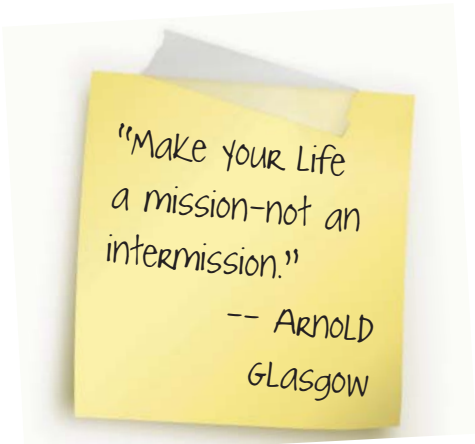


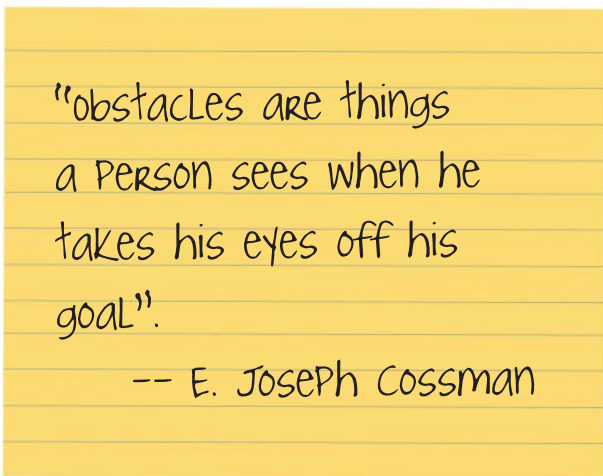
FOND DU Lac County
ENTREPRENEUR & SMALL business

Resource Guide



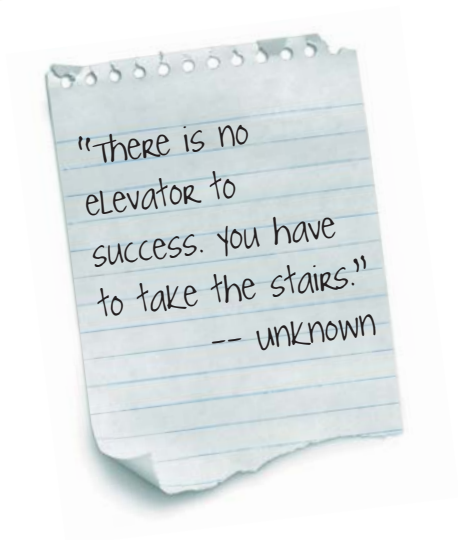
"Make your Life
a mission-not an
intermission."

-- 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.

www.connectioncorner.net

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

Updated December 2010

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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?

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 for opportunities that may be available to you.

Elements of a Business Plan

1. Cover sheet
 2. Statement of purpose
 3. Table of contents
-
- I. The Business
 - A. Business description
 - B. Product or service
 - C. Location
 - D. Competition
 - E. Pricing and sales
 - F. Advertising and public relations
 - G. Management plan
 - H. Financial management plan
 - II. Financial Data
 - A. Loan applications
 - B. Capital equipment and supply list
 - C. Balance sheet
 - D. Breakeven analysis
 - E. Pro-forma income projections (profit & loss statements)
 - Three-year summary
 - Detail by month, first year
 - Detail by quarters, second and third years
 - Assumptions upon which projections were based
 - F. Pro-forma cash flow
 - Follow guidelines for letter E.
 - III. Supporting Documents
 - A. Tax returns of principals for last three years
 - B. Personal financial statement (all banks have these forms)
 - C. In the case of a franchised business, a copy of franchise contract and all supporting documents provided by the franchisor
 - D. Copy of proposed lease or purchase agreement for building space
 - E. Copy of licenses and other legal documents
 - F. Copy of resumes of all principals
 - G. 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,
<http://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,
<http://www.campbellsportchamber.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.

