TARGETED BUSINESS DIRECTORY

2013 - 2015





CERTIFIED BUSINESS ENTERPRISES 2013 - 2015

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Planning Your New Business

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I. Introduction

Owning and operating your own business is an American dream and something within your grasp. To be successful, however, you have to avoid the entrepreneur's itch to just rush in. You must research your business idea, plan properly, and complete many tasks *before* you embark on this exciting adventure to succeed and avoid unnecessary expense!

This document contains information and tools to assist you in planning and avoiding pitfalls. From testing the feasibility of your idea (will you really be better off if you start this business?) to choosing a legal structure and writing your business plan, the information in this booklet will help you move toward getting it done the right way.

Planning Your New Business is a collaborative work by all twelve Wisconsin SBDCs and is brought to you by the Wisconsin Business AnswerLine. While it contains a great deal of helpful, even critical, information, it is not all-inclusive and is not meant to serve as the only resource you use when making business decisions. Research, research, research! We also recommend consulting with a qualified attorney and CPA before making legal and financial decisions about your business.

What is the Small Business Development Center (SBDC)?

Wisconsin's twelve SBDCs are a network of business help centers affiliated with the University of Wisconsin system. We help small business owners and entrepreneurs by giving them guidance, information and resources to help them grow an existing business, or start a new business. We are partially funded by the SBA (Small Business Administration) and provide a wide range of services including:

- Telephone Counseling
- Business Plan Review
- Information

- In-person Counseling
- Resources
- Classes & Seminars

Does the SBDC Lend Money?

No. However, we can review your business plan, which will be required by virtually any financial lender, public or private. We may also be able to suggest some resources for business loans. This is a free service.

What Is the Goal of the SBDC?

To ensure Wisconsin's economic health and stability through business counseling, learning and other various business support programs.

For further questions about starting or growing your business, the Wisconsin Business AnswerLine can connect you with your local SBDC. One of our counselors will be happy to assist you. We can be contacted via our toll-free number, e-mail, or on our web site:

Wisconsin Business AnswerLine 800/940-SBDC [7232]

E-mail: <u>sbdcanswerline@bus.wisc.edu</u>
Web site: <u>http://www.wisconsinsbdc.org/sbdc.htm</u>

We wish you entrepreneurial success



II. About Starting Your Own Business

What It Takes To Succeed

Starting and operating a successful small business will depend on the following:

- 1. A practical business plan with a solid foundation
- 2. Your dedication and willingness to sacrifice to reach your goal
- 3. Your basic knowledge of management including finance, record keeping and marketing
- 4. Industry expertise and technical skills

Why Do You Want to Start a Business?

Review the list below and check the reasons that apply to you.

Freedom from the 9-5 daily work routine	
Being your own boss	
Doing what you want when you want to do it	
Improving your standard of living	
Boredom with your present job	
Having a product or service for which you feel there is a demand	
Some reasons are better than others; none are wrong. However, be aware that there are tradeoffs. For example, you <i>can</i> escape the 9-5 daily routine—but you may replace it with a 6 a.m. to 8 p.m. routine!	
Personal Characteristics and Conditions	
Going into business requires certain personal characteristics and conditions. This portion	
of the checklist deals with you, the individual. These questions require serious thought. Try to be objective.	
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• Have you researched the costs of covering yourself and your family w/health insurance	?
• Are you prepared to work long hours, possibly including evenings and weekends?	
• Are you prepared to temporarily lower your standard of living if necessary?	
Your "yes" answers are a positive. Carefully consider your "no" answers. How will you compensate for these negatives?	



Personal Skills and Experience

Certain skills and experience are critical to the success of a business. By answering the following questions, you can identify the skills you possess and those you lack (your strengths and weaknesses), and determine where you will need to hire or use outside resources.

		YES	NO
•	Marketing and sales		
•	Networking		
•	Long-range planning		
•	Finance, bookkeeping, accounting, taxes		
•	Legal		
•	Technical skills		
•	People management/supervisory skills/human resources		
•	Have you ever worked in a business similar to the one you want to start?		
•	Have you had any applicable business training in school?		
•	Have you ever owned your own business before (any type)?		

Disadvantages of Owning Your Own Business

Have you realistically considered the advantages and the disadvantages of owning your own business? Owning a business is going to be very different from working for someone else. Most people who dream about owning a business think a lot about the advantages. Take a few minutes to contemplate the disadvantages.

- You may have to endure an income that goes up and down like a roller coaster.
 From month to month or year to year your income may vary widely.
- You may find you are spending more and more time dealing with personnel, administrative, planning and legal matters as your business grows, and less time doing what it was that you wanted to do when you started the business.
- If you are used to reporting to only one boss you may be annoyed to find that you now report to many bosses. Your customers, government agencies that tax or regulate your business, investors in your firm, bankers, or other lenders, and, in some cases, your key suppliers, all will dictate much of the way you will operate.
- You may have to take large financial risks and spend time worrying about how to meet the next week's bills.
- It is likely you will need to work long hours, up to 10-12 hours or more per day, often six or seven days a week. Long vacations may be impossible, at least for quite a few years.
- You absorb the financial and personal responsibility for business problems. As
 owner, the buck stops with you. There is no boss to whom you can turn for help
 when a tough time technical or financial situation arises, or when there is a serious
 problem with a supplier or customer.
- You may be challenged with the loss of your entire business due to new competition, government regulation, or other changes outside your control.



III. Define Your Idea

Answer the following questions in terms of your business idea. These will be important components of your business plan.

- 1. **Product or Service**—Describe what you are selling and how it will benefit your customers.
- 2. **Industry Type**—Describe the industry. How big is it? Is it growing or declining? Open or saturated?
- 3. **Industry Experience**—Briefly describe your experience and education related to this product/service.
- 4. **Other Experience**—Describe other business management or ownership experience you may have.
- 5. **Customers**—Which category best represents your primary group of potential customers?

General Public Business Government Specific Industry

6. **Geographic Area**—What geographic area will you serve?

Local Statewide Regional National International

7. **Demographic Factors**—What other demographic factors identify your target market?

Gender Ethnicity Income Education Other

- 8. **Competition**—Who is your competition? List them, and their strengths and weaknesses.
- 9. **Location**—Where will your business be located?
- 10. **Marketing Strategy**—What will be your primary method(s) of advertising and promotion?

Answering these questions in detail will help you evaluate your business idea. Enrolling in one of 6 to 8 week classes offered by your local Small Business Development Center (SBDC) will help you operate and manage your business. Call the Wisconsin Business AnswerLine at 800/940-7232 to locate the SBDC near you.



IV. Explore the Financial Feasibility

START-UP COSTS

This section will help you determine if a) you can realistically afford to start your business, and b) how much financing you may require, if any. A large number of small businesses fail each year. Too many entrepreneurs try to start and operate a business without sufficient capital (money). Review your situation by using the charts below, and then analyze your answers to these critical questions.

CRITICAL QUESTIONS

1. How much money do you ha	ave? (complete Chart 1)	
2. Can you put this money into	your business?	Yes	No
2. How much money will you n	eed to start your busin	ness? (complet	e Chart 2)
3. How much money will you n	eed to stay in busines	s? (complete C	Chart 3)
4. How much money will you n	eed to borrow, if any?	(complete Cha	rt 4)
5. Do you have a good credit r	ating? Yes	No	
6. Do you have separate funds Yes No	you can live on while	you develop th	e business?
7. Will starting this business p	ut you (or your family,	if applicable) a	nt high risk?

Chart 1- Personal Financial Statement

How much money do you have?

