

Wisconsin Women's Business Initiative Corporation

Women's Business Initiative Corporation provides hands-on technical assistance, as well as business classes, seminars, workshops, and mentorship programs. Through its micro-loan fund, WWBIC provides access to capital traditionally not available to small businesses. For more information regarding WWBIC's programs, write 2745 North Dr. Martin Luther King Jr. Drive, Milwaukee, WI 53212, or call (414) 263-5450. You can also visit their Web site www.wwbic.com.

Government Procurement

You may be interested in securing government contracts both State and Federal. If you are willing to spend the time it takes to get involved, contact the Wisconsin Procurement Institute at (414) 270-3600 or their website www.wispro.org or you can also contact the Business Procurement Assistance Center <http://madisoncollege.edu/bpac> or by phone (608) 243-4490.

Don't Forget Export

Depending on the industry, think global for marketing your product. The Wisconsin Economic Development Partnership has several international offices as well as professionals here in Wisconsin that can help you sell to the world. Matching grants are available for Exportech, a program that helps you develop your own international Market Access opportunities where you can sell your products at international trade shows. To learn more visit the website: <http://inwisconsin.com/international>

Let's Get This Business Started

It all begins at FCEDP's Business Assistance Center, who has provided this guide to you on the road to success. To optimize your chances, make an appointment with the executive director at FCEDP by calling (715) 784-6069 or email director@forestcountWIbusiness.com

116 South Lake Avenue, Crandon, WI 54520 (715) 478-3450

Planning Your New Business: A Guide to Getting Started



FCEDP'S Business Assistance Center
Your bridge to resources

116 S. Lake Avenue | Crandon, WI | 715.478.3450

This Planning Your New Business guide is provided by the partner organizations of Forest County Economic Development Partnership's Business Assistance Center. Our goal is to assist you in the growth and development of your business in Forest County.

This guide is designed to answer some of the most frequently asked questions about starting a business. Upon review of this guide, you are encouraged to contact the executive director at eh FCEDP Business Assistance Center and arrange a meeting to discuss your specific business venture. You can call (715) 784-6069 or email director@forestcountyWibusiness.com.

Your Business Assistance Center Partners:



FCEDP Business Assistance Center Stakeholders:



United States 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 SBA, forwards the application and analysis to the regional office. If approved by SBA, the lender closes the loan and disburses the funds. For more information, contact your local lending institution or go to the SBA's website at www.sba.gov.

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, Demographics, & Population Information

Detailed information is available online at www.census.gov or through the Wisconsin Department of Administration, Demographics Service Center, P.O. Box 8944, Madison, WI 53708-8944, (608) 266-1927 or Applied Population Laboratory, University of Wisconsin, 316 Agriculture Hall, 1450 Linden Drive, Madison, WI 53706, (608) 262-1515.

Franchise & Securities Registration

Wisconsin registers issues of franchise and securities offerings in the State. Contact the Wisconsin Department of Financial Institutions Securities Division, P.O. Box 1768, Madison, WI 53701-1768; (608) 266-1064; Franchises (608) 266-8577, or log onto their website: www.wdfr.org.

Minority Business Development

Wisconsin Economic Development Corporation's Minority Business Development program is designed to generate and foster the growth of minority businesses in the State of Wisconsin. The WEDC provides consultation and services to minority business owners, entrepreneurs, and resource organizations. Marketplace and the Governor's Conference on Minority Business Development are held annually. This is the state's premier event for Minority Business Enterprises to share ideas to generate and foster the growth of minority businesses.

Patent Libraries

Two libraries in Wisconsin have patent information available in microfilm and in bound volumes. Those are the Kurt F. Wendt Engineering Library, University of Wisconsin-Madison at (608) 262-6845, Website:

<http://wendt.library.wisc.edu/helpwithresearch/patents>

Or Milwaukee Public Library at (414) 286-3051, Website:

http://www.law.wisc.edu/blogs/wisblawg/2009/07/patent_searching_at_milwaukee.html

Google patent Search:

<http://www.google.com/?tbm=pts>

Trademarks

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, (866) 512-1800. Additional information can be obtained by visiting the U.S. Patent & Trademark Office website at www.uspto.gov.