Connection Corner

<http://www.connectioncorner.net/>

Moving your business from idea to reality can be a confusing and overwhelming series of tasks, but the answers to your questions are closer than you think. Pull up a chair at the always-casual and perpetually helpful Connection Corner. Here, you will find local business people willing to share their wisdom with you...Fond du Lac County's most recent budding entrepreneur. Whether their knowledge comes from the school of hard knocks or an ivy-covered institution, whether it be at 4 in the afternoon or 4 in the morning, what they have to say is likely to save you some time and make that road to success a little smoother.

Creative Enterprise Center – Ripon College

401 Watson St, PO Box 482 Ripon WI 54971, (920) 748-8163,
<http://www.ripon.edu/cec> 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, <http://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)**

116 N. Main Street, PO Box 1303, Fond du Lac, WI 54936-1303,
(920) 929-2928, Fax (920) 929-7126, <http://www.fcfdc.com>
email: info@fcfdc.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 administers several revolving loan funds to assist businesses with gap financing needs. This organization also serves the Dodge County portion of the City of Waupun.

Marian University

45 S. National Ave., Fond du Lac, WI 54935-4699,
(920) 923-7600, (800) 262-7426, Fax: (920) 923-7154,
<http://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.

Ripon Area Chamber of Commerce

127 Jefferson Street, P.O. Box 305, Ripon, WI 54971,
(920) 748-6764, <http://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; and assisting Ripon Community Development Corporation Executive Director.

Ripon Main Street, Inc

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

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

University of Wisconsin – Fond du Lac

400 University Dr., Fond du Lac, WI 54935-2950, (920) 929-3600,
Fax: (920) 929-3181, <http://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,
<http://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

324 Main St, Waupun, WI 53963, (920) 324-3491,
Fax (920) 324-4357, <http://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,
<http://www.workforceeconomics.org>

Local Job Center: 349 N. Peters Ave., Fond du Lac

Workforce Economics, Inc., 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.

Young Professionals of Fond du Lac

207 North Main St, Fond du Lac, WI 54935, (920) 921-9500,
<http://www.fdlac.com/ypf.php>

The Young Professionals of Fond du Lac (YPF), 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,
<http://www.cfiportal.org>

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

Fox Valley Workforce Development Board (FWWDB)

1401 McMahan Dr., Neenah, WI 54956,
(920) 720-5600, <http://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.

Northeast Wisconsin Regional Economic Partnership (NEWREP)

(920)720-5600, <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. 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,
<http://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.

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.

University of Wisconsin – Oshkosh

800 Algoma Blvd., Oshkosh, WI 54901, (920) 424-1234,
<http://www.uwosh.edu>

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

University of Wisconsin – Oshkosh – Business Success Center

549 High Ave., Oshkosh, WI 54901, (920) 424-1453,
<http://www.uwosh.edu/bsc>

The Business Success Center 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**– Small Business Development Center (SBDC)**

549 High Ave., Oshkosh, WI 54901, (920) 424-1456,

<http://www.uwosh.edu/sbdc>

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,

<http://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.wisconsintechcouncil.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, with some exceptions, at the Fox Valley Technical College, D.J.

Bordini Center in Appleton. Networking precedes and follows each meeting. Information about the Wisconsin Technology Council is available under the state-wide resources section.

state-wide Resources

American Indian Chamber of Commerce of Wisconsin

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.

Business Procurement Assistance Center – Moraine Park Technical College

2151 North Main St, West Bend, WI 53090
(262) 335-5893, <http://matcmadison.edu/bpac>

The Center assists businesses in winning government contracts by providing services that include government market research, electronic bid matching, and bid preparation service.

Center for Innovation and Development - UW-Stout

278 Jarvis Hall, Menomonie, WI 54751, (715) 232-1457

Provides a broad range of interaction to businesses through assistance from UW-Stout's technical faculty and staff, access to the University's facilities and programs, including product engineering and design, prototype development, product evaluation, technical training, management, processing, materials, automation, and other areas.