Yes

No

now much money do you have:		
ASSETS	LIABILITIES	
Cash on hand	Accounts payable	
Savings account	Notes payable	
Stocks, bonds, securities	Contracts payable	
Accounts/notes receivable	Taxes	
Real estate	Real estate loans	
Life insurance (cash value)	Other liabilities (credit	
	card debt)	
Automobile/other vehicles		
Other liquid assets		
Total Assets	Total Liabilities	
Net Worth (assets minus liabilities)		



Chart 2—Start-up Cost Estimate

How much money will you need to start your business?		
Space (lease deposit; remodeling; decorating; land or building		
purchase)		
Fixtures, furniture, equipment		
Services, supplies		
Beginning inventory cost		
Legal and accounting (professional) fees		
Licenses, permits		
Deposits for utilities (phone line(s), etc.)		
Insurance		
Signs		
Advertising/promotions for opening		
Unanticipated expenses		
Office supplies		
Letterhead, envelopes, business cards (design & printing)		
Outside labor		
Salary & wages; payroll taxes		
Vehicle(s)		
Cash (three months working capital/expenses—use figure from		
Chart 3 below)		
Total Start-up Costs		

Chart 3—Estimated Expenses

What will it cost to run your business?	Estimate
Your living costs/salary	
Employee wages	
Rent	
Advertising	
Supplies	
Utilities	
Insurance	
Taxes	
Maintenance	
Delivery/transportation	
Miscellaneous	
Total Estimated Expenses, 1 Month	
	X 12
Total Estimated Expenses, 1 Year	



Chart 4—Financing Worksheet

Work out projections	
Enter Cash Available from Chart 1	
Subtract start-up costs from Chart 2	-
Subtract 3 months expenses from Chart 3	-
Additional financing needed (if any)	



V. Choose the Right Legal Structure

With each legal structure, there are tax advantages and disadvantages. It is important to seek the advice of an accountant or an attorney for detailed tax information.

It is important to separate your personal from your business assets to avoid personal liability for business obligations. However, with most small businesses, lenders, landlords and vendors often ask for a personal guarantee to reduce their risk of loss. If you give a personal guarantee for a business loan or with a service contract, you will be liable for that business debt regardless of your legal structure.

SOLE PROPRIETORSHIP

A **sole proprietorship** is owned and operated by one person. Obtaining the required licenses and permits establishes the business. If the name of the business is different from the person's name, it is called a DBA or "Doing Business As". For example: If John Doe owns a business called EAT HERE, the business is legally identified as John Doe DBA EAT HERE. Wisconsin Statutes do not require registration for a sole proprietorship. You may voluntarily register with the County Registrar of Deeds at http://www.wrdaonline.org/ListOfOffices/ and the Wisconsin Department of Financial Institutions at 608/261-9555 http://www.wefi.org/. This is easy to do and establishes credibility for your business.

Advantages

- A sole proprietorship is the easiest entity to form and has low start up costs.
- There is minimal government reporting requirements.
- You have the freedom to do business without elaborate formalities.
- Profits and losses are claimed on the owner's personal income tax return.

Disadvantages

- The owner has unlimited personal liability for business obligations and liabilities.
 But remember, if you sign a personal guarantee, regardless of your legal structure, you are fully liable for all debt.
- When an owner dies or stops operations the business ends.

GENERAL PARTNERSHIP

A <u>General Partnership</u> is owned and operated by two or more persons. Drafting a partnership agreement is highly recommended. The agreement can include provisions for the business to continue after the death or withdrawal of a partner. Otherwise the business ends.

If there is no legal partnership agreement, the partnership is regulated by state statutes under the Uniform Partnerhsip Act

http://docs.legis.wisconsin.gov/statutes/statutes/178.pfd.



Advantages

- A general partnership is easy to form and has low startup costs. A simple partnership agreement does not involve legal fees.
- There is minimal government reporting requirements.
- You have the freedom to do business without elaborate formalities.
- Profits and losses are claimed on the owner's personal income tax return.

Disadvantages

- The owners have unlimited personal liability for business obligations and liabilities, including liability for the wrongful acts of a partner.
- Unless stipulated in the partnership agreement, when an owner dies or exits the partnership, the business dies.

LIMITED PARTNERSHIP

A Limited Partnership must have at least one general and one limited partner. Popular in the 1980's. Rarely used today. It is formed by filing a Certificate of Limited Partnership with the Wisconsin Department of Financial Institutions, 608/261-9555, http://www.wdfi.org/. Wisconsin Limited Partnership Act http://docs.legis.wisconsin.gov/statutes/statutes/179.pdf.

LIMITED LIABILITY COMPANY (LLC)

Limited Liability Company (LLC) is the most used business entity in Wisconsin. It can be formed by one or more members. An LLC separates personal and business assets. The owners must file Articles of Organization and register the business with the Wisconsin Department of Financial Institutions, 608/261-9555, http://www.wdfi.org.

Advantages

- As the name states, with an LLC, an owner's personal liability is limited (unless there are personal guarantees).
- For tax purposes, profits and losses pass-through to the owners.
- It is easy to convert an LLC to a corporation.

Disadvantages

- It is more expensive to organize compared to a sole proprietorship, but less than a corporation.
- Ownership is not transferable, unless addressed in the operating agreement.

S-CORPORATION

Subchapter S-Corporation is legally a corporation but it is taxed like a partnership. The business must file, and have approved, Articles of Incorporation and register with the Wisconsin Department of Financial Institutions, 608/261-9555, http://www.wdfi.org



Advantages

- An S-Corporation has limited liability (unless there are personal guarantees).
- There is no double taxation as there is with a C-Corporation. Profits and losses pass-through to the owner.
- Ownership interest is freely transferable.

Disadvantages

- It is more expensive to organize than a sole proprietorship.
- The S-Corporation must adhere to strict rules.
- An S-Corporation is limited to 75 shareholders.
- There is no limit to the deductibility of losses.

C-CORPORATION

<u>C-Corporation</u> can be formed by one or more persons and is the most formal and complex business structure. Ownership is restricted to those owning stock. It is regulated by State Statutes, Chapter 180 Business Corporations http://docs.legis.wi.gov/statutes/statutes/180

The business must file, and have approved, Articles of Incorporation and register with the Wisconsin Department of Financial Institutions, 608/261-9555, http://www.wdfi.org. The business name must be different from any other national or foreign company.

Advantages

- A C-corporation is probably preferable if you plan to offer employee stock options.
- Can work well if you invest a substantial amount of profit back into the corporation.

Disadvantages

- A C-Corporation is closely regulated.
- It requires extensive record keeping and reporting.
- It is expensive to organize.
- There is double taxation. The corporation pays income tax on its profits and the shareholders pay income tax on their earnings.

VI. Write Your Business Plan

Why Do You Need a Business Plan? A well-prepared business plan will do several critical things for you:

- It will help determine the feasibility of your business idea.
- It will pinpoint many decisions you will need to make.
- It will help you identify, collect, and organize critical information.
- It will help you make informed decisions.
- It will be required to apply for any financing you may need for your business.



Business Plan Outline and Key Questions to Answer

Executive Summary Section

- Why will the business succeed?
- How much money is required?
- · Why is the venture a good risk?

Business Description Section

- · What type of business are you planning?
- What products or services will you sell?
- What type of opportunity is it (new, part-time, expansion, seasonal, year-round)?
- What is the growth potential?
- How is it unique?

Marketing Section

- Who are your potential customers?
- How large is the market?
- Who are your competitors?
- What market share do you anticipate?
- How will you price your product or service?
- What advertising and promotional strategies will you use?

Organization Section

- · Who will manage the business?
- What qualifications do they have?
- How many employees will you need? What will they do?
- · What are your employee salaries and benefits?
- What consultants or specialists will you need? How will you use them? What will they cost?
- What legal form of ownership will you choose? Why?
- What licenses and permits will you need?

Financial Section

- What is your estimated monthly business income for the first year? What is your quarterly income for years two and three?
- What will it cost to open the business?
- What will be the break-even point?
- What will be your projected assets, liabilities, and net worth on the day before you open?
- What are your potential funding sources?
- How will the loans be secured?

Milestone Schedule

- What timing have you projected for the starting your business?
- Have you set up your deadlines for each stage of your venture?

Appendix: Include all important documents, drawings, agreements, and references.