Additional Resources

Business Plans

Getting all the ideas you have in your head onto paper can be a daunting task. The Business Counselor at the Small Business Development Council along with the Executive Director at the FCEDP Business Assistance Center provide you with guidance through the process and evaluate your final product. There are also several websites available that can get you started

http://www.bplans.com/sample_business_plans.cfm

<http://web.sba.gov/busplantemplate/BizPlanStart.cfm>

[Www.score.org](http://www.score.org)

<http://business.usa.gov/>

Wisconsin Economic Development Corporation

Several publications have been developed by WEDC to assist businesses. They cover an array of topics from starting a business to financing options. You can call (608) 210-6700 or visit the website at:

<http://inwisconsin.com>

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Business Startup Checklist

There is a lot that goes in to opening a business. The following list is a good start. It is a great tool for brainstorming and planning the tasks necessary to getting a new business planned and off the ground. Contact the FCEDP Business Assistance Center for clarification or more information.

- ☐ Objectively determine whether your business idea is feasible
- ☐ Write a business plan (guide can be found at FCEDP Business Assistance Office)
- ☐ If it is a product will you manufacture, market, service or outsource? Execute a new product assessment, develop product, file patent
- ☐ 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. Forest County 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
- ☐ Hire CPA to assist with registering business and securing EIN
- ☐ Obtain employer ID number(s), 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
- ☐ Order business cards, other market materials
- ☐ Hire a website designer, or design your own website
- ☐ Determine when phone book is printed and when listings/ads are due
- ☐ Arrange for telephone service, internet service, utilities and other services (janitorial service, waste removal, laundry service, grass mowing, plowing, etc.)
- ☐ Select and start a business record keeping/accounting system
- ☐ Determine and purchase appropriate business insurance-work with underwriter
- ☐ Don't forget Workers Compensation and Unemployment Insurance-product liability
- ☐ Obtain required labor posters if you will have employees

Location—where to locate is important

Sites and Buildings Database

Looking for a location for your business? FCEDP maintains sites and building database with available office, commercial, and industrial buildings/sites available in Forest County and beyond. View the information at www.forestcountyWIbusiness.com and click on “links”. WEDC’s “Locate in Wisconsin” can be accessed by clicking on the link under Business Development Resources.

Traffic Counts

If you are concerned with traffic trends of a particular area in Forest County, the Wisconsin Department of Transportation provides specific maps with traffic counts by municipality. Visit <http://www.dot.state.wi.us/travel/counts/forest.htm> or call FCEDP for a paper copy at (715) 784-6069.

Zoning

Each municipality in Forest County 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 certain your business is located in a suitable location. Some contact information is located on the link page on the website www.forestcountyWIbusiness.com. The Forest County Zoning Office for land use can be reached at (715) 478-3893 or via email at fczone@co.forest.wi.us.

Keeping Legal-Permits, Licenses, and Regulations

The 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.

The 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 <http://drl.wi.gov/> or call (608)266-2112

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Inventions and innovations-Make your Ideas a Reality

Northwoods Inventors and Entrepreneurs Club

Providing you with an opportunity to participate in networking, learn from experienced entrepreneurs/inventors, and develop idea and support for new endeavors. Any self-identified entrepreneur or inventor in Forest, Iron, Langlade, Lincoln, Oneida and Vilas Counties are welcome to attend. For more information call (800) 544-3039 ext 4492 or via email at: mmadl@nicoletcollege.edu.

The Wisconsin Innovation Service Center

The focus of the Innovation Center’s assistance program is an evaluating service that has been designed to help inventors and owners of small businesses to determine the potential for commercial success of inventions and new product ideas, and to help them understand the innovation process. If you have an invention or new product idea that needs further research, contact the Wisconsin Innovation Service Center, College of Business & Economics, 402 McCutchan Hall, University of Wisconsin Whitewater, Whitewater, WI 53190, or call (262) 472-1365. There is also a website: http://academics.uww.edu/business/innovate/contact_us.html.

Technology Development Fund

The fund makes grants in support of research and development of new products and processes. The two primary objectives are: 1) economic development in Wisconsin and 2) increased cooperation business and the university. For specific information regarding the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs contact the Wisconsin Economic Development Corporation (608) 210-6825 or visit the website at <http://inwisconsin.com/small-business-innovation-research-sbir-and-small-business-technology-transfer-sttr/>

Patents

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., it’s territories and possessions. There are several patent and trademark publications available through the Government Printing Office Bookstore (866) 512-1800. Additional information can be obtained by visiting the

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The Small Business Ombudsman

The State's Small Business Ombudsman assists business owners with specific complaints about State laws, administrative rules, or agency interpretation; provides information and referrals on a 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. The SBO also assists companies in identifying alternative financing services. For information visit a page that will steer you in the proper direction of your inquiry be it Business, Safety, Housing or DNR:

<http://commerce.wi.gov/BD/MT-FAX-0905.html> or call (608) 267-0297.

