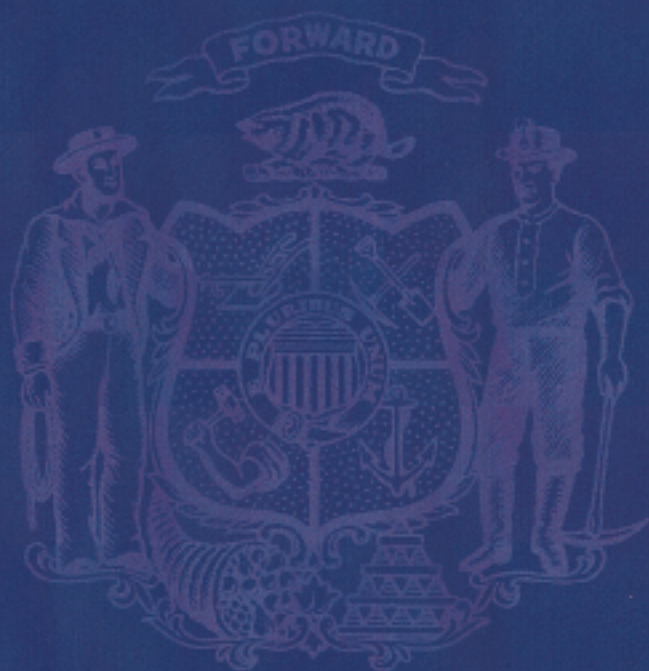


# Starting a Business?

Here's Help!



COMMERCE



# STARTING A BUSINESS? *HERE'S HELP*

## **How To Use This Publication**

This publication should be used as a starting point for identifying both regulatory requirements and assistance programs that apply to your business. While this publication contains some preliminary coaching on basic government requirements, you will need to contact the listed numbers for in-depth information on specific topics. The table of contents lists topics alphabetically.

If you are seeking business training or counseling, start with the Small Business Development Centers and SCORE offices listed on page 12. These organizations provide training, self-help workbooks, and counseling services for both start-ups and established businesses. For additional information, be sure to consult the list of available Department of Commerce publications on page 14.

Anyone starting a business should contact the Department of Commerce, Business Development Assistance Center, to identify license, business regulation, and tax requirements that apply to particular businesses and professions in Wisconsin. Contact 1-800-HELP-BUSINESS. Anyone hiring employees should be sure to read the employee and employment practices section of this publication.

**Additional information** about many of the subjects mentioned in this booklet can be found on our web site at: <http://www.commerce.state.wi.us> . Wherever possible, other agencies' web addresses are noted as well.

The Internet can also provide a wealth of information about related business topics, including business education. Check-out the business topics on the State's new internet portal, at: <http://www.wisconsin.gov> .



# STARTING A BUSINESS? *HERE'S HELP*

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# GOING INTO BUSINESS

## WHY GO INTO BUSINESS?

People go into business for many reasons. They wish to control their economic destiny, exercise creative freedom, profit from their work, and gain the satisfaction of becoming successful by their own efforts.

However, there are also disadvantages to going into business. For this reason, you must begin your decision making process by doing a serious risk assessment. A good book on going into business can walk you through doing risk assessment, and help you navigate the processes for getting a business up and running.

The Department of Commerce publication *GOING INTO BUSINESS IN WISCONSIN: AN ENTREPRENEUR'S GUIDE* (see order form on page 14) will give you comprehensive information on starting your business.

## WHY NOT TO GO INTO BUSINESS?

A significant portion of businesses fail in their first few years, and a large percentage of these failures are due to mismanagement. Many new business owners must take large financial risks, often personally guaranteeing business start-up loans or taking out a second mortgage on their homes. You should think through your risk tolerance on these issues, and be honest in assessing your willingness and ability to persevere under potentially difficult circumstances.

All businesses need adequate markets for their products and services. In determining the feasibility of your business idea, you should thoroughly examine the potential market for the product or service you wish to offer, and the strength of the competition.

## STARTING YOUR OWN BUSINESS

If you choose to organize a new business from scratch, you should prepare a clear plan that takes your idea and forms it into a profit-making business. An attorney, accountant, and/or qualified business consultant should be contacted before buying, starting or franchising a business, or licensing your product to another business.

## BUYING AN EXISTING BUSINESS

Rather than starting your own business you may choose to buy an existing business. Buying an existing business is not a process to be taken lightly. Professional business consultants who specialize in buying or selling a business can be of great assistance in this area. These consultants are listed in your business yellow pages. To choose the consultant who will meet your needs, obtain referrals and information from associates in the business community, including your attorney, accountant, and banker.

## FRANCHISING

Franchises offer the buyer assistance with management training, advertising, promotion, and advisory functions, and access to a proven name and business method. Franchises tend to have a lower failure rate than other kinds of business. For more information, see page 9.

## COLLECTING ROYALTIES ON YOUR PRODUCT

Instead of starting your own business, you might decide to license your product to another business and collect royalties. The owner of a patent, trademark, copyright, or trade secret has an exclusive right to the use of his or her property. See pages 11 and 12 for further information.

## LEGAL FORMS OF ORGANIZATION

There are several legal forms of organizing your business: sole proprietorship, partnership, limited partnerships, limited liability partnerships, cooperatives and corporations. Your business advisor can counsel you on the most appropriate structure for your business. For a more detailed discussion of business types, order *GOING INTO BUSINESS IN WISCONSIN: AN ENTREPRENEUR'S GUIDE* (see order form on page 14).



# BUSINESS PLAN / LOAN PROPOSAL

The business plan is a formal document explaining in detail your strategy for developing a financially successful business. The submission of a good business plan is a must if you expect to receive financing. Virtually all sources of financing require a plan. This plan is usually the basis for the decision of a lender or investor on whether or not to finance the business. If you decide to seek equity or venture capital, or sell shares of stock, your business plan must be both comprehensive and complete. Most sources of financing will prefer that your financial statements be developed with the assistance of a reputable accountant or business consultant. The following paragraphs detail the information required in a typical business plan.