SBDC Business Plan Assistance Below are two programs available to help you write or attain a business plan. Business counselors are available to review your business plan and provide you with feedback. For information, **contact the Wisconsin Business AnswerLine at 800/940-7232.**

1. Early Planning Grant (EPG) This grant program is designed to help individual entrepreneurs and small businesses obtain the professional services necessary to evaluate the feasibility of a proposed start up or expansion. The grant can help cover a portion of the cost of hiring a for-profit, in-state, independent third party to develop a comprehensive business plan. The maximum funding available for Early Planning Grants is 75% of eligible project costs up to \$3,000. There is typically greater demand for EPG funds than there are funds available. As a result, not all projects can be funded.

Eligible applicants include Wisconsin individuals and small (50 employees or less) for-profit businesses, cooperatives in one of the following industrial categories: Automation, Agriculture/Food Products, Biotechnology, Information Technology, Manufacturing, Medical Devices, Paper/Forest Products, Printing Tourism, Childcare (not including in-home childcare).

2. Entrepreneurial Training Program (ETP) This grant is for current or prospective business owners who seek expert guidance on business plan development from the Small Business Development Center. It consists of two, 8 to 12-week classes which cover the following topics: legal and financial issues, staffing, accounting, record-keeping, marketing, writing a business plan, and individual counseling and coaching to help you complete your business plan.

The Entrepreneurial Training Program (ETP) includes the following activities:

- Group orientation/information sessions
- One-on-one assistance from a SBDC business counselor throughout the entire program
- Small Business Fundamentals course
- Individual and group counseling/coaching meetings
- Developing a Business Plan course
- Completing a written business plan

The Wisconsin Department of Commerce (Commerce) supports this series through an Entrepreneurial Training Grant program. **Participants must apply through the SBDC.** For an application and requirements **contact the Wisconsin Business AnswerLine at 800/940-7232.**

Total program cost: \$1,000.00, Commerce scholarship: \$750.00 **YOUR COST: \$250.00**. Qualified candidates who complete the program and submit a successful business plan pay only \$250.



VII. Business Regulations

A new business in Wisconsin will be subject to some or all of the following regulations through local, state, or federal regulatory agencies. This list is by no means complete; it does not cover specific city or county requirements. Contact appropriate agencies below for further information. Working with a business attorney and accountant is strongly suggested.

An excellent place to start is **Business Wizard**:

ww2.wisconsin.gov/state/wizard/app/LoadIntro or call the **Wisconsin Business AnswerLine (800) 940-7232**. They can provide you with assistance in finding out which license or permit requirements apply to your business.

1 - BUSINESS ENTITY REGISTRATION

Businesses operating as Corporations, Not-for-Profit corporations, Cooperatives, Limited Partnerships, Limited Liability Companies, Limited Liability Partnerships, Common Law Trusts, Foreign (out-of-state) entities of the same types licensed to transact business in Wisconsin, Veterans and certain types of religious organizations must register with Wisconsin Department of Financial Institutions: http://www.wdfi.org/ (608) 261-9555 askthesecretary@dfi.state.wi.us

Your business name can be a very important marketing consideration; therefore, you may want to register it with your County Register of Deeds. This registration does not give name protection beyond that of common law. It does make it easier to avoid duplication.

2 – FEDERAL EMPLOYER IDENTIFICATION NUMBER (FEIN) or (EIN)

FEIN is a nine-digit number that the IRS assigns to business entities. The IRS uses this number to identify taxpayers who are required to file various business tax returns.

A business is not required to have a FEIN if it has no employees and is organized as a sole proprietorship or Limited Liability Company with one member. The owner's social security number may be used instead. However, getting a FEIN in these cases may be wise because chances are a business may be asked for its FEIN in the course of doing business and it prevents the owner's social security number from being used as the company's identification number. If the business changes to a partnership or corporation, or if it hires employees, then a FEIN will be required.

http://www.irs.gov/businesses/small/article/0..id=98350.00.html

3 - INDEPENDENT CONTRACTOR STATUS

Independent contractors, regardless of their business structure, are required by Wisconsin Worker's Compensation Law to obtain a FEIN. (A social security number cannot be substituted). When requesting a FEIN from the IRS, inform them that you are required by the State of Wisconsin to obtain a FEIN.

Facts that provide evidence of the degree of control and independence fall into three categories:

• <u>Behavioral:</u> Does the company control or have the right to control what the worker does and how the worker does his or her job?



- Financial: Are the business aspects of the worker's job controlled by the payer? (these include things like how worker is paid, whether expenses are reimbursed, who provides tools/supplies, etc.)
- Type of Relationship: Are there written contracts or employee type benefits (i.e. pension plan, insurance, vacation pay, etc.)? Will the relationship continue and is the work performed a key aspect of the business?

Businesses must weigh all these factors when determining whether a worker is an employee or independent contractor. Some factors may indicate that the worker is an employee, while other factors indicate that the worker is an independent contractor. There is no "magic" or set number of factors that "makes" the worker an employee or an independent contractor, and no one factor stands alone in making this determination. Also, factors which are relevant in one situation may not be relevant in another.

The keys are to look at the entire relationship, consider the degree or extent of the right to direct and control, and finally, to document each of the factors used in coming up with the determination.

4 - EMPLOYMENT TAXES

If you have employees, you must withhold certain taxes from your employees pay checks. Employment taxes include federal income tax withholding, Social Security, Medicare taxes (FICA) and Federal Unemployment Tax Act (FUTA) 800-829-4933 or visit http://www.irs.gov/businesses/.

The State of Wisconsin presumes that any worker is an employee unless an employer can prove otherwise. This is an area often misunderstood by small businesses. Federal IRS Info: http://www.irs.gov/businesses/small/article/0,,id=99921,00.html.

Wisconsin Revenue Info: http://www.revenue.wi.gov/businesses/index.html

5 - WISCONSIN EMPLOYER IDENTIFICATION NUMBER

A Wisconsin employer identification number is required for employers who pay wages subject to withholding of Wisconsin income tax or other persons with a withholding requirement. Apply for this number online at https://tap.revenue.wi.gov/ /#1 or on the Business Tax Registration (BTR101) form available from the Wisconsin Department of Revenue at 608-266-2776, sales10@revenue.wi.gov or at http://www.dor.state.wi.us/forms/sales/btr-101.pdf.

6 - WISCONSIN SELLER'S PERMIT/SALES TAX

A seller's permit is required for every organization making retail sales, leases, or rentals of tangible personal property or taxable services in Wisconsin, unless all sales are tax exempt. Apply for a Seller's Permit Number online at https://tap.revenue.wi.gov/ /#1 or on the Business Tax Registration (BTR101) form available from the Wisconsin Department of Revenue at 608-266-2776, sales10@revenue.wi.gov or at http://www.dor.state.wi.us/forms/sales/btr-101.pdf. This is the same form used to get your Wisconsin Employer's Identification Number. Sales to customers outside of Wisconsin may be subject to tax. This is an issue especially, though not exclusively, for mail order and/or internet based businesses. Check with the Wisconsin Department of Revenue or see Department of Revenue Publication 201: http://www.revenue.wi.gov/pubs/pb201.pdf.



7 - HEALTH INSPECTION

Any business involving the sale of food or lodging will require an inspection by the Wisconsin Department of Health Services, Public Health. Inspections are either conducted through the state or local county Health Department. http://dhs.wisconsin.gov/localhealth

8 – LICENSE, PERMIT OR CERTIFICATE

Some professions require a license: i.e. real estate sales agent, beautician, etc. State of Wisconsin requires some businesses hold certificates or permits to do business: i.e. currency exchanges, nurseries, etc. For more information see the Business Wizard at http://ww2.wisconsin.gov/state/wizard/app/LoadIntro.

9 - SAFETY AND BUILDINGS

Employers must inform workers about toxic substances, infectious agents and pesticides in the work place.

Local municipalities require building permits. Any major remodeling requires plans to be submitted for approval to the Wisconsin Department of Safety and Professional Services, (608) 266-3151. http://dsps.wi.gov/sb/SB-HomePage.html

10 - FIRE DEPARTMENT INSPECTION

Businesses with regular use by the public and businesses housing flammable materials will need a fire department inspection. Call your local fire department.

