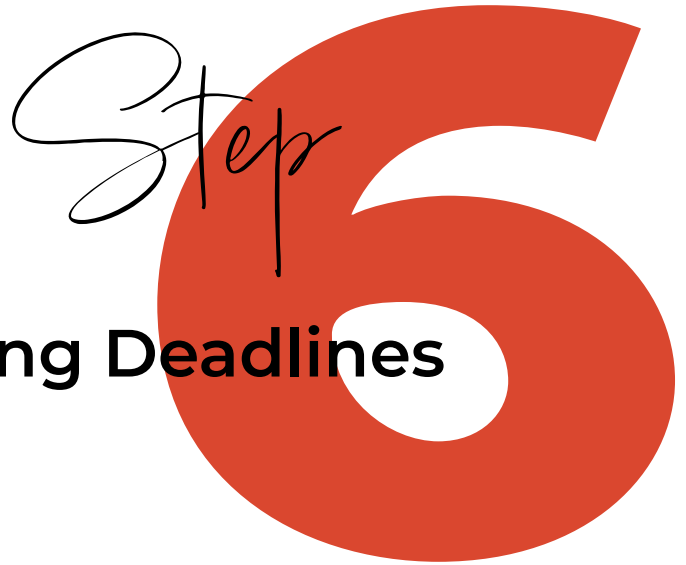
A large red number '5' with the word 'Step' written in a black cursive font over it.

Registering with TNTAP

Use the Tennessee Taxpayer Access Point (tntap.tn.gov/eservices) to:

- Register your business
- File and pay taxes
- Apply for tax exemptions
- View your business tax history

Before registering, gather all required documentation, including your business structure, EIN (if applicable), estimated gross sales and ownership details.

A large red number '6' with the word 'Step' written in a black cursive font over it.

Tax Filing Deadlines

Staying on top of your tax responsibilities is crucial:

Business Tax – Due annually (based on fiscal year)

Sales Tax – Due monthly or quarterly (based on volume)

Franchise & Excise Tax – Due annually

License Renewals – Due yearly with the city, county and state (if applicable).

Set calendar reminders and utilize TNTAP for up-to-date filing schedules.



Understanding Zoning and Permitted Uses

Before opening a business, it's important to determine whether your desired location is properly zoned for your business type. Zoning regulations help maintain the integrity of neighborhoods and commercial areas by ensuring appropriate land use.

City of Henderson Zoning Office: Contact the city planner or codes office to confirm zoning designations and restrictions.

Chester County Zoning/Planning Office: If operating outside city limits, check with the county government.

Zoning Map and Land Use Categories: Review available zoning maps and permitted use tables to verify your business type is allowed in the chosen location.

Home-Based Businesses: Must meet local performance standards and be clearly secondary to residential use.

For those operating a business from home:

Purpose: To allow residents to conduct small-scale businesses while maintaining the residential character of neighborhoods.

Performance Standards: Businesses must not generate excessive traffic, noise or signage.

