



Planning or Expanding Your Business – A Getting Started Guide

This Planning or Expanding Your Business guide is provided by the partner organizations of Centergy. Our goal is to assist you in the growth and development of your business in Central Wisconsin.

This document is designed to answer some of the most frequently asked questions about starting a business. Upon review of this booklet, you are encouraged to contact the Small Business Development Center, SCORE or any of the local chambers of commerce to arrange a meeting with a professional business counselor to discuss your specific business venture, all listed at www.centergy.net. You can also call Centergy at 715.843.9563 for further direction.

Business Startup Checklist:

There is a lot to opening a business. The following list is a start. Use it to brainstorm and plan the tasks you need to accomplish. Each business is different and this is not a comprehensive list. Contact business assistance resources for clarification or more information.

- ✓ Objectively determine whether your business idea is feasible
- ✓ Write a business plan
- ✓ Choose an appropriate name for your business. Verify right to use name, register the name, (Not necessary to register business name in Wisconsin.)
- ✓ Identify helpful membership organizations (e.g. Chamber of Commerce, Builders Associations, trade associations, etc.)
- ✓ Analyze factors that would determine a good location for your business
- ✓ Check zoning ordinances for your proposed location
- ✓ Research business signage and regulations
- ✓ Register your business with the appropriate city, county and state organizations (may or may not be required in your location)
- ✓ Obtain required permits and licenses
- ✓ Obtain employer ID number, withholding tax numbers, tax permits as required
- ✓ Determine business hours
- ✓ Choose the appropriate legal form (proprietorship, corporation, partnership, LLC, etc.)
- ✓ Open a business checking account
- ✓ Arrange for financing/line of credit if needed based on business plan
- ✓ Determine when phone book is printed and when listings/ads are due

- ✓ Arrange for telephone service, internet services, utilities and other services (janitorial service, waste removal, laundry service, lawn mowing, plowing, etc.)
- ✓ Select and start a business record keeping/accounting system
- ✓ Determine and purchase appropriate business insurance
- ✓ Don't forget Workers Compensation and Unemployment Insurance
- ✓ Obtain required labor posters if you will have employees.

Business Plans

Getting all of the ideas you have in your head onto paper can be a daunting task. Helpful websites include www.score.org ; www.business.gov; www.vbi.biz; www.uwsp.edu/conted/sbdc; www.wenportal.org

Several publications have been developed by the Wisconsin Department of Commerce to assist businesses. They cover an array of topics from starting a business, to financing options. You may obtain copies of these publications by calling the Dept. of Commerce at 800-435-7287 or downloading from <http://wedc.org>

Entrepreneurial /Training Program offered by the University of WI Stevens Point SBDC – The Entrepreneurial Training Program (ETP) is a comprehensive business planning series held over 8 evenings in multiple locations throughout the year. Training grants from the WI Department of Commerce subsidize 75% of the participant's tuition. For a workshop schedule and to register, go to www.uwsp.edu/conted/sbdc.

Business Wizard – The State of Wisconsin Business Wizard uses a series of five question-and-answer pages. The Wizard provides customized information to help you start and operate a Wisconsin-based business. By investing a few minutes of your time, the Business Wizard will help you to:

- Determine licensing, permitting, and regulatory requirements
- Obtain necessary application forms
- Identify available state resources
- Access other valuable business-related information

Your customized information will be contained in a results page that can be saved, printed or bookmarked for future reference. <http://www.wisconsin.gov/state/app/wizard/loadintro>

Wisconsin Innovation Service Center – 262-472-1365, http://academics.uww.edu/business/innovate/contact_us.htm The focus of the Innovation Center's assistance program is on evaluation service that has been designed to help inventors and owners of small businesses determine the potential for commercial success of inventions and new products ideas, and to help them understand the innovation progress. If you have an invention or new product idea that needs further research, the Wisconsin Innovation Service Center may be able to assist.

Sites and Buildings Database – Looking for a location for your business? Please visit your local chamber’s website or www.locateinwi.com. This is also available on Centergy’s website at www.centergy.net.

Traffic Counts – If you are concerned with traffic trends of a particular area in the Centergy region, the WI Department of Transportation provides specific maps with traffic counts by municipality. Visit <http://www.dot.state.wi.us/travel/counts>

Zoning – Each municipality has different restrictions related to zoning. You should check with the municipality that your business is going to be located in. Ask for the zoning permit department to make sure your business is located in a suitable location.

