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The Gulf Oyster Project  
[www.gulfoysters.net](http://www.gulfoysters.net)



Mississippi Department of Marine Resources  
Seafood Technology Bureau  
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Biloxi, Mississippi 39530  
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[www.dmr.state.ms.us](http://www.dmr.state.ms.us)

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2007 GUIDE

# How To Start A Seafood Business

## IN SOUTH MISSISSIPPI

SEAFOOD TECHNOLOGY BUREAU  
BY: KRISTINA BROUSSARD  
MAI DANG  
RUTH POSADAS





## FOREWORD

The Seafood Technology Bureau of the Office of Marine Fisheries, Mississippi Department of Marine Resources (MDMR) embarked on the development of a Seafood Business Guide for residents of the Mississippi Gulf Coast. This Seafood Business Guide entitled "How to Start a Seafood Business in South Mississippi" is a contribution to the rebuilding efforts after the devastation of the Mississippi Seafood Industry by Hurricanes Katrina and Rita in 2005.

This Guide is a tool to help any individual, group of individuals or corporation interested in starting a seafood business on the Mississippi Gulf Coast. This guide describes the steps necessary for starting a seafood business, beginning with submission of a business plan to the respective city zoning and building departments, building inspections, to operating the desired seafood business. The guide also outlines the different steps by using a flow diagram to simplify the procedure. The different steps are unique for each city.

Included in the guide are addresses and phone numbers for each city office responsible for helping an applicant as well as contact details of the different state and federal agencies that provide assistance to the seafood business owners. Current listing of license fees for seafood business certification is included in the Appendix.

Rebuilding the seafood industry will take every shareholder's contribution to the economic rebirth of the community. Publishing this guide is one role of the MDMR challenge. This challenge is in finding a management strategy to balance the commercial, recreational, educational and economic uses of the marine resources consistent with environmental concerns and social changes. In its role as a shareholder of the Mississippi Seafood Industry, the Seafood Technology Bureau will continue to support the vision and the mission of the Mississippi Department of Marine Resources.

We are committed to the continual improvement of the quality and usefulness of this guide. This publication is the first edition of the Seafood Business Guide, "How to Start a Seafood Business in South Mississippi." Suggestions for future editions, recommended changes, deletions and additions for updates to this guide may be sent to the Seafood Technology Bureau, 1141 Bayview Avenue, Biloxi, MS 39530 or e-mail to [ruth.posadas@dmr.ms.gov](mailto:ruth.posadas@dmr.ms.gov)

WILLIAM "Corky" PERRET, Deputy Director  
MISSISSIPPI DEPARTMENT OF MARINE RESOURCES



## DMR MISSION

In 1994, the Mississippi Legislature created the Department of Marine Resources as a separate governing agency to enhance, protect and conserve marine interests of the state. We manage marine life, public trust wetlands, adjacent uplands and waterfront areas, and provide for the balanced commercial, recreational, educational and economic uses of these resources consistent with environmental concerns and social changes.

## WHAT WE DO

The Gulf Coast is home to some of the nation's most productive shellfish and finfish waters and their supporting coastal wetlands and is rich in natural resources on which many generations have depended for their livelihoods. Our coastal resources have not only sustained a growing economy, but have contributed greatly to the culture and heritage that define Mississippi Gulf Coast natives as a people.

The Department of Marine Resources (MDMR), created by the legislature as a new state agency in 1994, manages our coastal resources through the authority of the Commission on Marine Resources. The DMR is dedicated to enhancing, protecting and conserving the marine interests of Mississippi for present and future generations. It manages all marine life, public trust wetlands, adjacent uplands and waterfront areas for the long-term recreational, educational, commercial and economic benefit of everyone.

The DMR and the Commission on Marine Resources play an important role in administering Mississippi Seafood Laws, the Mississippi Coastal Wetlands Protection Act, the Public Trust Tidelands Act, the Boat and Water Safety Act, the Derelict Vessel Act, the Non-Point Source Pollution Act, the Magnuson Act, the Wallop-Breaux Sportfish Restoration Act, Marine Litter Act and other state and federal mandates.

## PROJECT FUNDING

This publication was made possible through a grant from the Mississippi Tidelands Trust Fund Program, FY 2006-07, administered by the Secretary of State's Office and the Mississippi Department of Marine Resources. The Tidelands Trust Fund Program is dedicated to the conservation, reclamation, and preservation of Mississippi's tidelands.



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Recreational Sports Fisherman, Jackson County

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**Jimmy Taylor**  
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## INTRODUCTION

In the aftermath of Hurricane Katrina, Mississippi's coastal communities experienced devastation. One of the areas greatly affected by the storm was the Mississippi Seafood Industry. The destruction of the coastal seafood industry crippled the processing capacity of the Gulf Coast.

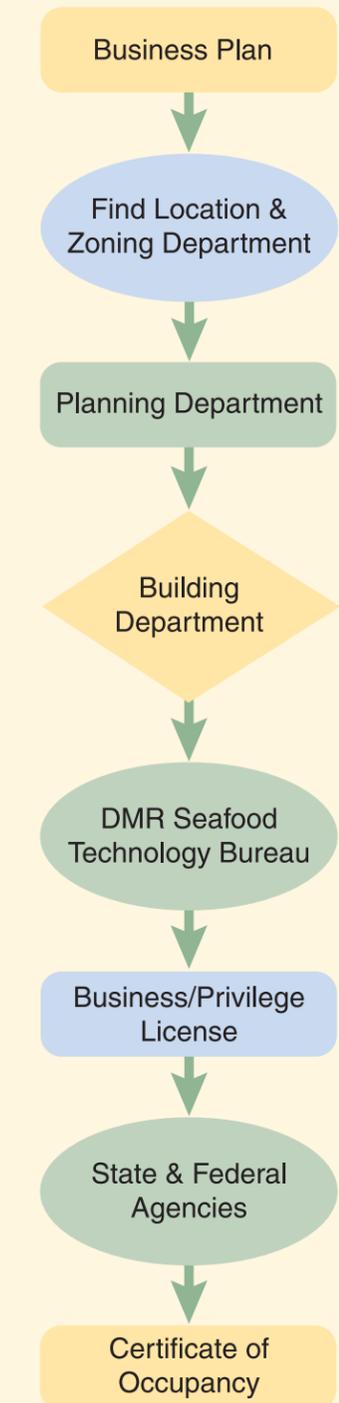
Prior to Hurricane Katrina, there were 70 processors and 139 seafood dealers in the six Mississippi coastal counties. More than half of these facilities were destroyed by the storm, damaging many families livelihood. As of February 2006, only six processors were actually processing seafood out of 39 recertified dealers. The total damages of all sectors of the seafood industry exceeded \$500 million dollars.

## HOW TO USE THIS GUIDE

Due to the widespread devastation, this guide was developed to assist those interested in starting a seafood business in South Mississippi. There are many requirements that apply when starting a new seafood business on the Gulf Coast. Although there are many similarities in their requirements, each city will differ slightly. The intention of this guide is to provide a basic outline of the proper steps in beginning your business for each of the coastal cities on the Mississippi Gulf Coast.

The following is a guideline that should be followed for each coastal city. You should use this guideline as you develop your plans. There is a basic description of requirements as well as a flow chart for each city. Phone numbers and addresses have also been included.

## BASIC FLOW CHART





## STEP #1: Writing a Business Plan

A business plan is a written explanation of your proposed business. It is a detailed report of all plans for beginning your business. There are several reasons why one should develop a written business plan. Financial institutions usually require a business plan to evaluate the proposed business and make a decision on offering funding to the owner. Some cities require presentation of a business plan before granting a building permit, zoning permit or certificate of occupancy. Also, writing a business plan will help you develop your ideas into a working company as well as help you discover any complications or important parts of the business you may have not considered. Lastly, your business plan will serve as an outline while you are building so you can stay focused on your initial goals. It is the key to opening doors of opportunity and offering success to your business.

The following is an outline of the structure of a written business plan. You may see different formats from other sources. There is not one correct way to write a business plan, yet the steps provided will give you a good guideline for getting started. Keep in mind that you are trying to sell yourself and your business.

### Introduction

The first part of your written business plan should be the introduction. This part should be well-written, short, concise, and easy to understand. It should grab hold of the reader's attention. Focus on the main goal of your business. Describe what you plan to do and how you plan to do it. Give a brief explanation of your strategy including your business purpose, a target market, management plan, financial agenda, etc.

### Products / Services

Give an in-depth description of the product or service you intend to offer your customer. Discuss what the product will look like, the uniqueness of your product, the advantages and/or disadvantages of the product, etc. Try to consider what makes your product stand out from your competitor's product.

### Target Market

Identify who you will be selling your product or service to. This will not be every consumer. Ask yourself who will be purchasing this product. Find as much information as possible on the demographic profile of your target market. Also discuss how your customers will benefit from using your product or service as opposed to your competitors product.

### Management Plan

Discuss how you will operate your business. Include information on purchasing, inventory, insurance, labor as well as other important information relevant to your business.

### Financial Plan

Give detailed information on your financial plan of action. Consider what financial resources will be required to start your new business and when and how much additional funding may be needed. Also, consider where your capital will come from and how it will be used. Every business must keep financial records; therefore, now is a good time to familiarize yourself with financial planning information. In this section, give a brief layout of your three to five year projected income statements, balance sheets, and cash flow statements. Consider using these important documents in this section of your business plan.

- An Income Statement is a prediction of your income and expenses.
- A Cash Flow Statement will show when you will need operating capital.
- A Balance Sheet shows the assets of the business as well as current liabilities and long term liabilities.

## Conclusion

Summarize your business goals and conclude your presentation.

There are many resources available for aid on writing a business plan. Check online or at your local book store for guides. The Gulf Coast Business Technology Center is sponsored by the Harrison County Development Commission. This center offers workshops on developing your business and writing a business plan. For further information and business counseling, you may call or visit the following location:

Gulf Coast Business Technology Center  
1636 Popp's Ferry Road  
Biloxi, MS 39532  
Phone: (228) 392-9741  
Website: www.gcbtc.org

Service Corps of Retired Executives (SCORE)  
1636 Popp's Ferry Road, Suite 222  
Biloxi, MS 39532  
Phone: (228) 863-4449  
Website: www.score.org

## STEP #2: Finding a Location/Zoning Department

The Zoning Department will be able to give details on which areas of a city are for commercial use. You will want to find a location suitable for the type of business you will have. If the location is not zoned properly, you will either need to find a new location or petition the city for new zoning. Check with your local Zoning Department.

## STEP #3: Planning Department

The Planning Department approves proposed plans for future activities and developments. In many cases, the Planning Department is made up of elected citizens to sit before the board as needed. There may not be a separate office for Planning in which case it will be combined with the Zoning and/or Building Department.

## STEP #4: Building Department

The Building Department establishes and enforces building codes that are assigned by the local government for the structural safety of buildings. Before you begin work on your new facility either remodeling or new construction, you must get a city building permit from the Building Department.

## STEP #5: MDMR Seafood Technology Bureau

Those who wish to set up a facility for seafood retail or processing are encouraged to call or visit the MDMR Seafood Technology Bureau for technical and regulatory assistance before beginning the building process. The staff will offer technical assistance throughout the process.

This will help avoid any unnecessary set backs for receiving a seafood license or becoming a certified seafood dealer or processor.

## STEP #6: Business License/Privilege License

If your business is located inside the city limits, you must purchase a city business license from the city tax collector's office.

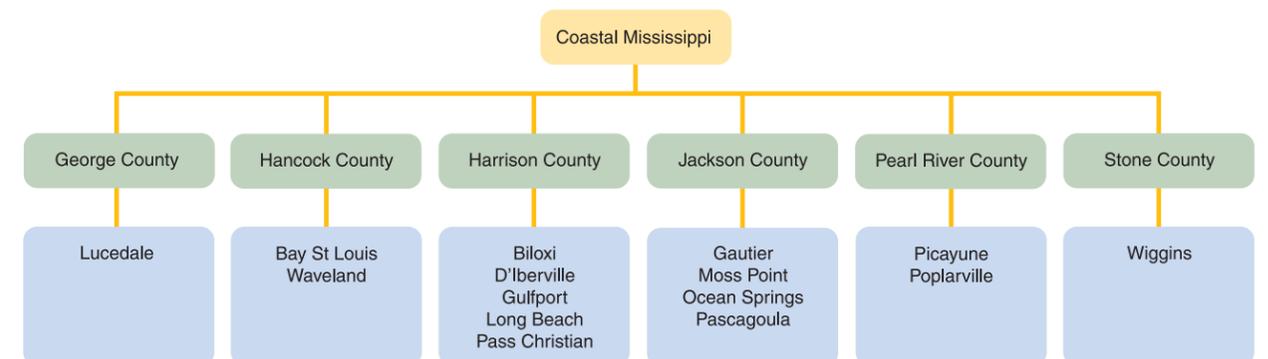
## STEP #7: County, State and Federal Agencies

Those who will do business buying or selling seafood in the State of Mississippi shall purchase a license from the state through the Department of Marine Resources Licensing Office. For more information see Appendix 2. If you are starting a seafood business where you will process any type of seafood, you must be certified through the MS Department of Marine Resources Seafood Technology Bureau. Likewise, if you are charging for food being prepared and/or served, you must contact the MS Department of Health, Environmental Division for an inspection. Appendix 1 of this guide offers a list of County, State and Federal Agencies that may require certification before you begin your process.

## STEP #8: Certificate of Occupancy

You will receive your Certificate of Occupancy from the Building Department once all requirements are met.

COUNTY & CITY DIAGRAM



## CITY OF LUCEDALE

5126 Main Street  
Lucedale, MS 39452  
Phone: (601) 947-2082  
Fax: (601) 947-4998  
www.cityoflucedale.com

The City of Lucedale is governed by the Mayor and the Board of Alderman. The Board of Alderman consists of five elected officials. The Mayor and Board of Aldermen meet on the first Tuesday of each month at 7p.m. The city does not have a separate Building Department. This is incorporated with City Hall. There is a Planning and Zoning Commission which is on-call as needed.

The City of Lucedale has a newsletter which is printed quarterly. It is put together by the City Hall Staff. It contains recent news for the city as well as important phone numbers. To obtain a copy, visit City Hall.

Develop your business plan. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.

All business applicants must find an acceptable location for their business within the city. Visit Lucedale City Hall for information on the acceptable zoned areas in Lucedale. The City of Lucedale has a very strict Planning and Zoning Ordinance. You may also visit the website listed above for an electronic copy of the zoning ordinance.

Submit your business plan to City Hall for review. When your plans are approved, you will receive a building permit. You may begin construction at this point.

You must have a building inspection completed while construction is in process. The City of Lucedale has a Building Inspector on call for inspections.

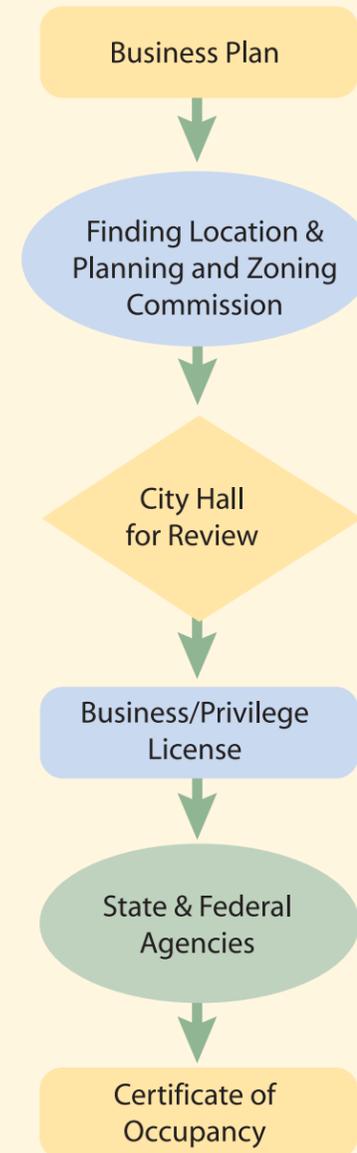
- Apply for and receive a business/privilege license
- Provide copies of all county, state and federal certifications required for your type of business.
- Apply for and receive a Certificate of Occupancy.

\*\*All information for the City of Lucedale supplied by Kathy Johnson, City Clerk.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.



## FLOW CHART FOR LUCEDALE



## CITY OF BAY ST. LOUIS

1928 Depot Way  
 Bay St. Louis, MS 39520  
 P.O. Box 2550  
 Bay St. Louis, MS 39521  
 Phone: (228) 463-7120  
 www.ci.bay-st-louis.ms.us

Bay St. Louis is governed by the Mayor and City Council. The Building Department is currently located at the address listed above. The location will soon change and will be on the corner of Main Street and Highway 90. The Planning and Zoning Departments are combined with the Building Department.

