

Small Business Resource Guide

START-UP, EXPANSION, RELOCATION



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Starting a Business



Starting your own business can be very exciting but also frightening. It can be a dream come true or a nightmare. Complete freedom. Unlimited opportunity. Dreams realized. Responsibilities.

By considering the Chippewa area as a place for your business, we think you're already on the right track. Even so, we want to help make the business start-up a little smoother by helping point you in the right direction. This publication was made to provide you with the basic information and resources for starting a business. We also recommend you consult with a business advisor, attorney and accountant when starting a business.

Knowledge of the business, sufficient capital, good experience, and a unique idea at the right time are just some of the characteristics of a successful business owner. Although there isn't any way that you can guarantee that you'll become a successful owner, you can greatly improve your odds by becoming well-prepared for the task. The Chippewa Falls Area Chamber of Commerce President would be glad to sit down with you and discuss starting or expanding your business. Call us at (715) 723-0331 to set up an appointment.

And of course once you have your business up and running, we'd like to invite you to become a part of the Chippewa Falls Area Chamber of Commerce.

Starting a Business

EMPLOYEE HIRING

Hiring Regulations

Americans with Disabilities Act
(800) 514-0301
www.usdoj.gov/crt/ada/business.htm

Division of Worker's Compensation
(608) 266-3153
www.dwd.state.wi.us/wc/default.htm

Employment Posters
(800) DOC-SALE
www.dwd.state.wi.us

Federal Employer Identification Number (FEIN)
(877) 777-4778 or (715) 836-8750
www.irs.gov

Chippewa County Job Center
(715) 720-2840

Chippewa Valley Society for Human Resources Management (CVSHRM)
<http://www.wishrm.org/chapter/chpval/index.html>

Department of Revenue
(608) 266-2776
Eau Claire Office-(715) 836-2811
www.dor.state.wi.us

Immigration Laws
(800) 375-5283
www.uscis.gov/graphics/formsfee/forms/I-9.htm

New Hire Report Law
(888) 300-4473
www.newhire-usa.com/wi/

Wisconsin Withholding Tax Identification Number
(715) 836-2811

Wisconsin Department of Workforce Development
(608) 266-3131
www.dwd.state.wi.us/er

U.S. Department of Labor
(888) 972-7332
www.dol.gov/elaws

Internal Revenue Service
(800) 829-3676
Free Federal Business Tax Kits

Tax Requirements

Wisconsin Tax Forms and Publications
(608) 266-1961
www.dor.state.wi.us/html/pubs.html

Compliments of Chippewa Falls Area Chamber of Commerce

We hope this booklet has helped you in planning your new business or expansion. The Chamber would be glad to go through this booklet with you and answer any questions you have about it. Please call the Chamber at 723-0331 to set up an appointment. Good luck in your future endeavours.



Starting a Business

FINANCIAL RESOURCES

The Wisconsin Department of Commerce (COMMERCE) has a broad range of financial assistance programs to help businesses undertake economic development. COMMERCE maintains a network of Area Development Managers to offer customized services to each region of Wisconsin. Contact the business helpline: 1(800) HELP-BUSINESS or www.commerce.wi.gov/MT/MT-COM-2000.html for more information.

- * Community Development Block Grant Economic Develop. Program
- * Customized Labor Training (CLT)
- * Employee Ownership Assistance
- * Economic Diversification Loan
- * Economic Impact Loan (EIL)
- * The Enterprise Development Zone
- * Industrial Revenue Bonds (IRB)
- * Major Economic Development
- * Rural Economic Development
- * Technology Development Fund
- * Technology Development Loan
- * Tax Incremental Financing (TIF)
- * Wisconsin Trade Project Program

Other Financial Resources

Chippewa Falls Industrial Development Corporation
(715) 726-2729

Chippewa County Economic Development Loan Fund and I-94 Corridor Technology Zone
(715) 723-7150

Downtown Reinvestment Loan
(715) 723-7858

Xcel Energy Economic Development Loan Program
(715) 836-1106

Impact Seven
(608) 251-7450 www.impactseven.org

Small Business Administration
(608) 441-5263 www.sba.gov

Wisconsin Department of Veterans Affairs
(800) WIS-VETS <http://dva.state.wi.us>

Wisconsin Housing and Economic Development Authority-WHEDA
(800) 334-6873 www.wheda.com

Wisconsin Women's Business Initiative Corporation (WWBIC)
(414) 263-5450 www.wwbic.com

Wisconsin Business Development Finance Corporation-WBD
(715) 834-9474 www.wbd.org

Small Business Innovation Research
(202) 205-6450
www.wisconsinbir.org

USDA Rural Development
(715) 345-7615
www.rurdev.usda.gov/wi

Wisconsin Community Action Program Association-WISCAP
(608) 244-4422 www.wiscap.org

Chippewa Valley Angel Investors Network (715) 726-2727



Starting a Business

STRUCTURING THE BUSINESS

Risk Assessment

The Department of Commerce publication "An Entrepreneur's Guide for Going into Business in Wisconsin: Piecing it All Together" provides comprehensive information on starting your business. The Build Your Business web site found at www.wisconsin.gov/state/byb can also help you evaluate whether or not owning and running a business is right for you.

