



**RUTHERFORDTON, NC**

# **BUSINESS RESOURCES GUIDE**

## PURPOSE OF THE GUIDE

This Business Resources Guide is designed to empower entrepreneurs, small business owners, and established companies in Rutherfordton, NC, by providing a roadmap to start, operate, and grow a business. Whether you're launching a new venture or expanding an existing one, this guide offers practical tools, local insights, and key contacts to help you succeed in our vibrant small town.

## WHO WE ARE

Rutherford Town Rising (RTR) is a local 501(c)(3) organization dedicated to leading and preserving the unique character of the historic downtown while developing and enriching assets which promote economic vitality, sense of community, and quality of life.

Working in partnership with local government, businesses, the North Carolina Department of Commerce and other agencies, and through the dedication of our board members and volunteers, RTR works to provide our businesses with the support, programming and promotional assistance they need to succeed and the vision to help our town flourish.

Learn more about RTR and how they can help your business at:

[www.thinkrutherfordton.com/rutherford-town-rising](http://www.thinkrutherfordton.com/rutherford-town-rising)

Email: [rtr@rutherfordton.net](mailto:rtr@rutherfordton.net)  
Phone: (828) 287-3520 Ext 8



**DISCLOSURE: Information contained in this guide, should not be considered legal advice. This is merely a general reference guide of information. You should speak to attorney to ensure compliance with federal, state and local regulations.**

## OVERVIEW OF RUTHERFORDTON

Nestled in the foothills of Western North Carolina, Rutherfordton is a historic town founded in 1787, known for its charming downtown, friendly community, and proximity to natural attractions like Lake Lure and Chimney Rock. With a population of approximately 3,716, it serves as the county seat of Rutherford County and boasts a growing economy driven by tourism, small businesses, and a strong sense of local pride. Its strategic location—less than an hour from Asheville and Charlotte—makes it an appealing spot for businesses seeking affordability and accessibility.

Rutherfordton is known as a community of entrepreneurs. At one point Rutherfordton was referred to as “The Gateway to the West” because people heading west towards California had to pass through Rutherfordton to get there. This led to a lot of people settling in Rutherfordton, starting businesses, and putting down roots. We haven’t tested the theory but it’s amazing as you travel across the U.S. how many people have ties or can trace their heritage back to Rutherfordton.

That’s why we are so committed to supporting the entrepreneurial spirit and helping businesses grow and thrive. We hope you will consider starting or moving your business to Rutherfordton. The Town of Rutherfordton and Rutherford Town Rising are here to support you throughout the process. Local resources and contacts are highlighted to connect you directly with Rutherfordton’s supportive business ecosystem.



## HOW TO USE THIS GUIDE

This guide is organized into sections that cover every stage of your business journey, from planning and funding to marketing and growth. Use it as a step-by-step manual or reference specific sections as needed.

In this section you will find helpful information on how to start your business as well as a number of local, state and federal resources that can help you along the way. We are blessed to have a number of local organizations committed helping to our small businesses succeed.

## ASSESSING YOUR BUSINESS IDEA

**Self-Assessment Tools:** Online tools like the U.S. Small Business Administration’s (SBA) “**Build Your Business Plan**” can help. But here are a list of questions we recommend asking as you explore our area:

- What strengths and skills do I bring?
- What gap can my business fill in Rutherfordton?
- What problem could I solve for locally or regionally that can help me gain a good foothold from the beginning?



**Market Research Tips:** Study Rutherfordton’s demographics, you can access a lot of this information from our community websites and business impact reports.

- Rutherford Town Rising (RTR) website - <https://www.thinkrutherfordton.com/rutherford-town-rising>
- Our median age is 43, household income around \$45,000, and we are a tourism-driven economy.
- Visit downtown to observe foot traffic or talk to locals at events like the Hilltop Fall Festival to gauge demand.