❑ Develop your business plan. The City of Bay St. Louis does not require a business plan for presentation. However, it is highly recommended that you write a business plan. It may be necessary to present your business plan to financial institutions for funding. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.

❑ For the City of Bay St. Louis, you must submit a site plan. Visit the website listed above for specific requirements of what should be included in your site plan for new construction as well as additions and repairs. From the home webpage, click on 'Building Permits & Inspections' and then click on 'Permit Guide' for a list.

❑ All business applicants must find an acceptable location for their business within the city. Visit the Building Department for information on the acceptable zoned areas in Bay St. Louis.

❑ For the City of Bay St. Louis, you must submit a site plan.

- Major site plans – Some buildings and developments require major site plan approval. These will be reviewed by the Planning Commission followed by the City Council prior to the issuance of any building permit. There are currently five Planning and Zoning Commissioners on the board. These Commissioners review all applications and make the proper recommendations for your proposed business. You will need only three of the five commissioners to sign off on your proposed business plan in order for it to be reviewed by the City Council. The Planning and Zoning

Commission offers only suggestions for your business plan. Whether or not your plan is accepted or denied by the Planning and Zoning Commission, it will still be presented to the City Council. The City Council will then vote on the plan. The City Council meets on the first and third Tuesday of each month.

- Minor site plans – Other buildings and developments require a minor site plan approval by the Zoning Enforcement Officer and/or the Planning and Zoning Commission prior to issuance of any building permit.

❑ Once you are approved for a building permit, you will need to present your building plans to the Building Department. You will be required to pay half of the permit fee when you turn in your building plans. The remainder of the fee will be paid when the Building Department has approved your building plans.

❑ Once you have finished all necessary requirements set forth by the Building Department, you will receive a business/privilege license which must be renewed annually.

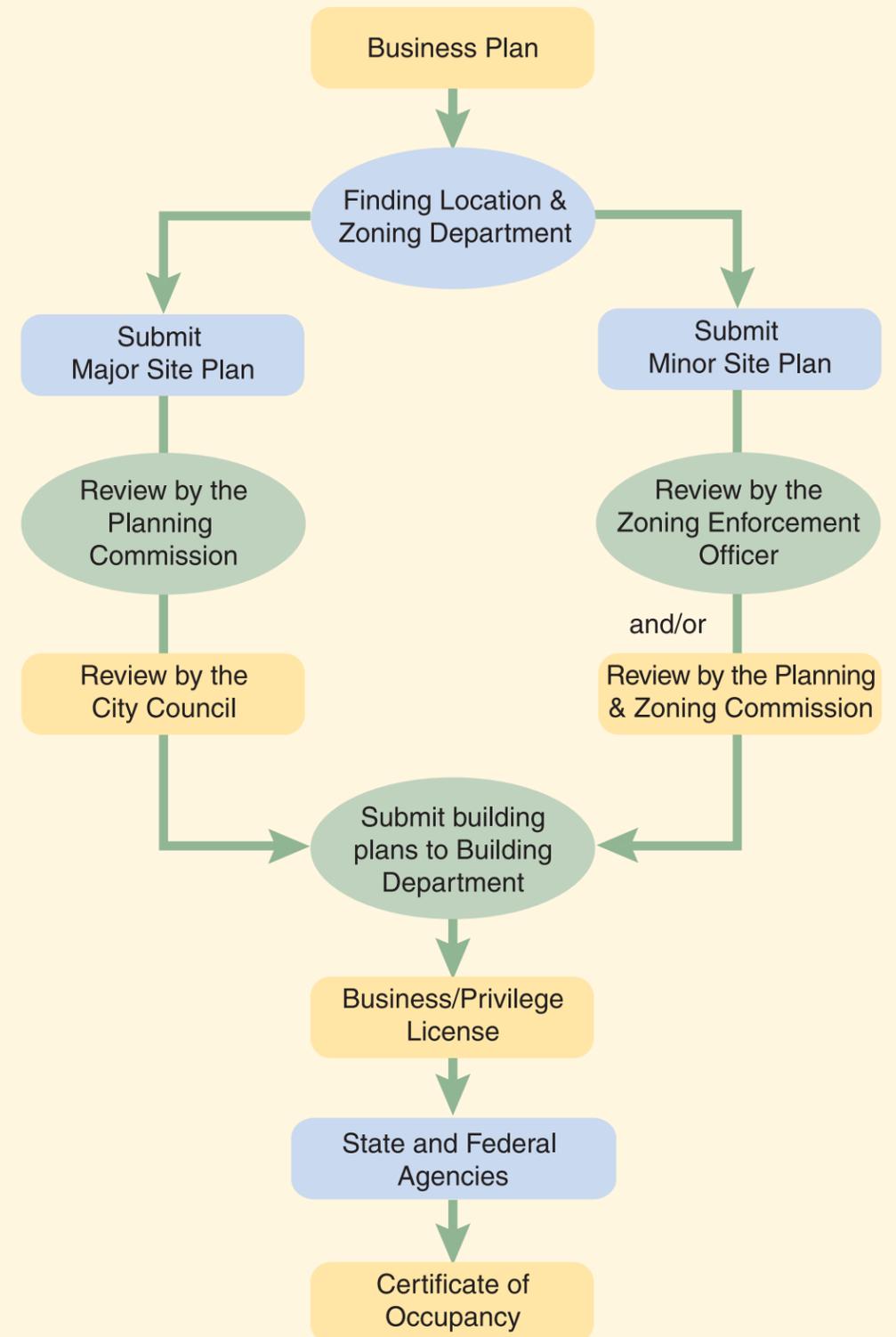
❑ Provide copies of all county, state and federal certifications required for your type of business.

❑ The final step is to receive your Certificate of Occupancy from the Building Department. All inspections must be passed before receiving this certificate.

\*\*All information for the City of Bay St. Louis supplied by the Zoning and Building Department.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.

## FLOW CHART FOR BAY ST. LOUIS



# HANCOCK COUNTY

## CITY OF WAVELAND

335 Coleman Avenue, Building 5  
P.O. Box 539  
Waveland, MS 39576  
Phone: (228) 467-4134  
Fax: (228) 467-3177  
www.wavelandcity.com

The City of Waveland is governed by the Mayor and the Board of Alderman. The Board of Alderman consists of four citizens. Each Alderman represents a separate ward. The Mayor and the Board of Alderman meet on the first Tuesday and third Wednesday of each month. The Planning Department and Zoning Department are combined with the Building Department in the City of Waveland. Visit the Building Department located in Building 5 at the address listed above for all your needs.

❑ Develop your business plan. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured. The City of Waveland does not require a business plan for presentation. However, it is highly recommended that you write a business plan. It may be necessary to present your business plan to financial institutions for funding.

❑ All business applicants must find an acceptable location for their business within the city. Visit Waveland's City Hall for information on the acceptable zoned areas in the city. If your property is not zoned correctly, you may still present a plan to the Planning Department for permission to conduct business. If your property is zoned correctly, you will be permitted to bypass the Planning Department.

❑ Present your building plans to the Building Department. Once your plans have been approved, you will receive a Certificate of Occupancy. The Building Department will issue a Certificate of Occupancy before receiving a business/privilege license.

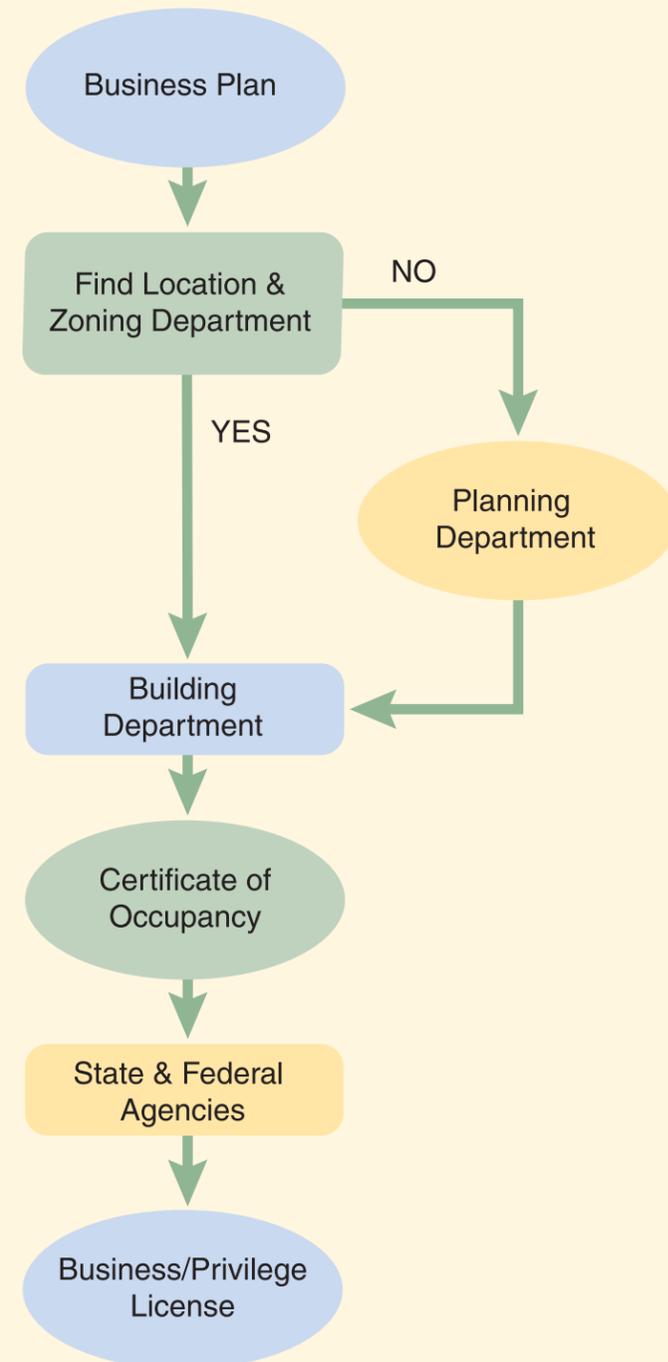
- ❑ Provide copies of all county, state and federal certifications required for your type of business.
- ❑ You will then apply for a business/privilege license from the Privilege License Department.

\*\*All information for the City of Waveland supplied by Christine Gallagher, Waveland Permit Department Office Manager and Planning and Zoning Official.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.



## FLOW CHART FOR WAVELAND



## CITY OF BILOXI

Community Development Building – 676 Dr Martin Luther King Jr. Blvd., Biloxi, MS 39530  
 Phone: (228) 435-6280 / Fax: (228) 435-6188  
[www.biloxi.ms.us](http://www.biloxi.ms.us)

The City of Biloxi is governed by the Mayor and seven City Council Members. City Council meetings are held at City Hall on Lameuse Street on the first, third and fourth Tuesday of each month at 1:30p.m. Biloxi has a newsletter sent out once a year in February to keep the public up to date. You may also sign up to receive the most current news through email at the city's website listed above.

- ❑ Develop your business plan. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.
- ❑ Visit the Community Development Planning Department Staff to receive initial information including proper zoning, rules and regulations, ordinances, etc.
- ❑ Include all certifications required by state and federal agencies within the business plan.
- ❑ The City of Biloxi's Development Review Committee (DRC) is the initial site review body for all new development. The DRC is made up of city employees representing different departments within the city each with a specific discipline. Submit your business plan to the DRC. They will review the plan and give recommendations on your projected business. For a checklist of specific requirements, visit the website.
- ❑ Once you have received the recommended changes from the DRC, revise your business plan and resubmit to the DRC for a second review.
- ❑ If the DRC is satisfied that the business plan meets all requirements within the realm of the DRC's authority, they will sign off on the business plan and refer you to the Planning Commission for a public hearing.
- ❑ In certain cases, the Planning Commission may require a public hearing for your proposed business plan. You may be required to make a presentation. The Commission will advertise for the public hearing in three ways: The Bay Press newspaper, a sign placed on the property and a formal letter sent to

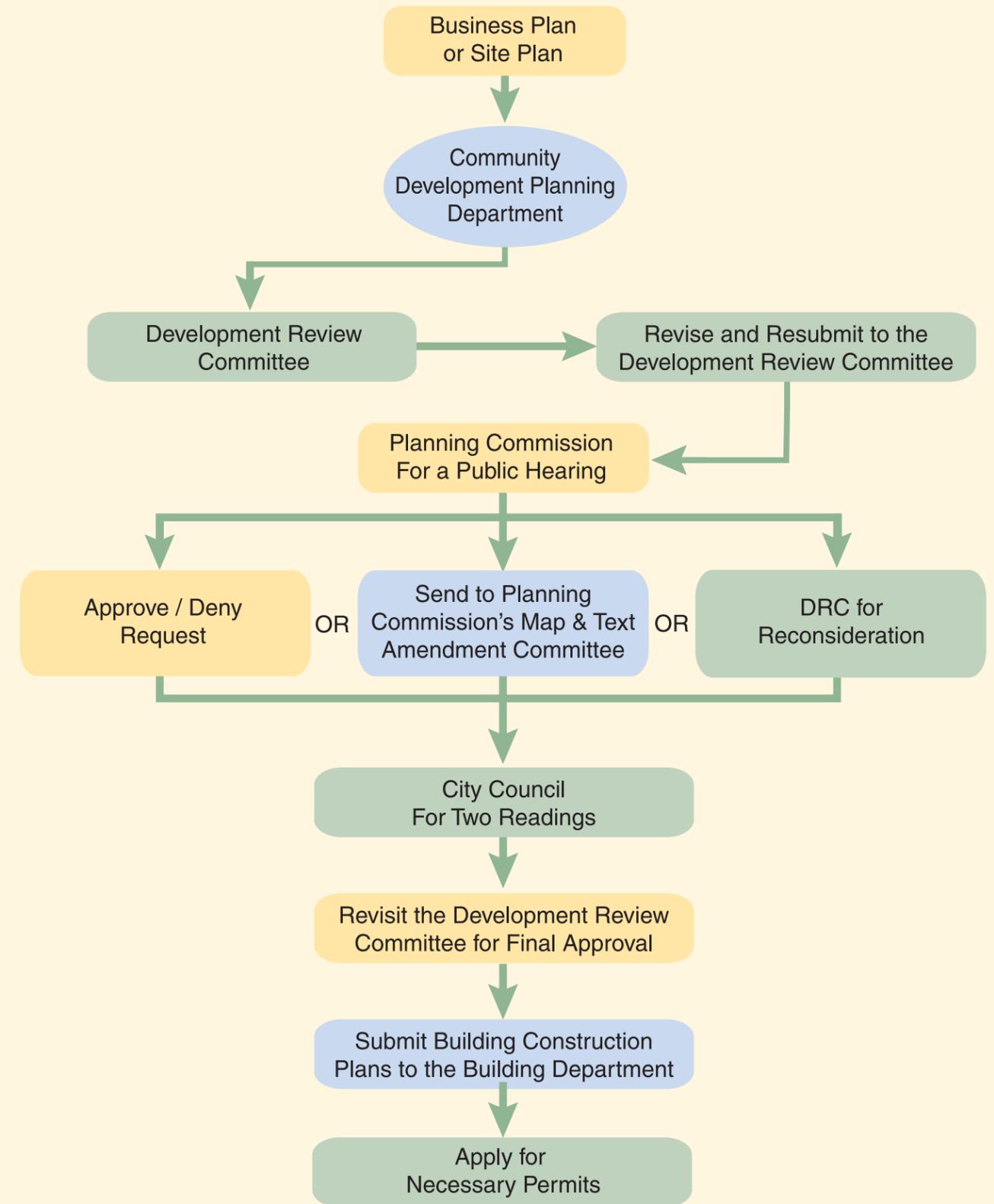
anyone owning property within 250 feet of the proposed business location. The audience will be provided an opportunity to make comments about your requests. At the end of the hearing, the Planning Commission will vote to either approve or deny the request, send the request to the Planning Commission's Map and Text Amendment Committee for a closer look or remand the plans back to the DRC for reconsideration.

- ❑ After the Planning Commission's review, the proposal will be presented to the City Council for two separate readings. During the first reading, the vote from the public hearing will be reviewed by the City Council. During the second reading, the official vote on the proposal will take place.
- ❑ Once there is a final decision rendered by the City Council, the site plan for the approved proposal will be resubmitted to the DRC for final approval. If there are no changes to be made, the DRC members will sign off on the project. If however, there are recommended revisions required by the City Council, these revisions must be made and resubmitted to the DRC.
- ❑ Once the site plan is approved, the applicant can submit the building construction plans to the Building Department for building code review.
- ❑ Once the building plans are approved by the Building Department, an appropriately licensed contractor may then apply for the necessary permits. To verify that a contractor is licensed within the State of Mississippi and/or within Biloxi, call the Building Department or visit the city's website.

