


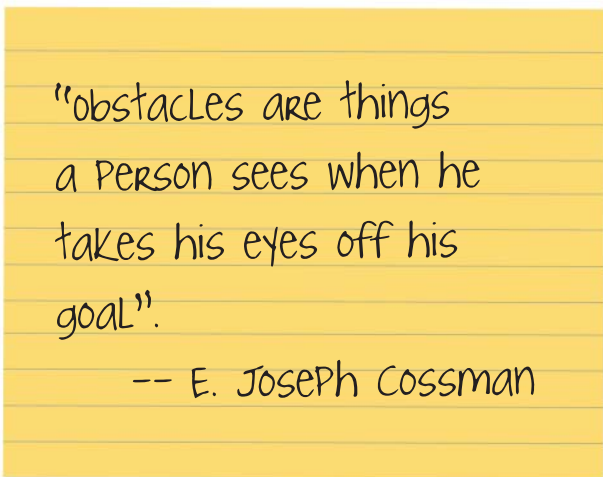
FOND DU Lac County
Entrepreneur & Small business

Resource Guide



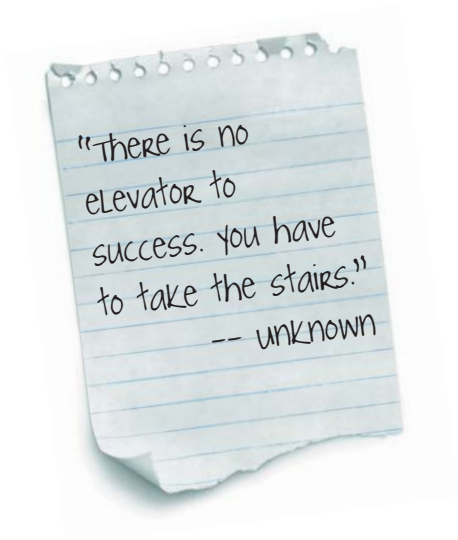
"Make your Life
a mission-not an
intermission."

-- ARNOLD
GLASGOW



"obstacles are things
a person sees when he
takes his eyes off his
goal".

-- E. Joseph Cossman



"There is no
elevator to
success. you have
to take the stairs."

-- unknown

FOND DU LAC COUNTY
ENTREPRENEUR & SMALL BUSINESS

Resource Guide

This information is compiled as part of Connection Corner,
a virtual incubator initiative of the Center for Enterprise Development
in partnership with Fond du Lac County Economic Development Corporation.
It is made possible, in part, by a grant from the Fond du Lac Area Foundation.

© 2008 Connection Corner

www.connectioncorner.net

Center for Enterprise Development
c/o Fond du Lac County Economic Development Corporation
140 N. Main St., PO Box 1303, Fond du Lac WI 54936-1303
(920) 929-2928 info@fcedc.com www.fcedc.com

Updated November 2008

Table of Contents

Business Start-up Checklist	Page 3
The Myth About Grants	Page 3
Elements of a Business Plan	Page 4
Local Resources	Page 5
Regional Resources	Page 9
State-wide Resources	Page 11
National Resources	Page 16
Additional Links	Page 18

Business start-up Checklist

Ask yourself the following questions:

What skills and experience do you bring to the business?

What equipment and supplies will be needed?

What is your market?

Who are your competitors?

Where will you locate your business?

What resources do you have?

How will you market your business?

Will you need any Local, State or Federal permits?

What will your financing needs be?

Have you selected strategic partners to assist with the plan? (attorneys, accountants, insurance agents)

Have you determined an organizational structure? (Sole proprietorship, partnership, corporation)

Have you prepared a Business Plan? (please see Business Plan outline, page 4)

Have you selected a lender?

Will you need professional and liability insurance?

Have you determined employee requirements?

Have you set up a separate business account and selected a bookkeeping system?

Do you have a schedule for signing leases, closing loans, ordering inventory and signage?

When will you initiate your start-up marketing campaign?

Time to open for business!

The Myth About Grants

Looking for some grant money to assist you with your entrepreneurial endeavor?

Unfortunately, and contrary to popular belief, there are very few grants available. The grants that are available are generally focused on business plan assistance or workforce training. We're not saying that there is absolutely no grant funding available, but the grants that are available tend to be very specialized and may not be a standard program that is available to everyone.

Rather than spend your valuable time and money on the various (and sometimes fraudulent) opportunities advertised, we suggest you take a look at www.grants.gov or http://wenportal.org/grant_applications for opportunities that may be available to you.

Elements of a Business Plan

Objectives: Ensure business feasibility; provide a strategic road map; secure financing

Elements:

Cover Sheet

Statement of purpose

Table of contents

Executive Summary

General Company Description

Mission, core strengths, legal structure

Major products & services

Location

Owner, founder info & experience

Core strengths

Start-up project description & any key milestones / progress

Products and Services

Product & service highlights

Benefits & uniqueness

Technical considerations

Marketing Plan

Industry analysis

Customer analysis

Local market size & share

Competitive analysis & resulting niche

Market challenges & barriers

Sales forecast and assumptions

Pricing strategy

Promotional strategy

Operational Plan

Description (hours, production, customer experience, layout)

Inventory

Suppliers

Management of accounts receivable & payable

Critical risks

Management and Organization

Roles & responsibilities

Critical competencies

Staffing plan

Continuing education & skill advancement

Professional support team

Financial Plan

Capitalization & start-up expenses (sources and uses)

Projections (3 years)

Profit & loss

Cash flow

Balance sheet

Break even analysis

Assumptions

Supporting Documents: Tax returns of principals for last three years; personal financial statement (all banks have these forms); in the case of a franchised business, a copy of franchise contract and all supporting documents provided by the franchisor; Copy of proposed lease or purchase agreement for building space; copy of licenses and other legal documents; copy of resumes of all principals; copies of letters of intent from suppliers, etc.