Hispanic Chamber of Commerce – Wisconsin (HCCW)

1021 West National Ave., Milwaukee, WI 53204, (414) 643-6963,
Fax: (414) 643-6994, <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.

U.S. Department of Agriculture – Wisconsin Office

Stevens Point State Office, 4949 Kirschling Ct.,
Stevens Point, WI 54481, 715-345-7620,
<http://www.rurdev.usda.gov/wi/index.htm>

The USDA Promotes economic development by supporting loans to businesses through banks and community-managed lending pools. We offer technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services. And we provide technical assistance to help communities undertake community empowerment programs.

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.

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 Fund Management, Inc. <http://www.newcapitalfund.com>, Finance Hub <http://www.financehub.com>, Impact Seven, Inc. <http://www.impactseven.org>, Money Hunter <http://www.moneyhunter.com>, and Venture Capital Research Library <http://www.vfinance.com>.

Wisconsin Angel Network

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

WAN is a public-private initiative created with bipartisan support 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 Business

(920) 966-1484 or ask your local lender,
<http://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 - 2390 State Hwy. 44, Suite C,
Oshkosh, WI 54904, (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

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

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 Administration

101 E. Wilson St., Madison, WI 53708, (608) 266-1741,
<http://www.doa.wi.gov/>

The DOA offers direct services to Wisconsin residents and communities, including assistance with housing and energy efficiency improvements, but its primary function is to deliver a wide range of support services to other state agencies, such as maintaining the State Capitol and other state facilities.

Administration Divisions:

Bureau of Procurement

PO Box 7867, Madison, WI 53708, (800) 482-7813,
<http://vendornet.state.wi.us/vendornet/vguide/index.asp>

This department provides information on state government purchasing and procurement procedures and assistance with bidding.

Demographic Services Center

101 E. Wilson St, 4th Flr, PO Box 8944, Madison, WI 53708,
(608) 266-1927, http://www.doa.state.wi.us/section_detail.asp?inkcatid=11&linkid=64&locid=9

The Demographic Services Center's primary responsibility is to develop annual total population estimates for all Wisconsin towns, villages, and cities. It also makes annual estimates of the voting age population for all municipalities and total population estimates for Zip Code Areas.

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.state.wi.us/BD/>

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/CD/>

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.

Business Development Assistance Center

201 W. Washington Ave, PO Box 7970, Madison, WI 53707,
(800) HELPBUS(iness) or (800) 435-7287

Provides managerial assistance to small businesses, particularly first-time entrepreneurs. The office furnishes information on government regulations and financing alternatives, and refers businesses to appropriate resources.

Wisconsin Department of Financial Institutions

345 W Washington Ave., Madison, WI 53703, 608-261-9555,
<http://www.wdfi.org/>

The Department of Financial Institutions regulates state-chartered banks, savings and loans associations, and savings banks, as well as various operations of the securities industry. It examines and files charters and other documents of businesses and organizations and registers and regulates the mortgage banking industry and other financial service providers. It oversees Uniform Commercial Code filings. It also administers the Wisconsin Consumer Act and registers merchants who extend credit that carries a finance charge. The department is self-supporting through program revenue derived from fees and assessments paid by regulated entities and individuals.

Financial Institutions Divisions:

Corporation Section

345 W Washington Av, 3rd Flr, PO Box 7846, Madison, WI 53707,
(608) 261-7577, <http://www.wdfi.org/corporations>

This is the filing office for the organizational instruments to create corporations, limited partnerships, limited liability partnerships, and limited liability companies, as well as documents to amend those charters.

Securities Division

345 W Washington Av, 4th Flr, PO Box 1768, Madison, WI 53701,
(608) 266-1064, <http://www.wdfi.org/fi/securities/>

This office regulates the offer and sale of securities, franchise investment offerings, and corporate takeovers. It provides assistance in understanding and complying with the Wisconsin Uniform Securities Law and gathering information regarding franchise opportunities.