\*\*All information for the City of Biloxi supplied by Jerry Creel, Director of Community Development

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.

### FLOW CHART FOR BILOXI



# HARRISON COUNTY

## CITY OF D'IBERVILLE

10383 Automall Parkway  
P.O. Box 6519  
D'Iberville, MS 39540  
Phone: (228) 392-7966  
Fax: (228) 392-8527  
www.cityofdiberville.org

The City of D'Iberville is governed by the Mayor and City Council. The City Council consists of five elected officials. The City Council meets on the first and third Tuesday of each month at 5p.m.

❑ Develop your business plan. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.

❑ All business applicants must find an acceptable location for their business within the city. Visit the Planning and Zoning Department located at City Hall for information on the acceptable zoned areas in D'Iberville. You may also download the cities zoning information on the website listed above.

❑ Visit the Planning Department to file an application and apply for a public hearing. The Planning Commission consists of nine elected officials. You must present a site plan showing new structures, set backs, parking, drainage, landscaping, etc. Once your site plan is submitted to the Planning Commission, they will review it. This commission meets on the 2nd and 4th Tuesday of each month. The Planning Commission will make recommendations on your proposed project and the proposal will be submitted to the City Council.

❑ The City Council will hold a public hearing where they will discuss the proposed plan. Public hearings are set for the 3rd Tuesday of each month. The City Council will review the site plan and consider recommendations made by the Planning Commission. The City Council will make a final vote on the proposal.

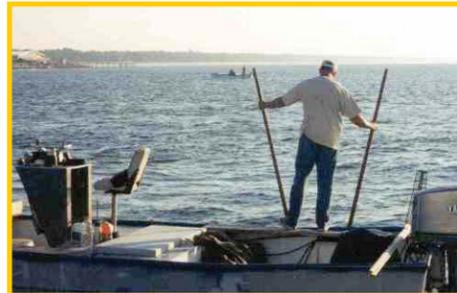
❑ Once you are approved, you will apply for an inspection to turn on the power.

❑ Present all certifications from county, state and federal agencies to the Building Department.

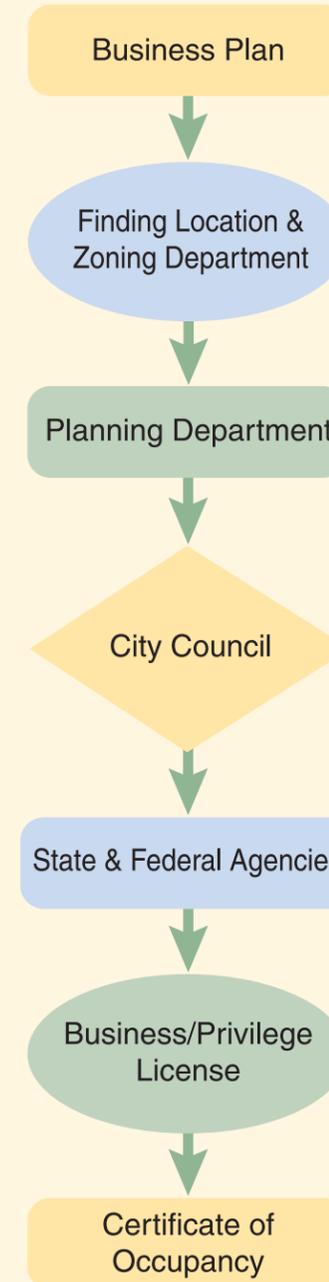
❑ You will then receive a business/privilege license.

\*\*All information for the City of D'Iberville supplied by Deonne Olier, Planning and Zoning Department and Wallace Freeman, Building Official & Fire Marshal.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.



## FLOW CHART FOR D'IBERVILLE



# HARRISON COUNTY

## CITY OF GULFPORT

Urban Development Department  
 1410 24th Avenue  
 Gulfport, MS 39501  
 Phone: (228) 868-5790  
 Fax: (228) 214-4487  
 www.ci.gulfport.ms.us

The City of Gulfport is governed by the Mayor and City Council. The City Council consists of seven elected officials.

Develop your business plan. The City of Gulfport does not require a business plan for presentation. However, it is highly recommended that you write a business plan. It may be necessary to present your business plan to financial institutions for funding. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.

It is suggested that you first meet and discuss your project ideas with the Planning and Zoning Department. This meeting will be helpful in determining important start up information such as the proper zoning required for your proposed project as well as zoning locations within the city, setbacks, parking, and other related regulatory measures. If additional work is needed as a result of this meeting, these work items will be outlined by the planning staff.

If your plans are acceptable based on the initial meeting with the Planning and Zoning Department, develop a conceptual layout or site plan, to scale, showing all existing and/or proposed facilities. Once this is complete, meet again with the Planning and Zoning Department for further evaluation.

In some cases, a special exception is needed such as a variance, planned building group, tree permit, rezoning, etc. If this is the case, discuss the issue with the Planning and Zoning Department. The project will be placed on the Planning and Zoning Commission and/or the Zoning Board for review.

Once the Planning and Zoning Department and/or Commission approve the conceptual site plan, this along with related plans and specification may be submitted to the Building Code Services for processing regarding a permit.

Building Code Services will go through a technical review along with other city agencies. Once all conditions are met, a building permit will be issued to the applicant.

Once construction is complete and before occupancy occurs, an occupancy inspection is required. A request for the inspection should be made by the owner or the contractor. The city will inspect the project and determine whether or not all conditions have been met according to the plans, specification and special conditions initially set forth by the review agencies.

Once the inspection is complete and satisfactory, an occupancy permit is granted.

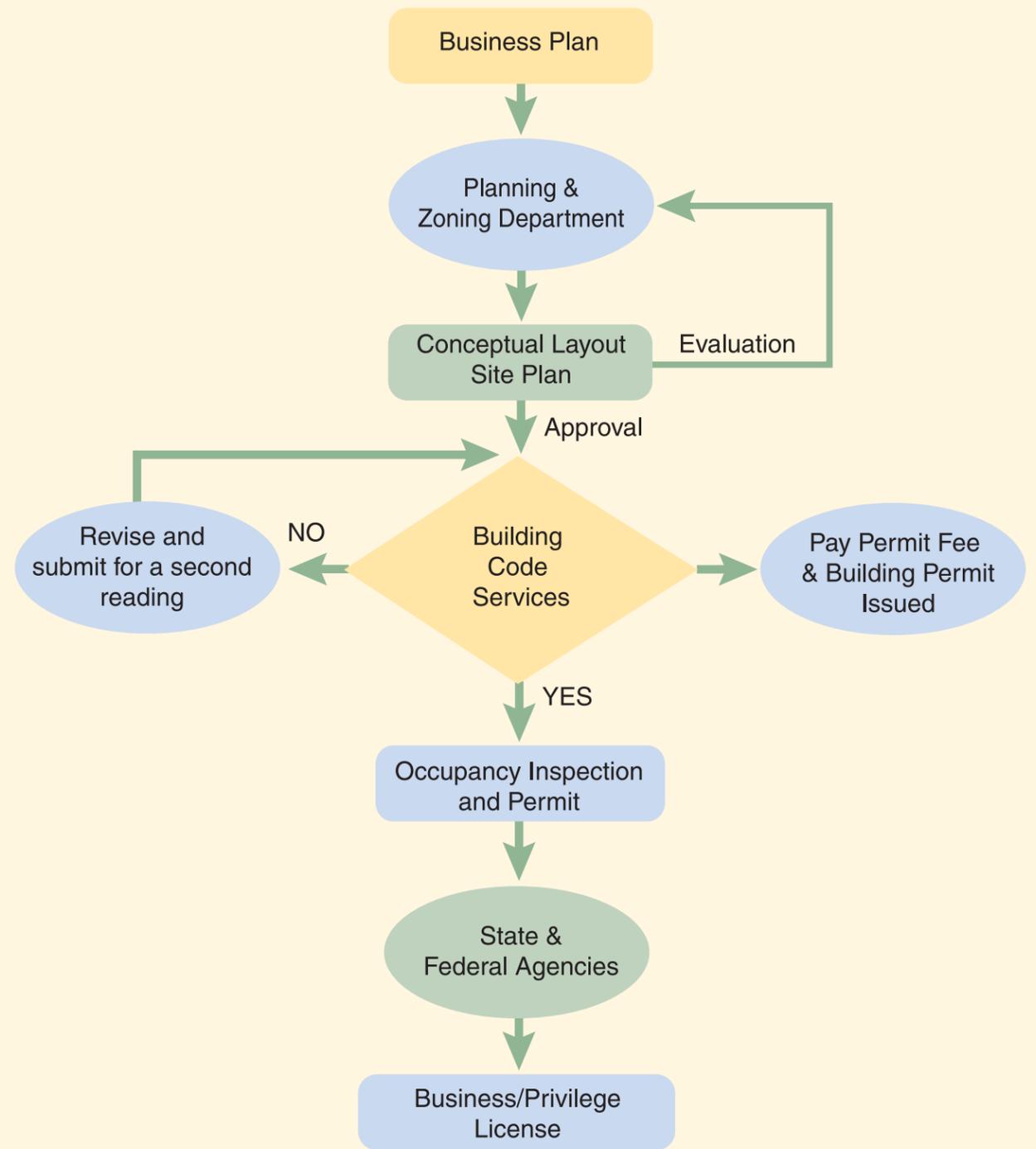
Provide copies of all county, state and federal certifications required for your type of business.

The final step is to receive a business/privilege license.

\*\*All information for the City of Gulfport supplied by the Department of Urban Development Staff, City of Gulfport.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.

## FLOW CHART FOR GULFPORT



# HARRISON COUNTY

## CITY OF LONG BEACH

645 Klondyke Road  
P.O. Box 929  
Long Beach, MS 39560  
Phone: (228) 863-1554  
Fax: (228) 865-0822  
www.cityoflongbeachms.com

City Hall in Long Beach was destroyed by Hurricane Katrina. The previous address was 201 Jeff Davis Avenue, Long Beach, MS 39560. The offices are now located in modular trailers next to the fire station on Klondyke Road in Long Beach. The Building Department is responsible for zoning, planning and building information. There is not a separate office for these departments.

The City of Long Beach is governed by the Mayor and the Board of Alderman. The Board of Alderman consists of seven citizens, each representing a separate ward. The Mayor and Board of Alderman meet regularly on the first and third Tuesday of each month.

❑ Develop your business plan. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.

❑ All business applicants must find an acceptable location for their business within the city. Visit the Building Department located at the address listed above for information on the acceptable zoned areas in Long Beach. You may also find a zoning map in PDF format on the website listed above. If your property is not zoned for your business, you may submit a request for a change in zoning to the Building Department. This will take place in the form of a public hearing with the Mayor and Board of Alderman.

❑ You must submit your business plan to the Building Department for approval. Visit the Building Department for a list of requirements for new construction as well as additions and/or repairs.

❑ Once you are approved for building, it is recommended that you begin receiving the appropriate certifications from State and Federal Agencies. Any certificates required by the state must be presented to the Building Department before you receive your business/privilege license.

❑ Once approved for building, you will receive a permit for construction. Normally there are three to four inspections while the building process is underway.

❑ Apply for a business/privilege license from the Building Department. This license is annually renewed.

❑ The final step is to receive a Certificate of Occupancy from the Building Department. This certificate is issued once the final inspection has been completed and approved by the Building Official.

\*\*All information for the City of Long Beach supplied by Robert Gavin, Building Official.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.



## FLOW CHART FOR LONG BEACH



## CITY OF PASS CHRISTIAN

203 Fleitas Avenue  
 Pass Christian, MS 39571  
 Phone: (228) 452-3316 or (228) 452-3324  
 Fax: (228) 452-3044  
[www.ci.pass-christian.ms.us](http://www.ci.pass-christian.ms.us)  
[www.recovery.passchristian.net](http://www.recovery.passchristian.net)

The City of Pass Christian is governed by the Mayor and Board of Alderman. The Board of Alderman consists of five elected officials. The city has a newspaper called the Gazebo Gazette which is distributed every Friday. This paper has useful information on the building process as well as many phone numbers which you may find helpful. For an electronic copy of the Gazette, visit [www.gazebogazette.com](http://www.gazebogazette.com).

- Develop your business plan. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.
- All business applicants must find an acceptable location for their business within the city. Visit the Building Department for information on the acceptable zoned areas in Pass Christian. If the property is not zoned for commercial use, you may present a rezoning proposal to the Zoning Board. There is a fee of \$125.00 to \$150.00.
- Visit the Planning Commission located at the Building Department for approval of your proposed business. The Building Official will let you know if you need to present your business plan before the Planning Board Chairman.

- There are four basic requirements for the city **before** your new construction or repairs begin.
  - Submit floor plans of your facility.
  - Complete all applications for building and/or development permits.
  - Provide proof of a flood elevation certificate.
  - Provide proof of receipt of a warranty deed or tax parcel.

For further details and all applications, contact the Building Department at the address listed above.

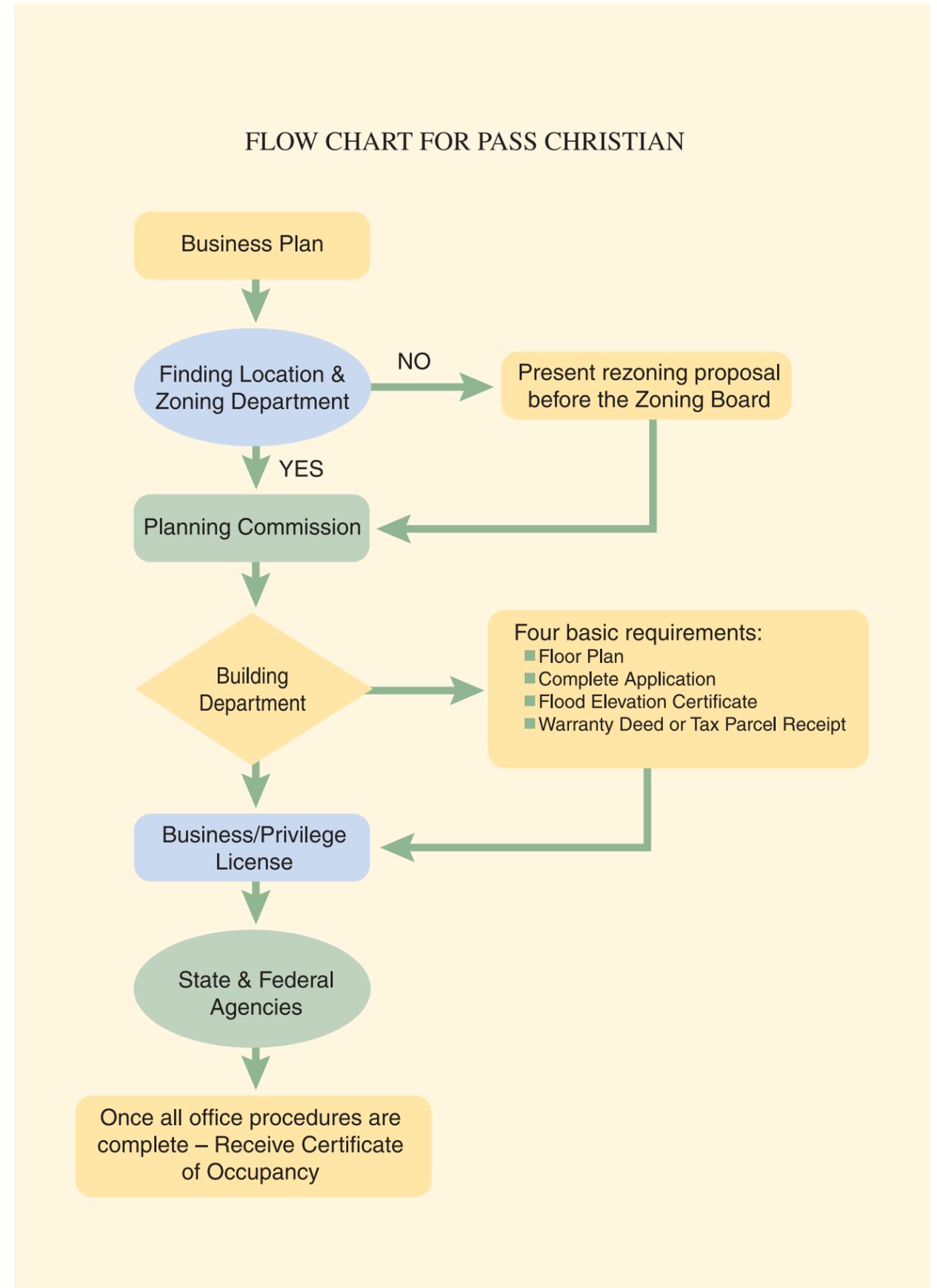
- An official survey of your property that shows ground elevations, flood zone, and base flood elevations is required for all locations.
- If your business is located inside the city limits, you must purchase a city business/privilege license from the City Tax Collector's office located in the trailer next to the Building Department.
- Provide copies of all county, state and federal certifications required for your type of business.
- The final step is to receive your Certificate of Occupancy from the Building Department. All inspections must be passed before receiving this certificate.