LOCAL RESOURCES

ADVOCAP, INC. – Business Development Program

19 W. 1st Street, PO Box 1108, Fond du Lac, WI 54936-1108, (920) 922-7760, (800)-631-7760, Fax (920) 922-7214
2929 Harrison St., Oshkosh, WI 54901, (920) 426-0150

www.advocap.org

ADVOCAP helps persons with low incomes gain self-sufficiency through self-employment. Services include business plan development; marketing plan development and implementation; small business administration micro-loan application assistance; locating other financial resources; managerial evaluation; referral services; loan preparation; employee recruitment assistance; and completing applications required by various state and federal agencies for identification numbers, sellers' permits and various tax forms. ADVOCAP also administers a Business Development Loan Fund and is designated as a lender by the US Small Business Administration for the Micro Loan Program. The Refugee Microenterprise Program receives state and federal funding through WISCAP.

CAMPBELLSPORT AREA CHAMBER OF COMMERCE (CACC)

PO Box 535, Campbellsport, WI 53010, (920) 979-0080, www.campbellsport.org

The CACC provides local information and promotes community assets, pride and togetherness. The Business Development and Awareness program works to bring in new businesses and promote current businesses.

CENTER FOR ENTERPRISE DEVELOPMENT (CED)

140 N. Main Street, Fond du Lac, WI 54963, (920) 929-2928

The CED, originally called Manufacturing Enterprise Center, was formed in 1994 by the Board of Directors of the Fond du Lac County Economic Development Corporation (FCEDC). CED is managed by FCEDC and all activities are carried out by FCEDC staff. The CED is a 501(c)(3) corporation. Its purpose in Fond du Lac County is to aid in promoting economic growth and diversity; to encourage minority- and women-owned businesses; and to encourage job training and employment opportunities for local unemployed and displaced workers.

CITY OF FOND DU LAC, DEPARTMENT OF COMMUNITY DEVELOPMENT

160 S. Macy Street, P.O. Box 150, Fond du Lac, WI 54936-0150, (920) 322-3440, Fax (920) 322-3471

<http://www.ci.fond-du-lac.wi.us/> -- under "Departments" tab, select "Community Development."

The City's Community Development office offers new and existing businesses access to financial and other resources to assist their growth and development. These include low and no-interest loans, state tax credits, and site selection including some of the finest business parks in Wisconsin. Expedited processing of local regulatory matters is also facilitated by the Department.

CREATIVE ENTERPRISE CENTER

(920) 748-8163, email: CEC@ripon.edu.

The Creative Enterprise Center (CEC) is a student-organized and operated consulting business that allows Ripon College students to apply their knowledge to situations found in everyday life. The CEC is a resource for the creation of feasible and sustainable enterprises. The service areas of focus are business plans, feasibility studies, marketing plans, financials and budgeting, and primary and secondary research.

DOWNTOWN FOND DU LAC PARTNERSHIP (DFP)

207 North Main Street, Fond du Lac, WI 54935, (920) 921-9500, Fax (920) 921-9559, <http://www.downtownfdl.com/>

Through strategic marketing and management of downtown's resources, the DFP is working to establish downtown Fond du Lac as a diverse, prosperous district that is the social, commercial and cultural heart of the community. The DFP serves 219 properties, with nearly 350 businesses. Services of note include a facade grant program, a retail incentive program, a revitalization loan program and one-on-one business counseling with the Wisconsin Main Street Small Business Specialist.

FOND DU LAC AREA ASSOCIATION OF COMMERCE

207 N. Main St., Fond du Lac, WI 54935, (920) 921-9500, Fax (920) 921-9559, www.fdlac.com

With more than 800 members, the Fond du Lac Area Association of Commerce serves the business community throughout Fond du Lac County and northern Dodge County by promoting commerce, developing partnerships, creating opportunities and building community. The 95 year-old association is governed by a volunteer Board of Directors and offers a wide variety of programs through its divisions: the Agri-Business Council, the Ambassadors Club, Communications Council, Community Sounding Board, Downtown Fond du Lac Partnership, Education Committee, Human Resources Association, Leadership Fond du Lac, Safety Council, School to Work and the Young Professionals of Fond du Lac. Additional educational opportunities can also be found through the ACUniversity, the Legislative Forum, Ag Ambassador Program and Youth Leadership Fond du Lac.

FOND DU LAC BUSINESS BUILDERS

(920) 979-5262, <http://www.fonddulacbusinessbuilders.com>

Fond du Lac Business Builders is a referral network of Fond du Lac business people who meet Wednesday mornings from

7:30 to 8:30 a.m. at the lower board room at Roberts Homes on South Main Street. (Use back parking lot door.)

Members learn about each other's businesses and discuss challenges and changes that affect the Fond du Lac business community.

FOND DU LAC COUNTY ECONOMIC DEVELOPMENT CORPORATION (FCEDC)

140 N. Main Street, PO Box 1303, Fond du Lac, WI 54936-1303, (920) 929-2928, Fax (920) 929-7126, www.fcedc.com

FCEDC offers solutions-oriented services to businesses, both large and small, within Fond du Lac County and entrepreneurs that want to establish operations within the county. FCEDC assists entrepreneurs in determining the steps necessary for a successful transition into business. Personalized assistance provided by FCEDC includes business plan assistance, site identification, financial analysis and packaging, service referrals and appropriate guidance for entrepreneurs and emerging businesses. FCEDC also serves the Dodge County portion of the City of Waupun.