## **DESCRIPTION OF BUSINESS**

Describe the type of business or service to be conducted, how you will operate the business, and how you will use the loan to build a successful operation. If yours is an existing business, then give a complete history of it, and what changes (if any) you will make by using the loaned funds. If you are proposing a new business, then describe what type of business entity it will be: proprietorship, partnership, limited liability company (LLC), or corporation. Include:

- A. History and nature of business
- B. Products and pricing strategy
- C. Competition
- D. Marketing or service area
- E. Main customers
- F. Main suppliers
- G. Staffing plan
- H. Facilities and operations

## **MANAGEMENT**

Provide complete personal resumes for the principals, and a description of their experience and management capabilities that will help ensure the success of the business. List professional advisors: accountant, attorney, members of board of directors or advisors, etc.

## **EQUITY**

Indicate how much cash you will inject without borrowing. If you plan to borrow equity from friends or relatives, then detail the terms of repayment. List any outside collateral you plan to use in the business.

## **COLLATERAL**

Banks generally require collateral to secure a loan. Collateral includes fixed assets of the business (land, buildings and equipment) and personal property that are clear of liens, and may include inventory and accounts receivable. List available collateral and estimate its value. Attach all appraisals currently available.

## **FINANCIAL INFORMATION**

Business plans should always include:

- A. Financial statements (include balance sheets and income statements) for last three years.
- B. Current financial statement for most recent interim period since last fiscal year ended.
- C. Projection of your sales, expenses, and profits for three years after you receive the loan. This is known as a proforma income statement.
- D. Proforma cash flow statement and Proforma balance sheet. (3 years)
- E. Personal financial statement(s) of owner, each partner or stockholder owning 20 percent or more of the business.

## **USE OF LOAN FUNDS**

Explain the purpose of the loan. It is important to itemize the proposed use of funds. Estimate the funds needed for operating capital, accounts receivable buildup, equipment and machinery, remodeling expense, etc. If real estate construction is involved, then detail the land cost, land improvements, and utilities, and present a firm written estimate from the contractor, including the performance bond cost. Indicate the total dollar amount required, and the primary source of repayment.



# TIME LINE FOR STARTING A BUSINESS

This is a guideline. The time line may vary from business to business. This should serve as a reminder and framework for budgeting time to layout a solid foundation for a new business.

## **9-12 MONTHS PRIOR TO START-UP**

- \_\_\_ Determine time required to obtain business permits.
- \_\_\_ Contact and join local chamber of commerce.
- \_\_\_ Visit with others in your network: attorneys, bankers, CPAs, consultants, competition.
- \_\_\_ Check out community amenities (real estate, schools, etc.).
- \_\_\_ Subscribe to local papers. Check zoning ordinances.
- \_\_\_ Check utility requirements. Decide on a business location.
- \_\_\_ Obtain licenses (city, county, state).
- \_\_\_ Prepare preliminary business plan and budget.
- \_\_\_ Interview bankers.
- \_\_\_ Determine when phone book is printed, and arrange for a business listing.

## **6-9 MONTHS PRIOR TO START-UP**

- \_\_\_ Prepare leasehold improvement plan.
- \_\_\_ Determine office and plant layout and design.
- \_\_\_ Choose advisors: attorney, CPA, consultant, insurance agents, and brokers.
- \_\_\_ Review leases and contracts with attorney and advisors.
- \_\_\_ Obtain bids on major business equipment

## **4-6 MONTHS PRIOR TO START-UP**

- \_\_\_ Decide on form of business organization (sole proprietor, corporation, LLC, etc.).
- \_\_\_ Determine business hours. Prepare final budget and review with banker.
- \_\_\_ Order business systems: receivables, check disbursements, payroll.
- \_\_\_ Order sign for office.
- \_\_\_ Purchase office equipment and furniture.
- \_\_\_ Arrange delivery of equipment.
- \_\_\_ Prepare advertisements.

## **0-4 MONTHS PRIOR TO START-UP**

- \_\_\_ Make sure business filings and license applications are complete.
- \_\_\_ Arrange for insurance.
- \_\_\_ Arrange for telephone service installation. Open checking accounts.
- \_\_\_ Sign up for credit card systems at local bank.
- \_\_\_ Arrange for business announcement ads in local papers.
- \_\_\_ Order office opening announcements.
- \_\_\_ Arrange to give talks to community groups.
- \_\_\_ Consider membership in civic and church organizations.
- \_\_\_ Arrange for movers.
- \_\_\_ Contact State Department of Workforce Development for employer/employee rules and requirements.
- \_\_\_ Prepare job descriptions for employees.
- \_\_\_ Write policy manual for office employees.
- \_\_\_ Check local resources for personnel.
- \_\_\_ Begin screening process for new personnel.
- \_\_\_ Contact IRS for booklets and apply for Federal Employer ID Number.
- \_\_\_ Contact the Department of Revenue for seller's permit, tax forms and employer's requirements.
- \_\_\_ Obtain payroll withholding booklets from tax authorities.
- \_\_\_ Review tax requirements with your accountant.
- \_\_\_ Arrange for janitorial service, waste removal, laundry service, grass mowing.
- \_\_\_ Order supplies: appointment cards, business cards, stationery, deposit stamp for checks, telephone message pads.
- \_\_\_ Interview and select collection agency. Determine pricing schedule.
- \_\_\_ Order publications.
- \_\_\_ Start setting up office.
- \_\_\_ Schedule utilities to be turned on.
- \_\_\_ Hire and train office personnel.
- \_\_\_ Establish petty cash fund.
- \_\_\_ Prepare press release and begin advertisement.
- \_\_\_ Mail announcement.
- \_\_\_ Plan an open house.