**\*\*All information for the City of Pass Christian supplied by Gene Peralta, Code Enforcement Officer and Carolyn Sullivan, Clerical Assistant for the Building Department.**

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.



## FLOW CHART FOR PASS CHRISTIAN



## CITY OF GAUTIER

3305 Gautier Vancleave Road  
 Gautier, MS 39553  
 Phone: (228) 497-8000  
 Fax: (228) 497-1038  
 www.gautier-ms.gov

The City of Gautier is governed by the Mayor and the City Council. The City Council is made up of six elected officials. The City Council meets on the first and third Tuesday of each month at 6:30p.m.

- Develop your business plan. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.
- All business applicants must find an acceptable location for their business within the city. Visit the Building Department for information on the acceptable zoned areas in Gautier.
- If your location is not zoned properly, you may go before the Planning Commission to request that your location be rezoned for your type of business. The Planning Commission consists of seven elected officials. This group meets on the first Thursday of each month at the Gautier Municipal Building in the Council Room.
- The City of Gautier requires a land use plan (site plan). This will include information on where and how the site will be accessed, parking accommodations, traffic safety, the projects fit into the cultural atmosphere, etc. For more information on a land use plan, visit the Building Department.
- Submit your business plan and land use plan (site plan) to the Architectural Review Board. This group consists of seven elected officials who will evaluate your proposed plans and give a recommendation on any corrections or improvements.

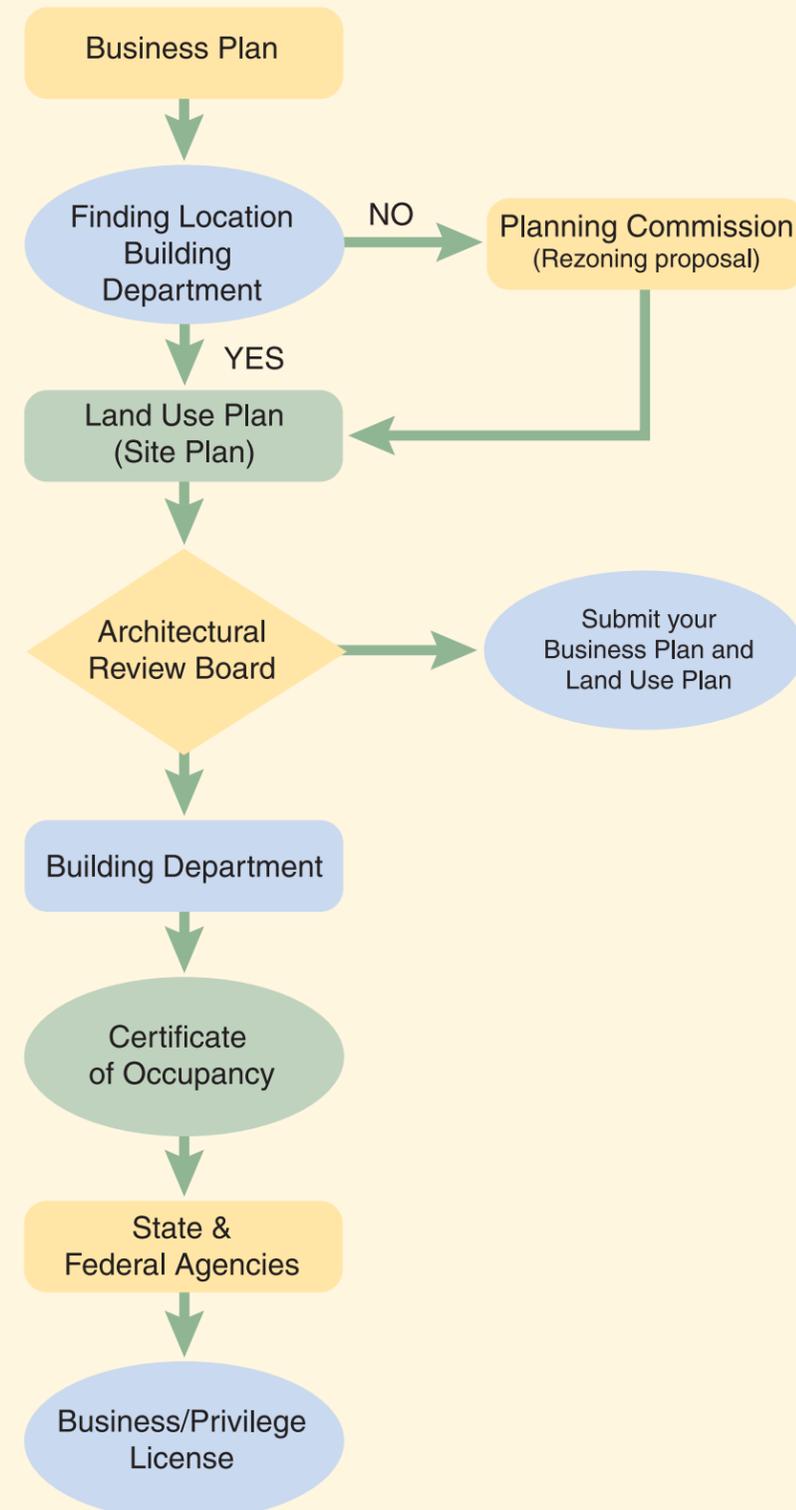
- Once you are approved by the Architectural Review Board, you will visit the Building Department and schedule an inspection of the facility. The inspector will make sure that your facility is in compliance with the international building code standards.
- Once you have passed the inspection, you will be issued a building permit and may begin construction or renovations. You will have a final inspection of the facility and then will be issued a certificate of occupancy.
- Provide copies of all county, state and federal certifications required for your type of business.
- If your business is located inside the city limits, you must purchase a city business/privilege license from the city tax collector's office.

\*\*All information for the City of Gautier supplied by Greg Howard and the Planning Department.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.



## FLOW CHART FOR GAUTIER



## CITY OF MOSS POINT

4412 Denny Street  
 Moss Point, MS 39563  
 Phone: (228) 475-0300  
 Fax: (228) 475-6216  
 www.cityofmosspoint.com

The City of Moss Point is governed by the Mayor and the Board of Alderman. There are seven Aldermen which represent a separate ward in the city. The Mayor and Board of Aldermen meet on the first and third Tuesday of each month at 7p.m. The city has combined the Planning and Zoning Department with the Building Department. Visit the Building Department for all of your needs.

Develop your business plan. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured. The City of Moss Point does not require a business plan for presentation. However, it is highly recommended that you write a business plan. It may be necessary to present your business plan should there be concerns.

All business applicants must find an acceptable location for their business within the city. Visit the Building Department for information on the acceptable zoned areas in Moss Point.

You will have an inspection of your building completed by Thomas Franklin, Building and Code Compliance and by Mike Dale, Chief Fire Inspector for the City of Moss Point. If you are denied by the inspection, you may correct the problems set forth and have a second inspection completed.

Once your inspection is approved, you will need to present a state tax identification number. Provide copies of all county, state and federal certifications required for your type of business.

After you have presented the certificates necessary to the Building Department, you will

receive your business/privilege license.

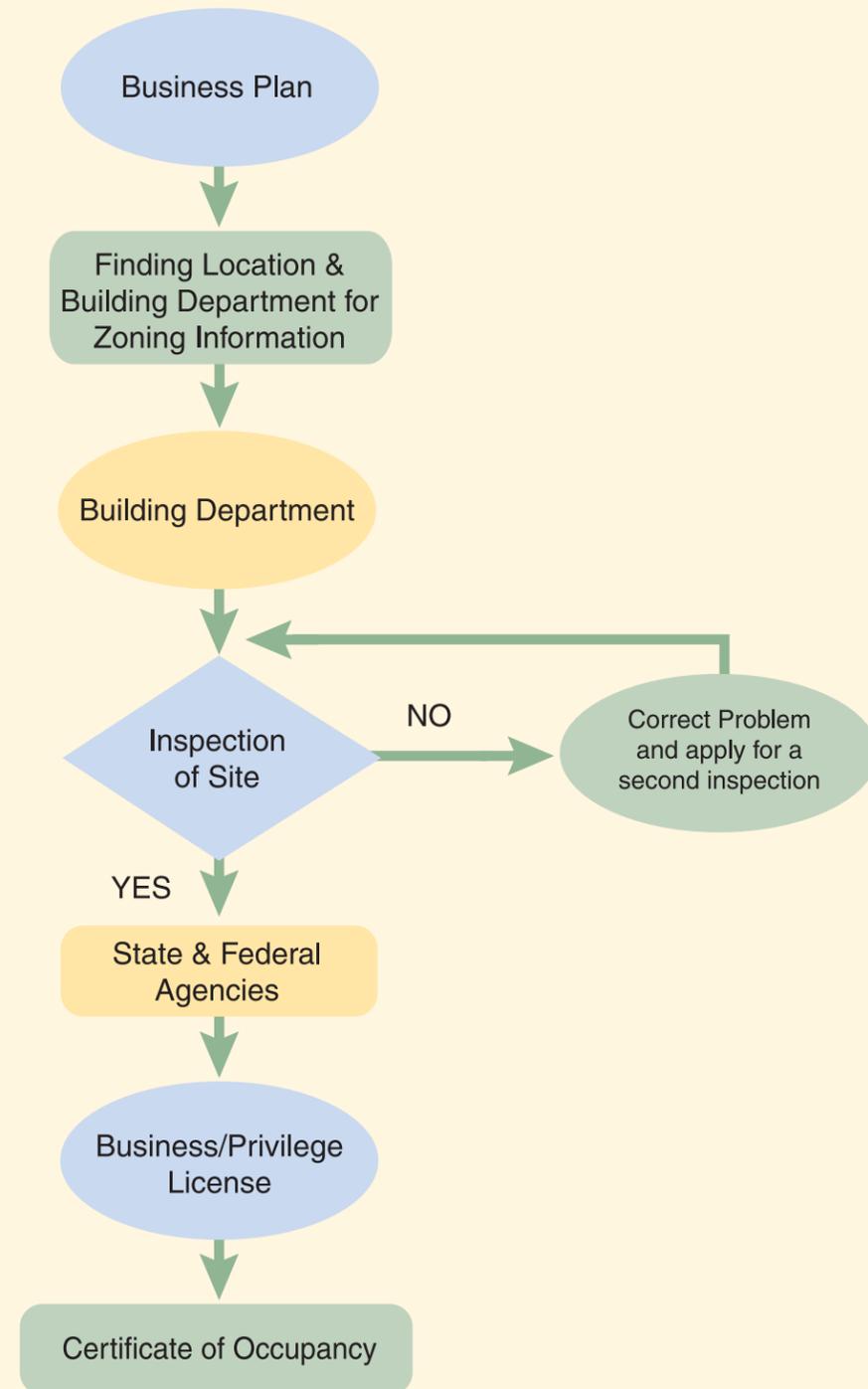
The final step is to receive your Certificate of Occupancy from the Building Department.

\*\*All information for the City of Moss Point supplied by Thomas Franklin, Building and Code Compliance and George Jones, Assistant Building Inspector.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.



## FLOW CHART FOR MOSS POINT



## CITY OF OCEAN SPRINGS

1018 Porter Avenue  
 Ocean Springs, MS 39564  
 Building Department Phone: (228) 875-6712  
 Community Development and  
 Planning Department Phone: (228) 875-4415  
 www.oceansprings-ms.com

The City of Ocean Springs is governed by the Mayor and the Board of Alderman. The Board of Alderman consists of seven city officials. The Mayor and Board of Aldermen meet on the first and third Tuesday of each month at 6p.m. at City Hall. The Community Development and Planning Department is located in City Hall. This department deals with zoning questions as well as site plans. The Building Department is also located at City Hall.

❑ The City of Ocean Springs does not require a business plan for presentation. However, it is highly recommended that you write a business plan. It may be necessary to present your business plan to financial institutions for funding. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.

❑ All business applicants must find an acceptable location for their business within the city. Visit the Community Development and Planning Department for information on the acceptable zoned areas in Ocean Springs. If you have a location that is not zoned for your intended use, you may request a special use permit application which must be turned in to the Planning Department by the 7th of the month. The Planning Commission will review the special use permit application and either accept or deny. Upon approval/denial, the application will then go before the Mayor and Board of Alderman for final approval.

❑ The Building Department has put together a packet outlining the entire building process. To request a copy, visit the Building Department and ask for a Commercial Building Packet.

This packet will include all information necessary for building and repair work as well as applications and a checklist.

❑ Present your site plans to the Planning Department for review. Refer to the Commercial Building Packet for specific documents to be included in your site plans.

❑ Visit the Building Department to sign up for an occupancy inspection. This inspection has a fee of \$25.00. If your facility requires renovations, you will have to correct the problem and apply for a certificate of occupancy. If your facility does not require renovations, you will apply for a business/privilege license with the Tax Department located at City Hall.

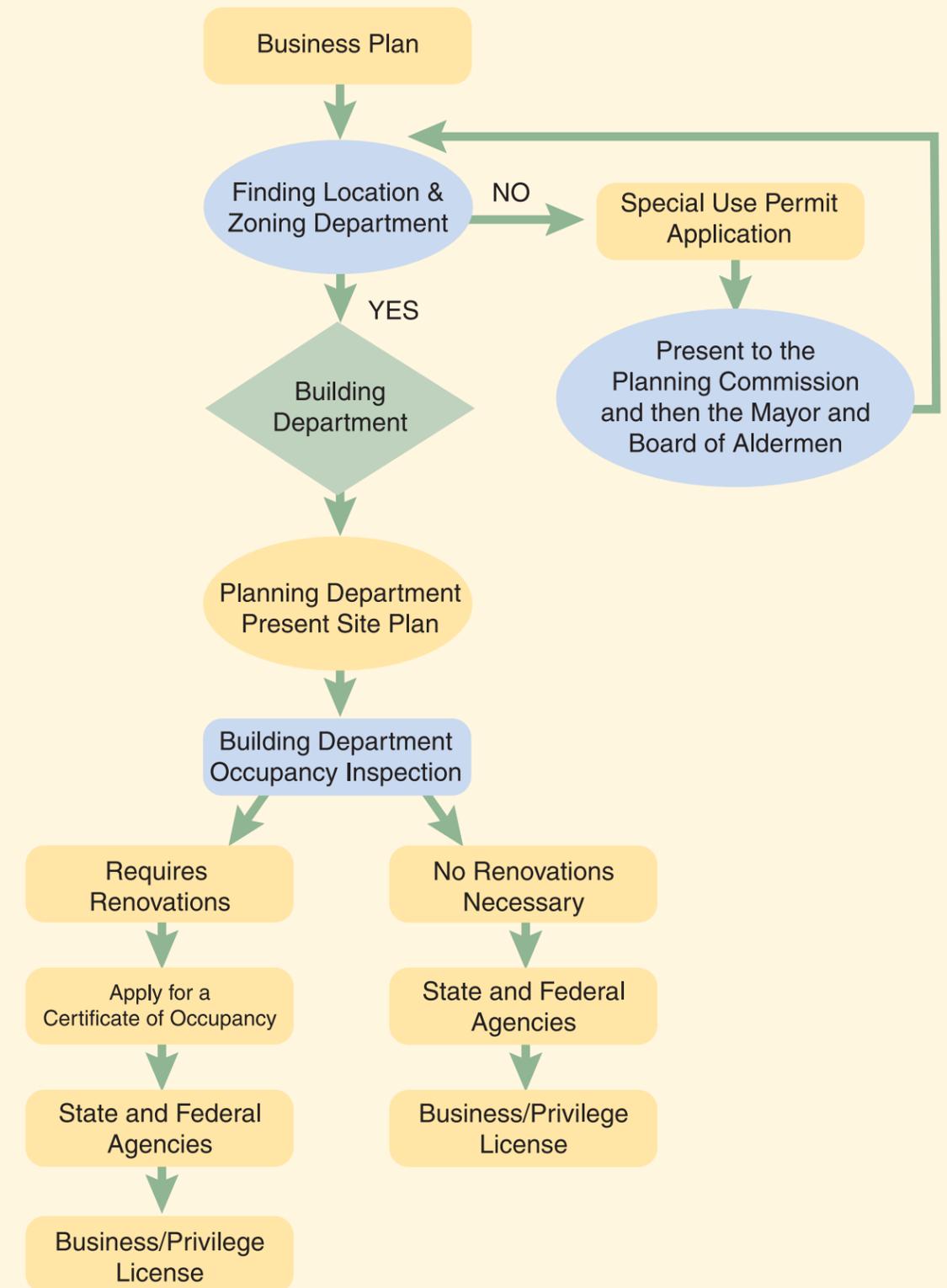
❑ Provide copies of all county, state and federal certifications required for your type of business.