11 - SAFETY REQUIREMENTS - OSHA - OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION

There are federal regulations and standards for work place safety. For free consultation on occupational health or industrial hygiene regulations call (800) 947-0553 or (608) 224-6215 http://www.slh.wisc.edu/wiscon/

OSHA Regional Office (608) 441-5388 http://www.osha.gov/

12 - ZONING

The building you have your business in must be zoned for that business. An office in the home may need to be in a "commercial" zone if the home office receives clients or regular shipments. Be aware of signage regulations, street traffic, and parking. Contact your city, village or town zoning office.

13 - LABOR LAW POSTERS

Employers are required to display various posters to inform workers of their rights. Each regulating agency contacted should be asked about posters. Requirements include posters about anti-discrimination and safety laws. http://dwd.wisconsin.gov/dwd/posters.htm

14- AMERICANS WITH DISABILITIES ACT (ADA)

All public businesses must meet accessibility guidelines for both employees and customers. http://www.ada.gov/ http://www.dwd.state.wi.us/



15 - IMMIGRATION LAW I-9 FORM

U.S. Citizenship and Immigration Services require that employers take steps to insure their employees are eligible to work. You are required to have all employees fill out an I-9 form.

Employers need to check employee documents for appropriate proof of eligibility and residency. http://www.uscis.gov/portal/site/uscis

16 - UNEMPLOYMENT INSURANCE (UNEMPLOYMENT COMPENSATION)

Requirements for unemployment insurance vary depending on your type of business, number of full or part time employees, etc. 608-261-6700 http://dwd.wisconsin.gov/ui201/phone201.htm

17 - WORKER'S COMPENSATION INSURANCE

Most Wisconsin employers must carry insurance to cover liability due to work-related employee injury or illness. This coverage is obtained through a private commercial insurer. Employer liability occurs when wages of \$500 or more are paid in a quarter, or three or more people are employed. Independent contractors are required by Wisconsin Worker's Compensation Law to obtain a Federal I.D. number. Always ask an independent contractor for their EIN number before employing their services.

18 - PAYROLL TAXES

There are two types of payroll taxes; those withheld from employees' pay (based on wages, bonuses, tips, cash and non-cash benefits), and taxes paid by the employer. Withholding from employee pay is required for Social Security (FICA) taxes and for federal and state personal income taxes. Employers need a federal tax I.D. number and employees need to fill out W-4 and WT-4 forms. Contributions to federal and state unemployment compensation coverage for employees must be made by most employers.

The amount deducted must be forwarded to the IRS on an annual, quarterly, monthly, or weekly basis depending on amounts involved. A penalty may be imposed if the funds are not paid. The individual owner or others may be held personally liable for the penalty. (800)829-4933. http://www.irs.gov/businesses/small/article/0,,id=98862,00.html

19 - ESTIMATED TAXES

Generally sole proprietors, partners and shareholders of an S corporation pay tax on net profit by making regular payments of estimated tax during the year. If you expect to owe taxes of \$1,000 or more (including Social Security and Medicare) when you file your return, you generally have to make estimated quarterly tax payments. Use Form 1040-ES, *Estimated Tax for Individuals*, and 1-ES, *Estimated Tax for Individuals*, *Estates and Trusts*. Federal IRS Info: http://www.irs.gov/businesses/small/article/0,.id=110413,00.html

Wisconsin Revenue Info: https://ww2.revenue.wi.gov/PaymentInquiry/request.html, sales10@revenue.wi.gov.

20 - LABOR STANDARDS LAW

Both federal and state laws cover a variety of issues relating to the pay and treatment of employees. The following is a partial listing of areas covered by regulations: Minimum Wage, Family & Medical Leave Act, Overtime Pay, Sexual Harassment, Employment of



Children, and Prevailing Wage Requirements. Labor Standards Bureau (608) 266-3345 http://dwd.wisconsin.gov/er/labor_standards_bureau/

EQUAL RIGHTS AND OPPORTUNITY

It is illegal to discriminate against job seekers and current employees on the basis of sex (including pregnancy), age, race, color, national origin, ancestry, religion, handicap, sexual orientation, marital status, and, in some cases, arrest or conviction record. (608)266-6860. http://dwd.wisconsin.gov/er/

21 - SOCIAL SECURITY ESTIMATED TAX 800-772-6270 http://www.ssa.gov/

22 - EMPLOYEE BENEFITS: INSURANCE, PENSION, AND PROFIT SHARING

Voluntary benefits are subject to regulations aimed at protecting workers from mismanagement of funds and discrimination. If you provide voluntary benefits, consult an attorney about Employee Retirement Income Security Act (ERISA), Section 89 regulations and other laws. http://www.dol.gov/ebsa/compliance_assistance.html

State of Wisconsin Health Insurance: http://oci.wi.gov/pub_list/pi-206.htm

What	Where	Contact
Business Entity Registration All forms of businesses except sole proprietors & general partnerships	WI Dept. of Financial Institutions	http://www.wdfi.org/ (608) 261-9555 askthesecretary@dfi.state.wi.us
Sole Proprietors/General Partnerships	County Reg. of Deeds Wisconsin Department of Financial Institutions	List of County Reg. of Deeds in WI: www.wrdaonline.org/ListOfOffices http://www.wdfi.org/ (608) 261-9555 askthesecretary@dfi.state.wi.us
Trademark or Service Mark	Wisconsin Department of Financial Institutions	http://www.wdfi.org/ (608) 261-9555 askthesecretary@dfi.state.wi.us
Federal Employer Identification Number (FEIN)	IRS	http://www.irs.ustreas.gov/ (800) 829-4933
Independent Contractor Law	IRS (when calling the IRS, the contractor must inform IRS the EIN is required by WI Worker's Compensation Law for contractors)	Independent Contractors or Employee? http://www.irs.gov/businesses/sm all/arti cle/0,,id=99921,00.html (877) 829-5500



WI Business Tax Registration -WI employer identification number (EIN) -Seller's permit -Local exposition tax -Consumers use tax permit -Use tax certificate -Alcohol Beverage -Retail Alcohol Beverage -Cigarette and Tobacco Products -Dry Cleaning Facility	WI Dept. of Revenue	http://www.revenue.wi.gov/busin esses/ind ex.html (608) 266-2776 sales10@revenue.wi.gov		
Health Inspection (sale of food or lodging)	WI Dept. of Health Services WI Dept. of Public Health	http://www.dhs.wisconsin.gov/http://www.dhs.wisconsin.gov/localhealth/		
Licensing, Permits or Certificates Regulatory Issues	Wisconsin Business AnswerLine Business License Wizard	(800) 940-7232 http://ww2.wisconsin.gov/state/w izard/app /LoadIntro		
Safety and Buildings Fire Department (local)	WI Department of Safety and Professional Services	(608) 266-3151 or 800/947-3529 http://dsps.wi.gov/sb/SB- HomePage.html		
Safety Requirements (OSHA)	OSHA (Occupational Safety & Health Administration)	http://www.slh.wisc.edu/wiscon/ (312) 353-2220 (Regional Office) (608) 226-5240 (Free Consultation) State Lab's Clinical Lab 888- 494-4324. Environmental Health 800-442- 4618. Wisconsin Occupational Health Lab 800-446-0403.		
		WSLH Proficiency Testing is 800-462-5261		
Zoning (Is the location zoned for your business?)	City/Village/Town Zoning Department	Contact your local zoning authority		



Employment is regulated by both federal and state laws. The following briefly summarizes major legal guidelines.