**Wisconsin Department of Revenue
Income, Sales, and Excise Tax Division**

265 W. Northland Ave., Appleton, WI 54911, (920) 832-2727,
<http://www.dor.state.wi.us>

Provides forms, publications, and answers about Wisconsin taxes (income, sales, and use taxes, etc.).

Compliance Bureau

PO Box 8906, Madison, WI 53708, (608) 266-2276

Office provides business tax registration, sales tax, seller's permit, consumer use tax permit, withholding tax ID number, etc.

Bureau of Manufacturing and Utility Assessment

200 N Jefferson St, Ste 626, Green Bay, WI 54301, (920) 448-5191

Provides tax assessment and exemption information for manufacturers.

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 Department of Workforce Development

201 E. Washington Avenue, Madison, WI 53702, 608-267-4780,
<http://dwd.wisconsin.gov/default.htm>

The Department's primary responsibilities include providing job services, training and employment assistance to people looking for work, at the same time as it works with employers on finding the necessary workers to fill current job openings.

Workforce Development Divisions:

Division of Worker's Compensation

PO Box 7901, Madison, WI 53707,
(608) 266-1340 or (608) 266-2041 (to order publications),
<http://www.dwd.state.wi.us/wc/default.htm>

Administers programs to make sure injured workers receive required benefits; encourage rehabilitation and re-employment for injured workers and promote the reduction of work-related injuries, illnesses, and deaths.

Equal Rights Division

201 E Washington Av, PO Box 8928, Madison, WI 53708,
(608) 266-6860, <http://www.dwd.state.wi.us/er>

Enforces state laws that protect citizens from discrimination in employment, housing, public accommodations, family and medical leave and the labor laws regarding wages, hours, and conditions of work.

Division of Unemployment Insurance

PO Box 7942, Madison, WI 53707, (608) 261-6700,
<http://www.dwd.state.wi.us/ui>

Administers programs to collect employer taxes, pays benefits to unemployed workers, resolves benefit claims and employer tax issues, detects welfare and unemployment insurance fraud, and collects unemployment insurance and welfare overpayments.

Wisconsin Entrepreneurs' Network (WEN)

2701 Larsen Rd., Green Bay, WI 54303, (920) 496-2116,
<http://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

1200 Hyland Hall, 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 Institute of Certified Public Accountants

235 N. Executive Dr., Suite 200, Brookfield, WI 53005
(800) 772-6939, <http://www.wicpa.org>

This organization offers advice and information on selecting and working with a CPA.

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

501 E. Washington Ave., Madison, WI 53703,
(608) 258-3400, Fax: (608) 258-3413, <http://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)

10437 Innovation Dr, Suite 228, Milwaukee, WI 53226,
(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 Secretary of State

30 W Mifflin St, 10th Flr, PO Box 7848, Madison, WI 53707,
(608) 266-5503 or (608) 266-5653 (trademark & trade name
registration), <http://www.sos.state.wi.us/>

This office administers a variety of responsibilities in
state government, including registering trade names and
trademarks.

Wisconsin Technology Council

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

<http://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) 262-5917, 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 Answerline

1-800-940-7232

Free information service provided by business counselors.

Business Law

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

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 Entrepreneurship.org

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

Entrepreneurship.org was formed as a free, online international resource designed to help build entrepreneurial economies. The website features a vast array of content and resources to assist entrepreneurs, business mentors, policy makers, academics and investors through each phase of the entrepreneurial process. The content ranges from resources entrepreneurs need to launch a company to policies and research that has been conducted regarding entrepreneurship.

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.

U.S. Small Business Administration (SBA)

<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/>

The Office of Government and General Contracting's mission is to help enhance the effectiveness of small business programs by working with Government and Business Development (GC/BD) program offices and others to develop policies, regulations, and statutory changes.

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>

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.

US 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.