FOX VALLEY WORKFORCE DEVELOPMENT BOARD (FVWDB)

1401 McMahon Dr., Neenah, WI 54956, www.foxvalleywork.org

The Fox Valley Workforce Development Board, Inc. fosters an environment of accessible, high quality, efficient and affordable training and employment opportunities to individuals, employees, and employers in Fond du Lac County. Services include labor market information; on-line job listings; advertising on job center websites; job fairs; on-site recruitment and interviewing at Job Centers; pre-screening and referral; assessment and testing; training programs; professional networking through career changers network; labor law workshops; assistance in accessing wage subsidy programs; dislocation services; workforce bulletins; and listings of resources available from other sources. In addition, the Board offers assistance to clients interested in starting their own business. The Fox Valley Workforce Development Board also has available a Regional Incubator Service Site for small business start-ups which includes office space, clerical, and IT support services.

MARIAN UNIVERSITY

45 S. National Ave., Fond du Lac, WI 54935-4699, (920) 9237600, (800) 262-7426, Fax: (920) 923-7154
www.marianuniversity.edu

Marian University is a Catholic applied liberal arts institution of higher learning sponsored by the Congregation of Sisters of St. Agnes offering undergraduate, graduate and continuing education programs.

MORAINE PARK TECHNICAL COLLEGE (MPTC)

Fond du Lac Campus: 235 N. National Ave., Fond du Lac WI 54935, (920) 924-3289, Fax: (920) 924-3511
Ripon Regional Center: 850 Tiger Dr, Room 161, PO Box 313, Ripon WI 54971-0313, (920) 748-3290
<http://www.morainepark.edu>

Moraine Park Technical College works through partnerships, coalitions and collaborations to build a highly skilled workforce capable of meeting the emerging needs of business and industry. Moraine Park offers courses, seminars, and small business assistance at various locations to meet the needs of those interested in pursuing entrepreneurial ventures. The Entrepreneurship for Small Business certificate is designed for people interested in exploring the components of small business start-up and operation. The program offers new and existing entrepreneurs hands-on training in the areas of business planning, financing, marketing, customer service, financial management and business communications. The certificate is comprised of five, three-credit courses taken in sequence. Short-term workshops and seminars are also available throughout the year, providing information for those individuals looking to find out more or the existing entrepreneur. MPTC also provides services for businesses looking to pursue government contracts through the Business Procurement Assistance Center (BPAC). BPAC is a free service, providing assistance and guidance to companies looking to expand into state and federal government contracting opportunities.

NORTHEAST WISCONSIN INTERNATIONAL BUSINESS DEVELOPMENT PROGRAM

(920) 496-2118 or monique@titletown.org

The NEW International Business Development Program provides consulting services for businesses in Fond du Lac County considering global expansion, as well as for businesses already participating in the international marketplace. Experienced professionals offer guidance for certificates of origin, foreign trade zone regulations and general commercial assistance.

RIPON AREA CHAMBER OF COMMERCE

127 Jefferson Street, P.O. Box 305, Ripon, WI 54971, (920) 748-6764, www.ripon-wi.com

RACC offers services including being a contact point for prospective businesses/entrepreneurs; supplying appropriate information and materials; referring to appropriate second contact; recruiting and coordinating volunteer services from Chamber businesses; assisting Ripon Community Development Corporation Executive Director and helping coordinate and oversee SIFE entrepreneurial support (see below).

RIPON COLLEGE – STUDENTS IN FREE ENTERPRISE (SIFE)

300 Seward Street, Ripon, WI 54971, (920) 748-8392, <http://www.ripon.edu>

The Ripon College SIFE program offers faculty-supervised student consulting, business plan assistance; feasibility studies; faculty and business collaboration and market research.

RIPON MAIN STREET, INC

127 Jefferson Street, P.O. Box 365, Ripon, WI 54971, (920) 748-7466, www.riponmainst.com

Ripon Main Street offers site location, design, marketing and business consulting.

SCORE – SMALL BUSINESS COUNSELING

Fond du Lac - Contact Association of Commerce at (920) 921-9500
<http://www.oshkoshchamber.com/score> or <http://www.score.org>

SCORE (Service Corp. of Retired Executives) is a free service available to the public. Retired executives from the Fond du Lac area are specially trained to counsel individuals looking for assistance in starting a new business. See also SCORE under the National section.

UNIVERSITY OF WISCONSIN – Fond du Lac

400 University Dr., Fond du lac, WI 54935-2950, (920) 929-3600, Fax: (920) 929-3181, www.fdl.uwc.edu

The University of Wisconsin-Fond du Lac offers Associate of Arts and Science degrees and students can transfer to a UW baccalaureate campus through the Guaranteed Transfer Program. Several different bachelor's degree completion programs are also available on site at UW-Fond du Lac.

UW-EXTENSION -- FOND DU LAC

Room 227, Admin/Extension Bldg., 400 University Drive, Fond du Lac, WI 54935, (920) 929-3170, Fax (920) 929-3181
www.uwex.edu/ces/cty/fonddulac/index.html

Cooperative Extension develops practical educational programs tailored to local needs and based on university knowledge and research. County-based Extension educators are University of Wisconsin faculty and staff who are experts in agriculture and agribusiness, community and economic development, natural resources, family living and youth development. Extension initiatives include extending the research-based knowledge and information of the University of Wisconsin to agricultural producers and suppliers to make their businesses more efficient and profitable.

WAUPUN AREA CHAMBER OF COMMERCE

16 S. Mill St, Waupun, WI 53963, (920)324-3491, Fax (920) 324-4357, www.waupunchamber.com

The Waupun Area Chamber of Commerce as the voice of business for Waupun and the surrounding area will provide business leadership, promote its members interests and encourage the long-term sustainable development, quality of life and prosperity of the area.

WORKFORCE ECONOMICS INC.

1401 McMahon Drive, Neenah, WI 54956, (920) 720-5600, www.workforceeconomics.org

Workforce Economics, Inc., a subsidiary of the Fox Valley Workforce Development Board, works collaboratively with public and private partnerships to ensure high quality, efficient, and affordable employment and training opportunities for Fond du Lac County companies. Workforce Economics, Inc. also staffs six One-Stop Job and Career Centers. These six job centers provide services to both job seekers and employers. One of these centers is located at 349 N. Peters Avenue in Fond du Lac.

