



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. Specific state and federal regulations apply to employers.

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> .

Online assistance with state business regulations is now available 24/7 using the Wisconsin Business Wizard. The Wizard is located on the righthand side of the state portal at www.wisconsin.gov.



STARTING A BUSINESS? *HERE'S HELP*

TABLE OF CONTENTS

I. GOING INTO BUSINESS	PAGE 1
II. BUSINESS PLAN/LOAN PROPOSAL	PAGE 2
III. TIME LINE FOR STARTING A BUSINESS	PAGE 3
IV. REGULATORY REQUIREMENTS	PAGES 4-7
ALCOHOL SALES	PAGE 4
BUSINESS REGISTRATION	PAGE 4
EMPLOYEE AND EMPLOYMENT PRACTICES	PAGE 4
ENVIRONMENTAL REGULATION	PAGE 5
FIREARM SALES	PAGE 5
GENERAL CONTRACTORS	PAGE 5
HAZARDOUS WASTE	PAGE 5
INDEPENDENT CONTRACTORS	PAGE 5
MOTOR VEHICLE LICENSING	PAGE 6
PERMITS AND LICENSES	PAGE 6
TAXES	PAGE 6
WORKPLACE SAFETY AND HEALTH REGULATIONS	PAGE 7
V. BUSINESS RESOURCES	PAGES 8-13
ACCOUNTING ASSISTANCE	PAGE 8
ADVOCACY AND REGULATORY ASSISTANCE	PAGE 8
APPRENTICESHIPS	PAGE 8
BUILDING PERMITS AND ZONING CODES	PAGE 8
BUSINESS DEVELOPMENT	PAGE 8
CENSUS, DEMOGRAPHIC AND POPULATION ESTIMATES	PAGE 8
ECONOMIC DATA	PAGE 8
EXPORTING	PAGE 8
FINANCING	PAGE 9
FRANCHISING	PAGE 9
GOVERNMENT CONTRACTS	PAGE 9
GOVERNMENT PUBLICATIONS AND RECORDS	PAGE 9
IMPORTING	PAGE 10
JOB CENTERS	PAGE 10
LABOR MARKET AND TRAINING INFORMATION	PAGE 10
LEGAL ASSISTANCE	PAGE 10
MANUFACTURING AND TECHNOLOGY DEVELOPMENT	PAGE 10
MINORITY BUSINESS DEVELOPMENT	PAGE 11
PATENTS AND COPYRIGHTS	PAGE 11
PROCUREMENT AND CERTIFICATION OPPORTUNITIES	PAGE 11
SMALL BUSINESS ADMINISTRATION (SBA)	PAGE 11
SMALL BUSINESS DEVELOPMENT CENTERS	PAGE 12
SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)	PAGE 12
TRADEMARKS AND TRADENAMES	PAGE 12
UNIFORM COMMERCIAL CODE	PAGE 12
UNIVERSAL PRODUCT CODES	PAGE 12
WISCONSIN TECHNICAL COLLEGE SYSTEM	PAGE 12
WOMEN ENTREPRENURIAL RESOURCES	PAGE 13
VI. COMMERCE PUBLICATIONS ORDER FORM	PAGE 14
VII. FACT REQUEST HOTLINE DIRECTORY	PAGE 16



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: PIECING IT ALL TOGETHER* (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: PIECING IT ALL TOGETHER* (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.firstgov.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, limited partnerships, or nonprofits 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, **866/487-9243**; Madison **608/264-5221**; website: <http://www.dol.gov/dol>

IMMIGRATION LAWS: For information on responsibilities as an employer, call the U.S. Department of Justice, Immigration and Naturalization Service; Milwaukee, **1-800-357-2099**.

website: <http://www.immigration.gov>

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: <http://www.commerce.state.us/MT/MT-CA-sbcaap.html>

For other regulations, such as hazardous waste, air and construction rules contact the Department

of Natural Resources (DNR), Permit Coordinator, 101 S. Webster St., 2nd Fl., Madison, WI 53702; **608/264-6266**.

Website: <http://www.dnr.state.wi.us/permitprimer/>
For any questions concerning environmental regulations and compliance, contact a DNR service center closest to you.

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

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/sbo>

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**.