# REGULATORY REQUIREMENTS

## GENERAL INFORMATION

**LOCAL:** Local ordinances may apply to businesses. For compliance information on building codes, local permits, tax assessment, zoning and other regulations, contact the county and/or municipal agencies listed in the government section of the local phone directory. Local libraries often contain a wide array of valuable business information.

**STATE:** There are also state permits and licenses which apply to many businesses. For this and other information contact the WI Department of Commerce (COMMERCE) which provides services to businesses seeking to start or expand operations or resolve problems with government agencies. COMMERCE provides free consulting services on available manufacturing buildings and sites, the local labor market, taxes, and sources of financing.

Contact COMMERCE:

201 W. Washington Ave., PO Box 7970,  
Madison, WI 53707

Phone: **608/266-1018**;

**1-800-HELP-BUSINESS (1-800-435-7287)**

Fax: **608/267-0436**

Economic information is available every day, 24 hours a day by fax, call COMMERCE's Fact Request Helpline at **608/264-6154**. Website: <http://commerce.state.wi.us>

**FEDERAL:** For information on all federal programs and agencies, contact the Federal Information Center, **1-800-688-9889**; TDD/TTY, **1-800-326-2996**; website: <http://www.doc.gov>

## ALPHABETICAL LISTING OF REGULATORY TOPICS

### ALCOHOL SALES

**LOCAL:** For information regarding licenses to serve alcoholic beverages, contact the village, town or city clerk where the business is located.

**FEDERAL:** For information on obtaining a federal Special Tax Stamp to sell alcoholic beverages at retail, contact the U.S. Dept. of the Treasury, Bureau of Alcohol, Tobacco and Firearms;

Milwaukee **414/297-3991**;  
website: <http://www.atf.treas.gov/>

### BUSINESS REGISTRATION

To do business in Wisconsin as a corporation, you must file articles of incorporation with the Department of Financial Institutions (DFI). For further information regarding the state's laws pertaining to corporations, limited liability companies, or limited partnerships, contact the DFI, 345 West Washington Avenue, P.O. Box 7846, Madison, WI 53707; **608/261-9555**. Website: <http://www.wdfi.org>

### EMPLOYEE AND EMPLOYMENT PRACTICES

Federal and state laws cover a variety of issues relating to the pay and treatment of employees, such as minimum wage, overtime pay, sexual harassment, employment of children, and prevailing wage requirements. Federal laws may differ from state law, and both sets of laws may apply in particular situations.

**STATE:** State required Employment Practice posters are available in a packet by calling **1 800 DOC SALE**. Employers are required to notify the Department of Workforce Development of all new hires within 20 days of the start date. For additional state rules on minimum wage, overtime pay, child labor laws, compensatory time, wage payments, and discrimination, contact the Department of Workforce Development (DWD), Division of Equal Rights, P.O. Box 8928, Madison, WI 53707; **608/266-6860**.

**EQUAL RIGHTS:** In Wisconsin, it is illegal to discriminate against job seekers and current employees on the basis of sex (including pregnancy); age (40 and over); race; color; national origin; ancestry; religion; handicap; sexual orientation; marital status; and in most cases, arrest or conviction record. For more information, contact the DWD, Division of Equal Rights, Madison, WI 53707; **608/266-6860**; Milwaukee **414/227-4384**.



**UNEMPLOYMENT INSURANCE:** Unemployment insurance is a payroll tax an employer must pay under most conditions of Wisconsin employment. For further details, contact the DWD, Division of Unemployment Insurance, P.O. Box 7942, Madison, WI 53707; **608/261-6700**.

**WORKER'S COMPENSATION:** Wisconsin law requires that employers carry worker's compensation insurance when they employ three or more employees; when paying wages of \$500 or more in a calendar year; or when a farmer employs six or more workers for any 20 days in a calendar year. Worker's Compensation insurance is usually obtained through private insurance companies. For further information, contact the DWD, Division of Worker's Compensation, P.O. Box 7901, Madison, WI 53707; **608/266-3153**.

**FEDERAL:** For rules on overtime pay, minimum wage, child labor laws, and compensatory time, contact the U.S. Department of Labor, Employment Standards Administration, Wage and Hour Division, 200 Constitution Ave. NW, Washington, DC 20210, **202/219-8305**; Madison **608/264-5221**; Milwaukee **414/297-3585**; website: <http://www.dol.gov/dol/esa>

**IMMIGRATION LAWS:** For information on responsibilities as an employer, call the U.S. Department of Justice, Immigration and Naturalization Service; Milwaukee, **414/297-3565**.

### **ENVIRONMENTAL REGULATIONS**

**STATE:** For information on clean air regulations, and also to obtain a free publication entitled Environmental Information Summary, contact COMMERCE, Small Business Clean Air Assistance Program, P.O. Box 7970, Madison, WI 53707; **608/264-6153**. Website: [www.commerce.state.us/MT/MT-CA-sbcaap.html](http://www.commerce.state.us/MT/MT-CA-sbcaap.html) For other regulations, contact the Department of Natural Resources (DNR), Permit Coordinator, 101 S. Webster St., 2nd Fl., Madison, WI 53702; **608/264-6266**.

For any questions concerning environmental regulations and compliance, contact the DNR district office closest to you.

Eau Claire	<b>715/839-3700</b>
Fitchburg	<b>608/275-3266</b>
Green Bay	<b>920/492-5800</b>
Milwaukee	<b>414/263-8500</b>
Rhineland	<b>715/365-8900</b>
Spooner	<b>715/635-2101</b>

**FEDERAL:** For compliance with federal environmental regulations, contact the Environmental Protection Agency's Small Business Ombudsman's Hotline; **1-800-368-5888**; website: <http://www.epa.gov>

### **FIREARM SALES**

For information pertaining to the regulation and sales of firearms, contact the U.S. Department of the Treasury, Bureau of Alcohol, Tobacco and Firearms; Milwaukee **414/297-3991**; website: <http://www.atf.treas.gov>

### **GENERAL CONTRACTORS**

Residential General Contractors need a "Proof of Financial Responsibility Certification" in order to obtain building permits. Contact the Department of Commerce, Safety & Buildings Division, **608/261-8500**.