YOUNG PROFESSIONALS OF FOND DU LAC

(920) 921-9500, <http://www.fdlac.com/ypf.php>

The Young Professionals (YPF) of Fond du Lac, a division of the Fond du Lac Area Association of Commerce, is a group of individuals from the Fond du Lac area that range in age from 21 to 40 or the young at heart. YPF's mission is to engage and empower current and future leaders in the Fond du Lac area through professional development, networking and social opportunities.

Regional Resources

COUNCIL FOR INNOVATION (CFI)

347 City Center, Oshkosh, WI 54901, (920) 424-2364, www.cfiportal.org

CFI provides networking and educational opportunities for individuals and businesses interested in High-Impact Business development

NEW NORTH B2B

P.O. Box 559, Oshkosh, WI 54903-0559, (920) 237-0254, www.newnorthb2b.com

New North B2B is a monthly publication providing in-depth coverage of news and issues affecting the business community in the New North region. From economic development to health care and manufacturing to running a small business, New North B2B provides the local insight business leaders need to make sound decisions.

NORTHEAST WISCONSIN REGIONAL ECONOMIC PARTNERSHIP (NEWREP)

(920)498-6302, (715)344-1381, Fax (920)498-6313 or (715)344-1653

<http://www.thenewnorth.com/thenewnorth/newrep/default.asp>

NEWREP was created as a collaborative effort of 15 counties and the Menominee Nation to help create an environment where innovation will flourish; technology-based businesses will expand or choose to locate in northeast Wisconsin. NEWREP is a vehicle to build linkages between companies and provide the impetus for and means by which communities can effectively work together on a regional basis. Administration of the Technology Zone Program facilitates access to in tax credits to stimulate investment, technological development and application, and new entrepreneurial and employment opportunities. Regional cooperation and collaboration create new opportunities for multi-jurisdictional solutions for technology infrastructure development, and expansion of industrial and commercial clusters. NEWREP helps define and implement new methods of addressing community development needs. As a more broadly defined community, NEWREP takes the initiative to improve the quality of life through higher income levels, job opportunities, and economic development resources.

THE NEW NORTH, INC.

1716 Lawrence Drive, DePere, WI 54115, (920) 336-3860, www.thenewnorth.com

The New North, Inc. represents an 18-county region in Northeast Wisconsin. The New North brand unites the region both internally and externally, signifying the collective economic power behind our 18 counties. The counties include Outagamie, Winnebago, Calumet, Waupaca, Brown, Shawano, Oconto, Marinette, Door, Kewaunee, Sheboygan, Manitowoc, Fond du Lac, Green Lake, Marquette, Florence, Menominee, and Waushara. In addition to working together to promote and help expand existing economic development efforts, New North, Inc. concentrates on fostering regional collaboration; focusing on targeted growth opportunities; supporting an entrepreneurial climate; encouraging educational attainment; encouraging and embracing diverse talents and promoting the regional brand.

UNIVERSITY OF WISCONSIN-OSHKOSH: CENTER FOR COMMUNITY PARTNERSHIPS (CCP)

347 City Center, Oshkosh, WI 54901, (920) 424-1453, <http://www.uwopartners.org>

The Center for Community Partnerships brings resources together, to share expertise, and to promote learning and development. We accomplish this by working with insurance, manufacturing, technology, advertising, finance, education and government organizations.

UNIVERSITY OF WISCONSIN – Oshkosh (UWO)

800 Algoma Blvd., Oshkosh, WI 54901, (920) 424-1234, www.uwosh.edu

UWO provides local, regional and state-wide entrepreneurial academic studies, programs and resources.

UWO – SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

347 City Center, Oshkosh, WI 54901, (920) 424-1456, www.uwosh.edu

The Small Business Development Center (SBDC) provides free, individual counseling on a wide range of management topics including cash flow management, financial analysis, marketing and sales, human resources, business planning and international trade. See also SBDC under state section.

VENTURE CENTER

5 Systems, PO Box 2277, Appleton, WI, 54912, (920) 735-5709, Fax (920) 735-4771, www.venturecenterwi.com

The Venture Center is an unprecedented hybrid linking education, business and economic development to foster business start-up and growth in Northeast Wisconsin and the global markets in which they participate. Since 2002, they had more than 150 businesses that are either graduates of our E-Seed entrepreneur program or that have used our services to grow existing businesses. By connecting entrepreneurs and small business owners with economic development corporations, chambers of commerce, institutions of learning, financial institutions and existing businesses, the Venture Center provides the foundation for launching and growing a sustainable business. The Venture Center is housed in the D.J. Bordini Center at Fox Valley Technical College. The college is home to nationally recognized training programs in many fields in business and industry. Although physically located in Appleton, Wisconsin, the Venture Center's innovative business training is being exported globally thanks to the internet and our industry affiliations.

WISCONSIN INNOVATION NETWORK – NORTHEAST WISCONSIN CHAPTER

<http://www.wisconsintechnologycouncil.com/win/chapters/northeast/>

The Northeast Wisconsin chapter of the Wisconsin Innovation Network (WIN NE) is one of 6 WIN chapters in the state. It covers the 18-county northeast Wisconsin region (New North) and draws members from north of Green Bay south to Fond du Lac, and east to the lakeshore. WIN NE is a network for entrepreneurs and individuals seeking to aggressively grow their businesses through innovation in a knowledge-based economy. WIN acts as a catalyst for the entrepreneurial spirit, and helps share knowledge through monthly speaker meetings focused on topics of interest to entrepreneurs and innovators. These meetings are held on the third Thursday of each month from September through May at the Fox Valley Technical College, D.J. Bordini Center in Appleton. Networking precedes and follows each meeting.

state-wide Resources

AMERICAN INDIAN CHAMBER OF COMMERCE

10809 West Lincoln Ave. Ste #120, West Allis, WI. 53227, (414) 604-2044, Fax: (414) 604-2070, <http://www.aiccw.org/>

The American Indian Chamber of Commerce of Wisconsin (AICCW) was established to help generate economic growth and wealth creation in Wisconsin Indian Country through directed service delivery to American Indian entrepreneurs. The AICCW creates positive economic advancement through valuable service including advocacy, networking, one-to-one business management counseling and group business development events state-wide.