Wisconsin Department of Financial Institutions – This department is responsible for the registration of new entities in the State. Visitors may obtain information on availability of business names and find the rules governing the establishment of corporations, LLC’s, etc. Visit www.wdfi.org or call 608-261-9555.

Wisconsin Department of Regulation & Licensing – This department supervises a variety of examining boards in various trades and professionals (e.g. health professionals, accountants, real estate brokers, veterinarians, private detectives, and professional fundraisers). The department can be reached at 608-266-2112 or <http://drl.wi.gov>

License, Permit and Registration Services – Need to apply for a license, permit, registration or certification Wisconsin? <http://www.wisconsin.gov/state/app/license>

Government Procurement – www.wispro.org or <http://matcmadison.edu/bpac>, 608-243-4490. You may be interested in securing government contracts both state and federal.

Accessing Other State and Federal Agencies

Patent & Trademarks www.uspto.gov

A patent is a grant issued by the U.S. government giving an inventor the right to exclude all others from making, using, or selling an invention within the U.S., its territories and possessions. There are several patent and trademark publications available through the Government Printing Office, 866-5112-1800. Two libraries in Wisconsin have patent information available in microfilm and in bound volumes. Those are Kurt F. Wendt Engineering Library, University of Wisconsin-Madison at (608) 262-6845 or Milwaukee Public Library at (414) 286-3051.

A trademark is a word, name, symbol, or device, or any combination of these, adopted and used by a manufacturer or merchant to identify goods and distinguish them from those manufactured or sold by others. In short, it is a brand name, logo, or the like used on goods moving in the channels of trade. To receive information about Trademarks contact the Government Printing Office Bookstore 1-866-512-1800.

State Bar Association of Wisconsin - You may call 800-728-7788 or visit www.wisbar.org for business assistance from the State Bar Association of Wisconsin. For information on the lawyer referral program call 608-257-4666.

Census, Demographic & Population Information – Detailed information is available on line at www.census.gov or through the WI Department of Administration, Demographic Service Center, P.O. Box 8944, Madison, WI 53708-8944 (608) 266-1927.

Franchise & Securities Registration – Wisconsin registers issues of franchise and securities offerings in the state. Contact the Wisconsin Department of Financial Institutions Security Division, P.O. Box 1768, Madison, WI 53701-1768; 608-266-1064; Franchises 608-266-8557, website www.wdfi.org.

Minority Business Development – This program provides financial support for early business planning, expansion or acquisition of an existing business. Projects require matching funds. To qualify, a firm must be certified by the Department of Commerce as a minority owned business. For more information contact 608-266-8380, www.commerce.state.wi.us.

The Small Business Ombudsman – The State’s Small Business Ombudsman assistance business owners with specific complaints about state laws; administrative rules, or agency interpretation; provides information and referrals on special programs; monitors the progress of legislation and rules and acts as a small business advocate; conducts training and organizes local networks to encourage entrepreneurship; and administers Wisconsin’s Regulatory Flexibility Act, which provides for special consideration of small businesses in state administrative rules. Visit: <http://wedc.org> or call 608.267.0297.

State Tax Information – Depending on your type of business, the state requires various permits and tax identification forms. Call the business hot line 1-800-435-7287 to determine your business needs.

The following four items can be applied for on one form, the Business Tax Registration form A-101, which can be found at <http://www.dor.state.wi.us/html/business.html>

- Seller’s Permit – This is required if you sell tangible goods or service at retail that are subject to state sales tax. The Wisconsin Department of Revenue administers and tracks these.
- Resale/Wholesalers or Exemption Certificate – A resale certificate or exemption certificate which discloses a proper basis for exemption on a transaction. This relieves the seller or lessor of any liability for payment of sales tax.
- Consumers Use Permit – This permit is required if you purchase tangible personal property or taxable services outside of Wisconsin and use or consume the property or service in Wisconsin.
- Withholding Tax ID Number – If you hire workers, you must get a state tax ID number and withhold Wisconsin income tax from your employee’s wages.