## BUSINESS PLANNING

### Steps to Create a Business Plan

- Outline your mission, target market, competition, budget, and growth strategy.
- Use free templates from the Small Business and Technology Development Center (SBTDC). They are a great resource for new business owners - <https://sbtcd.org/services/start>
- View their business guide at <https://sbtcd.org/resources/publications/business-start-up-guide>

### Local Considerations

- Think about Rutherfordton's strengths—tourism (1.5 million visitors annually to nearby attractions), a walkable downtown, and a tight-knit community.
- Plan for seasonal fluctuations tied to tourist seasons (spring and fall peaks).
- Attend networking events through the Rutherford County Chamber of Commerce or RTR to meet other local business owners and ask questions.

## LEGAL STRUCTURE AND REGISTRATION

### Overview of Business Structures

- Options include sole proprietorship (simplest, full liability), LLC (flexible, limited liability), or corporation (formal, tax benefits) and other variations.
- Consult a local attorney or the SBTDC for guidance.
- We have several local attorneys and tax professionals that are happy to help you with this process.

You can find them easily from our website at:

[www.thinkrutherfordton.com/professional-services](http://www.thinkrutherfordton.com/professional-services)



# STARTING A BUSINESS IN RUTHERFORDTON

## How to Register Your Business

- File with the NC Secretary of State online ([sosnc.gov](http://sosnc.gov)). You must do this before applying for an EIN
- Obtain an Employer Identification Number (EIN) from the IRS (free at [irs.gov](http://irs.gov)).
- Register your business name with Rutherford County Register of Deeds if needed (*See page 12 for more information*).
- Sign up for your sales and use tax id, if needed [www.ncdor.gov/taxes-forms/sales-and-use-tax](http://www.ncdor.gov/taxes-forms/sales-and-use-tax)

**Local Permits and Licenses:** Contact Rutherfordton Town Hall (828-287-3520) for more information about what might be required. Zoning permits may apply—check with the Planning Department.



## Connect with RTR Early

Connect with us early and let us help support you from day one. There is no cost associated with our assistance. As a NC Main Street community, Rutherfordton has access to a number of state, regional, and local resources dedicated to your success.

We work hand in hand with our downtown businesses to provide training and consultation and assist them in getting set up for success.

We have a Business Tier program that includes assistance with marketing, promotion, social media set up and much more.

## CHOOSING A LOCATION

- **Benefits of Operating in Rutherfordton:** Affordable commercial rent compared to larger cities, central location on Highway 221, and a supportive Main Street community that loves to collaborate.
- **Zoning and Space:** Visit [rutherfordton.net](http://rutherfordton.net) for zoning maps or call the Planning Department (828-287-3520) to confirm allowed uses.
- **View Available Properties:** Visit [thinkrutherfordton.com](http://thinkrutherfordton.com) for a current list of available properties or contact RTR at [rtr@rutherfordton.net](mailto:rtr@rutherfordton.net).

## TOWN OF RUTHERFORDTON RESOURCES

- **Business Retention and Expansion Program:** Managed by Town Manager, Doug Barrick, this initiative offers one-on-one consultations, site visits, and connections to resources.

Email: [dbarrick@rutherfordton.net](mailto:dbarrick@rutherfordton.net)

## RUTHERFORD TOWN RISING (RTR)

[www.thinkrutherfordton.com](http://www.thinkrutherfordton.com)

- RTR offers a number of resources for new and existing businesses. Throughout the year we work to secure grants, hold fundraising campaigns, and work with state and federal agencies to bring resources to our community.
- **Reach out to RTR as you begin to establish your business to learn more about:**
  - Grants and Property Revitalization Resources
  - Support such as training events, pitch contests, sponsorship opportunities and networking events
  - Funding resources and partners
  - REIGN - Rutherford Education, Innovation, and Growth iNcubator which supports startups and entrepreneurs in navigating various phases of the entrepreneurial journey



## RUTHERFORD COUNTY CHAMBER OF COMMERCE

- **Membership Benefits:** Access to ribbon cuttings, marketing exposure, and legislative advocacy. Annual dues start at \$150 for small businesses.
- **Contact:** 179 W. Main St. Suite 128, Forest City, NC 28043; (828) 287-3090; [info@rutherfordcoc.com](mailto:info@rutherfordcoc.com).