HISPANIC CHAMBER OF COMMERCE – WISCONSIN (HCCW)

<http://www.hccw.org/>

The HCCW creates, expands and diversifies small and Hispanic-owned businesses in Wisconsin with a strong focus in the Milwaukee Metro area. The HCCW provides educational and technical resources, fosters economic exchange between the business and corporate sectors, and promotes a network for political issues, community affairs and opportunities for the Hispanic population and community at large.

HMONG CHAMBER OF COMMERCE

3616 W. National Ave., Suite 101, Milwaukee, WI. 53215, (414) 649-8331, <http://hmongchamber.org>

The Hmong Chamber of Commerce was established to assist members of the Hmong community interested in establishing and growing businesses in the state of Wisconsin by providing advocacy, networking and business counseling.

SMALL BUSINESS ADMINISTRATION - WISCONSIN OFFICE

740 Regent Street, Suite 100, Madison, WI 53715, (608) 441-5263, Fax (608) 441-554, TDD (608) 441-5333.
310 West Wisconsin Avenue, Suite 400, Milwaukee, WI 53203, (414) 297-3941, Fax (414) 297-1377, TDD (414) 297-1095

<http://www.sba.gov/wi/>

The Wisconsin SBA office is responsible for the delivery of SBA's many programs and services to the 72 counties of Wisconsin. Our offices are located in both Madison and Milwaukee. See also SBA under National section.

SMALL BUSINESS DEVELOPMENT CENTERS

<http://www.wisconsinsbdc.org/>

The SBDC offers a variety of educational services to small-business clients along the entire business development spectrum -- pre-venture, start-up, established and high-growth. The low-cost courses, seminars, and workshops cover both basic and complex topics, from marketing to management techniques to business plan development. In addition, the SBDC provides counseling to help clients manage and run their businesses more profitably. See also UW-Oshkosh - SBDC under the Regional section.

TECHSTAR

756 N. Milwaukee St., Suite 250, Milwaukee, WI 53202, (414) 727-1726, Fax (414) 727-1736

<http://www.tsearlyventures.com/>

TechStar is a management services and investment organization formed to support early stage technology companies in Wisconsin. TechStar helps companies make the transition from concept to commercialization and specializes in helping technology companies receive growth financing. Although a good business plan is essential, TechStar

also helps companies with other crucial development activities that are often overlooked. Experienced staff acts as interim management to provide services including business plan and executive summary development, financial plan development, corporate structuring, advisory and director board development, intellectual property management, organizational growth planning, management team development, alliance and strategic partner development, funding strategy and community representation.

VENTURE CAPITAL - Various Firms

Venture capital firms are firms that provide funds to start-up ventures, often well before anyone else would be willing to invest. In exchange for these funds, the firms often take an active role in running, or at least overseeing, the venture. They can provide a wealth of information to a beginning entrepreneur and may make the difference between a good idea and a flourishing business. But venture capitalists tend to be very protective of their investments. They are likely to keep a very close eye on the business, and because they know the business may not be able to obtain needed financing elsewhere, they may request a significant portion of the voting shares of the company. Whereas most sources of capital are profit-oriented, with some venture capital firms looking for an overall 30 to 50 percent annual return on investments, other sources seek only to create jobs and promote economic development. Most venture capital firms have certain areas of investing expertise, preference and concentration that may be based upon geographical location, size of investment, and/or industry or product types. It is very helpful to talk with someone who works with venture capital firms to understand which firms may be compatible with the business seeking the capital. The following venture capital firms do business in the area: Capital Growth Interactive (www.capitalgrowth.com), Capital Fund Management, Inc. (www.newcapitalfund.com), Finance Hub (www.financehub.com), Impact Seven, Inc. (www.impactseven.org), Money Hunter (www.moneyhunter.com), and Venture Capital Research Library (www.vfinance.com).

WISCONSIN ANGEL NETWORK

<http://www.wisconsinangelnetwork.com/>

WAN is a public-private initiative created with bipartisan support from Governor Jim Doyle and the Legislature and managed through the Wisconsin Technology Council. WAN develops resources to connect investors and entrepreneurs through the Deal-flow pipeline; educate investors and entrepreneurs through seminars and workshops; help investors and entrepreneurs through web-based tools and attract more investors to Wisconsin Entrepreneurial deals.

WISCONSIN BANKERS ASSOCIATION - TEAM NETWORK FOR BUSINESSES

(608) 259-8326 or ask your local lender, www.wisbank.com

The Wisconsin Bankers Association developed the WBA TEAM NETWORK to help financial institutions across the state to respond effectively to business applicants. The WBA TEAM NETWORK is a low cost program designed to assist commercial loan applicants in the early stages of the creation or expansion of a business.

WISCONSIN BUSINESS DEVELOPMENT FINANCE CORPORATION

Fox Valley Office - 2905 Universal Street, Suite 230, P.O. Box 3178, Oshkosh, WI 54903-3178, (920) 920-231-5570, Fax (920) 920-231-5474, <http://www.wbd.org/>

This is a Certified Development Company for the SBA 504 Program. They match long-term, fixed rate financing with long term assets to help fund the purchase of land, buildings, machinery, equipment, building construction and all associated soft costs i.e. interim interest during construction, attorney, accountant, architect, and appraisal fees, title insurance, etc.