❑ Once you have shown proof of required certificates from county, state and federal agencies, you must apply for a business/privilege license with the Tax Department located at City Hall.

\*\*All information for the City of Ocean Springs supplied by the Community Development and Planning Department.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.

### FLOW CHART FOR OCEAN SPRINGS



## CITY OF PASCAGOULA

4015 14th Street  
 Pascagoula, MS 39567  
 Phone: (228) 938-6620  
 Fax: (228) 938-6765  
 www.cityofpascagoula.com

The City of Pascagoula is governed by the Mayor, the City Council and a City Manager. The City Council consists of seven elected officials. City Council meets on the first and third Tuesday of each month at 6p.m. at City Hall. The City Manager is elected by vote of the Mayor and City Council. The City Manager is in charge of all City Departments including the Code Enforcement Department.

❑ The City of Pascagoula does not require a business plan for presentation. However, it is highly recommended that you write a business plan. It may be necessary to present your business plan to financial institutions for funding. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.

❑ For the City of Pascagoula, you are expected to present a site plan. It should include the proper blue prints of your facility. The information required in the site plan will vary depending on the following: the type of facility you will have, whether it is new construction or renovations and the location of the facility. The Code Enforcement Office will be able to assist you with specific site plan requirements.

❑ All business applicants must find an acceptable location for their business within the city. Visit the Code Enforcement Department for information on the acceptable zoned areas in Pascagoula.

❑ Provide copies of all county, state and federal certifications required for your type of business. You are required to show these certificates before proceeding with your inspection.

❑ Submit your site plan to the Code Enforcement Department for review. This department will make appropriate recommendations for your proposed business.

If your property is zoned correctly and the Code Enforcement Department approves the site plan, then the Planning Board and City Council approval is not required.

If it is not then a special use permit or variance is required from the Planning Board. The Code Enforcement Office will let you know if this is necessary. In this case, your proposal will be presented to the Planning Board to be reviewed by the City Council. The City Council meets on the first and third Tuesday of each month. Your plans will either be accepted or rejected by the City Council. If your proposal is rejected, you may revise the proposal and resubmit it to the City Council for a second reading.

❑ Once you are approved, you will have an inspection of your facility to determine if you meet the proper building codes set forth by the city. Whether you are building a new facility or renovating an existing facility, you will be issued a building permit. As you are in the process of construction, you will have a few inspections to assure that your facility is in compliance with the city building codes.

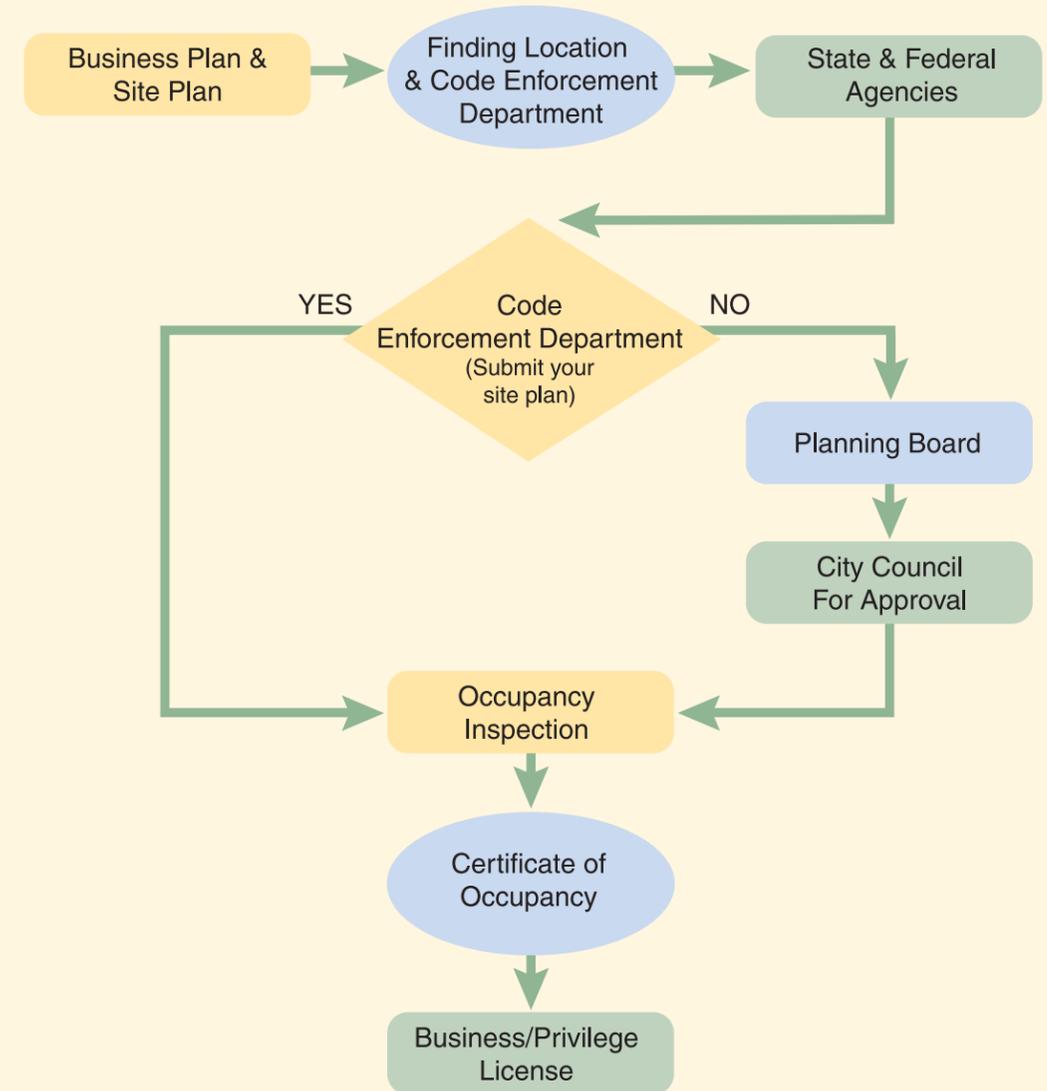
❑ An Occupancy inspection is required prior to the issuance of a Certificate of Occupancy. This inspection usually occurs in conjunction with the final inspection for a new or remodeled facility. The goal is to examine the final configurations of your facility once construction has been completed.

❑ Once you are issued a Certificate of Occupancy you must visit City Hall to apply for and obtain a business/privilege license.

\*\*All information for the City of Pascagoula supplied by Stephen Mitchell, CBO, CFM, Building Official.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.

FLOW CHART FOR PASCAGOULA



# PEARL RIVER COUNTY

## CITY OF PICAYUNE

815 North Beach Street  
 Picayune, MS 39466  
 Phone: (601) 798-9777  
 Fax: (601) 798-0564  
 www.picayune.ms.us

The City of Picayune is governed by the Mayor, the City Council, and a City Manager. The City Council is made up of five elected officials. The City Council meets on the first and third Tuesday of each month. The City Manager is elected by the Mayor and the City Council and is responsible for directing the city departments.

❑ Develop your business plan. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.

❑ All business applicants must find an acceptable location for their business within the city. Visit the Code Enforcement/Zoning Department for information on the acceptable zoned areas in Picayune.

❑ Present your business plan to the Planning Commission. They will review the proposed business plans and then meet with the owner for a site review. The Planning Commission will make recommendations on your project.

❑ All commercial construction must be approved by the Site Plan Review Committee. The Site Plan Review Committee meets every Wednesday. This committee is made up of a representative from each official department. Your plans will be accepted or denied by this committee. If your plans are denied, you may revise your business plan and resubmit to the Site Plan Review Committee for a second reading.

❑ You will then receive a building permit and a business/privilege license. You can begin construction at this point. There will be three inspections conducted during your building process before you are complete.

❑ Provide copies of all county, state and federal certifications required for your type of business.

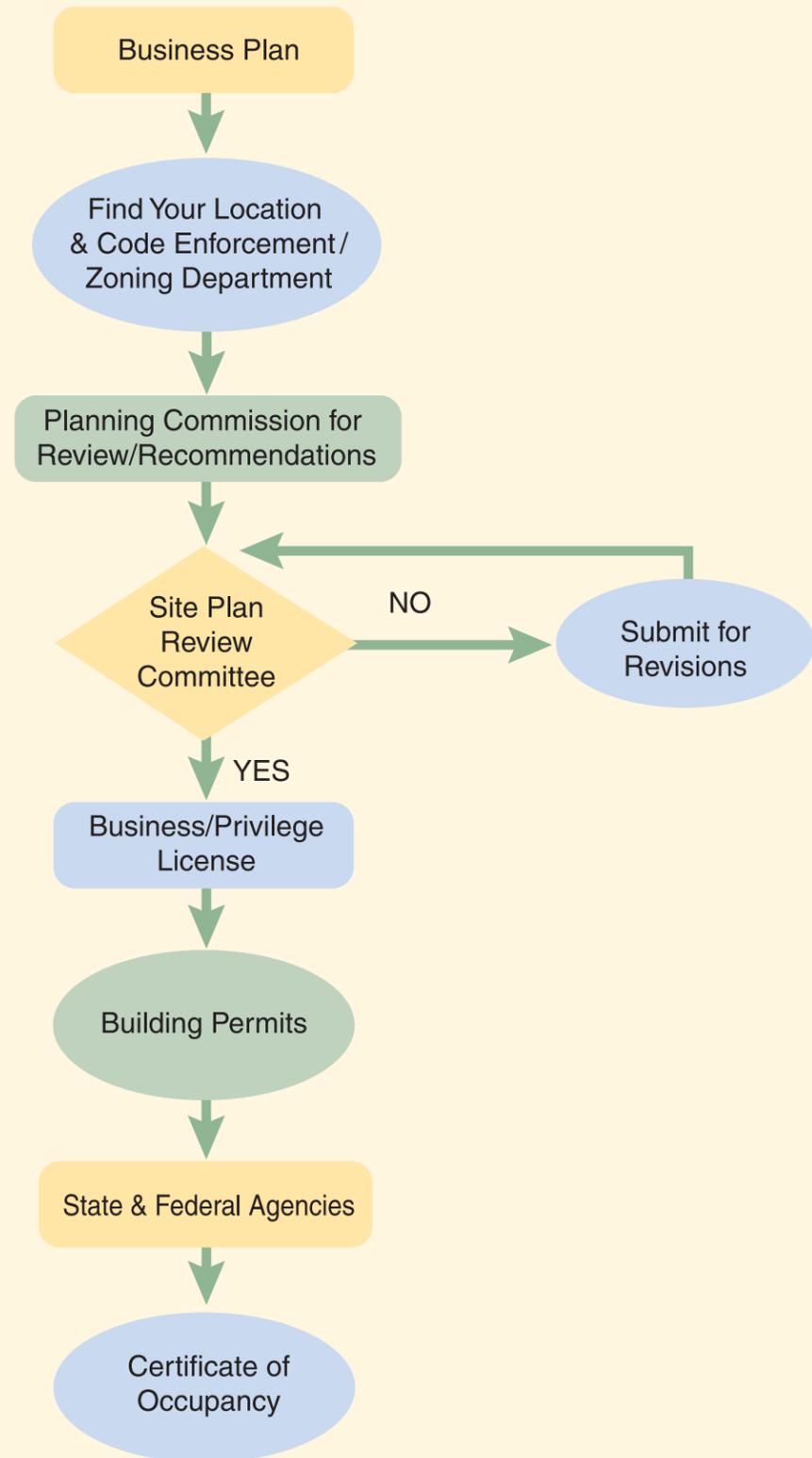
❑ Receive a Certificate of Occupancy from the Building and Planning Department.

\*\*All information for the City of Picayune supplied by Shane Whitfield, Chief Building Inspector and reviewed by Louise Cochran, Director of Planning and Zoning.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.



## FLOW CHART FOR PICAYUNE



# PEARL RIVER COUNTY

## CITY OF POPLARVILLE

200 Highway 26 East  
 Poplarville, MS 39470  
 Phone: (601) 795-8161

The City of Poplarville is governed by the Mayor and Board of Alderman. The Board of Alderman consists of five elected officials. The Mayor and Board of Aldermen meet on the first and third Tuesday of each month at 5p.m. at City Hall.

Develop your business plan. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.

All business applicants must find an acceptable location for their business within the city. Visit City Hall to view zoning maps. For further information on the acceptable zoned areas in Poplarville, you may appear before the Planning Commission. This group meets on the last Thursday of each month.

If your property is not zoned correctly, you will present your business plan to the Planning Commission for review of your location and rezoning considerations.

If your property is zoned correctly, you will skip the Planning Commission.

Present your business plan to the Building Department for approval. Once you are approved, you will be issued a building permit. If your proposal is denied, you may revise your business plan and resubmit the revisions to the Building Department for a second reading.

Provide copies of all county, state and federal certifications required for your type of business.

Once all applications are complete and all required certificates are submitted to the Building Department, you will apply for a business/privilege license. You must pay for the

license at the time you fill out the application. The Building Department will mail the license to you once it is complete.

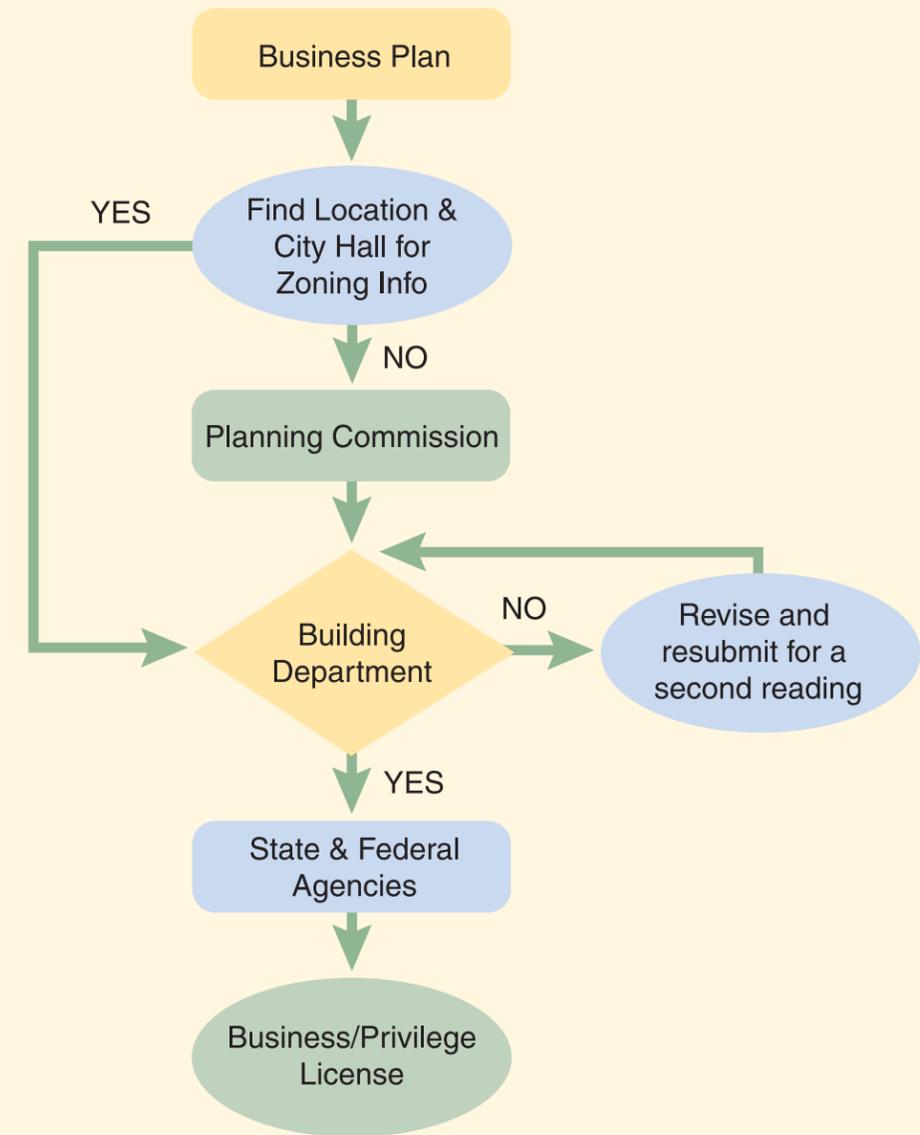
The City of Poplarville does not require a Certificate of Occupancy.

\*\*All information for the City of Poplarville supplied by Jody Stuart, City Clerk.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.