### **HAZARDOUS WASTE**

To determine if you are in compliance with hazardous waste law and proper disposal of hazardous waste, contact your area DNR office.

Eau Claire	<b>715/839-3700</b>
Fitchburg	<b>608/275-3266</b>
Green Bay	<b>920/492-5800</b>
Milwaukee	<b>414/263-8500</b>
Rhineland	<b>715/365-8900</b>
Spooner	<b>715/635-2101</b>

### **INDEPENDENT CONTRACTORS**

**STATE:** The State of Wisconsin uses a nine-point test to determine whether a person is considered an independent contractor rather than an employee. To qualify as an independent contractor under Worker's Compensation rules, a person must meet and maintain all nine of the



following requirements:

1. Maintain a separate business.
2. Obtain a Federal Employer Identification Number (FEIN) from the Federal Internal Revenue Service or have filed business or self-employment income tax returns with the IRS based on the work or service in the previous year. (A social security number cannot be substituted for a FEIN to meet this requirement.)
3. Operate under specific contracts.
4. Be responsible for operating expenses under the contracts.
5. Be responsible for satisfactory performance of the work under the contracts.
6. Be paid per contract, per job, by commission or by competitive bid.
7. Be subject to profit or loss in performing the work under the contracts.
8. Have recurring business liabilities and obligations.
9. Be in a position to succeed or fail if business expense exceeds income.

If you have questions about determining independent contractor status under Wisconsin law, call a Worker's Compensation investigator, at **608/266-3046**.

**FEDERAL:** The IRS presumes that a worker is an employee unless a worker can prove otherwise. Internal Revenue Service (IRS) publication 937 "Business Reporting" contains more information. Determination is made by the IRS upon completion of Form SS-8. To order, call **1-800-829-3676**.

### **MOTOR VEHICLE LICENSING**

All carriers of passengers or property for-hire and rental companies are required to file proof of insurance before operating in Wisconsin. For more information on motor vehicle registration and licensing, contact the Wisconsin Department of Transportation, Division of Motor Vehicles, 4802 Sheboygan Ave., Madison, WI 53705; **608/266-1466**.

### **PERMITS AND LICENSES**

Many types of businesses and professions must be licensed to operate in Wisconsin. For information related to activities, occupations, and professions requiring permits and licenses, contact COMMERCE, **1-800-HELP-BUSINESS (1-800-435-7287)**.

### **TAXES**

**LOCAL:** For information on Commercial/Service Property Tax, contact the local tax assessor's office listed in the local government section of the telephone directory.

**STATE:** No state income tax number is required if the business has no employees and is a sole proprietorship. Business income is recorded on the owner's personal income tax forms.

For more information, contact the Department of Revenue (DOR), Compliance Bureau, P.O. Box 8902, Madison, WI 53708; **608/266-2776**.

For information on **Personal Income Tax and Corporation/Franchise Income Tax**, contact the DOR, Income, Sales, Inheritance, and Excise Tax Div., P.O. Box 8906, Madison, WI 53708; **608/266-2772**.

Businesses must have a **Seller's Permit** if they sell goods or services at retail. For specifics pertaining to **Sales Tax, Seller's Permit, Mobile Seller's Permit, Consumer Use Tax Permit, and Withholding Tax ID Number**, contact the DOR, Compliance Bureau, P.O. Box 8902, Madison, WI 53708; **608/266-2776**; Milwaukee **414/227-4444**. To order Wisconsin Tax Forms, contact **608/266-1961**.

To qualify as a manufacturer for property assessment purposes and to be entitled to the machinery and equipment property tax exemption, you must request manufacturing classification by March 1st of that assessment year. To find out which Department of Revenue Property Assessment District Office to work with, contact the DOR, Manufacturing Property Assessment, P.O. Box 8933, Madison, WI 53708; **608/266-8606**.



**FEDERAL:** A new business will need a **Federal Employer Identification Number (FEIN)**, unless it has no employees and is organized as a sole proprietorship. The proprietor's Social Security number may be used to identify the business. To receive a free federal business tax kit, which includes information on tax ID number and federal regulations on hiring employees call **1-800-829-3676**.

For further tax information, contact the IRS, **1-800-829-1040**; website: <http://www.irs.gov> .

### **WORKPLACE SAFETY AND HEALTH REGULATIONS**

**STATE:** For information on right-to-know rules and workplace standards, contact COMMERCE, Safety and Buildings Div., P.O. Box 7302, Madison, WI 53707; **608/266-2780**.

For information related to compliance with the Occupational Safety and Health Administration (OSHA) standards, contact COMMERCE, WisCON Consultation Program, 401 Pilot Court, Ste. C, Waukesha, WI 53188; **262/523-3044** or **800-947-0553**. Website:

[www.commerce.state.wi.us/MT/MT FAX 0928.html](http://www.commerce.state.wi.us/MT/MT_FAX_0928.html)

**FEDERAL:** For information on right-to-know rules and workplace standards, contact the U.S. Dept. of Labor, OSHA, 200 Constitution Ave. NW, Washington, DC 20210; **202/219-8148**; website, <http://www.osha.gov/>. Federal OSHA standards cover every employer and require a workplace free from safety and health hazards. Contact the appropriate U.S. Department of Labor OSHA area office:

Appleton	<b>920/734-4521</b>
Eau Claire	<b>715/832-9019</b>
Madison	<b>608/441-5388</b>
Milwaukee	<b>414/297-3315</b>



# BUSINESS RESOURCES

## **ADVOCACY AND REGULATORY ASSISTANCE**

Small businesses concerned about state rule changes or seeking help with regulatory disputes can contact COMMERCE, Small Business Ombudsman, P.O. Box 7970, Madison, WI 53707; **608/267-9384**.