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. Determination is made by the IRS upon completion of Form SS-8. To order, call **414-297-3046** or visit <http://www.irs.gov>.

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)** or use the online Wisconsin Business Wizard at <http://www.wisconsin.gov>.

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), Customer Service & Education 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, Customer Service & Education Bureau, 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, Consumer Use Tax Permit, and Withholding Tax ID Number, contact the DOR, Customer Service & Education Bureau, P.O. Box 8902, Madison, WI 53708; **608/266-2776**; Milwaukee **414/227-4444**. To order Wisconsin Tax Forms, contact **608/266-1961**, or visit: <http://www.dor.state.wi.us>.

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; **608/266-3845**.



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 sole 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, 141 NW Barstow Ave., 4th Flr., Waukesha, WI 53188; **1-800-947-0553**. Website: 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	920/734-4521
Eau Claire	715/832-9019
Madison	608/441-5388
Milwaukee	414/297-3315



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**, or use the Wisconsin Business Wizard online at: <http://www.wisconsin.gov>.

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/>

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, 4700 Silver Hill Road, Washington DC 20233-0001; **301/763-3030**; 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/report/e.html>

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; **202/606-9208**; 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>

EXPORTING

For information on exporting, contact COMMERCE, Division of International and Export Services, P.O. Box 7970, Madison, WI 53707; **608/267-0587**.



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; **1-800-334-6873**.

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: BDAC, 5th Floor P.O. Box 7970, Madison, WI 53707; **608/264-6141**. Website: <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 Dept. of Financial Institutions, 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 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; **1-800-482-7813**.
Website: <http://vendornet.state.wi.us>

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, **608/243-4490**; or the Wisconsin Procurement Institute, Milwaukee, **414/270-3600**.

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; **888/293-6498**; or call the U.S. Government Bookstore; **886/512-1800**; 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/>

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/lmi/>. Also, see 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 **1-800-435-7287** 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 either the Wisconsin Manufacturing Extension Partnership (WMEP) with offices in Appleton, Madison and Milwaukee; call 608/240-1740, or wmep@wmep.org, or the Northwest Wisconsin Manufacturing Outreach Center (NWMOC) with offices in Menomonie, Wausau, Rice Lake, La Crosse, and Eau Claire; call 715/232-2397, or peteronll@uwstout.edu

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 **608/266-5557**; 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.sba.gov/SBIR>.



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; **414/220-5367**.

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**; **1-800/786-9199** website: <http://www.uspto.gov>.

Copyrights protect the works of authors, composers, and artists. For further information, contact the Library of Congress, Copyright Office, 101 Independence Ave. SE, Washington, DC 20540; Copyright Application Form Request Line, **202/707-9100**; Copyright Information, **202/707-3000**; 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 certification as a Disadvantaged Business Enterprise (DBE) for Milwaukee County, contact; **414/278-5037**. Website: <http://www.milwaukeecounty.org>. For certification as a Woman-owned Business Enterprise (WBE) contact Women's Business Enterprise National Council at **312/853-3477**. Minority, women-owned businesses should contact the Wisconsin Supplier Development Council at **608/241-5858**.

Web site: <http://www.suppliercouncil.org>

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 an 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, **414/267-3151**
Impact Seven, Inc. - Statewide, **715/357-3334**
ADVOCAP - In Fond du Lac, Green Lake and Winnebago counties, **1-800-631-7760**
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. The workshops are offered on the UW-Eau Claire, UW-Green Bay, UW-LaCrosse, UW-Madison, UW-Milwaukee, UW-Oshkosh, UW-Parkside, UW-Platteville, UW-River Falls, UW-Stevens Point, UW-Superior and UW-Whitewater campuses. Call **1-800-940-7232** or go online at www.wisconsinsbdc.org for more information.

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	920/734-7101, ext. 24
Beloit	608/365-8835
Eau Claire	715/834-1573
Fond du Lac	920/921-9500
Green Bay	920/496-8930
Janesville	608/757-3160
Kenosha	262/605-1100
LaCrosse	608/784-4880
Madison	608/441-2820
Manitowoc	920/684-5575
Milwaukee	414/297-3942
Oshkosh	920/303-2266
Racine	262/638-1713
Sheboygan	920/457-9491
Stevens Point	715/344-7729
Superior	715/394-7388
Waukesha	262/542-4249
Wausau	715/845-6231

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; **703/308-9000**, website: <http://www.uspto.gov>

UNIFORM COMMERCIAL CODE (UCC)

For information on the process and records of business debts, contact the Wisconsin DFI, UCC Division, P.O. Box 7847, Madison, WI 53707; **608/261-9548**.