### FLOW CHART FOR POPLARVILLE



# STONE COUNTY

## CITY OF WIGGINS

117 First North Street  
 Wiggins, MS 39577  
 Phone: (601) 928-7221  
 Fax: (601) 928-5460

The City of Wiggins is governed by the Mayor and Board of Alderman. The Board of Alderman consists of five elected officials. The Mayor and Board of Aldermen meet on the first and third Tuesday of each month at 5p.m. at City Hall.

❑ The City of Wiggins does not require a business plan for presentation. However, it is highly recommended that you write a business plan. It may be necessary to present your business plan to financial institutions for funding. Include a detailed description of your goals. Refer to the introduction of this guide for recommendations on how your business plan should be structured.

❑ All business applicants must find an acceptable location for their business within the city. Visit City Hall for information on the acceptable zoned areas in Wiggins.

❑ For the City of Wiggins, you will need to complete a site plan. Report to the front desk at the City Hall for information that must be included in your site plan.

❑ Submit your site plan to City Hall front desk. The site plan will be reviewed by the City Engineer, the Public Works Superintendent and the Land Code Administrator.

❑ After this review, your site plan will be submitted to the Planning Commission for review. This commission will discuss your proposed business and make the appropriate recommendations.

❑ The site plan will then go before the Mayor and Board of Alderman for an official vote. They will examine the recommendations made by the Planning Commission.

If your site plan is approved, the proper permits will be issued by the Land Code Administrator.

If your site plan is not approved, you may revise the proposal and resubmit it to the Mayor and Board of Alderman for a second reading.

❑ Once your proposal is approved by the Mayor and Board of Alderman, you will receive a building permit and may begin construction on your facility.

❑ Provide copies of all county, state and federal certifications required for your type of business.

❑ Once you are finished with construction, you must have a final inspection. When completed, you will receive a Certificate of Occupancy for your new facility.

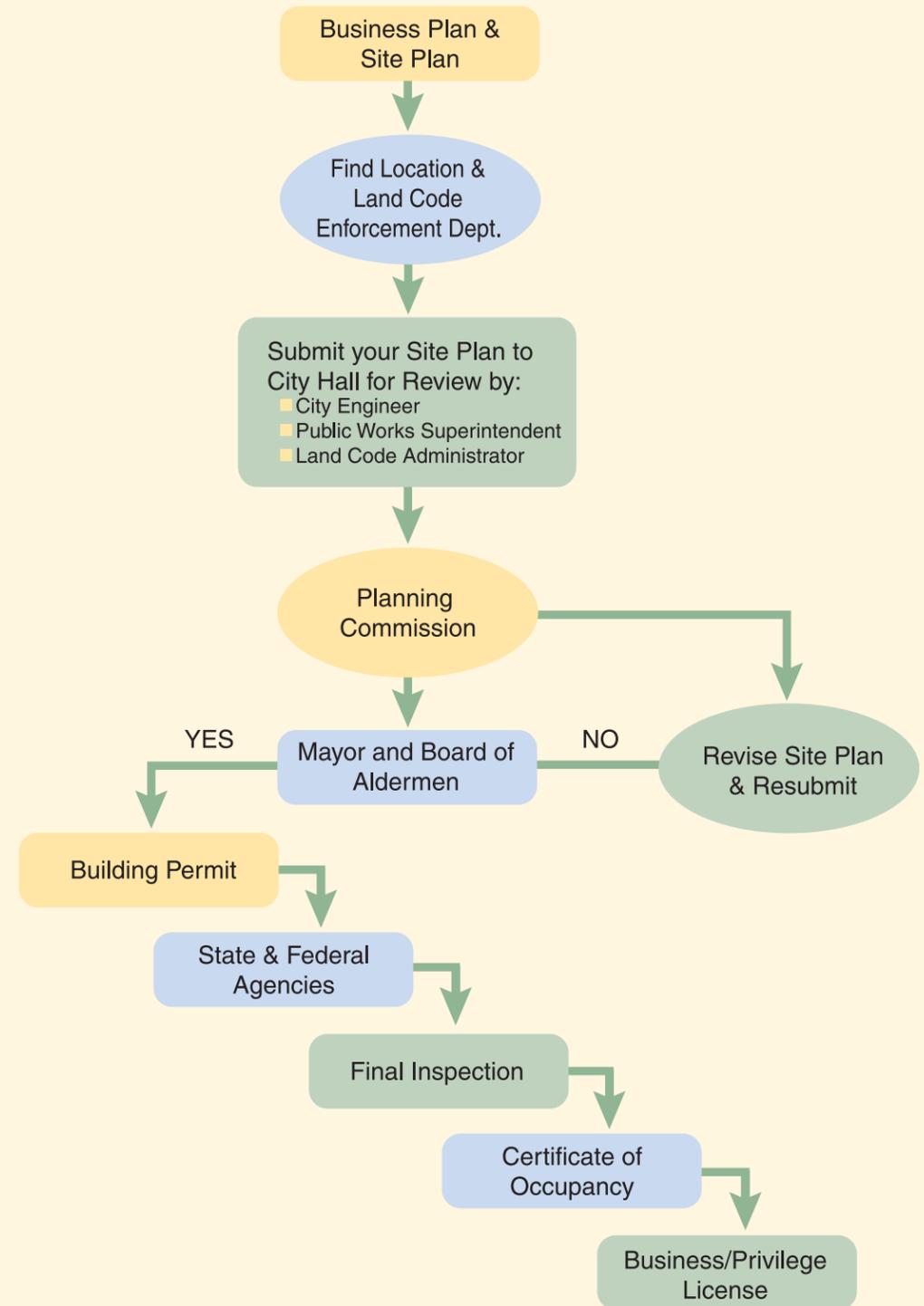
❑ Apply for and receive a business/privilege license from City Hall.

\*\*All information for the City of Wiggins supplied by Randy Melton, Land Code Administrator.

**NOTE:** The MDMR Seafood Technology Bureau encourages anyone interested in starting a seafood business within the State of Mississippi to call a DMR Seafood Officer for technical and regulatory assistance before beginning the building process.



## FLOW CHART FOR WIGGINS



## APPENDIX 1: County, State, and Federal Agencies

### City/County Agencies

#### Tax Department – Business / Privilege Tax

Business owners must pay a business/privilege tax which is required by the city or county. Once the tax is paid, a business/privilege license will be issued to the business owner(s). Manufacturers' businesses will usually pay \$20.00 to \$80.00. Retail businesses will pay according to their inventory. For more information, contact the Tax Department in the city or county where your business is located.

### State Agencies

#### Mississippi Department of Agriculture and Commerce (MDAC)

The Mississippi Department of Agriculture and Commerce (MDAC) is responsible for agricultural related business in the State of Mississippi. There are several Regulatory Laws set forth by the MDAC. Two in particular are the Regulation of Professional Services, Sections 69-19-1 through 69-19-11 and Mississippi Catfish Marketing Law of 1975 Section 69-7-601 through 69-7-617.

The Regulation of Professional Services states that "Persons receiving fees for performing work related to entomology, plant pathology, horticulture, tree surgery, weed control, pest-management consultant services and professional soil classification are required to be licensed to protect the citizens of this state from fraudulent practices." The Mississippi Catfish Marketing Law of 1975 "Provides for the proper labeling of catfish administered by the Consumer Protection Division." The contact information for the MDAC is as follows:

Mississippi Department of Agriculture and Commerce  
121 North Jefferson Street / Jackson, MS 39201  
P.O. Box 1609 / Jackson, MS 39215  
Phone: (601) 359-1100 / Fax: (601) 354-6290  
Website: [www.mdac.state.ms.us](http://www.mdac.state.ms.us)

#### Mission Statement:

"It is the mission of the Mississippi Department of Agriculture and Commerce to regulate and promote agricultural-related businesses within the state and to promote Mississippi's products throughout both the state and the rest of the world for the benefit of all Mississippi citizens."

\*This information obtained from the MDAC website.

#### Mississippi Department of Environmental Quality (MDEQ)

The Mississippi Department of Environmental Quality (MDEQ) is responsible for underground storage tanks, water quality certification, storm drainage, any surface water, sewage collection, discharge of wastewater, demolition activities, etc. The contact information for MDEQ is as follows:

Mississippi Department of Environmental Quality  
1141 Bayview Avenue / Biloxi, MS 39530  
P.O. Box 20305 / Jackson, MS 39289-1305  
Phone: (601) 961-5171 / Toll-Free: 1-888-786-0661  
Website: [www.deq.state.ms.us](http://www.deq.state.ms.us)

#### Mission Statement:

"The mission of the Mississippi Department of Environmental Quality is to safeguard the health, safety, and welfare of present and future generations of Mississippians by conserving and improving our environment and fostering wise economic growth through focused research and responsible regulation."

\*This information obtained from the MDEQ website.



**Mississippi Department of Health (MDH)**

The Mississippi Department of Health (MDH) has several divisions within the Department. One of these is the Environmental Health Department, Food Safety Division which deals with all food handling processes.

The Mississippi Food Code follows the national standards for food safety issued by the U.S. Food and Drug Administration (FDA). The FDA Food Code applies throughout Mississippi. Mississippi's regulations do allow for some alterations to the FDA Food Code. In particular, only establishments that charge for food prepared and/or served are subject to regulation by the state. Restaurants and caterers can obtain a food facility permit through the permit and inspection process by contacting the local Environmental Health Department, completing an application and passing an inspection by the Departments' Health Inspectors. For more information about food safety and inspections, contact your local Food Safety Division at the following numbers.

**LOCAL FOOD SAFETY OFFICES**

COUNTY	ADDRESS	PHONE
George County Health Department	166 West Ratliff Street Lucedale, MS 39452	(601) 947-4217
Hancock County Health Department	3062 Longfellow Road Building 25 Bay St Louis, MS 39520-8602	(228) 467-4510
Harrison County Health Department	761 Esters Boulevard Biloxi, MS 39530-3134	(228) 435-3641
	15151 Community Road Gulfport, MS 39503	(228) 831-5151
Jackson County Health Department	6912 North Washington Avenue Ocean Springs, MS 39564	(228) 875-1336
Pearl River County Health Department	7547 Highway 11 North Carriere, MS 39426	(601) 798-5354
Stone County Health Department	Attn: Environmental Department 305-A Central Avenue East Wiggins, MS 39577	(601) 928-5293

More information about food safety may be obtained from the MDH website listed below. On the homepage, go to Restaurants and Caterers which can be found at the bottom of the page. You will find information on Food Regulations and Permits, the FDA Food Code, and Restaurant inspections.

Mississippi Department of Health  
Food Safety Division Main Line  
Phone: (601) 576-7689  
Website: www.msdc.state.ms.us

**Mission Statement:**

"The Mississippi Department of Health's mission is to promote and protect the health of the citizens of Mississippi. The Mississippi Department of Health strives for excellence in government, cultural competence in the carrying out of our mission, and to seek local solutions to local problems."

\*This information was obtained from the MDH website.

**Mississippi Department of Marine Resources (MDMR)**

The Mississippi Department of Marine Resources (MDMR) is dedicated to enhancing, protecting and conserving marine interests of the State. There are several Bureaus within the MDMR. The Seafood Technology Bureau is responsible for seafood plant inspections and certifications. The License and Registration Office is responsible for selling licenses. It is required that all fisherman obtain a saltwater fish, shrimp or oyster license from this office. The contact information for the MDMR is as follows:

Mississippi Department of Marine Resources  
1141 Bayview Avenue / Biloxi, MS 39530  
Phone: (228) 374-5000 / Fax: (228) 374-5220  
Website: www.dmr.state.ms.us

**Mission Statement:**

"The Mississippi Department of Marine Resources is dedicated to enhancing, protecting and conserving marine interests of the State by managing all marine life, public trust wetlands, adjacent uplands and waterfront areas to provide for the optimal commercial, recreational, educational and economic uses of these resources consistent with environmental concerns and social changes."

\*This information was obtained from the MDMR website.

**Mississippi Department of Wildlife, Fisheries and Parks (MDWFP)**

The Mississippi Department of Wildlife, Fisheries and Parks (MDWFP) conduct wildlife management and enforcement programs as well as research projects and educational activities. The MDWFP law enforcement program provides safe fishing and hunting opportunities and works to conserve native wildlife and fisheries populations. Conservation officers help to ensure compliance with the state's fish and game laws. Officers regularly serve as teachers and agency goodwill ambassadors by conducting boating and hunting education courses. The contact information for the MDWFP is as follows:

Mississippi Department of Wildlife, Fisheries and Parks  
1505 Eastover Drive / Jackson, MS 39211-6374  
Phone: (601) 432-2400  
Website: www.mdwfp.com

**Mission Statement:**

"It is the mission of the Mississippi Department of Wildlife, Fisheries, and Parks to conserve and enhance Mississippi's natural resources, to provide continuing outdoor recreational opportunities, to maintain the ecological integrity and aesthetic quality of the resources and to ensure socioeconomic and educational opportunities for present and future generations."

\*This information was obtained from the MDWFP website.

**Mississippi State Tax Commission (MSTC)**

The Mississippi State Tax Commission (MSTC) is the tax administrator for Mississippi residents. All businesses located within Mississippi must register with the MSTC. A registration application and instructions for completing the application may be downloaded from the website listed below. For questions dealing with taxes your business may be liable for, contact the State Tax Commission or refer to the Mississippi Tax Structure Booklet also found on the website. The contact information is as follows:

Mississippi State Tax Commission  
1577 Springridge Road / Raymond, MS 39154-9602  
P.O. Box 1033 / Jackson, MS 39215-1033  
Phone: (601) 923-7000 / Fax: (601) 923-7318  
Website: www.mstc.state.ms.us

Harrison, Hancock and Jackson County  
1141 Bayview Avenue / Biloxi, MS 39530  
Phone: (228) 436-0554 / Fax: (228) 436-0964

George, Stone and Pearl River County  
17 JM Tatum Industrial Drive / Hattiesburg, MS 39403-1709  
Phone: (601) 545-1261 / Fax: (601) 584-4051

**Mission Statement:**

“The fundamental mission of the Mississippi State Tax Commission is to be the mechanism through which the citizens of the State of Mississippi fund their public services.”

\*This information obtained from the MSTC website

**Federal Agencies**

**Internal Revenue Service (IRS)**

The Internal Revenue Service (IRS) is a division of the United States Department of the Treasury. It is the tax administrator for the taxpayers of the United States. All new employers must register for an Employer Identification Number (EIN) with the IRS. The EIN is used to identify your business with the IRS and to file federal and state required reports. The application for an EIN (Form SS-4) can be found online at [www.irs.ustreas.gov](http://www.irs.ustreas.gov) or at your local IRS office. The contact information for the local IRS office is as follows:

Internal Revenue Service  
Local Office: 15521 Oak Lane / Gulfport, MS 39503  
Phone: (228) 831-3320 / Toll-free: 1-800-829-4933  
Website: [www.irs.gov](http://www.irs.gov)

**Mission Statement:**

“Provide America's taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.”

\*This information obtained from the IRS website

**United States Department of Agriculture (USDA)**

The United States Department of Agriculture (USDA) deals with agricultural based businesses. The USDA's mission areas include: Farm and Foreign Agricultural Services, Food, Nutrition and Consumer Services, Food Safety, Marketing and Regulatory Programs, Natural Resources and Environment, Research, Education and Economics and Rural Development. The contact information for the USDA is as follows:

United States Department of Agriculture  
1400 Independence Avenue / S.W. Washington, DC 20250  
Website: [www.usda.gov](http://www.usda.gov)

**Mission Statement:**

The United States Department of Agriculture “provides leadership on food, agriculture, natural resources, and related issues based on sound public policy, the best available science, and efficient management.”

\*This information obtained from the USDA website.

**United States Environmental Protection Agency (USEPA)**

The United States Environmental Protection Agency's (USEPA) goal is to protect human health and to safeguard the environment. “The EPA works to develop and enforce regulations that implement environmental laws enacted by Congress. EPA is responsible for researching and setting

national standards for a variety of environmental programs, and delegates to states and tribes the responsibility for issuing permits and for monitoring and enforcing compliance. Where national standards are not met, EPA can issue sanctions and take other steps to assist the states and tribes in reaching the desired levels of environmental quality.”

United States Environmental Protection Agency – Region 4  
Sam Nunn Atlanta Federal Center  
61 Forsyth Street, SW / Atlanta, GA 30303-8960  
Phone: (404) 562-9900 / Toll-free 1-800-241-1754 / Fax: (404) 562-8174  
Website: [www.epa.gov](http://www.epa.gov)

**Mission Statement:**

“The mission of the U.S. Environmental Protection Agency is to protect human health and to safeguard the natural environment - air, water, and land - upon which life depends.”

\*This information obtained from the USEPA website.