WISCONSIN BUSINESS RESOURCE NETWORK

<http://helpbusiness-wi.com/>

This Internet site is designed to help business people in Wisconsin find useful web sites. It was developed by a group of state business people and government representatives. They have searched the Web and found hundreds of sites that are sorted into nine categories including environmental issues; tax information; statistical data; health and safety; quality improvement; business development; human resources and employment; general resources and yellow pages; and building standards, codes, and permits.

WISCONSIN BUSINESS WIZARD

www.wisconsin.gov/businesswizard

Using a series of five question-and-answer pages, the Wizard provides customized information to help individuals start and operate Wisconsin-based businesses. By investing a few minutes of time, the Business Wizard will help individuals determine licensing, permitting and regulatory requirements; obtain necessary application forms; identify available state resources; and access other valuable business-related information. The Business Wizard covers licensing, permitting and regulatory requirements for the State of Wisconsin. It also covers certain federal and local regulations. Depending on your specific business type and geographic location, additional federal and local regulations may apply.

WISCONSIN DEPARTMENT OF COMMERCE

201 W. Washington Avenue, PO Box 7970, Madison, WI 53707-7970, (608) 266-1018, <http://www.commerce.state.wi.us/>

Commerce is the state's primary agency for delivery of integrated services to businesses. Area Development Managers assist business expansions, promote business retention, and help local development organizations using their knowledge of federal, state, and regional resources.

Commerce Divisions:

Business Development Division: (608) 266-9467, Fax: (608) 267-2829, <http://www.commerce.wi.gov/BD/BD-FAX-0712.html>. The Business Development Division administers statewide business and development programs, including programs to provide information on industrial sites and to foster new and minority business opportunities. The Business Development Division also administers many of the state's economic development financing programs. The website listed above offers useful information to anyone interested in starting a business in Wisconsin.

Community Development Division: (608) 267-3895, Fax: (608) 266-8969, <http://www.commerce.state.wi.us>. The Community Development division includes the Bureau of Community Finance, Bureau of Downtown Development, Bureau of Enterprise Development, Brownfields Initiative, and the Physicians and Health Care Provider Loan Assistance Program.

Environmental and Regulatory Services Division: (608) 266-3723, Fax: (608) 267-1381, <http://www.commerce.state.wi.us/ER/ER-Org.html>. The Environmental and Regulatory Services division (ERS) maintains the regulatory responsibility and authority for underground and aboveground flammable or combustible liquid storage tank systems, petroleum product quality assurance, administrative authority for low and medium risk petroleum contaminated sites, and the Petroleum Environmental Cleanup Fund (PECFA) administration. Division staff consists of hydrogeologists, claim's auditors, tanks system specialists and inspectors, permit processors and support personnel. The Division operational, regulatory and administrative programs are performed within three bureaus.

International and Export Development Division: (608) 267-9227 Fax : (608) 266-5551, http://www.commerce.state.wi.us/sitemap/international_trade/index.html. International trade is important to Wisconsin's economy. According to the U.S. Department of Commerce, nearly 200,000 jobs in the state depended upon manufactured exports. While 84% of the state's exporters are small- or medium-sized firms (fewer than 500 employees), they generate only 29% of the state's exports. Many small- and medium-sized Wisconsin firms could be exporting much more than they currently are. The International Division of the Department of Commerce provides assistance to those firms so they can increase their activity in world markets and their employment here in Wisconsin.

WISCONSIN DEPARTMENT OF VETERANS AFFAIRS

30 W. Mifflin Street, Madison, WI 53703, (608) 266-1311, <http://dva.state.wi.us/>

The Wisconsin Department of Veterans Affairs (WDVA) was created in 1945 to consolidate separate veterans programs under one agency. Today, WDVA provides grants, loans and a variety of services to eligible Wisconsin veterans and their families.

WISCONSIN ENTREPRENEURS' NETWORK (WEN)

2701 Larsen Rd., Green Bay, WI 54303, (920) 496-2116, www.wenportal.org

WEN is a statewide network that integrates the entrepreneurial services offered at Wisconsin universities, economic development organizations, technical colleges and chambers of commerce.

WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY (WHEDA)

201 W. Washington Ave., Ste. 700, Madison, WI 53703, (608) 266-7884, (800) 334-6873, Fax (608) 267-1099
101 West Pleasant Street, Suite 100, Milwaukee, WI 53212, (414) 227-4039, (800) 628-4833, Fax (414) 227-4704
<http://www.wheda.com/>

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness.

WISCONSIN INNOVATION SERVICE CENTER

UW-Whitewater, Whitewater, WI 53190, (262) 472-1365, <http://academics.uww.edu/business/innovate/>

The Wisconsin Innovation Service Center (WISC) specializes in new product and invention assessments and market expansion opportunities for innovative manufacturers, technology businesses, and independent inventors. Technical experts and researchers use an extensive array of resources to analyze information on technical feasibility, existing patents, market size, competitive intensity, demand trends, and other areas. WISC's research products cover product feasibility, competitive intelligence, distributor assessment, customer satisfaction, and licensing partnerships.

WISCONSIN MANUFACTURERS EXTENSION PARTNERSHIP (WMEP)

2601 Crossroads Drive, Suite 145, Madison, WI 53718-7923, (877) 800-2085, Fax (608) 240-1744, <http://www.wmep.org/>

The Wisconsin Manufacturing Extension Partnership (WMEP) is a technical and business resource created expressly to help small and midsize manufacturers improve productivity and compete more effectively in the global marketplace.