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, Inc., 7887 Washington Village Drive, Suite 300, Dayton, OH 45459, **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. The 16 colleges and 46 branch campuses 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; **414/263-5450** or **608/257-5450**.

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 BDAC, 5th Floor,
201 W. Washington Avenue,
P.O. Box 7970,
Madison, WI 53707-7970.

Send the following publications to:

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

"How To" GUIDES

- _____ *Going into Business in Wisconsin: Piecing It All Together* (\$10.00)
- _____ *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).
- _____ *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

INTRODUCTION TO THE DEPARTMENT OF COMMERCE

- 601 Mission and Functional Overview
- 602 Business Help Directory
- 603 Fax Request Hotline Directory
- 604 Technical Resources for Businesses and Communities
- 605 Financial Resources for Businesses and Communities
- 606 List of Printed Documents Available

- 607 Just Call for HELP (Directory by subject)
- 608 Unlock the Secrets of Selling to the Government
- 609 -
- 610 -
- 611 -
- 612 WI COMMERCE Location

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
- 707 Facts About Wisconsin Labor Costs
- 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
- 717 Electric Rate Comparison
- 718 Gas Rate Comparison
- 719 Facts about Wisconsin's Industrial Base
- 720 Wisconsin's Weather Facts
- 721 Largest Capital Expansion Projects in Wisconsin

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 Milk Volume Production (MVP) 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 -- --
- 817 Minority Business Development Programs
- 818 -- --
- 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 -- --

TECHNICAL ASSISTANCE FOR BUSINESSES

- 901 Area Development Managers (ADM)
- 902 Manufacturing Assessment Center
- 903 Small Business Assistance Office
- 904 Small Business Clean Air Assistance Center
- 905 Small Business Ombudsman
- 906 Permit Information Center
- 907 Resources for Women Entrepreneurs
- 908 International Services.
- 909 International Outreach Consultants - Map
- 910 Minority Business Certification
- 911 Wisconsin Business Wizard
- 912 Dairy 2020 Initiative
- 913 SBIR/STTR Program
- 914 Facts About Aerospace Manufacturing/Rework Industry MAC
- 915 Facts About Wood Furniture Coating RACT
- 916 Facts About Industrial Adhesives RACT

- 917 Facts About Air Pollution Control Construction Permits
- 918 Clean Air Compliance Consultant List
- 919 Facts About MACT Stds for Chromium Electroplating
- 920 Facts About WI Air Pollution Stds. in Solvent Metal Cleaning
- 921 MACT Std. for Halogenated Solvent Cleaning Machines
- 922 Facts About Lithographic Printing RACT
- 923 Starting an Import/Export Business
- 924 Office of Science & Technology
- 925 General Environmental Information
- 926 Resources for Minority-owned Businesses
- 927 Free Legal Counseling for Small Business
- 928 WiSCon Safety Consultation Program
- 929 Self Assessment Guide for Manufacturers
- 930 Wisconsin Small Business Development Centers
- 931 Selecting a Consultant to Assist with a Business start-up

FINANCIAL/TECHNICAL ASSISTANCE FOR COMMUNITIES

- 951 CDBG Public Facilities Program
- 952 CDBG Emergency Component
- 953 CDBG Public Facilities for Economic Development Program
- 954 Community-Based Economic Development Program
- 955 Minority Business Revolving Loan Fund
- 956 CDBG Blight Elimination and Brownfield Redevelopment
- 957 Development Zone Program
- 958 CDBG-Technical Assistance Program

- 959 Main Street Program
- 960 Physician and Health Care Provider Loan Assistance Program
- 961 Revolving Loan Fund Technical Assistance Programs
- 962 Relocation Assistance Program for Public Projects
- 963 CDBG Revolving Loan Funds Program
- 964 Business Retention/Expansion Survey Program
- 965 Commerce Brownfield Programs
- 966 Registering Non-profit Corporations/organizations