**United States Fish and Wildlife Service (USFWS)**

“The United States Fish and Wildlife Service (USFWS) is the principal federal agency responsible for conserving, protecting and enhancing fish, wildlife and plants and their habitats for the continuing benefit of the American people. The Service manages the 93-million-acre National Wildlife Refuge System which encompasses more than 520 national wildlife refuges, thousands of small wetlands and other special management areas nationwide. It also operates 66 national fish hatcheries, 64 fishery resource offices and 78 ecological services field stations. The agency enforces federal wildlife laws, administers the Endangered Species Act, manages migratory bird populations, restores nationally significant fisheries, conserves and restores wildlife habitat such as wetlands, and helps foreign governments with their conservation efforts. It also oversees the Federal Aid program that distributes hundreds of millions of dollars in excise taxes on fishing and hunting equipment to state fish and wildlife agencies”.

United States Fish and Wildlife Service  
1849 C Street, NW / Washington, DC 20240  
Customer Service Center: 1-800-344-WILD (9453)  
Website: [www.fws.gov](http://www.fws.gov)

Southeast Regional Headquarters  
1875 Century Blvd., Suite 400 / Atlanta, GA 30345  
Phone: (404) 679-4000 / Fax: (404) 679-4006  
Website: [www.fws.gov/southeast/](http://www.fws.gov/southeast/)

**Mission Statement:**

“The United States Fish and Wildlife Service's mission is working with others to conserve, protect and enhance fish, wildlife, and plants and their habitats for the continuing benefit of the American people.”

\*This information obtained from the USFWS website.

**United States Food and Drug Administration (USFDA)**

The United States Food and Drug Administration (USFDA) is a division of the U.S. Department of Health and Human Services. FDA is responsible for developing guidelines to assist the states in implementing and regulating shellfish. FDA also helps establish Good Manufacturing Practices (GMP), plant sanitation, packaging requirements, and Hazard Analysis and Critical Control Point (HACCP) programs.

United States Food and Drug Administration  
5600 Fishers Lane / Rockville, MD 20857  
Phone: Toll-Free 1-888-463-6332  
Website: [www.fda.gov](http://www.fda.gov)

**Mission Statement:**

“The FDA is responsible for protecting the public health by assuring the safety, efficacy, and security of human and veterinary drugs, biological products, medical devices, our nation’s food supply, cosmetics, and products that emit radiation. The FDA is also responsible for advancing the public health by helping to speed innovations that make medicines and foods more effective, safer, and more affordable; and helping the public get the accurate, science-based information they need to use medicines and foods to improve their health.”

\*This information obtained from the USFDA website



**APPENDIX 2: Licensing, Regulations, State Laws and Certification Codes**

**Licensing**

All of the following licenses may be purchased at the Mississippi Department of Marine Resources Licensing Office. For more information, visit the MDMR at 1141 Bayview Ave. Biloxi, MS 39530 or phone at (228) 374-5000.

BOAT LICENSE TYPE	RESIDENT FEE
<b>Shrimp</b>	
Captain’s License	\$10.00
Recreational 16’ net or Less	\$15.00
Under 30’ Boat	\$60.00
30’ to 45’ Boat	\$85.00
Over 45’ Boat	\$110.00
Non-resident Shrimp (vessel 30’ or less)	\$110.00
Non-resident Shrimp (vessel 30’ – 45’)	\$160.00
Non-resident Shrimp (vessel 45’ or more)	\$210.00
Non-resident Shrimp Recreational (net 16’ or less)	\$30.00
Non-resident Shrimp Recreational (Louisiana)	\$100.00
Shrimp Louisiana Resident (one trawl)	\$700.00
Shrimp Louisiana Resident (two trawl)	\$800.00
<b>Crab</b>	
Commercial Crab	\$75.00
Recreational Crab	\$5.00
<b>Fish</b>	
Recreational (Hook & Line)	\$5.85
Gill/Trammel Net	\$100.00
Charter Boat	\$200.00
Resident/Commercial Hook and Line Vessel	\$100.00
Resident/Commercial Hook and Line Fisherman	\$100.00
Menhaden Boat/Net	\$150.00
<b>Oyster</b>	
Recreational	\$ 10.00
Tonging	\$ 60.00
Dredging	\$110.00
<b>Live Bait</b>	
Live-bait Dealer	\$ 50.00
Live-bait Boat	\$100.00

BOAT LICENSE TYPE continued	RESIDENT FEE
<b>Business License</b>	
Interstate Commerce	\$20.00
Seafood Dealer	\$100.00
Seafood Processor	\$200.00
Menhaden Processor	\$500.00
Menhaden Boat & Net	\$150.00
Transport Permit	\$100.00

Most licenses expire on April 30th of each year. The following licenses expire on June 30th of each year.

- Salt water sports fishing licenses
- Recreational Fishing, Shrimp, Crab, and Oyster licenses
- Charter Boat and Charter Boat Interstate Commerce licenses

If you are a new processor or dealer, you must be present at the MDMR Licensing Office and present identification in order to receive your first license. To renew an existing license, you may bring your old license to the MDMR Licensing Office and pay the required fee or mail in the following information to the MDMR Licensing Office.

- Company name, address, phone number
- Contact person's name, address, phone number
- Contact person's identification (preferably a copy of a driver's license)
- A check or money order made out to MS Department of Marine Resources

## Regulations

The following regulations are set forth by the Mississippi Department of Marine Resources. Refer to the Department of Marine Resources' website at [www.dmr.state.ms.us](http://www.dmr.state.ms.us) for a detailed description of each regulation listed below. At the home page, go to Regulations on the left side and then go to Title 22 Regulations.

### TITLE 22

- Part 1 – Shellfish Growing and Harvesting
- Part 2 – Rules and Regulations for Shrimping
- Part 3 – Menhaden
- Part 4 – Taking of Crabs
- Part 5 – Use of Nets, Traps, Pots
- Part 6 – Live Bait Shrimping
- Part 7 – Bag Limits
- Part 8 – Official Standards of Measure
- Part 9 – Confidentiality of Statistical Data
- Part 10 – Marine Litter Act
- Part 11 – Disposition of Equipment and Seized Nets
- Part 12 – Regulate Vessel Seafood Transport
- Part 14 – Derelict Vessel
- Part 15 – Procedures for Hearings
- Part 16 – Boat & Water Safety
- Part 17 – Shellfish Landing
- Part 18 – Special Permit Regulations
- Part 19 – Regulate Use of Vehicles and Vessels
- Part 20 – Administrative Penalty Procedures
- Part 21 – Regulate Processing and Sale of Crab



## State Laws

The Mississippi Secretary of State's Office maintains a link to the electronic version of state statutes, the Mississippi Code Annotated. To locate the particular portions of the Mississippi Code related to marine resource management issues, go to the Secretary of State home page at <http://www.sos.state.ms.us/pubs/MSCode/> and do the following:

- Under "Publications/Administration" click on "Mississippi Code"
- In the center of that page click the link, "Mississippi Code at Lexis Publishing."
- There you will find "Getting Started" instructions
- Search the table of contents for the following Titles and Chapters for these topics:
  - Title 29, Chapter 15 - Public Trust Tidelands Laws
  - Title 49, Chapter 15 - Seafood Laws
  - Title 49, Chapter 27 - Wetlands Protection Laws
  - Title 57, Chapter 15 - Marine Resources Laws
  - Title 59, Chapter 21 - Boat and Water Safety Laws

## Certification Codes

All types of seafood businesses must have a certification number (previously known as a permit number) issued by the MDMR Seafood Technology Bureau. Certification numbers prove that the organization is a certified dealer for the state of Mississippi. This number will be displayed on all containers, tags (for harvesters), invoices and anything that would identify the organization as a certified dealer.

The certification number will look similar to MS-000-CP. The first two letters (MS) are for the state in which the organization does business. The following three numbers identify the business. The letter coding at the end describes the type of dealer. The following chart explains the different types of dealers.

CODE	CODE MEANING	EXPLANATION
<b>CP</b>	Crab Processor	Buy and sell as well as process crab as in cook and pick or pasteurize crab or crab products.
<b>PHP</b>	Post Harvest Processor	Buy and sell as well as process raw oysters. Processing of shellfish for the purpose of added safety, quality and extended shelf life by using Individual Quick Freeze (IQF), Pressure Treating or Pasteurizing.
<b>RPI</b>	Intrastate Oyster Re-packer	Moves / delivers within Mississippi only. A person other than the original certified shucker-packer who repacks shucked shellfish into other containers and may ship this product. They shall not shuck shellfish.
<b>RS</b>	Oyster Re-shipper	A person who purchases shucked shellfish or shellstock from other certified shippers and sells the product without repacking or relabeling to other certified shippers, wholesalers, or retailers.
<b>RSI</b>	Intrastate Oyster Re-shipper	Moves / delivers within Mississippi only. A person who purchases shucked shellfish or shellstock from other certified shippers and sells the product without repacking or relabeling to other certified shippers, wholesalers, or retailers.
<b>S</b>	Shrimp Processor	Buy and sell as well as process shrimp as in de-vein, behead or bread and cook shrimp.
<b>SP</b>	Oyster Shucker-Packer	A person who shucks and packs shellfish. A shucker-packer may act as a shellstock shipper or reshipper or may repack shellfish originating from other certified dealers.
<b>SPI</b>	Intrastate Oyster Shucker-Packer	Moves / delivers within Mississippi only. A person who shucks and packs shellfish. A shucker-packer may act as a shellstock shipper or reshipper or may repack shellfish originating from other certified dealers.
<b>SS</b>	Oyster Shellstock Shipper	A person who grows, harvests, buys, or repacks and sells shellstock (shellfish in the shell). They are not authorized to shuck shellfish or to repack shucked shellfish. A shellstock shipper may also ship shucked shellfish.
<b>SSI</b>	Intrastate Oyster Shellstock Shipper	Moves / delivers within Mississippi only. A person who grows, harvests, buys, or repacks and sells shellstock (Shellfish in the shell). They are not authorized to shuck shellfish or to repack shucked shellfish. A shellstock shipper may also ship shucked shellfish.

### APPENDIX 3: The Financing Process

It is difficult to start a business without having a thorough financial plan. Most businesses require an adequate amount of working capital, which may include building, land, equipment, inventory, etc. Businesses should obtain financing through personal lenders and/or loan programs. Government agencies such as U.S. Small Business Administration (SBA) or Mississippi Development Authority (MDA) will assist small businesses with financial assistance and business counseling. Other useful information could be cited on their websites. These agencies also offer loan programs, which business owners could be eligible for any particular business. Business owners must prove why their idea is great in a business plan before a lender will approve their business loan application. Most financial sources would like to see the start-up and growth of a business on documents.

To begin the financing process, the business owner should know their financial situation before making an appointment with a commercial loan officer. Make a decision on an estimated amount needed for the business. Research what loan programs are available for the particular business. Be specific for the use of the requested loan. Most lenders will require the requested amount to be defined for business use. Decide on how many years are needed to repay the loan or what maturities are offered. The business owner may perhaps pledge collateral to secure the loan.

When the business owner knows their financial situation, search for a preferred lender for the business. The business owner should determine the loan amount needed and what type of financing will be used for the specific business which includes personal loans, credit cards, short term commercial loans, and long term commercial loans. These commercial loans are used to finance business needs. The requirements will differ from bank to bank for commercial bank financing. It is best to choose a lender preferably one with existing membership. When a lender is chosen, it is time to make an appointment with a commercial loan officer. Ask the commercial loan officer what documents are required with the business loan application before the appointment date. Also, be prepared to offer collateral that is equal to the total loan amount. Collateral may consist of equity in land, buildings, equipment, other business assets, and personal property.

It is highly recommended that the applicant provide the loan officer with a business plan. Refer to the Introduction of this guide for a detailed description of a business plan. Business owners must present their financial statements to a preferable lender. These should include a recent balance sheet, a profit and loss statement, and a cash flows statement. A balance sheet will show the assets, liabilities and equity of the business. An income statement will help calculate an estimate of the revenue and expenses. A cash flow statement will show when operating capital is needed. A business plan may include, but is not limited to the following:

#### For a New Business:

- Purpose of the Loan
- Amount of the Loan Requested
- Projected Opening Day Balance Sheet
- Details on the Lease
- Collateral
- Current Personal Financial Statement

#### For an Existing Business:

- Purpose of the Loan
- Amount of the Loan Requested
- History of the Existing Business
- Details of the Lease
- Collateral
- Financial Statements for the past three (3) years including:
  - Balance Sheet
  - Income Statement
  - Cash Flow Statement

Business Name		
Balance Sheet		
Month/Day/Year		
<b>Assets</b>		
Cash	\$	0
Savings Accounts		0
Checking Accounts		0
Property		0
Vehicles		0
Prepaid Expenses		0
Notes Receivable		0
Other		0
	Total Asset:	\$ 0
<b>Liabilities</b>		
Credit Card Expenses	\$	0
Bank Loans		0
Mortgage Loans		0
Vehicle Loans		0
Accounts Payable		0
Other		0
	Total Liabilities	\$ 0
<b>Owner's Equity</b>		
Owner's Equity	\$	0
Personal Debts		0
Net Profit		0
	Total Owner's Equity	\$ 0
	Total Liabilities and Owner's Equity	\$ 0

Business's Name		
Income Statement		
For the Year Ended Month Day, 2006		
<b>Revenue:</b>		
	Gross Sales	\$0
	Less:	
	Sales Returns and Allowances	0
	Net Sales	\$0
<b>Cost of Goods Sold:</b>		
	Beginning Inventory	\$0
	Add:	
	Purchases	0
	Direct Labor	0
	Indirect Expenses	0
	Less:	
	Ending Inventory	\$0
	Cost of Goods Sold	\$0
	Gross Profit (Loss)	\$0
<b>Expenses:</b>		
	Advertising	\$0
	Bank Charges	0
	Credit Card Fees	0
	Delivery Expenses	0
	Insurance	0
	Interest	0
	Maintenance	0
	Office Expenses	0
	Operating Supplies	0
	Payroll Taxes	0
	Permits and Licenses	0
	Property Taxes	0
	Rent	0
	Repairs	0
	Utilities	0
	Wages	0
	Total Expenses	\$0
	Net Operating Income	\$0
	Net Income (Loss)	\$0

Business Name  
Cash Flow Worksheet  
Year

	Month	Month	Month	Month	Month	Month	Total
Beginning Cash Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Income:							
Accounts Receivable							0
Sales							0
Other							0
Total Cash Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Available Cash Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Expenses:							
Advertising							0
Bank Service Charges							0
Credit Card Fees							0
Insurance							0
Interest							0
Inventory Purchases							0
Miscellaneous							0
Office							0
Payroll							0
Payroll Taxes							0
Rent or Lease							0
Supplies							0
Taxes & Licenses							0
Utilities & Telephone							0
Other:							0
Total Cash Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ending Cash Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0

**Business Financing Program**

**Mississippi Business Finance Corporation (MBFC)**

The Mississippi Business Finance Corporation is a public, non-profit corporation that partners with financial institutions, local governments, and various economic development agencies to assist businesses in obtaining financing. MBFC's finance programs will assist new and/or expanding existing businesses with programs that provide competitive or below market interest rates and tax incentives for qualified projects. MBFC has been designated by the Governor as the statewide issuer of GO Zone Bonds.

**Industrial Development Revenue Bond Program –“GO Zone Bonds”**

The Industrial Development Revenue Bond Program administered by the Mississippi Business Finance Corporation (MBFC) reduces the interest costs of financing projects for companies, through the issuance of both taxable and tax-exempt bonds. Most commercial businesses are eligible for bond financing within the GO Zone. Companies must obtain a letter of credit from a financial institution to support the issuance of bonds. Certain tax incentives may be available. The minimum project is \$2,500,000. Proceeds may be used for the following purposes:

- Acquisition of Land
- Construction of Real Property
- Machinery and Equipment
- Capitalized Interest

**Mississippi Small Enterprise Development Finance Program**

The Mississippi Small Enterprise Development Finance Program enables individual projects to be pooled, with bonds issued on a composite basis. The costs of issuance are prorated to each company participating in the issue, allowing companies with smaller requests to obtain tax-exempt financing, otherwise unavailable due to prohibitive costs. Interest rates are fixed at below market rates and certain tax incentives may be available. Currently, eligibility is limited only to industrial businesses. Loan amounts can range from \$300,000 to \$4,000,000. Loan proceeds can be used for the following fixed asset financing purposes:

- Land
- Buildings
- New machinery and equipment

**Mississippi Loan Guarantee Program**

The Mississippi Loan Guarantee Program helps businesses located in the State of Mississippi obtain bank financing through the issuance of loan guarantees. This program provides a guarantee of up to 75% to a lender, up to \$375,000, in the event of a default. Loan maturity is up to 20 years with interest rates set by the lender. The loan may be used to finance all project costs related to the business. The loan proceeds can be used for the following business purposes:

- Fixed Assets
- Working Capital
- Start Up Costs
- Interest Expense During Construction
- Professional Fees Relating to the Project

For further information about any of the MBFC loan programs, contact MBFC or visit the website at [www.msbusinessfinance.com](http://www.msbusinessfinance.com).