Website: [www.rutherfordcoc.org](http://www.rutherfordcoc.org)

## THE SMALL BUSINESS CENTER AT ISOTHERMAL COMMUNITY COLLEGE

As a member of the NC Community College System Small Business Center Network(SBCN), SBC services are provided at a low or NO cost to the local community.

[www.isothermal.edu/industry/sbc](http://www.isothermal.edu/industry/sbc)

### We offer a wide array of programs and services:

- One-on-One confidential business counseling to assist you with business planning, licenses and permits, and more
- Seminars on starting and growing a small business
- Stand-alone seminars for new businesses and start-ups.
- Targeted referrals to local and regional partners
- Networking events
- Continuous access to the Small Business Center, the college and community resources

## REGIONAL AND STATE SUPPORT

- **Economic Development Partnership of NC (EDPNC):** Free small business advising—call (919) 447-7777 or visit [edpnc.com](http://edpnc.com).
- **SBTDC:** Offers counseling at their Western NC office in Asheville (828-251-6025). Topics include financing and disaster recovery (e.g., post-Hurricane Helene aid). Visit [sbtcd.org](http://sbtcd.org)



## LOCAL FUNDING OPTIONS

- **Banks and Credit Unions:** Visit Wells Fargo, PNC Bank, TD Bank or Truist in Rutherfordton (all BBB-accredited). Ask about their small business accounts, loans or lines of credit.
- **Town Incentives:** Check with Town Hall for façade grants or tax abatements for historic properties.
- **RTR:** Check with RTR about possible grants or other incentives.

## STATE AND FEDERAL FUNDING

- **NC SBTDC Capital Guide:** Download “Capital Opportunities for Small Business” at [sbtcd.org](http://sbtcd.org) for loan options.
- **SBA Programs:** Apply for 7(a) loans (up to \$5 million) or microloans (up to \$50,000) at [sba.gov](http://sba.gov). Local SBA office: (704) 344-6563.
- **VEDIC:** Bridges the gap for those businesses that need funding, but cannot qualify for a bank loan. [www.vedic28690.com](http://www.vedic28690.com)

## ALTERNATIVE FINANCING

- **Crowdfunding:** Platforms like Kickstarter work well for community-backed projects—pitch your small-town story!
- **Local Investors:** Network at Chamber events to meet potential angel investors in Rutherford County.
- **Community Campaigns:** Our community has worked together to finance several projects, especially for nonprofit organizations or tourism assets.



## TAX INFORMATION

- **Federal and State Taxes:** File federal taxes via IRS (irs.gov) and NC sales/use taxes via [ncdor.gov](http://ncdor.gov). Sales tax rate in Rutherford County is 7%.
- **Local Taxes:** Pay property taxes to Rutherford County (contact Tax Office: 828-287-6170). No additional town business tax applies.

## HIRING AND HUMAN RESOURCES

- **Workforce Overview:** Rutherfordton's workforce is service-oriented, with many skilled in hospitality and trades.
- **Training Resources:** NCWorks ([ncworks.gov](http://ncworks.gov)) offers job postings and training; Wake Tech Small Business Center provides free online HR courses.

## MARKETING IN RUTHERFORDTON

- **Leveraging Tourism:** Promote proximity to Lake Lure or Chimney Rock (15 minutes away), Asheville (1 hour away), and even Charlotte (1 hour away). Partner with our local Tourism Development Authority (TDA) for exposure. [www.visitncsmalltowns.com](http://www.visitncsmalltowns.com)
- **Digital Strategies:** Social media is alive and well in Rutherfordton and many locals follow their favorite businesses to stay up to date on product announcements, events and sales. Having at least 1-2 social media channels, a Google My Business Profile, and a company website is critical for success. Speak with the Executive Director at RTR for more information on how to get started.

## DOING BUSINESS WITH THE TOWN

- **Become a Vendor:** Register on [rutherfordton.net](http://rutherfordton.net) under "Bid Opportunities." Requirements include insurance and a vendor application.
- **Current Bids:** Check the town website for open contracts (e.g., landscaping, maintenance).