US Economic Development Administration**Chicago Regional Office (serves Wisconsin)**

111 N Canal St, Ste 855, Chicago, IL 60606,
(312) 353-7706

Provides grants for infrastructure development, local capacity building and business development to help communities alleviate conditions in economically distressed areas.

**US Immigration and Naturalization Service
Bureau of Citizenship and Immigration Services**

310 East Knapp Street, Milwaukee, WI 53202, (800) 357-2099

This office provides information on immigration law.

Women's Business Center

<http://www.sba.gov/aboutsba/sbaprograms/onlinewbc/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.

Web Resources

The internet offers a wealth of invaluable information to entrepreneurs and small business owners. Here are just a few recommended websites to get you started:

About.com's Small Business Information Center

www.sbinformation.about.com/smallbusiness/sbinformation

Site offers a wealth of information on topics from business plans, home businesses and starting and financing a business to government help, legal matters, and web marketing. This site includes a one-stop page of recommended web sties for small business information.

Association of Small Business Development Centers (ASBDC)

<http://www.asbdc-us.org/>

The ASBDC helps new entrepreneurs realize their dream of business ownership, and to assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

BizMove

<http://www.bizmove.com>

Offers reference materials and services for small and home-based business owners including recommended websites, a small business search engines, business forms and a library.

Bplans.com

<http://www.bplans.com>

Provides sample business plans, marketing plans, online business plan books, and access to expert advice. You'll find sample business plans from sectors such as manufacturing, health, international marketing, retail, and computers.

Commerce Clearing House's Business Owner's Toolkit

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

Features small and home office guides to everyday business matters such as starting and planning your business, finance, marketing, your office and equipment, personnel, accounting, and taxes couple with a comprehensive listing of business tools including model business forms, financial templates, and checklist.

Export.gov

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

This export portal of the US Commercial Service offers valuable assistance to help your business export goods and services to markets worldwide. From this site you can access a global listing of trade events, international market research, and practical tools to help with every step of the export process.

Franchise.com

<http://www.franchise.com>

A great site to not only learn about franchising, but also a valuable resource for browsing what franchise opportunities are available both in the US, Canada, and abroad.

International Franchise Association

<http://www.franchise.org>

A one-stop shopping experience for franchise information. The IFA is a membership organization of franchisers, franchisees, and supplies. Included on this website are franchise opportunities, developments, resource center, and franchise information for minorities and women.

MoreBusiness.Com

<http://www.morebusiness.com>

Has lots of useful small business information on topics ranging from starting your own business and incorporating to templates and tools with sample business and marketing plans.

Women-21.gov

<http://www.women-21.gov/>

A government website that specializes in resources specifically for Women Entrepreneurs has recently been updated and improved. It provides key resources, targeted information, registration for online programs and networking opportunities to help women entrepreneurs and their businesses reach their maximum potential. The website is a collaboration between the Department of Labor and the Small Business Administration.

Yahoo! Small Business

<http://www.smallbusiness.yahoo.com>

Combines news and wide-ranging content, small business communities where professionals can meet and share ideas and interactive business and communication tools to enhance productivity.

Additional Links

Here are some additional links to companies that can provide you with valuable information when starting or expanding a business.