For regulatory assistance on expansion projects, contact COMMERCE, Business Development Assistance Center, P.O. Box 7970, Madison, WI 53707; **608/267-0313**.

## **APPRENTICESHIPS**

For information on apprenticeships, training and placement, contact the Department of Workforce Development (DWD), Bureau of Apprenticeship Standards, P.O. Box 7972, Madison, WI 53707; **608/266-3331**.

## **BUILDING PERMITS AND ZONING CODES**

Local businesses should contact the local planning or building inspection department to determine what permits are required.

**STATE:** For state building codes that apply to commercial and public structures, contact COMMERCE, Division of Safety and Buildings, P.O. Box 7162, Madison, WI 53707-7162; Permits and Codes, **608/266-3151**.

## **BUSINESS DEVELOPMENT**

The COMMERCE Area Development Manager Program provides businesses and economic development practitioners with the necessary resources to address business expansions, relocation, and retention. Contact: **608/261-7710**.

COMMERCE also assists agri-businesses with the Dairy 2020 Initiative. Contact COMMERCE, P.O. Box 7970, Madison, WI 53707; **608/266-7370**.

## **CENSUS, DEMOGRAPHIC AND POPULATION ESTIMATES**

**STATE:** For information on census, demographics, and population estimates, consult your local library, or contact the Department of Administration, Demographic Services Center, 101 S. Webster St., 6th Floor, Madison, WI 53702, **608/266-1927**. website: <http://www.doa.state.wi.us/deir/boi.htm>

**FEDERAL:** For information on business locations, population characteristics, Standard Industrial Classification Codes (SIC), North American Industrial Classification System (NAICS) and census data, contact the U.S. Dept. of Commerce, Bureau of the Census, Suitland, MD 20233; **301/457-2800**; website: <http://www.census.gov/>

## **ECONOMIC DATA**

**STATE:** For economic data relating to Wisconsin, order the quarterly publication, *WISCONSIN ECONOMIC OUTLOOK*, by contacting the Wisconsin Department of Revenue, Division of Research and Analysis, 2135 Rimrock Road, Madison, WI 53708-8933;

**608/266-2772**. Website: <http://www.dor.state.wi.us/html/stats.html#e>

**FEDERAL:** For regional, national, and international statistics, contact the U.S. Dept. of Commerce, Bureau of Economic Analysis, 1441 L St. NW, Washington, DC 20230; **202/606-9900**; website: <http://www.bea.doc.gov>

For trends on specific industries, contact the U.S. Dept. of Commerce, International Trade Administration, Trade Development, Industry Publications Div., 14th & Constitution Ave. NW, Washington, DC 20230; **202/482-4356**; website, [http://www.ita.doc.gov/ita\\_home/itakeyin.html](http://www.ita.doc.gov/ita_home/itakeyin.html)

## **EXPORTING**

For information on exporting, contact COMMERCE, Division of International and Export Services, P.O. Box 7970, Madison, WI 53707; **608/267-0639**.



## **FINANCING**

**LOCAL:** For information on programs administered by local development organizations, consult the local telephone directory.

**STATE:** For information on financial assistance to Wisconsin businesses and agriculture, contact the Wisconsin Housing and Economic Development Authority, P.O. Box 1728, Madison, WI 53701; **1-800-642-6474**.

For information on COMMERCE financing programs, call 1-608-266-1386. To order the free quick-reference guide *Financial Resources for Businesses and Communities*, contact COMMERCE, Attention: Marketing Division, P.O. Box 7970, Madison, WI 53707; **608/264-6141**. Website: [www.commerce.state.wi.us](http://www.commerce.state.wi.us)

## **SECURITIES**

**STATE:** Companies raising capital by issuing securities can get answers to their regulatory questions at the Small Business Assistance Center operated by the DFI, Division of Securities. The small business section is staffed by analysts who specialize in securities issues unique to small business. They are available to discuss securities filing requirements and exemptions available in Wisconsin. They can also schedule pre-filing conferences to discuss the securities application process, review filing options and sample disclosure documents, and identify legal pitfalls to avoid. The statewide toll-free number is **1-800-472-4325** (in Madison, **266-8557**). The center also maintains information and answers to frequently asked questions on the DFI website: <http://www.wdfi.org>.

**FEDERAL:** For information about U.S. Small Business Administration (SBA) programs, call the SBA answer desk; **1-800-827-5722**; Madison **608/441-5263**; Milwaukee **414/297-3941**; website: <http://www.sbaonline.sba.gov/>  
See also page 11.

## **FRANCHISING**

**STATE:** Any franchise operating in Wisconsin must register with the Wisconsin Department of Financial Institutions (DFI), Securities Division; P.O. Box 1768; Madison, WI 53701-1768; **608/261-9555**. You might also want to check out the company with your Better Business Bureau, listed in your phone book, before you decide to franchise. It is also advisable for a business lawyer to review the franchise offering circular and contract before you sign. This contract governs the relationship between the franchiser and franchisee, and is legally binding.

## **GOVERNMENT CONTRACTS**

**STATE:** For details on state government purchasing procedures, contact the Dept. of Administration, Bureau of Procurement, P.O. Box 7867, Madison, WI 53707; **608/266-5462**.

**FEDERAL:** The federal government awards businesses contracts for goods and services. For assistance in obtaining federal government contracts, contact the SBA, Madison, **608/441-5263**; Milwaukee, **414/297-3941**; website: <http://www.sbaonline.sba.gov/>. Other agencies to contact for information on obtaining federal contracts and subcontracts are the Small Business Procurement Assistance Center, Madison Area Technical College, Madison, **608/258-2330**; or the Wisconsin Procurement Institute, Milwaukee, **414/443-9744**.