Regulations for Employers

What	Where	Contact	
Labor Law Posters	WI Dept. of Workforce	http://dwd.wisconsin.gov/dwd/posters.	
	Development	htm	
		(608) 266-6861 or (800) 362-7253	
Americans With Disabilities	U.S. Dept. of Justice	http://www.ada.gov/	
Act (ADA) Requirements		(800) 514-0301 (ADA publications)	
Immigration Law / I-9 Form	U.S. Citizenship and	http://www.uscis.gov/portal/site/uscis	
	Immigration Services	(800) 375-5283	
Unemployment Insurance &	WI Dept. of Workforce	http://dwd.wisconsin.gov/ui/	
Worker's Compensation	Development	(608) 266-3100	
		http://dwd.wicconcip.gov/wo/	
		http://dwd.wisconsin.gov/wc/ (608) 266-1340	
		(608) 200-1340	
Payroll & Estimated Taxes	IRS	http://www.irs.gov/businesses/small/ar	
(federal)		ticle/0,,id=98862,00.html	
		http://www.irs.gov/businesses/small/ar	
		ticle/0,,id=110413,00.html	
		(900) 930 1040	
Payroll & Estimated Taxes	WI Dept. of Revenue	(800) 829-1040 http://www.revenue.wi.gov/businesses	
(state)	Wi Dept. of Revenue	/index.html	
(State)		/IIIGCX.Hum	
		https://ww2.revenue.wi.gov/PaymentI	
		nguiry/request.html	
		(608) 266-2776	
		sales10@revenue.wi.gov	
Labor Standards Law	WI Dept. of Workforce	http://dwd.wisconsin.gov/er/	
Equal Rights & Opportunities	Development	(608) 266-266-6860 (Equal Rights)	
		http://dwd.wisconsin.gov/or/labor.atan	
		http://dwd.wisconsin.gov/er/labor_stan dards_bureau/	
		(608) 266-3345 (Labor Standards)	
		(000) 200-0070 (Labor Otaridards)	



Social Security Estimated Tax (FICA)	Social Security Administration	http://www.ssa.gov/ 800-772-6270
Employee Benefits Insurance, Pension, and Profit Sharing	U.S. Dept of Labor	http://www.dol.gov/ebsa/complia nce_ assistance.html http://www.dol.gov/ebsa/
WI Health Insurance	WI Insurance Commissioner	http://oci.wi.gov/pub_list/pi- 206.htm

VIII. Task List

Following are just a few of the tasks most businesses have to address during the set-up phase.

Buy Appropriate In	surance				
Talk with several qu	alified insurance age	ents to det	ermine your needs	for any of the follow	ing or
other kinds of busine	ess insurance.				
□ Fire	□ Robbery		cident liability		
□ Theft	□ Vandalism	□ Per	sonal/Professional	liability	
Start a Business Records System All businesses need to keep records. Following are some typical records, but be sure to check with your attorney and your accountant to determine what your specific needs are. □ Income/sales □ Accounts payable □ Employee records □ Payroll □ Expenses □ Accounts receivable □ Donations □ Tax records					
Get Professional A	<u>ssistance</u>				
For tasks where you limited to the following	•	propriate s	kills or expertise.	These may include, b	out are not

□ Employee records

Miscellaneous Tasks

These will be numerous and include:

Opening a business checking account

☐ Income/sales tax ☐ Accounts payable

□ Payroll taxes □ Accounts receivable

- Arrange a line of credit
- Order business cards

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A RODGERS & ASSOCIATES

300 Laurel Lane

Madison, WI 53704 Telephone: (608) 243-7816

Contact: Amneris Rodgers

Goods / Services: Marketing and advertising services

Minority BusinessWomen Business

Abari Construction

556 County Line Road

Bensenville, IL 60106 Telephone: (630) 766-9979

Contact: Miguel Digioia

Goods / Services: Bridges, box culverts, aggregate construction, miscellaneous concrete, grading

and excavating

> Minority Business

> Disadvantaged Business

ADAPTIVE ELECTRICAL CONTROLS, INC.

15050 Froedtert Drive

Elm Grove, WI 53122 Telephone: (262) 789-5415 / Fax: (262) 789-5415

Contact: Joanne Giese

Goods / Services: Electrical contractor.

- > Minority Business
- **Women Business**
- Disadvantaged Business
- **Emerging Small Business**

AFFIRMATIVE SUPPLY COMPANY, INC.

11434 N. Oriole Lane

Mequon, WI 53092-3206 Telephone: (262) 242-9984 / Fax: (242) 242-9984

Contact: Vanita Bhatia

Goods / Services: HVAC & Plumbing heat distribution products, roofing and building insulation materials. Firestop caulking building products.

> Minority Business

Disadvantaged Business

Emerging Small Business



AKF CONSULTING INC.

101 East Reynolds Street

Cottage Grove, WI 53527 Telephone: (608) 850-5899 / Fax: (608) 850-5899

Contact: Amy Fluke

Goods / Services: Provide various aspects of project support, including: project management, project administration, business process design, technology consulting, organizational consulting, RFP development through vendor evaluation/selection and negotiation, procedure development, training and other implementation support for private and public sector clients

Women Business

AMIGO CONSTRUCTION

844 Hughes Place

Madison, WI 53713 Telephone: (608) 444-6574 / Fax: (608) 258-1571

Contact: Odilon Melendez

Goods / Services: Painting and staining contractor. Drywalling and finishing services as well as

remodeling and new construction services are available also.

> Minority Business

ANALYTICAL PROCESS LAB, INC.

8222 West Calumet Road

Milwaukee, WI 53224 Telephone: (414) 355-5800 / Fax: (414) 355-3099

Contact: Tasla Shah

Goods / Services: Metallurgical environmental consultation engineering laboratory.

> Minority Business

Women Business

ANNEN TECHNICAL SERVICES, INC.

4597 Windsor Road

Windsor, WI 53598 Telephone: (608) 846-2863 / Fax: (608) 846-8843

Contact: Patricia Annen

Goods / Services: CADD design for structural, civil and environmental engineering projects.

Women Business

> Disadvantaged Business



ARROW-CRETE CONSTRUCTION, LLC

1317 S. 121st St.

Milwaukee, WI 53214-2038 Telephone: (414) 443-1911 / Fax: (414) 443-5480

Contact: Duane Neshek

Goods / Services: Concrete curb & gutter, driveways & sidewalks (slip formed & handwork),

minor grading and hauling, and joint sawing.

> Minority Business

> Disadvantaged Business

ASPHALT SPECIALISTS

3313 Nightingale Court

Middleton, WI 53562 Telephone: (608) 836-3225 / Fax: (608) 836-3266

Contact: Jace McDonald

Goods / Services: Asphalt Maintenance, Seal Coating, Infra-Red Patch Work, Line Stripping,

Products, Equipment, Consulting Services

➣ Minority Business

> Emerging Small Business

ASSEMBLAGE ARCHITECTS

410 D'Onofrio Drive, Suite A

Madison, WI 53719 Telephone: (608) 827-5047

Contact: Hamid Noughani

Goods / Services: Architecture, Planning, Interior Design, Facilities Management and Planning

> Minority Business

AVANT GARDENING & LANDSCAPING, INC.

3055 Siggelkow Road

McFarland, WI 53558-9631 Telephone: (608) 838-2054 / Fax: (608) 838-6485

Contact: Liza Lightfoot

Goods / Services: Landscape architecture, design, installation, consultation, plant nursery, and

snow removal.

> Minority Business

Women Business



B & A PAINTING & DECORATING

23 North Main Street
Janesville, WI 53545
Telephone:

Contact: Howard Branzell

Goods / Services: Painting and wall covering.

Emerging Small Business

B.R. LARSON TRUCKING, LLC

3572 Old Stone Road Stoughton, WI 53589 Telephone: (608) 770-4838 Contact: Brian Larson

Goods / Services: Construction Trucking

Emerging Small Business

BVLTD

4550 South Quincy Avenue

Milwaukee, WI 53207-5223 Telephone: (414) 769-0777 / Fax: (414) 769-0202

Contact: Maria Boyer-Jensen

Goods / Services: Distributor of Da-Lite, Draper, Steward, Film Screen Products: Hitachi,

Samsung, Crosley, Jamo, AIWA & VHS Audio tapes.

Minority Business

Women Business

Disadvantaged Business

BENAVIDES CONSTRUCTION, INC.

4522 Northwest Hwy

Waterford, WI 53185 Telephone: (262) 534-3517 / Fax: (262) 534-7128

Contact: Henry Benavides

Goods / Services: Miscellaneous concrete (curb & gutter, driveways, sidewalks), box culverts, and building construction.