WISCONSIN MANUFACTURING AND COMMERCE

PO Box 352, Madison, WI 53701-0352, (608) 258-3400, Fax: (608) 258-3413, www.wmc.org

WMC is a statewide, non-profit business association representing Wisconsin business. Currently, the association has nearly 4,000 members that include both large and small manufacturers, service companies, local chambers of commerce and specialized trade associations.

WISCONSIN PROCUREMENT INSTITUTE (WPI)

756 North Milwaukee Street, Milwaukee, WI 53202, (414) 270-3600, Fax (414) 270-3610, <http://www.wispro.org/>

The Wisconsin Procurement Institute is a nonprofit organization established in 1987 to “bridge the gap” for Wisconsin companies interested in supplying their products and or services to federal, state, local agencies and prime contractors. WPI guides, trains and provides hands-on assistance to firms in developing government business and improving process and technical capabilities to access and compete in the Government marketplace.

WISCONSIN TECHNOLOGY COUNCIL

455 Science Drive #240, Madison, WI 53711, (608) 442-7557, (888) 443-5285, Fax (608) 231-6877
www.wisconsintechcouncil.com

The Tech Council serves as an economic catalyst through programs such as Wisconsin Innovation Network (WIN), Wisconsin Entrepreneurs' Conference, Wisconsin Early Stage Symposium, monthly WIN Events, and the Governor's Business Plan Contest (BPC).

WISCONSIN TECHNOLOGY NETWORK

5520 Nobel Dr. Suite 175, Madison, WI 53711, 608-310-6018, www.wistechnology.com

The Wisconsin Technology Network (WTN) mission is to connect the people, technology, and ideas driving the advancement of life sciences, biotechnology, and information technology in Wisconsin along with clusters and corridors throughout the Midwest.

WISCONSIN TECHSEARCH

(608) 262-5913/5917, Fax (608) 262-4739, <http://www.wisc.edu/techsearch/>

Wisconsin TechSearch is the fee-based information outreach program of the Kurt F. Wendt Library. TechSearch offers document delivery and reference services to business and industry. On-line literature, patent and trademark searches are available. TechSearch provides access to the information resources of Kurt F. Wendt Library, which contains outstanding collections in science and engineering, and is a US Patent and Trademark Depository Library. TechSearch also offers access to the more than 40 libraries and information centers on the UW-Madison campus.

WISCONSIN WOMEN'S BUSINESS INITIATIVE CORPORATION

2745 N. Dr. Martin Luther King Jr. Drive, Milwaukee, WI 53212, (414) 263-5450, Fax (414) 263- 5456
2300 S. Park Street, Madison, WI 53713, (608) 257-5450, Fax (608) 257-5454
<http://www.wwbic.com/>

The Wisconsin Women's Business Initiative Corporation (WWBIC) is an economic development corporation providing quality business education and access to capital for entrepreneurs. Established in 1989, WWBIC consults, educates and mentors owners of small and micro businesses throughout Wisconsin.

National Resources

BUSINESS LAW

www.business.gov/topics/business_laws

An online resource guide designed to provide legal and regulatory information to America's small businesses. The site does not provide legal advice nor does it provide exhaustive coverage of any particular topic. It does provide information on how to determine whether it is safe to act as your own attorney, and when its not, how hire a qualified attorney and get the most for the time and money spent in the process.

KAUFFMAN eVENTURING

<http://www.eventuring.org>

Geared to those who are building companies that innovate and create jobs and wealth, Kauffman eVenturing is a guide for entrepreneurs on the path to high growth. Entrepreneurs will find eVenturing to be an interactive, vibrant, and vital place to make important connections, access help and advice, and find relevant, practical "just-in-time" information and tools.

SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

409 3rd Street, SW, 6th Floor, Washington, DC 20024, (800) 634-0245, <http://www.score.org/>

SCORE (Service Corp. of Retired Executives) is a free service available to the public. Retired executives are specially trained to counsel individuals looking for assistance in starting a new business. Business counseling and workshops are offered at 389 chapter offices across the country.

SBA (U.S. SMALL BUSINESS ADMINISTRATION)

<http://www.sba.gov/index.html>

The U.S. Small Business Administration (SBA) is an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nations.

SBA LINKS:

Office of Entrepreneurial Development (<http://www.sba.gov/ed/>): The Office of Entrepreneurial Development helps small businesses start, grow and be competitive in global markets by providing quality training, counseling and other forms of management and technical assistance.

Office of Government Contracting and Business Development (<http://www.sba.gov/gcbd/>)

Office of National Ombudsman (<http://www.sba.gov/ombudsman/>): The National Ombudsman's primary mission is to assist small businesses when they experience excessive federal regulatory enforcement actions, such as repetitive audits or investigations, excessive fines, penalties, threats, retaliation or other unfair enforcement action by a federal agency.

Office of Technology (<http://www.sba.gov/sbir/>): The Office of Technology strengthens and expands the competitiveness of U. S. small high technology research and development businesses in the federal marketplace.

Office of Veterans Business Development (<http://www.sba.gov/vets/>): The Office of Veterans Business Development (OVBD) is dedicated to serving the veteran entrepreneur by formulating, executing and promoting policies and programs of the agency that provides assistance to veterans seeking to start and develop small businesses.

Veterans' Small Business Resources (<http://www.sba.gov/reservists/deploy.html>): The SBA Office of Veterans Business Development, with the support and assistance of other program offices, provides aggressive agency outreach to mobilize and de-mobilize members of the Reserve and Guard.

Procurement Marketing and Access Network (Pro-Net) (<http://pro-net.sba.gov/>): Pro-Net is an electronic gateway of procurement information -- for and about small businesses. It is a search engine for contracting officers, a marketing tool for small firms and a "link" to procurement opportunities and important information. It is designed to be a "virtual" one-stop-procurement-shop.