Federal Tax Information – Federal tax forms and publications needed by most businesses can be obtained from the Internal Revenue Service 1-800-829-0922. You must identify which type of business you are starting, corporation, sole proprietorship, or partnership. The IRS also holds Small Business Tax Workshops for new and existing businesses. For more information visit www.irs.gov.

Social Security – Contact the Social Security Administration, 1-800-772-1213 for more information about payroll deductions and the need for your business to pay the FICA tax. www.socialsecurity.gov.

Wage & Hour Division – The wage & hour division is part of the US Department of Labor. The DOL will give you information on what types of Wage & Hour regulations for compliance. The U.S. Wage and Hour Office can be reached at 608-441-5221 or visit www.dol.gov

Unemployment Compensation – 1-800-494-4944; www.dwd.state.wi.us; Covered liable employers must display a U.C. benefit poster notice showing they are providing unemployment protection to their employees.

Hiring Employees

Workers Compensation – 1-608-267-6704. If an employer is unable to secure insurance coverage on a voluntary basis from an insurance company, the employer can get insurance through the WI Compensation/Rating Bureau's Assigned Risk, Pool a t262-796-4592. A large employer may self-insure its risk if it is a qualified and if it has permission from the Department of Workforce Development. The worker's Compensation Division does maintain the review records to ensure compliance with the law. Employers may contact the Department of Workforce Development (608) 266-65841 for assistance on ways to inform workers about potential benefits. This information can help both employers and employees avoid costly litigation.

Labor Market Information – 608-266-7034, <http://dwd.wisconsin.gov/oea/> For labor market statistical information on employment trends contact the Department of Workforce Development, Office of Economic Advisors.

Employee Training – 608-266-0327, www.dwd.state.wi.us/dws/ The Wisconsin Department of Workforce Development provides information on employee training programs. The Centergy Region is covered by the North Central Wisconsin Workforce Development Board. They can be reached at www.ncwwdb.org or telephone 715.422.4700.

Customized Labor Training (CLT) Program – The CLT program is designed to assist companies that are investing in new technologies or manufacturing processes by providing a grant of up to 50% of the cost of training employees on the new technologies. The program's primary goal is to help Wisconsin manufacturers maintain a workforce that is on the cutting edge of technological innovation. <http://wedc.org>

Occupational Safety & Health Act – www.osha.gov , 800-947-0553

Financing Your Business (Please contact your local chamber of commerce for more information on these and other financial programs.)

U.S. Small Business Administration - The SBA can offer to guarantee a loan made by a private lender, usually a bank, for up to 80 percent of the loan amount. There are three principal parties to an SBA Guaranty loan: SBA, the small business applicant, and the private lender. The lender plays the central role in the loan delivery system. The small business submits the loan application to the lender, who makes the initial review, and if approved for submission to the SBA, forwards the application and analysis to the regional office. If approved by SBA, the lender closes the loan and distributes the funds. For more information contact your local lending institution or go to SBA's website at www.sba.gov.

Tax Credits – All communities in the Centergy region are in a WI Technology Zone. Please contact your local chamber of commerce for more information.

Angel Investment Tax Credit Program – Angel investors and angel investment networks that invest in Qualified New Business Venture may be eligible to claim an income tax credit on that investment. Contact <http://wedc.org>

Transportation Economic Assistance (TEA) Program – TEA provides 50% state grants to governing bodies, private businesses, and consortiums for road, rail, harbor and airport projects that help attract employers to Wisconsin, or encourage business and industry to remain and in Wisconsin. Please contact www.dot.state.wi.us for more information.

Early Planning Grant (EPG) program – The EPG program allows applicants working within certain industry clusters to hire an independent third party to help them prepare a comprehensive business plan. www.wenportal.org

Technology Assistance Grants (TAG) – TAG aids small, high-technology businesses in their efforts to obtain seed, early-state or research and development funding. www.wenportal.org.

Community Development Block Grant for Economic Development Revolving Loan Fund - Successful local development projects depend on effective partnerships. In pursuing their economic goals and objectives, many Wisconsin communities have used the CDBG-ED program to help businesses structure financial packages necessary for a start-up or to expand present operations. These loans, when repaid directly to the community, are used to capitalize a community Revolving Loan Fund (RLF). <http://wedc.org>



www.centergy.net

715.843.9563