Planning or Expanding Your Business-A Getting Started Guide

This Planning or Expanding Your Business Guide was provided to the Langlade County Community Development Corporation by the partner organizations of Centergy. Our goal is to assist you in the growth and development of your business in Langlade County.

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 or SCORE to arrange a meeting with a professional business counselor to discuss your specific business venture. You can also call Langlade County Community Development Corporation for further direction at 715-623-5123.

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. 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.buisness.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 call the Department of Commerce at 1-800-435-7287 or downloading from their website: www.commerce.state.wi.us

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 www.wisconsin.gov/state/app/wizard/loadintro.

Wisconsin Innovation Service Center- www.academics.uww.edu/buisness/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.

**Traffic Counts**- If you are concerned with traffic trends of a particular area, the WI Department of Transportation provides specific maps with traffic counts by municipality. 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. www.wdfi.org

**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). www.drl.wi.gov

**License, Permit and Registrations Services**- Apply for license, permit, registration, or certification at www.wisconsin.gov/state/app/license

**Government Procurement**- You may be interested in securing government contracts both state and federal. www.wispro.org or www.matcmadison.edu/bpac

**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 with the U.S., its territories and possessions. There are several patent and trademark publications available through the Government Printing Office. 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 or Milwaukee Public Library.

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**- www.wisbar.org or call 800-728-7788 for business assistance from the State Bar Association of Wisconsin. For information on the lawyer referral program call 1-608-257-4666.

**Census, Demographic & Population Information**- www.census.gov or through the WI Department of Administration 1-608-266-1927.
Franchise & Securities Registration- Wisconsin registers issues of franchise and securities offerings in the state. [www.wdfi.org](http://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. [www.commerce.state.wi.us](http://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 an acts as a small business advocate; conducts training and organizes local networks to encourage entrepreneurship; and administers Wisconsin’s Regulatory Flexibility Act, which provides special consideration of small businesses in state administrative rules. [www.commerce.wi.gov/BD/MT-FAX-0905.html](http://www.commerce.wi.gov/BD/MT-FAX-0905.html)

State Tax Information- Depending on your type of business, the state requires various permits and tax identification forms. The following four items can be applied for on one form, The Business Tax Registration form A-101 found at [www.dor.state.wi.us/html/business.html](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 lesser of any liability for payment of sales tax.
- **Consumer 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. 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. [www.irs.gov](http://www.irs.gov)

Social Security- Contact the Social Security Administration for more information about payroll deductions and the need for your business to pay the FICA tax. [www.socialsecurity.gov](http://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 1-608-441-5221 or [www.dol.gov](http://www.dol.gov)
**Unemployment Compensation**- Covered liable employers must display a U.C. benefit poster notice showing they are providing unemployment protection to their employees. [www.dwd.state.wi.us](http://www.dwd.state.wi.us)

**Hiring Employees**

**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 WI Compensation/Rating Bureau’s Assigned Risk, Pool. 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 for assistance on ways to inform workers about potential benefits. This information can help both employers and employees avoid costly litigation. [www.dwd.state.wi.us](http://www.dwd.state.wi.us)

**Labor Market Information**- For labor market statistical information on employment trends contact the Department of Workforce Development, Office of Economic Advisors. [www.dwd.wisconsin.gov/oea/](http://www.dwd.wisconsin.gov/oea/)

**Employee Training**- The Wisconsin Department of Workforce Development provides information on employee training programs. [www.dwd.state.wi.us/dws/](http://www.dwd.state.wi.us/dws/)

- **Business Employees’ Skills Training (BEST) Program**- BEST was established to help small businesses in industries that are facing severe labor shortages upgrade the skills of their workforce. The BEST program provides applicants with a tuition reimbursement grant to help cover a portion of the costs associated with training employees. [www.commerce.state.wi.us](http://www.commerce.state.wi.us)

- **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. [www.commerce.state.wi.us](http://www.commerce.state.wi.us)

**Occupational Safety & Health Act**- [www.osha.gov](http://www.osha.gov)

**Financing Your Business**- There are many programs available to help with gap financing for your business. Please contact your local Economic Development Department. For Langlade County you may visit [www.langladecounty.org](http://www.langladecounty.org) or call Christine Berry at 715-627-6384.

**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. www.sba.gov

**Tax Credits** - Please contact your local Economic Development Department for available tax credits in your community. For Langlade County www.langldecounty.org or call Christine Berry at 715-627-6384.

**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, equal to 12.5% each of two years. www.commerce.state.wi.us

**Technology Matching Grants** - The Wisconsin Department of Commerce’s Technology Matching Grant program is open to small Wisconsin Businesses that are completing an application for federal funds to assist with the development of commercialization of a technologically innovative progress, product, or service. www.wenportal.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. www.dot.state.wi.us

**Dairy 2020 Early Planning Grant 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). www.commerce.state.wi.us

**Industrial Revenue Bonds** - This program now has more than $200 million available to assist small manufacturers with expansion projects through low interest financing. www.commerce.state.wi.us

Information provided by CENTERY.