Taxes: One of the Two Certainties of Life

State Tax Information

Depending on your type of business, the State requires various permits and tax identification forms. Call the business hotline at (800) 435-7287.

The following four items can be applied for on one form; the Business Tax Registration form BTR-101, which can be found at:

https://tap.revenue.wi.gov/services/_/#1.

Seller's Permit

This is required if you sell tangible goods or services at the retail level that are subject to State and County sales tax. The Wisconsin Department of Revenue administers and tracks these. You may contact the State Office Building, 200 North Jefferson Street, Room #526, Green Bay, WI 54301 or call (920) 448-5179.

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.

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Consumers Use Permit

This permit is required if you purchase tangible personal property or taxable services outside of Wisconsin and use or consume the product or service in Wisconsin,

Withholding Tax ID Number

If you hire workers, you must get a state tax ID number and withholding 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 (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 located at 2023 Navajo Street, Rhinelander, WI 54501 or call (715) 369-4545 or (800) 772-1213 for more information about payroll deductions and the need for your business to pay the FICA tax. There is a website www.socialsecurity.gov.

Employees-Being Ready as you Grow

Wage and Hour division

The wage hour division is part of the US Department of Labor. The DOL will give you information about what types of wage & hour regulations you must comply with. The US Wage and Hour Office can be reached at (608) 441-5221 or visit www.dol.gov/esa/whd/.

Unemployment Compensation

For more information, contact the Department of Workforce Development (800) 494-4944. Covered liable employers must display a U. C. benefits poster notice showing they are providing unemployment protection to their employees. You can obtain a poster at your local Job Center. Online visit www.dwd.state.wi.us.

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Workers compensation

If an employer is unable to secure insurance coverage on a voluntary basis from an insurance company, the employer can get insurance through the Wisconsin Compensation Rating Bureau's Assigned Risk Pool at (262) 796-4592. A large employer may self-insure its risk if it is 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 at (608) 266-6841 for assistance on ways to inform workers about potential benefits. This information can help both employers and employees avoid costly litigation. For more information on Wisconsin's worker's compensation laws, call (608) 267-6704 or visit their website at <http://dwd.wisconsin.gov/wc/>.

Labor Market Information

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

Employee Training

The Wisconsin Department of Workforce Development provides information on employee training programs. Contact NCWWDB at 3118 Post Road, Suite A, Stevens Point, WI 54481 or via their website at www.ncwwdb.org.

Occupational Safety & Health Act (OSHA)

Information can be obtained from www.osha.gov or the Appleton Area Office, 1648 Tri-Park Way, Appleton, WI 54914, (920) 734-4521. For Safety Consultation call (800) 947-0553.

Wisconsin Business Answer Line

Didn't find the answer here? The Wisconsin Business Answer Line provides free information to small business owners and their staff in the State of Wisconsin on a wide variety of business topics. Staff have access to an extensive document library, phone and web resources and often field calls about starting a business, business planning, permits and licensing, insurance, legal entity types and business financing topics. The service is available from Monday to Friday, 8:30 AM to 4:30 PM. Call: 800-940-7232. Or use this secure line form: <https://secure.wisconsinbdc.org/busanswer/>.

License, Permit, and Registration Services

Need to apply for a license, permit, registration, or certification in Wisconsin? Start here to find out how to apply for these types of services. Although all services are not currently available, the number of available services will increase over time, providing you with more convenient access to a greater variety of statewide services. To use this service enter your search information at: <http://ww2.wisconsin.gov/state/license/app?COMMAND=gov.wi.state.cpp.license.command.LoadLicenseHome>

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. In order for the Wizard to work properly, session cookies are used to create a customized result page based on responses to questions in the Business Wizard. There is also a "help" section for more information. Visit the website at:

<http://ww2.wisconsin.gov/state/wizard/app/LoadIntro>

Important The Business Wizard covers licensing, permitting, and regulatory requirements for the State of Wisconsin. It also covers certain federal and local regulations. When reviewing your results page, be aware that the list of licensing, permitting, and regulatory requirements may not be complete. Depending on your specific business type and geographic location, additional federal and local regulations may apply.