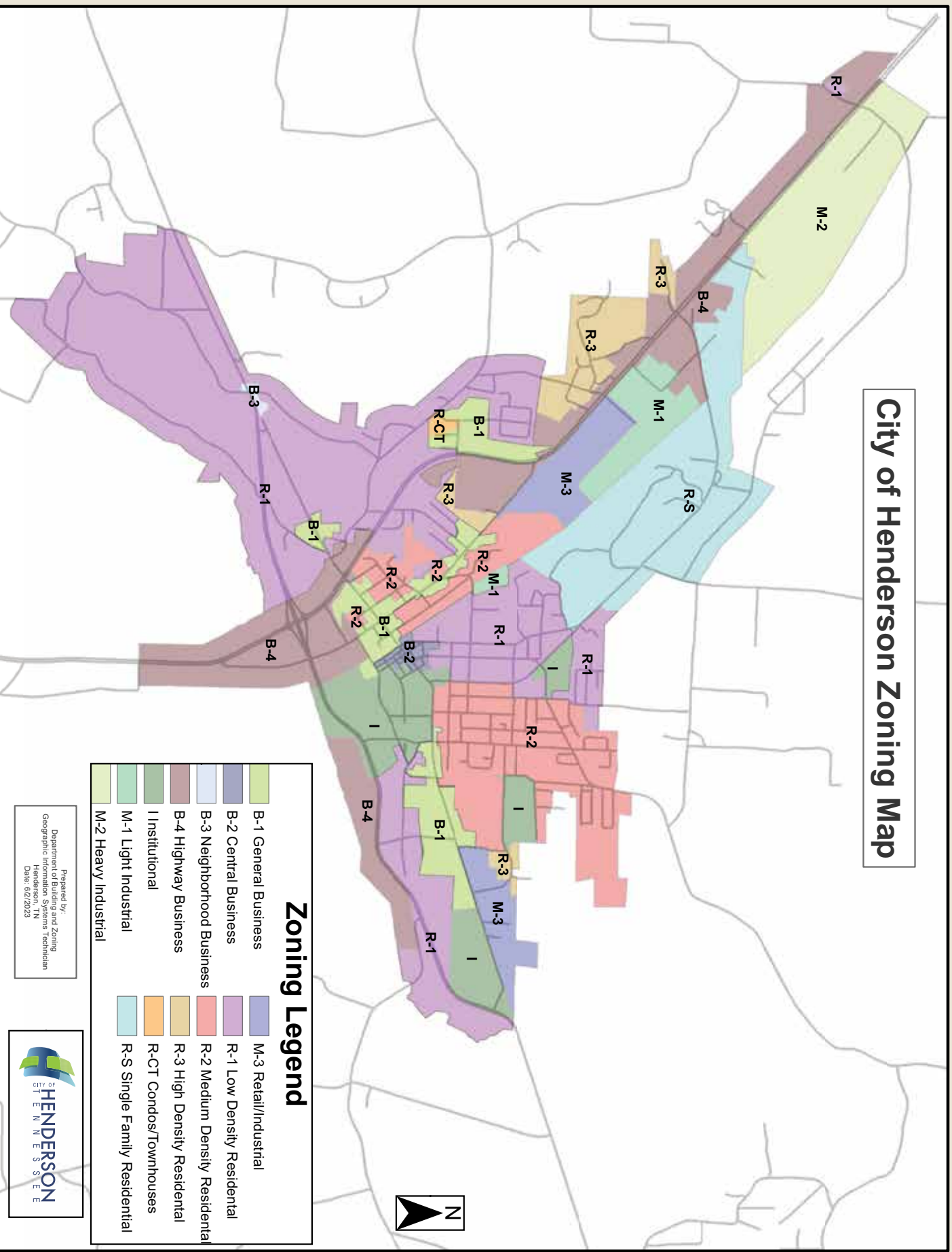
Permitted Home Occupations: Examples include tutoring, consulting, online sales and craft making.

Prohibited Home Occupations: Mechanic shops, equipment rentals or any business that causes a neighborhood disruption.

Contact the City of Henderson Planning and Zoning office to confirm whether your business qualifies.

*See City of Henderson Zoning Map on p. 14

City of Henderson Zoning Map



Zoning Legend

B-1 General Business	M-3 Retail/Industrial
B-2 Central Business	R-1 Low Density Residential
B-3 Neighborhood Business	R-2 Medium Density Residential
B-4 Highway Business	R-3 High Density Residential
I Institutional	R-CT Condos/Townhouses
M-1 Light Industrial	R-S Single Family Residential
M-2 Heavy Industrial	

Prepared by:
Department of Building and Zoning
Geographic Information Systems Technician
Henderson, TN
Date: 6/2/2023





Marketing and Promoting Your Business Locally

Once your business is up and running, visibility is key to growth. Here's how to connect with your audience in Chester County and beyond:

- Create a website, a domain name and Google business listing.
- Connect with the Southwest Tennessee Development District (regional and state).
- Engage in local career fairs.
- Join the Chamber of Commerce: Gain credibility, networking access and event promotion.
- Participate in Local Events: Farmers markets, craft fairs and Main Street activities offer in-person brand awareness.
- Social Media Presence: Establish active business pages on social media platforms to reach the community.
- Advertise Locally: Place ads or business cards in area publications like Discover Chester County, local radio stations or bulletin boards.
- Partner with Other Businesses: Cross-promote with complementary businesses to expand your audience.