Small Business Innovation and Research (SBIR) (<http://www.sba.gov/sbir/indexsbir-sttr.html> or <http://www.commerce.state.wi.us/MT/MT-FAX-0913.html>): SBIR is a highly competitive program that encourages small business to explore their technological potential and provides the incentive to profit from its commercialization. By including qualified small businesses in the nation's R&D arena, high-tech innovation is stimulated and the United States gains entrepreneurial spirit as it meets its specific research and development needs.

Training Network (<http://www.sba.gov/training/>): The Small Business Training Network is a virtual campus housing free training courses, workshops and knowledge resources designed to assist entrepreneurs and other students of enterprise.

U.S. BUSINESS ADVISOR

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

Business.gov is an access point to all government services and information to help businesses operate within the parameters of Federal rules and regulations. This includes resources on compliance information on Federal rules and regulations; forms that may be either printed or electronically completed and submitted to government agencies; access to state and local government web-based resources; and additional information and services provided by the occasional non-profit or for-profit organization in support of the U.S. business community.

WOMEN'S BUSINESS CENTER

<http://www.onlinewbc.gov/index.html>

Women's Business center promotes the growth of women-owned businesses through programs that address business training and technical assistance, and provide access to credit and capital, federal contracts, and international trade opportunities.

Additional Links

National Small Business Data and Resources

Nonprofit Associations and Advocacy

Foundation for Enterprise Development	www.valuebasedmanagement.net
Home Office Association of America	www.hoaa.com
International Council for Small Business	www.icsb.org
International Franchise Association	www.franchise.org
International Small Business Consortium	http://www.isbc.com/Index.cfm
National Association for the Self-Employed	www.nase.org
National Association of Women Business Owners	http://www.nawbo.org/
National Business Incubation Association	www.nbia.org
National Craft Association	www.craftassoc.com
National Federation of Independent Business	www.nfibonline.com
Government Emerging Technology Alliance	www.nsbcb.org
National Small Business United	www.infolit.org
U.S. Chamber of Commerce Small Business Institute	www.uschamber.com
Wisconsin Economic Development Association	www.weda.org

Online and Print Publications

Biztalk	www.biztalk.com
Business Hotline Online	www.bizhotline.com
Business Week Enterprise	www.businessweek.com/smallbiz
Entrepreneur Magazine	www.entrepreneurmag.com
Inc. Magazine	www.inc.com
Industry Week Growing Companies	www.industryweek.com
Minority Business Entrepreneur (MBE)	www.mbemag.com
Small Business Network	www.sbnpub.com
Web Digest for Marketers	www.wdfm.com
Wilson Internet Services Web Marketing Info. Center	www.wilsonweb.com
ZDNet Small Business Advisor	www.zdnet.com/smallbusiness

Small Business & Data Resources

Business Funding Directory	www.businessfinance.com
Business Resource Center	www.morebusiness.com
CCH Business Owner's Tool Kit	www.toolkit.com
Edward Lowe Small Business Network	www.edwardlowe.org
The Enterprise Development Web Site	www.enterweb.org
The Ewing Marion Kauffman Foundation	www.emkf.org
Federal Market Place	www.fedmarket.com
Law Info	www.lawinfo.com
Let's Talk Business Network	www.ltbm.com
Live Capital	http://www.dnb.com/us/
MIT Enterprise Forum	http://enterpriseforum.mit.edu/
Small Business Advancement National Center	www.sbaer.uca.edu
Patent.org	http://www.patent.org/
Yahoo!Small Business	http://smallbusiness.yahoo.com

Government Resources

Department of Labor Employment Laws	www.dol.gov/elaws
Dept. of Labor Small Business-Regulatory Comp. Assistance	www.dol.gov/compliance
Department of Labor - Women's Bureau	http://www.dol.gov/wb/
The House Committee on Small Business	www.house.gov/smbiz
Office of Government Contracting	http://www.sba.gov/GC
U.S. Senate Committee on Small Business	www.sbc.senate.gov
Bureau of Labor Statistics	www.bls.gov
Federal Financial Institutions Examinations Council	www.ffeec.gov
Federal Trade Commission	www.ftc.gov
FEDWORLD	www.fedworld.gov
U.S. Federal Deposit and Insurance Corporation	www.fdic.gov
U.S. General Services Administration	www.gsa.gov
U.S. Occupational Safety and Health Administration	www.osha.gov
U.S. Patent and Trademark Office	www.uspto.gov
EPA Brownfields	www.epa.gov/brownfields
Northeast-Midwest Institute	www.nemw.org
Wisconsin Entrepreneurs' Network	www.wenportal.org

National Financial Information

Foundation Grants

Council of Foundations	www.cof.org
Ford Foundation	www.fordfoundation.com
Foundation Center	www.foundationcenter.org
Fundsnet Online	www.fundsnet.com
Grantsmanship Center	www.tgci.com
Rockefeller Foundation	www.rockfound.org
Russell Sage Foundation	www.russellsage.org

Public Finance & Community Reinvestment

Community Reinvestment Fund	www.crfusa.com
National Association of Ind. Public Finance Advisors	www.naipfa.com
Precision Analytics	www.precisionanalytics.com
Virtual Library on Microcredit	www.gdrc.org/icm

Financial Information & Resources

Bloomberg's	www.bloomberg.com
Dun & Bradstreet Credit Information	www.smallbusiness.dnb.com
Harris InfoSource	www.harrisinfo.com
Hoover's	www.hoovers.com
Ohio State University Financial Data Finder	www.cob.ohio-state.edu

On-Line Lenders & Resources

Count-Me-In	www.count-me-in.org
National Women Business Owners Corporation	www.nwboc.org/
WI Dept. of Transportation- Disadvantaged Business Pgm.	www.dot.state.wi.us
WI Dept. of Admin. Minority- Business Enterprise Programs	www.doa.state.wi.us
Women's Business Enterprise National Council	www.wbenc.org