> Minority Business

> Disadvantaged Business



BLACK HAWK COMPANY, INC.

406 Interpane Lane

Deerfield, WI 53531 Telephone: (608) 764-1476 / Fax: (608) 764-5060

Contact: Lana Lifschutz

Goods / Services: Dealer and Installer of Contract Furniture

Minority BusinessWomen Business

BLUE RIBBON INDUSTRIES

P.O. Box 488

Germantown, WI 53022 Telephone: (262) 255-5001 / Fax: (262) 255-5018

Contact: Hardeep Singh

Goods / Services: Infrared heaters, humidifiers, make-up air units, air curtains, Dehumidifiers, heat recovery units, air handlers, filters, coils, parts and plumbing parts.

> Minority Business

Emerging Small Business

BONITA WESTOVER CONSULTING

2329 Oakridge Avenue

Madison, WI 53704 Telephone:

Contact: Bonita Westover

Goods / Services: Program planning, evaluation, improvement and group facilitation.

Women Business

Emerging Small Business

BULLET TRANSIT COMPANY, INC.

22 Manor Hill Circle

Madison, WI 53717-1009 Telephone: (608) 836-3838 / Fax: (608) 836-3885

Contact: Linda Brumm

Goods / Services: Construction dump trucks for hire.

➤ Women Business

> Disadvantaged Business

Emerging Small Business



BURSE SURVEYING & ENGINEERING

1400 E. Washington Ave Ste. 158

Madison, WI 53703 Telephone: (608) 250-9263 / Fax: (608) 250-9266

Contact: Michelle Burse

Goods / Services: Land surveying services include topographic surveys, certified survey maps, preliminary and final plats, boundary surveys. Engineering services include grading and erosion control plans, storm water management, public utility plans, construction staking.

Women Business

> Disadvantaged Business

Emerging Small Business

C A BRUMM TRUCKING, INC.

1129 North High Point Road

Madison, WI 53717 Telephone: (608) 836-4768 / Fax: (608) 836-8593

Contact: Donna Brumm

Goods / Services: Construction dump trucks for hire.

Emerging Small Business

CAPITAL STEEL ERECTORS

8990 Swettler Road

Blue Mounds, WI 53517 Telephone: (608) 767-3300 / Fax: (608)

767-3340

Contact: Rebekah Hellenbrand

Goods / Services: Structural steel erection, reinforcing steel, PT cables, metal buildings, ornamental iron, and rigging and machinery moving

Women Business

Emerging Small Business

CARTRIDGE SAVERS, INC.

6613 Seybold Road, Ste. F

Madison, WI 53719 Telephone: (608) 227-7283 / Fax: (608) 227-7285

Contact: Robert Wangard

Goods / Services: Laser printer toner cartridges and printer recycling service, and maintenance. Computer printer sales, service and office supplies.

Disadvantaged Business

> Minority Business



CHAMBERLAIN RESEARCH CONSULTANTS

660 John Nolen Drive

Madison, WI 53713 Telephone: (608) 246-3010 / Fax: (608) 246-3019

Contact: Heather Hagenow

Goods / Services: Full service market research on a local, national, and global scale.

Women Business

Disadvantaged Business

CONCENTRE COMMUNICATIONS, INC.

1468 North High Point Road, Suite 201

Middleton, WI 53562 Telephone: (608) 831-2002 / Fax: (608) 831-2170

Contact: Jennifer Dinehart

Goods / Services: Full service corporation communications and marketing communications

agency, specializing in branding, publicity and graphic design.

Women Business

CON-COR COMPANY, INC.

W146 N5790 Enterprise Ave.

Menomonee Falls, WI 53051 Telephone: (262) 252-3832 / Fax: (262) 781-3832

Contact: Karen Ann Polzer

Goods / Services: Concrete sawing and core hole drilling. Supplier of concrete drill bits and

blades. Sales, service and repair.

Women Business

> Disadvantaged Business

CONCRETE REMOVER, THE

6989 Schneider Road

Middleton, WI 53562 Telephone: (608) 831-6355 / Fax: (608) 831-6355

Contact: Ken Wagner

Goods / Services: Concrete removal and flat work.

Emerging Small Business



CONSOLIDATED INDUSTRIES, INC.

2727 Second Avenue Ste. 129

Detroit, MI 48201 Telephone: (313) 963-3793 / Fax: (313) 963-9878

Contact: Vanesa Peake

Goods / Services: Distributor of cleaning supplies.

Minority BusinessWomen Business

CONSTRUCTION FABRICS & MATERIALS CORPORATION

2525 Peiper Road

Cottage Grove, WI 53527 Telephone: (608) 839-8031 / Fax: (608) 839-4031

Contact: Maureen Casey

Goods / Services: Geotextile and erosion control products. Sales and manufacturing of silt fence.

Women Business

> Disadvantaged Business

CREATIVE BRICK & CONCRETE

2920 99th Street

Sturtevant, WI 53177 Telephone: (262) 886-0727 / Fax: (262) 886-1130

Contact: Gloria Hess

Goods / Services: Sale and installation of paving brick, architectural block, precast retaining

walls. Engraving of brick, block granite, marble and glass.

Women Business

Disadvantaged Business

CREATIVE BRILLIANCE PR & MARKETING COMMUNICATIONS

P.O. Box 44237

Madison, WI 53744-4237 Telephone: (608) 218-9016 / Fax: (608) 218-9016

Contact: Naomi Shapiro

Goods / Services: Public affairs; public relations; publicity; marketing; publications; publication management; newsletters; business and technical writing and editing; grant writing; training; advertising.

Women Business

> Disadvantaged Business



CRM ECOSYSTEMS, INC.

9738 Overland Road

Mt. Horeb, WI 53572 Telephone: (608) 437-5245 / Fax: (608) 437-8982

Contact: Joyce Powers

Goods / Services: Prairie wetland restoration and management/consulting. Sale of plants and

seeds.

Women Business

> Disadvantaged Business

DEAN WALTERS TRUCKING

1389 Hommen Road

Deerfield, WI 53531 Telephone: (608) 764-5850

Contact: Dean Walters

Goods / Services: Trucking and hauling.

Emerging Small Business

DECONSTRUCTION, INC.

1010 Walsh Road

Madison, WI 53714 Telephone: (608) 244-8759 / Fax: (608) 244-8981

Contact: Roxanne Seeliger

Goods / Services: Demolition and excavation. Sale of used building materials.

- **Women Business**
- Disadvantaged Business

DENMAN, MAY & ASSOCIATES INC.

5008 Linde Lane, Suite 100

DeForest, WI 53532 Telephone: (608) 846-7725 / Fax: (608) 846-8007

Contact: Nancy Denman

Goods / Services: Property and Casualty Insurance; bonds; workers compensation; life; health.

➤ Women Business



DENSON TRUCKING

2120 Raceway Street

Madison, WI 53711 Telephone: (608) 274-2120 / Fax: (608) 274-2120

Contact: Mike Denson

Goods / Services: Dump truck for hire.

Emerging Small Business

DESIGN ELECTRIC, INC.

1907 Lake Kegonsa Road

Stoughton, WI 53589 Telephone: (608) 873-8531 / Fax: (608) 873-1602

Contact: Karl Schuetz

Goods / Services: Electrical contractor – new construction, remodeling and service work.

Women Business

DI & ASSOCIATES

2109 Luann Lane

Madison, WI 53713-3075 Telephone: (608) 274-6000 / Fax: (608) 274-6015

Contact: Diana Schafer

Goods / Services: Temporary, contract and permanent staffing services; clerical, data entry, word

processing, PC specialist, programmers, technical, professional and light industrial.

> Minority Business

EGGIMANN MOTOR & EQUIPMENT SALES, INC.

1813 W. Beltline Hwy.

Madison, WI 53713 Telephone: (608) 271-5544 / Fax: (608) 271-6308

Contact: Steven Beecraft

Goods / Services: Light, medium, and heavy duty truck parts and service including radiator,

hydraulic, driveline and machine shops.

