

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 that 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
(715) 836-8750 www.irs.gov

Chippewa County Job Center
(715) 720-2840
www.workforceresource.org

Chippewa Valley SHRM
An affiliate of the Society for Human
Resource Management
<http://chippewavalley.shrm.org>

Immigration Laws
(800) 375-5283 www.uscis.gov

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

Wisconsin Withholding Tax
Identification Number
(715) 836-2811 <http://www.dor.state.wi.us/pubs/pb166.pdf>

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
www.irs.gov

Tax Requirements

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

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 715-723-0331 to set up an appointment. Good luck in your future endeavours.

Starting a Business

Financial Resources

The Wisconsin Economic Development Corporation has a broad range of financial assistance programs to help businesses undertake economic development. The **Economic and Community Development (ECD)** division assists Wisconsin communities to enhance their vitality by undertaking public investment that contributes to overall community and economic development. Eligible projects include the expansion jobs, business development, tax base and the reuse of vacant land or building and related activities. Contact Jason Scott at 608-210-6790 or look on wedc.org for more information on:

- * 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 | Wisconsin Housing and Economic Development Authority-WHEDA
(800) 334-6873 www.wheda.com |
| Chippewa County Economic Development Loan Fund and I-94 Corridor Technology Zone
(715) 723-7150 | Wisconsin Women's Business Initiative Corporation (WWBIC)
(414) 263-5450 www.wwbic.com |
| Downtown Reinvestment Loan
(715) 723-7858 | Wisconsin Business Development Finance Corporation -WBD
(715) 834-9474 www.wbd.org |
| Xcel Energy Economic Development Loan Program
(715) 836-1106 | Small Business Innovation Research
(202) 205-6450
www.wisconsinsbir.org |
| Impact Seven
(608) 251-7450 www.impactseven.org | USDA Rural Development
(715) 345-7615
www.rurdev.usda.gov/wi |
| Small Business Administration
(608) 441-5263 www.sba.gov | Wisconsin Community Action Program Association-WISCAP
(608) 244-4422 www.wiscap.org |
| Wisconsin Department of Veterans Affairs
(800) WIS-VETS http://dva.state.wi.us | Chippewa Valley Angel Investors Network (715) 726-2727 |

Starting a Business

Structuring the Business

Risk Assessment

A Build Your Business web site found at www.wisconsin.gov/state/byb.index.html was designed to make it easy for you to obtain the information you need to seriously plan and prepare for the start or expansion of your business. The new Business Wizard can help also, ww2.wisconsin.gov/state/wizard.

Business Advisors

- Accountant
- Attorney
- Banker
- Broker
- Business Planner
- Chamber of Commerce
- Score
- 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) 301-5800
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

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.wedc.org
* www.wdfi.org * www.revenue.wi.gov/businesses

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.gov	Small Business Administration (608) 441-5263 www.sba.gov
Bureau of Labor Statistics (202) 691-5200 www.bls.gov	Wisconsin Department of Admin. (608) 266-2309 www.doa.state.wi.us
Federal Citizen Information Center (719) 295-2675 www.publications.usa.gov	WEDC (608) 267-4417 www.wedc.org
Forward Wisconsin (262) 691-7873 www.forwardwi.com	WI Department of Revenue (608) 266-2772 Eau Claire 836-2811 www.dor.state.wi.us
Government Printing Office (866) 512-1800 www.gpoaccess.gov	Wisconsin Small Business Development Center (715) 836-5811 www.uwec.edu
International Trade Administration (800)USA-Trad(e) www.ita.doc.gov	U.S. Bureau Census (301) 763-3030 www.census.gov
SCORE - (715) 834-1573 www.score-eauclaire.org	

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

Department of Safety and
Professional Services
(608) 266-2112
<http://drl.wi.gov>

Wisconsin Economic Development
Corp. (WEDC)
(800) 435-7287
[www.wedc.org/permits and licensing](http://www.wedc.org/permits%20and%20licensing)

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

Chippewa County Highway
Office and Shop
(715) 726-7914
Chippewa County Zoning Office
(715) 726-7940
Zoned 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.ada.gov
Department of Natural Resources
(715) 365-8936 (715) 839-3700
www.dnr.wi.gov
Environmental Protection Agency
(202) 566-2075 www.epa.gov/sbo
OSHA
(715) 832-9019 www.osha.gov

WI Department of Health
Western Div. of Public Health,
Eau Claire Office (715) 836-5362
<http://dhs.wi.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