Business Advisors

- Accountant
- Banker
- Business Planner
- Score
- Attorney
- Broker
- Chamber of Commerce
- Insurance Agent

Naming Your Business

When you decide on a name for your company the following resources may be helpful to determine if they are already reserved or in use:

Chippewa County Register of Deeds
(715) 726-7994
www.co.chippewa.wi.us

ICANN Internet Corporation
(310) 823-9358
www.icann.org

WI Department of Financial Institutions
(608) 261-7577
www.wdfi.org/corporations/crispix

Office of the Secretary of State
(608) 266-5653
www.state.wi.us/agencies/sos

Legal Entities

The following are options for structuring your business. The type of business will affect your liability and tax treatment. Be sure to discuss these options with an attorney or accountant.

- * Sole Proprietorship
- * General Partnership
- * Corporation
- * Association
- * Limited Liability Company (LLC)
- * Limited Partnership
- * Limited Liability Partnership
- * Corporation

Web Sites Resources: * www.irs.gov * www.commerce.state.wi.us
* www.dor.state.wi.us/html/business.html * www.wdfi.org



Starting a Business

BUSINESS PLAN

A business plan is a formal document which explains in detail your strategy for developing a financially successful business. This plan should lay out how you are going to run your business. A business plan will help you organize your thoughts, as well as your resources. Writing a business plan is mandatory if you plan to seek business financing.

Business Plan Should Include

- Executive Summary
- Overview
- Description of products and services
- Analysis
- Marketing strategy
- Operations plan
- Description of the experience
- Schedule of activities
- Analysis of critical risks and problems
- Financial Plan

Business Plan Advisors

- Accountant
- Attorney
- Banker
- Insurance Agent/Broker
- SCORE
- Small Business Development Center
- Virtual Business Incubator
- Resource Center

Resources for a Business Plan

Bureau of Economic Analysis
(202) 606-9208 www.bea.doc.gov

Bureau of Labor Statistics
(202) 691-5200 www.bls.gov

Federal Citizen Information Center
(888) 878-3256 www.pueblo.gsa.gov

Forward Wisconsin
(715) 833-6666 www.forwardwi.com

Government Printing Office
(866) 512-1800 www.gpoaccess.gov

International Trade Administration
(800) USA-Trade www.ita.doc.gov

SCORE
(715) 834-1573 www.score-eauclaire.org

Small Business Administration
(608) 441-5263 www.sba.gov

Wisconsin Department of Admin.
(608) 266-2309 www.doa.state.wi.us

WI Department of Commerce
(608) 266-1018
www.commerce.state.wi.us

WI Department of Revenue
(608) 266-2772 Eau Claire: 836-2811
www.dor.state.wi.us

Wisconsin Small Business Development Center
(715) 836-5811 www.uwex.edu/sbdc

U.S. Bureau Census
(301) 763-3030 www.census.gov



Starting a Business

REGULATORY REQUIREMENTS

Local, State or Federal licenses, and permits may be necessary for a business. For Federal information contact the Federal Information Center at 1(800) 688-9889 or www.doc.gov. A State online resource www.wisconsin.gov will assist entrepreneurs in obtaining state license and permit information. Contact local municipal clerks' office regarding local permits, licenses and regulations which may apply.

State of Wisconsin Permits and Licenses

Wisconsin Department of Regulation and Licensing
(608) 266-2112
<http://drl.wi.gov/index.htm>

Wisconsin Department of Commerce Permit Information Center
(800) 435-7287
www.commerce.state.wi.us

Local Permits and Licenses-Clerks

Chippewa Falls - (715) 726-2719
Chippewa County - (715) 726-7980
Bloomer - (715) 568-3032

Cornell - (715) 239-3710
Hallie - (715) 726-2660
Stanley - (715) 644-5758

Building, Zoning and Land Use Permits

City of Chippewa Falls-City Inspector
(715) 726-2752

City of Chippewa Falls-City Engineer
(715) 726-2736

WI Department of Commerce - Division of Safety and Buildings
(715) 726-2541

Chippewa County Highway Office and Shop
(715) 726-7914

Chippewa County Zoning Office
(715) 726-7940

Zoning townships: Anson, Eagle Point, Hallie, Lafayette, Ruby, Wheaton, Woodmohr, Village of Lake Hallie

Health & Safety and Environmental Resources

Americans With Disabilities Act
(800) 514-0301
www.usdoj.gov/crt/ada/business.htm

Department of Natural Resources
(715) 365-8936 or (715) 839-3700
www.dnr.state.wi.us/permitprimer

Environmental Protection Agency
(202) 566-2816 www.epa.gov/sbo

OSHA
(715) 832-9019 www.osha.gov

WI Department of Health & Family Services-Division of Public Health
Eau Claire Office (715) 836-5362
<http://dhfs.wisconsin.gov>

Wisconsin Office of The Commissioner of Insurance
(800) 236-8517 www.oci.wi.gov

U.S. Department of Labor
(866) 4-USA-DOL www.dol.gov/elaws