## **GOVERNMENT Publications and Records**

**STATE:** For information on state laws and other government records, contact the Revisor of Statutes Bureau, 131 W. Wilson St., #800, Madison, WI 53203-3233; **608/266-2011**. For copies of new state laws or other government records, or to verify if a law pertains to a particular case, contact the Legislative Resource Bureau. Written requests are preferred when detailed information is needed. Address inquiries to:



Legislative Resource Bureau  
P. O. Box 2037, Madison, WI, 53701-2037,  
or call **608/266-0341**.

**FEDERAL:** For copies of public laws and government booklets or to subscribe to the Congressional Record or Federal Register, contact the U.S. Government Printing Office, Superintendent of Documents, Washington, DC 20402; **202/512-1800**; or call the U.S. Government Bookstore; **414/297-1304**; website: <http://www.access.gpo.gov>

### **IMPORTING**

For assistance with importing, contact the U.S. Department of the Treasury, U.S. Customs Service, District Office; **414/571-2860**; website: <http://www.customs.treas.gov/imp-exp2/comm-imp>

### **JOB CENTERS**

For information on matching job seekers and employment opportunities, contact your local Job Center office listed in the telephone directory, or contact the DWD's website:  
<http://www.dwd.state.wi.us/>.

### **LABOR MARKET AND TRAINING INFORMATION**

For labor market statistics, information on employment trends, and training programs, contact the DWD, Employment and Training Library, P.O. Box 7944, Madison, WI 53707; **608/267-9613**. Website:  
<http://www.dwd.state.wi.us/dwelmi> . See also Wisconsin Technical College System, page 12.

### **LEGAL ASSISTANCE**

The State Bar of Wisconsin Business Assistance Program offers two hours of free legal counseling service for small and emerging businesses. This program helps entrepreneurs organize, capitalize, and operate their businesses, resolve disputes, and manage fundamental corporate changes. For more information on this program, call the COMMERCE Fax Request Hotline at **608/265-6154** and request document 927, or call the State Bar directly at **608/250-6006**.

## **MANUFACTURING & TECHNOLOGY DEVELOPMENT**

**STATE:** For access to published scientific, technical, and marketing information, as well as patents, standards and specifications, contact the Wisconsin Technical Search, Kurt F. Wendt Library, 215 N. Randall Ave., Madison, WI 53706; **608/262-5913**.

For comprehensive business process assessments for small and medium-sized manufacturers, contact COMMERCE, Manufacturing Assessment Center, P.O. Box 7970, Madison, WI 53707; **608/266-0165**.

For a network of technical consultants providing market analyses and preliminary patent assistance to independent inventors, contact the Wisconsin Innovation Service Center, 402 McCutchan Hall, Whitewater, WI 53190; **262/472-1365**.

Small Business Innovation Research (SBIR) referrals and/or assistance is available from the Wisconsin Small Business Innovation Consortium (WISBIC) **608/256-8348**; Wisconsin Department of Commerce **608/267-0313**; UW-Madison University-Industry Relations **608/263-7949**; or Wisconsin Innovation Service Center **262/472-1365**.

**FEDERAL:** To learn how to qualify for the SBIR Program or to receive announcements on available research and development funds, contact the SBA, SBIR, 409 Third St. SW, Washington, DC 20416; **202/205-6450**; website: <http://www.sbaonline.sba.gov/>.



## **MINORITY BUSINESS DEVELOPMENT**

**GENERAL ASSISTANCE:** Specific programs have been established to assist minorities in starting a business. A minority business is defined as a business that is at least 51% owned, controlled, and actively managed by any person(s) of Native American, African American, Hispanic, Asian Indian, Asian Pacific, Aleut, or Native Hawaiian heritage.

General advice on minority business development and certification is available from COMMERCE. For information on consultation and services available in order to generate and foster the growth of minority businesses or to order the publication *MINORITY-OWNED BUSINESS DIRECTORY*, contact COMMERCE, Bureau of Minority Business Development, P.O. Box 7970, Madison, WI 53707-7970; **608/267- 9550**; or in Milwaukee; **414/220-5360**.

## **PATENTS AND COPYRIGHTS**

A patent gives the inventor the right, for a period of time, to exclude others from making, using or selling an invention. For information relative to patents or to request one of these publications, contact the U.S. Patent and Trademark Office, CPK 2, Patents And Copyrights, 2121 Crystal Dr., Arlington, VA 22202; **703/308-4357**; **1-800/688-9889** website: <http://www.uspto.gov>.

Copyrights protect the works of authors, composers, and artists. For further information, contact the Library of Congress, Copyright Office, 1st & Independence Ave. SE, Washington, DC 20540; Copyright Application Form Request Line, **202/707-9100**; Copyright Information, **202/707-3000**; **1-800/688-9889**; website: <http://lcweb.loc.gov/>.

## **PROCUREMENT AND CERTIFICATION OPPORTUNITIES**

Several agencies offer programs certifying women entrepreneurs, minority business owners, or disadvantaged businesses for participation in government contracts.

For contracts with the State of Wisconsin, contact the Wisconsin Department of Transportation (DOT), Disadvantaged Business Programs; 4802 Sheboygan Ave., #451; Madison, WI 53707; **608/266-6961**.

For the certification of Women Business Entrepreneurs for Milwaukee County, the Milwaukee Metropolitan Sewerage District, and the City of Milwaukee, contact; **414/278-5037**.

Two Procurement Technical Assistance Centers help small businesses win government contracts by providing services such as market research, electronic bid matching, and bid preparation assistance. Contact the Small Business Procurement Assistance Center, Madison Area Technical College, 211 N. Carroll St., #D415, Madison, WI 53703; **608/258-2330**, or the Wisconsin Procurement Institute, 756 N. Milwaukee St., Milwaukee, WI 53203, **414/434-9744**

## **SMALL BUSINESS ADMINISTRATION (SBA)**

The SBA offers loan guarantees that are used in conjunction with bank financing to improve loan terms. The SBA can provide information on authorized micro-lenders that make loans of \$35,000 or less, and certified development corporations that make fixed-rate, long-term loans for the acquisition of business assets. The SBA offers a simplified application loan guarantee program called Low Doc for loans under \$150,000. You will need to fill out this application in conjunction with your bank. Contact the Madison office at **608/441-5263**, or the Milwaukee office at **414/297-3941**.