Women Business

Disadvantaged Business



ELLOCO ENTERPRISE LLC

1149 Petra Place, Suite 4

Madison, WI 53713 Telephone: (608) 335-8106

Contact: Pablo Saleh Baker

Goods / Services: Snow and ice management

> Minority Business

Emerging Small Business

ENVIRONMENTAL DESIGN INTERNATIONAL, INC.

33 West Monroe Street, Suite 1825

Chicago, IL 60603 Telephone: (312) 356-5400 / Fax: (312) 345-1400

Contact: Deborah Sawyer

Goods / Services: Full service environmental consulting firm offering professional engineering, industrial hygiene and environmental services.

> Minority Business

Women Business

Disadvantaged Business

ESA MANAGEMENT & ENGINEERING CONSULTANTS

9422-6 Compass Point Drive South

San Diego, CA 92126 Telephone: (858) 578-3695 / Fax: (858) 547-0634

Contact: Edward Richardson

Goods / Services: Consultants to the transit industry. Perform bus line inspections; internal maintenance and operations reviews, bus specifications; capitol facilities and improvement programs; cost reduction programs.

> Minority Business

Disadvantaged Business

FORBES CONSTRUCTION & MASONRY, INC.

211 South Baldwin Street, Box #3

Madison, WI 53703 Telephone: (608) 250-6583 / Fax: (608) 259-9268

Contact: Derek Forbes

Goods / Services: Masonry construction & restoration (Brick Block stone concrete, stucco)

Minority Business



FOREST VIEW LANDSCAPE CONSTRUCTION, INC.

6560 CTH M

Verona, WI 53593 Telephone: (608) 848-2200 / Fax: (608) 848-2200

Contact: Ronald Ramsden

Goods / Services: New construction landscape, including plants, grass, retaining walls and

pavers

Emerging Small Business

FOUR LAKES PAVING COMPANY, INC.

4146 Veith Avenue

Madison, WI 53704 Telephone: (608) 241-8825 / Fax: (608) 241-2142

Contact: Dave Evert

Goods / Services: Asphalt paving and maintenance, excavation, grading and snow plowing.

Emerging Small Business

FULL COMPASS SYSTEMS

9770 Silicon Prairie Parkway

Madison, WI 53593 Telephone: (608) 831-7330 / Fax: (608) 831-6330

Contact: Susan Lipp

Goods / Services: Sell and rent audio, video presentation and theatre lighting equipment

➤ Women Business

FUTURISTIC COMPUTER AND CONSULTING SERVICES, LLC

7445 N. 107th Street

Milwaukee WI 53224 Telephone: (414) 359-1284 / Fax: (414) 359-1284

Contact: Raymond Richard and Leslyn Richard

Goods / Services: Diversified Computer Services: Networking, active directory, IT ground level start-ups, active directory, networking and administration, web page designing, consulting, desktop support, cabling installation, internet connections, backups and restores

- > Minority Business
- **Women Business**
- **Emerging Small Business**



GARTH BUILDING PRODUCTS & SERVICES CORP.

2741 East 223rd Street

Chicago Heights, IL 60411 Telephone: (708) 757-5455 / Fax: (708) 757-5575

Contact: Carol Garth

Goods / Services: Masonry and Roof repairing.

Minority BusinessWomen Business

GESTRA ENGINEERING, INC.

1626 West Fond du Lac Avenue

Milwaukee, WI 53205 Telephone: (414) 933-7444 / Fax: (414) 933-7844

Contact: Masud Alam

Goods / Services: Geotechnical civil structural pavement engineering services, construction

materials testing services.Minority Business

GO/A ARCHITECTS, INC.

7878 Big Sky Drive

Middleton, WI 53562 Telephone: (608) 831-5255 / Fax: (608) 831-2963

Contact: Gary Oien

Goods / Services: Architecture and interior design services.

Emerging Small Business

GONZALEZ, SAGGIO & HARLAN, LLP

111 East Wisconsin Avenue, Suite 1000

Milwaukee, WI 53202 Telephone: (414) 277-8500 / Fax: (414) 277-8521

Contact: Gerardo Gonzalez

Goods / Services: Legal services.

> Minority Business

> Disadvantaged Business

HAWK'S LAWNCARE

2709 Ardsley Lane

Madison, WI 53713-2924 Telephone: (608) 278-9249

Contact: Lawrence Hawkins

Goods / Services: Lawn maintenance services.

> Minority Business

> Disadvantaged Business



HESS SWEITZER, INC.

2805 South 160th Street

New Berlin, WI 53151 Telephone: (262) 641-9100 / Fax: (262) 641-6362

Contact: Susan Sweitzer

Goods / Services: Painting Services, commercial and industrial.

Women Business

HIMALAYAN CONSULTANTS, LLC

P.O. Box 693

Germantown, WI 53022 Telephone: (262) 502-0066 / Fax: (262) 502-0077

Contact: Gopal Adhikary

Goods / Services: Environmental, Geotechnical and Highway Engineering Consulting; Construction Management; Inspection; Hydraulic, Sanitary and Hydrology Consulting

➣ Minority Business

Disadvantaged Business

Emerging Small Business

HIMMEL & WILSON LIBRARY CONSULTANTS

417 East High Street

Milton, WI 53563-1501 Telephone: (608) 868-1133 / Fax: (608) 868-1134

Contact: Ethel Himmel

Goods / Services: Planning & management consulting services for libraries, library systems, state library agencies and non-profit agencies. Community analysis, program and service evaluation.

Women Business

Disadvantaged Business

HOERZ ENTERPRISES, LLC 2146 North 72nd Street

Milwaukee, WI 53213 Telephone: (414) 510-1795

Contact: Terri Hoerz

Goods / Services: Business and technical consulting, process re-engineering, project management, and business analysis.

Women Business



HPS, INC. (HELLER'S PETROLEUM SERVICE)

3948 STH 19

DeForest, WI 53532 Telephone: (608) 242-8210

Contact: Louise Droster

Goods / Services: Underground storage tank removal, excavation, demolition, landscaping

Women Business

Disadvantaged Business

Emerging Small Business

INTEGRAL BUILDING SYSTEMS, INC.

2222 Pleasant View Road, Suite 1

Middleton, WI 53562 Telephone: (608) 826-6259 / Fax: (608) 237-2050

Contact: Nissa Judd

Goods / services: Voice, data, fiber optic cabling; sound systems, camera/security systems, card

access systems, audio/video, CATV.

Women Business

J & B HEATING & AIR CONDITIONING

6170 Industrial Court

Greendale, WI 53129 Telephone: (414) 423-0000 / Fax: (414) 423-7368

Contact: Surinder Narula

Goods / Services: Heating, ventilation, air conditioning sales and services.

➣ Minority Business

JD DONOVAN, INC.

P.O. Box 364

Rockville, MN 56369 Telephone: (612) 251-1213 / Fax: (612) 251-3220

Contact: Joan M. Donovan

Goods / Services: Trucking and dealer of petroleum products.

Women Business

> Disadvantaged Business

JARAMILLO CONTRACTORS

4709 County Road H

Franksville, WI 53126-9403 Telephone: (262) 886-3740 / Fax: (262) 886-5840



Contact: Francisco Jaramillo

Goods / Services: Excavation and demolition, painting, landscaping, general contracting and trucking.

- > Minority Business
- > Disadvantaged Business
- **Emerging Small Business**

JASPAL ENGINEERING SERVICES, INC.

1232 Fourier Drive, Suite 101

Madison, WI 53717 Telephone: (608) 833-7000 / Fax: (608) 833-6996

Contact: Singh Jaspal

Goods / Services: Consulting design services for HVAC, plumbing, fire protection, electrical and

communication systems.Minority Business

JMB-JOBS

6777 Schroeder Road, Suite 4

Madison, WI 53711 Telephone: (608) 273-3587

Contact: Pastori M. Balele

Goods / Services: Temporary Employment Services

- > Minority Business
- Disadvantaged Business

JNME INC

3707 Village Drive

Hazel Crest, IL 60429 Telephone: (708) 752-6772 / Fax: (708) 922-0727

Contact: Dale E. Wilson

Goods / Services: ➤ Minority Business

JR'S CONSTRUCTION & LANDSCAPING, INC.