Business Startup Checklist

Use this checklist to stay on track

- ☐ Choose and register a business name
- ☐ Confirm zoning and permitted use for location
- ☐ Apply for business licenses (city and county)
- ☐ Register with the TN Department of Revenue
- ☐ Set up sales tax accounts via TNTAP
- ☐ Open a business bank account
- ☐ Obtain all required permits (health, signage, etc.)
- ☐ Create a business plan
- ☐ Consult with a business attorney or CPA
- ☐ Purchase business insurance
- ☐ Set up branding, website and social media
- ☐ Network with the Chamber of Commerce and attend local events
- ☐ Keep track of tax deadlines and renewal dates



Frequently Asked Questions

Q: Do I need a business license even if I work from home?

A: Yes. Any business operating within the city or county—whether it's home-based, retail or service-oriented—must have a business license. Additional zoning or home occupation regulations may apply.

Q: What is the difference between a minimal activity license and a standard license?

A: If your business earns under \$100,000 in gross revenue annually, you qualify for a minimal activity license. If you exceed \$100,000, a standard business license is required and must be renewed through the TN Department of Revenue's TNTAP portal.

Q: Where do I pay my business license fee?

A: The \$15 business license fee is paid to both the City of Henderson and Chester County. Renewals are handled annually.

Q: How do I register for taxes in Tennessee?

A: Visit and use the checklist to register for all relevant state taxes. This may include sales tax, business tax, alcohol tax, etc.

Q: What permits do I need to serve food or beverages?

A: You will need a food service permit from the Chester County Health Department. Alcohol sales require state permits and additional oversight.

Q: Who can help me write a business plan or offer guidance?

A: The Tennessee Small Business Development Center (TSBDC) and SCORE West Tennessee offer free business mentoring and planning support.

Resources

Business Resources and Support Organizations

Several local and state agencies are ready to help new entrepreneurs with information, counseling and resources.

Local Resources

Henderson | Chester County Chamber of Commerce: Business development, networking events, ribbon cuttings and promotional support.

(731) 989-5222

chestercountychamber.com

City of Henderson and Chester County Governments: Guidance on permits, zoning and local compliance.

County Clerk – (731) 989-2233
Chester County Courthouse
chestercountyttn.org

City of Henderson
City Hall – (731) 989-5000
hendersontn.org

Chester County Trustee's Office
Business Tax Questions –
(731) 989-3993

Chester County Assessor of Property
Beverly Morton – (731) 989-4882

Chester County Mayor Barry Hutcherson
159 East Main Street
Henderson, TN 38340
(731) 989-5672

City of Henderson Mayor Terry Bell
Henderson City Hall
121 Crook Ave
Henderson, TN 38340
(731) 983-5000

Chester County Register of Deeds
Doris Ethridge – (731) 989-4991

Express Employment
(731) 435-1477

UT Extension Office: Offers support on agriculture-based business planning, food preservation and community education.

UT Extension Office – Chester County
Agriculture, 4-H, Family Consumer Science
(731) 989-2103
chester.tennessee.edu

Southwest Human Resource Agency (SWHRA): Business planning and workforce support.
swhra.org

Regional and State Resources

Tennessee Small Business Development Center (TSBDC): Free business counseling, startup guidance and financial projections.

Jackson Center Location

197 Auditorium St.

Jackson, TN 38301

(731) 424-5389

Tennessee Department of Economic and Community Development (TNECD):

Incentives, site selection and strategic growth.

tneecd.com

(615) 741-1888

Launch Tennessee: Innovation support, grant programs and statewide entrepreneur network.

launchtn.org

(615) 991-2809

SCORE West Tennessee: Volunteer mentors and online tools for small businesses.

Score.org

Tennessee Department of Revenue:

Business Tax Info

tn.gov/revenue

Local Banks

Bank of Chester County
611 North Church Ave.
Henderson, TN 38340
(731)-595-6022

Centennial Bank
224 West Main Street
Henderson, TN 38340
(731) 989-4684

Community Bank
1007 US Highway 45 N
Henderson, TN 38340
(731) 989-0204

FirstBank
101 Main Street
Henderson, TN 38340
(731) 989-2161

Heights Finance
111 Whitley Ave.
Henderson, TN 38340
(731) 989-1006

The Peoples Bank
573 East Main Street
Henderson, TN 38340
(731) 989-2840

Thrivent Financial
130 E. Main Street
Henderson, TN 38340
(731) 435-3125

World Finance
715 East Main Street
Suite D
Henderson, TN 38340
(731) 989-9915



HENDERSON | CHESTER COUNTY
Chamber of Commerce

chestercountychamber.com