The following are the approved SBA Micro Loan sources and their target areas:

**Wisconsin Women's Business Initiative Corporation** - Statewide, **414/372-2070**

**Impact Seven, Inc.** - Entire state with the exceptions of the counties of Milwaukee, Dane, Brown and Waukesha, **715/357-3334**

**ADVOCAP** - In Fond du Lac County, **920/922-7760**

**Northwest Side Community Development Corp.** - Inner City Milwaukee, **414/438-8300**.



## **SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)**

The SBDCs offer business feasibility workshops that train entrepreneurs in general business skills business plan development, accounting, marketing, and management.

UW-Eau Claire	<b>715/836-5811</b>
UW-Green Bay	<b>920/496-9010</b>
UW-LaCrosse	<b>608/785-8782</b>
UW-Madison	<b>608/263-7680</b>
UW-Milwaukee	<b>414/227-3240</b>
UW-Oshkosh	<b>920/424-1453</b>
UW-Parkside	
Kenosha	<b>262/697-4525</b>
Racine	<b>262/638-1713</b>
UW-Platteville	<b>608/342-1038</b>
UW-River Falls	<b>715/425-0620</b>
UW-Stevens Point	<b>715/346-3838</b>
UW-Superior	<b>715/394-8351</b>
UW-Whitewater	<b>262/472-3217</b>

## **SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)**

SCORE's counselors are active and/or retired business executives who are highly qualified to assist new or expanding businesses.

Appleton	<b>920/734-7101, ext. 24</b>
Beloit	<b>608/365-8835</b>
Eau Claire	<b>715/834-1573</b>
Fond du Lac	<b>920/921-9500</b>
Green Bay	<b>920/496-8930</b>
Janesville	<b>608/757-3160</b>
LaCrosse	<b>608/784-4880</b>
Madison	<b>608/441-2820</b>
Milwaukee	<b>414/297-3942</b>
Oshkosh	<b>920/424-7700</b>
Stevens Point	<b>715/344-7729</b>
Superior	<b>715/394-7716</b>
Waukesha	<b>262/542-4249</b>
Wausau	<b>715/845-6231</b>

## **TRADEMARKS AND TRADENAMES**

Wisconsin Statutes do not require tradename or trademark registration. There is a voluntary registration with the Secretary of State's Office. Contact Secretary of State, Tradenames/Trademarks, at **608/266-5653**.

Businesses can also contact their county Register of Deeds for tradenames or "Doing Business As" (DBA) registration requirements.

Trademarks are registered by the Commissioner of Patents and Trademarks on application by individuals or companies who distinguish, by name or symbol, a product used in commerce regulated by Congress. Contact Commissioner of Patents and Trademarks, Washington, D.C. 20231; **1-800-786-9199**, website: <http://www.uspto.gov>

## **UNIFORM COMMERCIAL CODE (UCC)**

For information on the process, forms and records of business debts, contact the Wisconsin DFI, UCC Division, P.O. Box 7847, Madison, WI 53707; **608/261-9555**.

website: <http://www.wdfr.org/ucc/>

## **UNIVERSAL PRODUCT CODE (UPC)**

The Universal Product Code provides individual identification for each product warehoused, sold, delivered and billed through retail and wholesale channels. A 12 digit all-numeric bar code identifies the company/product combination.

Applications are taken over the telephone. Application cost is based on the company's annual sales. Contact the Uniform Code Council, 8163 Old Yankee Road, Suite J, Dayton, OH 45458, **937/435-3870**.

## **WISCONSIN**

### **TECHNICAL COLLEGE SYSTEM (WTCS)**

The WTCS offers a means for companies to update the technical, production, management and human relations skills of their workforce. In the 16 colleges and 46 branch campuses, economic development consultants offer customized labor training oriented on the needs of each individual company.



For additional information, contact your local technical college. WTCS also provides information on their website:

<http://www.tec.wi.us/business.htm>.

### **WTCS DISTRICT LOCATIONS**

#### **APPLETON**

Fox Valley Technical College

**920/735-5645**

Branches: Chilton, Clintonville, Neenah, Oshkosh, Waupaca, Wautoma

#### **CLEVELAND**

Lakeshore Technical College

**888/486-6582**

#### **EAU CLAIRE**

Chippewa Valley Technical College

**800/547-2882**

Branches: Chippewa Falls, River Falls

#### **FENNIMORE**

Southwest Technical College

**800/362-3322**

#### **FOND DU LAC**

Moraine Park Technical College

**800/472-4554**

Branches: Beaver Dam, West Bend

#### **GREEN BAY**

Northeast Wisconsin Technical College

**800/422-NWTC**

Branches: Marinette, Sturgeon Bay

#### **JANESVILLE**

Blackhawk Technical College

**800/498-1282**

Branches: Beloit, Monroe

#### **KENOSHA**

Gateway Technical College

**800/247-7122**

Branches: Elkhorn, Racine

#### **LA CROSSE**

Western Wisconsin Technical College

**800/248-WWTC**

Branches: Black River Falls, Independence, Mauston, Tomah, Viroqua

#### **MADISON**

Madison Area Technical College

**608/246-6100**

Branches: Ft. Atkinson, Portage, Reedsburg, Watertown

#### **MILWAUKEE**

Milwaukee Area Technical College

**414/297-MATC**

Branches: Mequon, Oak Creek, West Allis

#### **PEWAUKEE**

Waukesha County Technical College

**262/691-5578**

Branches: Waukesha, Menomonee Falls, Oconomowoc

#### **RHINELANDER**

Nicolet Area Technical College

**800/544-3039**

Branches: Minocqua

#### **SHELL LAKE**

Wisconsin Indianhead Technical College

**800/243-WITC**

Branches: Ashland, New Richmond, Rice Lake, Superior

#### **WAUSAU**

North Central Technical College

**715/675-3331**

Branches: Antigo, Medford, Phillips, Wittenberg

### **WOMEN'S**

#### **ENTREPRENEURIAL RESOURCES**

##### **General Information and Assistance:**

Wisconsin Women Entrepreneurs provides monthly programs, training seminars, mentor committees, membership directory, and annual conference; **608/257-3800**.