## TOWN OF RUTHERFORDTON

129 N Main St, Rutherfordton, NC 28139; (828) 287-3520; dbarrick@rutherfordton.net  
rutherfordton.net

## RUTHERFORD TOWN RISING

129 N. Main St., Rutherfordton, NC 28139; (828) 287-3520  
www.thinkrutherfordton.com email: rtr@rutherfordton.net

## RUTHERFORD COUNTY CHAMBER OF COMMERCE

179 W. Main St. Suite 128, Forest City, NC 28043; (828) 287-3090; info@rutherfordcoc.com  
www.rutherfordcoc.org

## ISOTHERMAL SMALL BUSINESS CENTER

286 ICC Loop Road, Forest City, NC 28160; (828) 395-1667; www.isothermal.edu/industry/sbc

## NORTH CAROLINA'S SMALL BUSINESS AND TECHNOLOGY DEVELOPMENT CENTER (SBTDC)

Statewide Administrative Office - Raleigh; (919) 715-7272; info@sbtcd.org; sbtcd.org



**Federal Tax ID Number** - [www.irs.gov](http://www.irs.gov) “Apply for an Employer ID Number (EIN)”

**North Carolina Tax ID Number** - [www.dorncc.com](http://www.dorncc.com) Form NC - BR for sales and use income tax withholding.

**Business Name Registration** @ Rutherford County Register of Deeds. *(See page 12)*

**Town of Rutherfordton Requirements** - For all business registrations, required sign permits, building permits and inspections, and zoning compliance. Town Hall 828-287-3520

**Rutherford County Requirements** - Only a limited number of business types require permits and license. Contact Rutherford County Manager, Steve Garrison at 828-287-6060

**Rutherford County Tax Listing for Personal Property** - Every business must list all business property every January - 828-287-6000.

**Health Department Inspections** - This may be applicable to your business, and it is important to reach out early. Must schedule an appointment. Rutherford County Environmental Services - 828-287-6100.

**NC Dept. of Agriculture** - 919-707-3000 For commercial bakeries and home inspections.

**Fire Inspection** - All locations must have a fire inspection before they can open. Contact Wendy Craig at Rutherfordton Fire Department to schedule at 828-287-3520 ext. 809.



# LOCAL BUSINESS REGISTRATION REQUIREMENTS



In Rutherford County, North Carolina, you need to register your business name with the Register of Deeds if you are operating a business under a name different from your legal name—commonly referred to as a "doing business as" (DBA) or assumed business name. This applies to individuals (sole proprietors), partnerships, corporations, or limited liability companies (LLCs) conducting business in Rutherford County, or any other North Carolina county, under a name that isn't their officially registered entity name.

The purpose of registering an assumed business name is to notify the public of the identity of the business owner(s) and to ensure transparency in business dealings. You should file an Assumed Business Name Certificate with the Rutherford County Register of Deeds if:

**01**

### **You're a Sole Proprietor or Partnership:**

If you're running a business under a name other than your full legal name (e.g., "John Smith" vs. "Smith's Repairs"), you must register the assumed name.

**02**

### **You're a Corporation or LLC:**

If your corporation or LLC operates under a name different from the one registered with the North Carolina Secretary of State, you need to file an assumed name with the Register of Deeds in the county where you conduct business, such as Rutherford County.

You don't need to register with the Register of Deeds if you're using your full legal name as a sole proprietor (e.g., "John Smith" doing business as "John Smith") or if your corporation/LLC only uses its officially registered name from the Secretary of State. However, for most businesses using a trade name, registration is necessary to comply with North Carolina law.

The process involves completing an Assumed Business Name Certificate form, available through the Rutherford County Register of Deeds office, and submitting it either in person, by mail, or electronically via their online portal, listed below.

The filing fee is \$26, with an additional \$15 service fee for electronic submissions. Before filing, it's a good idea to check name availability to avoid conflicts, though the Register of Deeds doesn't enforce uniqueness—it's your responsibility to ensure the name isn't already in use or trademarked.

Timing-wise, you should register before you start conducting business under the assumed name to ensure legal compliance and public notice. If you're unsure about your specific situation, the Rutherford County Register of Deeds office (**828-287-6155**) can provide guidance.