National Small Business Data and Resources

Nonprofit Associations and Advocacy

Foundation for Enterprise Development
<http://www.valuebasedmanagement.net>

Home Office Association of America
<http://www.hoaa.com>

International Council for Small Business
<http://www.icsb.org>

National Association for the Self-Employed
<http://www.nase.org>

National Association of Women Business Owners
<http://www.nawbo.org/>

National Business Incubation Association
<http://www.nbia.org>

National Federation of Independent Business
<http://www.nfib.com/>

Government Emerging Technology Alliance
<http://www.nsbcb.org>

U.S. Chamber of Commerce Small Business Institute
<http://www.uschamber.com>

Wisconsin Economic Development Association
<http://www.weda.org>

Online and Print Publications

Biztalk
<http://www.biztalk.com>

Business Hotline Online
<http://www.bizhotline.com>

Business Week Enterprise
<http://www.businessweek.com/smallbiz>

Entrepreneur Magazine
<http://www.entrepreneurmag.com>

Inc. Magazine
<http://www.inc.com>

Industry Week Growing Companies
<http://www.industryweek.com>

Minority Business Entrepreneur (MBE)
<http://www.mbemag.com>

Web Digest for Marketers
<http://www.wdfm.com>

Wilson Internet Services Web Marketing Info. Center
<http://www.wilsonweb.com>

Small Business & Data Resources

Business Funding Directory
<http://www.businessfinance.com>

CCH Business Owner's Tool Kit
<http://www.toolkit.com>

Edward Lowe Small Business Network
<http://www.edwardlowe.org>

The Enterprise Development Web Site
<http://www.enterweb.org>

The Ewing Marion Kauffman Foundation
<http://www.kauffman.org/>

Federal Market Place
<http://www.fedmarket.com>

Law Info
<http://www.lawinfo.com>

Let's Talk Business Network
<http://www.ltbm.com>

Dunn & Bradstreet
<http://www.dnb.com/us/>

MIT Enterprise Forum
<http://enterpriseforum.mit.edu/>

Small Business Advancement National Center
<http://www.sbaer.uca.edu>

Patent.org
<http://www.patent.org/>

Government Resources

Department of Labor Employment Laws
<http://www.dol.gov/elaws>

Dept. of Labor Small Business-Regulatory Comp. Assistance
<http://www.dol.gov/compliance>

Department of Labor—Women's Bureau
<http://www.dol.gov/wb/>

The House Committee on Small Business
<http://www.house.gov/smbiz>

Office of Government Contracting
<http://www.sba.gov/GC>

U.S. Senate Committee on Small Business
<http://www.sbc.senate.gov>

Bureau of Labor Statistics
<http://www.bls.gov>

Federal Financial Institutions Examinations Council
<http://www.ffiec.gov>

Federal Trade Commission
<http://www.ftc.gov>

FEDWORLD <http://www.fedworld.gov>

U.S. Federal Deposit and Insurance Corporation
<http://www.fdic.gov>

U.S. General Services Administration
<http://www.gsa.gov>

U.S. Occupational Safety and Health Administration

<http://www.osha.gov>

U.S. Patent and Trademark Office

<http://www.uspto.gov>

EPA Brownfields

<http://www.epa.gov/brownfields>

Northeast-Midwest Institute

<http://www.nemw.org>

National Women Business Owners Corporation

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

WI Dept. of Transportation-Contracting Information

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

WI Dept. of Admin. Minority-Business Enterprise Programs

<http://www.doa.state.wi.us/section.asp?linkid=113&locid=0>

Women's Business Enterprise National Council

<http://www.wbenc.org>

National Financial Information

Foundation Grants

Council for Foundations

<http://www.cof.org>

Ford Foundation

<http://www.fordfoundation.com>

Foundation Center

<http://www.foundationcenter.org>

Fundsnet Online

<http://www.fundsnet services.com>

Grantsmanship Center

<http://www.tgci.com>

Rockefeller Foundation

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

Russell Sage Foundation

<http://www.russellsage.org>

Public Finance & Community Reinvestment

Community Reinvestment Fund

<http://www.crfusa.com>

National Association of Ind. Public Finance Advisors

<http://www.naipfa.com>

Precision Analytics

<http://www.precisionanalytics.com>

Virtual Library on Microcredit

<http://www.gdrc.org/icm>

Financial Information & Resources

Bloomberg's

<http://www.bloomberg.com>

Dun & Bradstreet Credit Information

<http://www.smallbusiness.dnb.com>

Harris InfoSource

<http://www.harrisinfo.com>

Hoover's

<http://www.hoovers.com>

Ohio State University Financial Data Finder

<http://www.cob.ohio-state.edu>

On-Line Lenders & Resources

Count-Me-In

<http://www.count-me-in.org>