Wisconsin Women's Business Initiative Corporation offers training and individual counseling to women interested in starting or expanding a business; **414/372-2070** or **608/257-7409**.

COMMERCE also offers information, referrals, and assistance; **1-800/435-7287**.



# Commerce Publications

## COMMERCE FACT REQUEST HELPLINE

For immediate access to information, call the Commerce Fact Request Helpline at **608/264-6154**. This Hotline provides 24 hour fax access to more than 200 Commerce publications. Your selected documents will be faxed immediately.

## WISCONSIN DEPARTMENT OF COMMERCE PUBLICATIONS

The following publications are available from the Wisconsin Department of Commerce. Several have a charge indicated to cover postage and handling. These must be prepaid. These publications can be obtained by completing this form, enclosing any prepayment needed, and mailing to:

Wisconsin Department of Commerce,  
ATTN Marketing Division, 6th Floor,  
201 W. Washington Avenue,  
P.O. Box 7970,  
Madison, WI 53707-7970.

Send the following publications to:

Name		Organization	
Street Address		( )	Phone #
City,	State	Zip Code	

## "How To" GUIDES

- \_\_\_\_\_ *Going into Business in Wisconsin: An Entrepreneur's Guide* (\$5.00)
- \_\_\_\_\_ *A Start-Up Guide for International Business*, (no charge) also available on Fact Request Helpline #923;

## GENERAL REFERENCES AND DIRECTORIES

- \_\_\_\_\_ *Financial Resources for Businesses and Communities* - Quick reference guide to Department of Commerce financial assistance programs, as well as to other statewide alternative financing providers. (Also available on the Fact Request Helpline - #605).
- \_\_\_\_\_ *Just Call for HELP* - Complete staff directory of Wisconsin Department of Commerce by subject.
- \_\_\_\_\_ *Technical Resources for Businesses and Communities* - Guide to the range of services provided by the Department of Commerce. (Also available on Fact Request Helpline - #604).
- \_\_\_\_\_ *Venture Financing: Raising Capital in Wisconsin* (no charge) - A guide to raising money for your business.
- \_\_\_\_\_ *Wisconsin's Minority-Owned Businesses Directory* (\$15.00). - Contains contact information for over 600 minority-owned businesses certified by Department of Commerce.



# NOTES



# FACT REQUEST HELPLINE

INFORMATION FAXED TO YOU 24 HOURS A DAY . . .CALL 608/264-6154

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- 602 Business Help Directory
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- 606 List of Printed Documents Available

- 607 Just Call for HELP (Directory by subject)
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## WISCONSIN BUSINESS CLIMATE INFORMATION

- 701 Wisconsin Welcome
- 702 Business Climate
- 703 Economic and Physical Profile
- 704 Developer's Guide
- 705 Expand in Wisconsin
- 706 Industrial Output Rankings
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- 708 Tax Incentives for Economic Development in Wisconsin
- 709 Taxes of Interest to Wisconsin Businesses
- 710 WI Industrial Parks and Transportation Links
- 711 Workers' Compensation Rates

- 712 Starting a Business? Here's Help! (19 pages)
- 713 Business Tax Chronology
- 714 Wisconsin's U.C. Low Tax Rates
- 715 Sixth Consecutive Annual Export Record in 1997
- 716 Wisconsin's Population Growth 1990-97
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- 718 Gas Rate Comparison
- 719 Facts about Wisconsin's Industrial Base
- 720 Wisconsin's Weather Facts
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## FINANCIAL RESOURCES AVAILABLE TO BUSINESSES

- 801 Major Economic Development (MED) Program
- 802 Customized Labor Training (CLT) Program
- 803 Technology Development (TDF) Fund
- 804 Employee Ownership Assistance (EOP) Program
- 805 Enterprise Development Zone (EDZ) Program
- 806 CDBG Economic Development Program
- 807 Minority Business Development (MBD) Loan Program
- 808 Entrepreneurial Training Grant (ETG) Program
- 809 Early Planning Grant (EPG) Program
- 810 Business Development Initiative (BDIL)- Loan Program
- 811 Certified Capital Companies (CAPCO)
- 812 Technology Development Loan Program (TDL)
- 813 Wisconsin Trade Project Program
- 814 Industrial Revenue Bonds (IRB)

- 815 Tax Incremental Financing (TIF)
- 816 Economic Impact Early Planning Grant (EI-EPG)
- 817 Minority Business Development Programs
- 818 Recycling Technology Assistance (RTA)
- 819 Business Employees' Skills Training (BEST) Program
- 820 Dairy 2020 Planning Grant Program
- 821 State of Wisconsin Investment Board (SWIB)
- 822 RED-Micro Loan (RML) Program
- 823 Economic Diversification Loan (EDL) Program
- 824 Economic Impact Loan (EIL) Program
- 825 Forestry Education Grant (FEG) Program
- 826 WI ACE-NET Program
- 827 Recycling Loan (REC) Program

## TECHNICAL ASSISTANCE FOR BUSINESSES

- 901 Area Development Managers (ADM)
- 902 Manufacturing Assessment Center
- 903 Small Business Assistance Office
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- 905 Small Business Ombudsman
- 906 Permit Information Center
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- 909 International Outreach Consultants - Map
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- 911 Technology Clearinghouse
- 912 Dairy 2020 Initiative
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- 914 Facts About Aerospace Manufacturing/Rework Industry MAC
- 915 Facts About Wood Furniture Coating RACT

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