[Rutherford.FileMyBusinessName.com](https://www.Rutherford.FileMyBusinessName.com)

- Assess your business idea and create a business plan
- Register your company's website domain name
- Register your business name with Register of Deeds office if necessary
- Choose your business structure and register with NC SOS
- Obtain your federal tax identification number (also called employer identification number or EIN)
- Obtain state tax identification number if necessary
- Obtain any necessary licenses and permits
- Secure funding
- Select an accountant and attorney for advice for your business
- Open a business bank account and obtain a business credit card
- Set up your business accounting/bookkeeping
- Obtain business insurance
- Ensure you comply with government requirements (e.g., payroll taxes, unemployment insurance, worker's compensation, OSHA, self-employment taxes, etc.)
- Select your business location:
  - Home-based - check zoning requirements
  - Lease office or retail space
- Marketing: create your logo, business cards, letterhead, envelopes, etc. to build your business identity
- Create your company website
- Create your marketing plan

## How to Develop a Small-Business Marketing Plan

When you're ready to launch a marketing campaign for your small business, it will help to orient your efforts around eight main tasks:

### **Set measurable goals**

Before you run a marketing campaign, it's important to get clear on what you hope to achieve. Do you want to raise brand awareness, acquire new customers, or increase sales? Your marketing objectives will help determine which marketing strategies and tactics are right for your business.

### **Get to know your target market**

Who are your customers, and what do they want? Consider their age, gender, location, and interests. The more you know about your target customer's demographics, the easier it will be to craft a marketing message that resonates.

One of the best ways to get to know your target market is by conducting market research. This can be done through surveys, focus groups, or by analyzing your competition.

### **Describe your goods and services in your own terms**

Begin your marketing efforts by writing up descriptions of the products or services that you offer. Think about what value they bring to your target audience or what problems they solve. Brainstorm what makes your offerings so great, and write about them earnestly. This will provide a framework for how you will market your product to the public.

### **Assess the competition**

Unless you have invented a product from scratch, there's a good chance you'll have competitors. Take note of how they market their goods.

- Are they mostly using digital marketing tools?
- Have they dug into social media marketing?
- Do they engage in influencer marketing, where a famous online celebrity endorses their products?
- What language do they use to describe their products?

Pay equal attention to what they're selling and how they're selling it.

### **Determine your unique sales proposition**

A unique sales proposition, or USP, is the trait your business has that makes it stand out from the pack. Now that you know your competition, decide how you will differentiate yourself in the eyes of your target audience. Perhaps you will beat your competitors on price or on product quality.

## Set your marketing budget

Lay out all of the expenses associated with your marketing plan, and consider how to best allocate your dollars across them. You'll likely need people and tools, plus an advertising budget. You might also want to allocate free products for influencers, or budget to have a presence at a live event.

## Plan and begin your marketing campaigns

Having established a budget and marketing plan, it's time for you to plan and launch your campaigns.

Depending on your budget, you can make these campaigns diverse, with a mix of paid digital advertising (web-based ads, paid social media posts, influencer marketing), traditional advertising (radio, TV, print ads, billboards), social selling (person-to-person engagement on social media platforms), and content marketing (blog posts, podcasts, explainer videos).

A lean, startup marketing plan can include any and all of the following components:

**Brand strategy:** This is what your company wants to say about itself, its products, and perhaps the world. Content can take many forms: from an Instagram post to a blog post to a billboard.

**Content:** This answers the questions: What is your company's identity, who does it exist for, and what makes it different from competitors? This is the foundation of all marketing plans, as it defines your company relative to the market.

**Advertising:** This is one of the ways you get your brand and your content out into the world. It could include bidding on strategic keywords in a search engine marketing strategy, promoting social media posts to reach new audiences, or paying for a pre-roll ad slot on a podcast.

## Track results and make adjustments.

Not every marketing effort succeeds. Stand at the ready as you see which marketing messages land—and which don't—and which channels work best. There is support available both through RTR and the local SBC to help with your marketing plan.

Marketing is not a set-it-and-forget-it proposition. It requires continual monitoring of key metrics and making adjustments as you learn more about your target audience, its media consumption, and its spending habits.

**For more info visit the original source guide at**

[www.shopify.com/blog/small-business-marketing](http://www.shopify.com/blog/small-business-marketing)