Mississippi Business Finance Corporation  
735 Riverside Drive, Suite 300 / Jackson, Mississippi 39202  
Phone: (601) 355-6232 / Fax: (601) 355-3888

**Mississippi Development Authority (MDA)**

The Mississippi Development Authority offers a number of loan programs to assist small businesses. They are divided into three groups which are the Economic Development, the Asset Development, and the Administration and Financial Services. The agency provides technical assistance to businesses and communities in Mississippi.

### Agribusiness Enterprise Loan Program (ABE)

The Agribusiness Enterprise Loan Program provides interest free loans to qualified businesses in related goods and services that are in production, manufacturing, and processing. The maturity term is up to 15 years by the financial institutions. The loan proceeds can be used for business purposes in the following:

- Buildings
- Equipment
- Any Costs Related with the Purchase of Land

### Capital Access Loan Program (MS CAP)

The Capital Access Loan Program is eligible to small businesses, small disadvantaged businesses, and minority business. A participating financial institution may perhaps make a loan to any borrower which the MDA determines if the business owner is qualified under MDA rules and regulation. One borrower may request up to \$150,000 with a minimum interest rate of 1.5%. The loan terms are set by the financial institution. Loan proceeds can be used for business purposes in the following:

- Fixed Assets
- Working Capital
- Start up Costs
- Rental Payments
- Interest Expense During Construction
- Professional Fees
- Repair, Renovation, and Building Improvements

### Existing Industry Productivity Loan Program

The Existing Industry Productivity Loan Program is a loan program for existing businesses that have been in production for at least two years in Mississippi and meet the minimum standard established by MDA. The loan will be used for long term fixed assets and cannot downsize on employment by more than 20%. The maximum maturity term is 10 years or an estimated useful life of the fixed assets. The maximum loan requested is \$500,000 or 50% of total project cost.

For further information about any of the MDA loan programs, contact Bill Webb or visit the MDA website at [www.mississippi.org](http://www.mississippi.org).

Bill Webb, CPM  
Gulf Coast Regional Office Manager  
Mississippi Development Authority  
1141 Bayview Avenue, Suite 401 / Biloxi, Mississippi 39530  
Phone: (228) 523-4034 / Fax: (228) 374-2973  
[bwebb@mississippi.org](mailto:bwebb@mississippi.org)

### Southern Mississippi Planning and Development District (SMPDD)

Since 1967, the Southern Mississippi Planning and Development District has been providing information and technical assistance to private and public businesses in Southern Mississippi. The agency is divided into six divisions which include Area Agency on Aging, Business Development, Child Care, Mapping and Graphics, Planning and Development, and Workforce Development.

### EDA Revolving Loan Fund

The EDA Revolving Loan Fund is offering start up or expanded businesses that are in operation for profits. The business owner must be a U.S. citizen to be qualified in the program. The program can finance up to 33% of the cost that does not exceed over \$200,000. The project must be a minimum of \$30,000. The loan terms are up to 15 years for real estate, up to 10 years for fixed assets, and up to seven years for working capital. Loan proceeds can be used for business purposes in the following:

- Land
- Building Purchase
- Site Improvements
- Machinery and Equipment
- Operating Capital

### Minority Business Enterprise Loan Program

The Minority Business Enterprise Loan Program is administered by the SMPDD with low-interest loans for new or existing minority businesses. The business requires a 60% minority or women ownership versus a 51% in order to procure funds. Before consideration for the loan, a business must obtain certification as a Minority Business Enterprise by the State of Mississippi. For one borrower, the loan is up to \$250,000 or 50% of the total cost. The maximum terms are seven years for working capital, 10 years for machinery and equipment, and 15 years for land and buildings. Loan proceeds can be used for business purposes in the following:

- Working Capital
- Machinery and Equipment
- Land and Buildings

### Small Business Assistance Program

The Small Business Assistance Program is a loan program for eligible businesses that are for profit commercial projects with less than 100 full-time employees and less than \$2 million in net worth or less than \$350,000 in net annual profit after taxes during two of the last three years. Qualified businesses include manufacturer, processor, distributor, wholesaler, retailer, and service provider. The loan proceeds can be used for the following business purposes:

- Land and Building
- Machinery and Equipment
- Working Capital
- Purchase of Inventory

For further information about any of the SMPDD loan programs, contact Monica Walker or visit the SMPDD website at [www.smpdd.com](http://www.smpdd.com).

Monica Walker  
Business Development Director  
Southern Mississippi Planning and Development District  
Gulfport Office  
9229 Highway 49 / Gulfport, MS 39503  
Phone: (228) 868-2311 / Fax: (228) 868-7094  
[mwalker@smpdd.com](mailto:mwalker@smpdd.com)

### United States Small Business Administration (SBA)

The United States Small Business Administration is an independent, government agency. The agency was established in 1953 to help guide and assist small businesses and people who want to start a business with management, technical assistance, and business training. SBA offers financial assistance, disaster assistance, online training, workshops, business counseling, certifications, contract opportunities, and several loan programs to aid small businesses.

### Basic 7(a) Loan Guarantee

The Basic 7(a) Loan Guarantee is a loan program, which is provided by lenders who participate with the SBA. The program is eligible for start-up or existing small businesses as defined by SBA to help obtain financing when they are not qualified for business loans through their financial lenders. The maximum loan amount is set at \$2 million and maximum guaranty exposure of \$1.5 million or 75%. The loan maturities are up to 10 years for working capital and up to 25 years for fixed assets. The loan proceeds can be used for the following business purposes:

- Working Capital
- Machinery and Equipment
- Furniture and Fixtures
- Land and Building
- Leasehold Improvements

## APPENDIX 4: Insurance Requirements

### Certified Development Company (CDC), a 504 Loan Program

The 504 Loan Program is a loan program from the CDC that offers long term loans with a fixed rate financing to small businesses to purchase land and renovations. Borrower's loan packages are prepared and submitted by a CDC. To be qualified, the business must be in production for profit. When meeting the job standards or a community development goal, the maximum 504 debenture is \$1.5 million. When meeting a public policy goal, the maximum SBA debenture is \$2 million. In general, a business must create one job for every \$50,000 provided by the SBA. Also, the business must be within the SBA small business standards. The maturities are in 10 years or 20 years. The loan proceeds can be used for the following business purposes:

- Existing Buildings
- Street Improvements
- Parking Lots and Landscaping
- Construction of New Facilities
- Renovating existing facilities
- Purchasing Long-Term Machinery and Equipment

For further information about any of the SBA loan programs, contact SBA or visit the website at [www.sba.gov/ms](http://www.sba.gov/ms).

U.S. Small Business Administration  
Gulfport Branch Office  
Hancock Bank Main Office  
2510 14th Street / Gulfport, Mississippi 39501  
Phone: (228) 863-4449 / Branch Fax: (228) 864-0179



A business owner should not run a business without business insurances. Many unexpected situations may occur while operating a business. Business insurances will insure the business for loss of income in the future. It will give protection to the business if a fire occurs or an employee is injured on the job. As a business owner, you may want a variety of insurance coverage for your business. Determine insurance protection that fits your needs such as for equipment, inventory, building, land, fixtures, liability, business vehicles, or the key employee. Talk to a local insurance agent that evaluates the business operations and coordinate all types of insurance coverage. The following is a list of business insurances that you may consider for your business.

### Business Owners Policy (BOP)

Business Owners Policy (BOP) is a combined protection package of property and liability risks for a business. BOP is a package that includes:

- Property Insurance
- Business Interruption Insurance
- Liability Insurance.

### Business Interruption Insurance

Business Interruption Insurance covers the operating expenses of the business if an unexpected event such as windstorms or fire occurs. It may also include extra expenses for a temporary operation location.

### Business Property Insurance

Property Insurance includes coverage to protect the building and contents of the business. The contents may include tables, desks, chairs, equipment, etc.

### Commercial Auto Insurance Policy

Commercial Auto Insurance Policy provides liability, personal injury protection, collision and comprehensive for business use vehicles.

### Disability Insurance

Disability Insurance provides income replacement for an employee who is unable to work due to illness or accident.

### Employment Practices Liability Coverage (EPLI)

Employment Practices Liability Insurance protects businesses against claims by employees that their legal rights have been violated. Some insurers provide this coverage as an endorsement to their Business Owners Policy. EPLI provides protection against the following:

- Breach of Employment Contract
- Deprivation of Career Opportunity
- Discrimination
- Failure to employ or promote
- Mismanagement of Employee Benefit Plans
- Negligent Evaluation
- Sexual Harassment
- Wrongful Discipline
- Wrongful Infliction of Emotional Distress
- Wrongful Termination

### Key Person Insurance

Key Person Insurance protects the business from loss of capital due to the death of a key employee which may cause the business to become incapable of operating properly. This coverage pays a benefit to the company if the key employee passes away.

### Liability Insurance

Liability Insurance provides coverage for accidents that occur which the business might be legally responsible for a third party such as a customer. This coverage will cover bodily injury or property damage.

### Unemployment Insurance

Unemployment Insurance provides unemployment benefits to eligible workers who meet the requirements of State Law. This coverage only provides temporary financial assistance.

### Worker's Compensation Insurance

Workers Compensation Insurance protects employees suffering from job related injuries. The policy provides medical care and compensation for lost income to employees who are injured on the job. This coverage also protects employers from lawsuits resulting from workplace accidents. Most states require employers to purchase this coverage.

For further information on business insurances, visit your local insurance agency.



## APPENDIX 5: Helpful Resources

### LISTINGS BY COUNTY

#### George County

##### George County Economic Development Foundation

P.O. Box 441 / Lucedale, MS 39452  
Phone: (601) 947-2755 / Fax: (601) 947-2650  
Website: [www.georgecounty.ms](http://www.georgecounty.ms)

#### Hancock County

##### Hancock County Chamber of Commerce

Colonial Plaza  
412 Highway 90, Suite 6 / Bay St. Louis, MS 39520  
Phone (228) 467-9048 / Fax (228) 467-6033  
Website: [www.hancockchamber.org](http://www.hancockchamber.org)

#### Harrison County

Website: [www.co.harrison.ms.us](http://www.co.harrison.ms.us)

##### Harrison County Development Commission

12292 Intraplex Parkway / Gulfport, MS 39502  
Phone: (228) 896-5020 / Fax: (228) 896-6020  
Website: [www.mscoast.org](http://www.mscoast.org)

##### Mississippi Coast Chamber of Commerce Harrison County

12284 Intraplex Parkway / Gulfport, MS 39503  
Phone: (228) 601-0014

Website: [www.mscoastchamber.com](http://www.mscoastchamber.com)

*Biloxi Chamber of Commerce*

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

*Pass Christian Chamber of Commerce*

Website: [www.passchamber.com](http://www.passchamber.com)

#### Jackson County

Website: [www.co.jackson.ms.us](http://www.co.jackson.ms.us)

##### Jackson County Economic Development Foundation

P.O. Drawer 1558 / Pascagoula, MS 39568  
Phone: (228) 769-6263 / Fax: (228) 762-8431

##### Jackson County Chamber of Commerce

Website: [www.jcchamber.com](http://www.jcchamber.com)

*Ocean Springs Chamber of Commerce*

Website: [www.oceanspringschamber.com](http://www.oceanspringschamber.com)

#### Pearl River County

Website: [www.pearlrivercounty.net](http://www.pearlrivercounty.net)

##### Pearl River County Economic Development Partnership

P.O. Box 278 / Picayune, MS 39466  
Phone: (601) 798-8036 / Fax: (601) 798-9428

#### Stone County

Website: [www.stonecounty.com](http://www.stonecounty.com).

## Other Helpful Resources

Better Business Bureau (BBB)  
P.O. Box 3302 / Ridgeland, MS 39158  
Phone: (800) 987-8280 / (601) 977-1020 / Fax: (601) 977-0704  
Websites: [www.bbb.org](http://www.bbb.org) / [www.bbb.mississippi.org](http://www.bbb.mississippi.org)

Census State Data Centers  
Website: [www.census.gov/sdc/www](http://www.census.gov/sdc/www)

Mississippi Contract Procurement Center  
1636 Popps Ferry Road, Suite 229 / Biloxi, MS 39532  
Phone: (228) 396-1288 / (228) 396-2520  
Website: [www.msccpc.com](http://www.msccpc.com)

Mississippi Gulf Coast Community College  
Small Business Development Center - Jackson County Campus  
2300 Highway 90 / P.O. Box 100 / Gautier, MS 39553  
Phone: (228) 497-7723

Mississippi Worker's Compensation Commission (MWCC)  
P.O. Box 5300 / Jackson, MS 39296  
Phone: (601) 987-4200  
Website: [www.mwcc.state.ms.us](http://www.mwcc.state.ms.us)

United States Equal Employment Opportunity Commission (EEOC)  
207 West Amite Street / Jackson, MS 39201  
Phone: (601) 965-4537  
Website: [www.eeoc.gov](http://www.eeoc.gov)

United States Department of Labor (USDOL)  
Occupational Safety and Health Division (OSHA)  
3780 I-55 North, Suite 210 / Jackson, MS 39211  
Phone: (601) 965-4606 / Fax: (601) 965-4610  
Website: [www.osha.gov](http://www.osha.gov)

United States Department of Labor (USDOL)  
Wage and Hour Division  
188 East Capitol Street / Jackson, MS 39269  
Phone: (601) 965-4347  
Website: <http://www.dol.gov/dol/topic/wages/index.htm>



## ACKNOWLEDGEMENTS

### KRISTINA BROUSSARD

Kristina Broussard was born and raised in Biloxi, MS and graduated from Biloxi High School in 1995. After graduation she became a full time tutor for the HOSTS (Help One Student to Succeed) program at Lopez Elementary School in Biloxi, MS from 1995 to 1997. She attended MGCCC Jefferson Davis Campus in Gulfport, MS from 1997 to 2000 and received her Associates of Liberal Arts. In 2000, she moved to Orlando, FL for an internship with the Living Seas Aquarium; Walt Disney World College Program.



Kristina moved to Greeley, CO in 2002, to attend the University of Northern Colorado. She worked as a livestock caretaker for the Kastner Ranch in Evans, CO and as a Laboratory Assistant for the General Biology Lab Professors. She received her Bachelor of Science Degree: Field and Research Biology in 2004. In 2005, she began working for Project Recovery, a crisis counseling group through the MS Department of Mental Health. She is currently employed with the Mississippi Department of Marine Resources Seafood Technology Bureau as a Seafood Officer.

### MAI DANG

Mai Dang was born in San Diego, CA. Shortly after, she moved to Biloxi, MS and was raised in D'Iberville, MS for 22 years. She graduated from D'Iberville Senior High School in May 2000. After graduation, she attended Chris' Beauty College in June 2000. She completed the State Board requirements of 250 hours and received her diploma in July 2000. She passed the Cosmetology State Board practical and written exams and received her Manicurist License in August 2000. She worked in the professional field for six years in Gulfport, MS. She attended Mississippi Gulf Coast Community College Jefferson Davis Campus and graduated with an Associates of Applied Science in Business in May 2004. Currently, she is continuing her education.



In May 2006, she became employed with the MS Department of Marine Resources Seafood Technology Bureau. She provides technical assistance to the seafood industry. To help serve the Vietnamese community, she translates for the fishermen who are unable to speak or understand English.

### RUTH ALVIOLA-POSADAS

Ruth Alviola-Posadas is the Project Leader of the grant to develop a seafood business brochure for the Mississippi Seafood Industry by the Mississippi Trust Fund Program 2006 Grant. Due to Hurricane Katrina and Rita, the seafood brochure became a full blown seafood guide to help meet the needs of rebuilding the Mississippi Seafood Industry; hence the guide entitled "How to Start a Seafood Business in South Mississippi" was developed. Prior to this project, she had published an Oyster Cookbook Volume 1 in cooperation with Dr. Linda Andrews of the MSU Seafood Laboratory, Coastal Research and Extension Center who developed the oyster recipes as part of the effort to promote the use of oysters in the American cuisine and encourage an alternative method to oyster consumption through value added product technologies.

She also developed brochures and educational materials for the post-harvest processing of oysters.

She has a Bachelor of Science degree in Inland Fisheries from Mindanao State University and a Masters' of Science degree in Aquaculture from University of the Philippines. She worked for 25 years in the field of Aquaculture and Fisheries, 11 years in research and 14 years in a commercial aquaculture facility producing hybrid striped bass, large mouth bass, blue and brown catfish, big head carp and several species of tilapia. Currently, she is the Bureau Director of the Seafood Technology Bureau, Office of Marine Fisheries, MS Department of Marine Resources.



Matthew Broussard, Artist

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