N9002 Highway H

Cambria, WI 53923 Telephone: (920) 348-5100 / Fax: (920) 348-5321

Contact: Henry Conklin

Goods / Services: Landscaping services. Beam guard and fencing. Retaining walls.

- **➣** Minority Business
- > Disadvantaged Business
- **Emerging Small Business**



K SINGH & ASSOCIATES, INC.

1135 Legion Drive

Elm Grove, WI 53122 Telephone: (262) 821-1171 / Fax: (262) 821-1174

Contact: Pratap Singh

Goods / Services: Full service civil, environmental and geotechnical engineering consulting firm. Offering Phase I-IV site assessments, geotechnical investigations, air quality assessments, construction inspection and stormwater management plans. Flood control plans, traffic and transportation engineering.

> Minority Business

Women Business

KAPUR & ASSOCIATES, INC.

7711 North Port Washington Road

Milwaukee, WI 53217 Telephone: (414) 351-6668 / Fax: (414) 351-4117

Contact: Ramesh Kapur

Goods / Services: Civil and environmental engineering. Study and design services. construction

management and surveying.

> Minority Business

KAREN PAULSON TRUCKING, INC.

3869 Highway B

McFarland, WI 53558 Telephone: (608) 838-3416

Contact: Karen Paulson

Goods / Services: Construction trucking.

- **Women Business**
- > Disadvantaged Business
- **Emerging Small Business**

KEN SAIKI DESIGN

303 South Paterson Street, #1

Madison, WI 53703 Telephone: (608) 251-3600 / Fax: (608) 251-2330

Contact: Bryan Sparks

Goods / Services: Landscape architecture and planning

> Minority Business



KILEY MARKETING, INC.

313 Price Place Ste. 111

Madison, WI 53705-3262 Telephone: (608) 238-7704 / Fax: (608) 238-7723

Contact: Carolyn Kiley

Goods / Services: Market research, telephone and mail surveys.

Women Business

KL Engineering, Inc.

5950 Seminole Center Court Ste. 200

Madison, WI 53711 Telephone: (608) 663-1218 / Fax: (608) 663-1226

Contact: Kim Lobdell

Goods / Services: Transportation engineering, traffic planning, surveying, construction management and site development.

> Minority Business

Women Business

Disadvantaged Business

LADY JUSTICE INC.

9249 N. Jadam Lane, Suite 204

Milwaukee, WI 53224 Telephone: (414) 371-2307

Contact: Bettie J. Thomas

Goods / Services: Professional security service-identity theft risk management training, employee benefits specialist, legal and identity theft shield training

> Minority Business

Women Business

Emerging Small Business

LAUREL & ASSOCIATES, LTD

917 Vilas Avenue

Madison, WI 53715 Telephone: (608) 255-2010 / Fax: (608) 255-2144

Contact: Deborah Laurel

Goods / Services: Human Resources development, training, design, presentation and personnel management consulting services.

Women Business

Disadvantaged Business



MADISON BLOCK & STONE, INC.

5813 N. Highway 51

Madison, WI 53708 Telephone: (608) 249-5633 / Fax: (608) 249-6431

Contact: Shirley Elliott

Goods / Services: Supplier of landscape, retaining wall and masonry materials. Fabrication and

supply of granite, marble and limestone.

➤ Women Business

MADISON COMMERCIAL LANDSCAPES

1871 CTH MM

Oregon, WI 53575 Telephone: (608) 271-9151 / Fax: (608) 271-6140

Contact: Mike Amble

Goods / Services: Landscaping contractor.

Emerging Small Business

MALONE'S PLUMBING & HEATING, INC.

2371 N. Sherman Blvd.

Milwaukee, WI 53210 Telephone: (414) 445-5866 / Fax: (414) 871-7321

Contact: Arthur Malone

Goods / Services: Residential and commercial plumbing; heating; air conditioning; new installation; service; material supplier.

> Minority Business

> Disadvantaged Business

MAY'S CHEMICAL COMPANY

5611 East 715th Street

PO Box 50915

Indianapolis, IN 46250-0915 Telephone: (317) 842-8722 / Fax: (317) 845-8410

Contact: Willie Mays

Goods / Services: Chemical supply company.

> Minority Business



MIDWEST BILLIARDS

2711 West Beltline Hwy.

Madison, WI 53713 Telephone: (608) 277-7737 / Fax: (608) 276-1160

Contact: John Scalissi

Goods / Services: Billiard Table sand Equipment

> Emerging Small Business

MIDWEST PARALEGAL SERVICES

7625 South Howell Avenue

Oak Creek, WI 53154-2112 Telephone: (414) 764-2772 / Fax: (414) 764-3340

Contact: Shawn Olley

Goods / Services: Paralegal contract firm, document scanning, imaging, OCR, and computer

forensics.

➤ Women Business

MING KING & ASSOCIATES, INC.

2244 Bluemound Road Unit C

Waukesha, WI 53186-2921 Telephone: (262) 717-9898 / Fax: (262) 717-9988

Contact: Gloria King

Goods / Services: Engineering consulting services.

- > Minority Business
- > Women Business

MOHAWK FINE PAPERS INC.

465 Saratoga Street

Cohoes, NY 12047 Telephone:

Contact: Frances Hardart

Goods / Services: Premium grade printing and writing papers

Women Business

NEHER ELECTRIC SUPPLY, INC.

3629 North Teutonia

Milwaukee, WI 53026 Telephone: (414) 871-5700 / Fax: (414) 449-8305

Contact: Karen Steggeman

Goods / Services: Full line electrical distributor specializing in lamps and ballasts.

Women Business



NEIL SCHLOUGH TRUCKING

18 Bridge Street

PO Box 6

Mazomaine, WI 53560 Telephone: (608) 795-2217

Contact: Neil Scholough

Goods / Services: Trucking and hauling.

Emerging Small Business

NEW TECH OF WISCONSIN, INC.

8214 Highway 14

Cross Plains, WI 53528 Telephone: (608) 798-1400 / Fax: (608) 798-1401

Contact: Jean Herrling

Goods / Services: Installation of commercial and industrial insulation.

> Women Business

> Disadvantaged Business

NORCON CORPORATION

5600 Municipal Street

Schofield, WI 54476 Telephone: (715) 359-5808 / Fax: (715) 359-9339

Contact: Justin Penrose

Goods / Services: General construction and concrete restoration.

Emerging Small Business

ON-SITE ENVIRONMENTAL SERVICES, INC.

P.O. Box 280

Sun Prairie, WI 53590 Telephone: (608) 837-8992 / Fax: (608) 837-5906

Contact: Kim Kapugi

Goods / Services: Environmental drilling and boring contractor.

Women Business



Telephone: (608) 318-1217 / Fax: (608)

PLANDESIGN LLC

480 Maynard Drive Sun Prairie, WI 53590

318-1216

Contact: Andrew S. Albright

Goods / Services: Consulting firm offering land planning and design services

Emerging Small Business

PRECAST ENGINEERING COMPANY

2244 Bluemound Road Unit C

Waukesha, WI 53186-2921 Telephone: (262) 717-9898 / Fax: (262) 717-9988

Contact: Gloria King

Goods / Services: Engineering consulting.

Minority BusinessWomen Business

PREMIER PAINT & WALLPAPER, LLC

4125 Terminal Drive

McFarland, WI 53558 Telephone: (608) 838-2210 / Fax: (608) 838-7766

Contact: Phil Ryan

Goods / Services: Painting and wallpaper services.

> Emerging Small Business

PRICE & SONS, INC.

3008 W. Capitol Drive

Milwaukee, WI 53216-2618 Telephone: (414) 449-0564 / Fax: (414) 873-9583

Contact: Sterling Hyman

Goods / Services: Engineering technicians that sell electrical, plumbing and mechanical

construction materials and equipment.

> Minority Business

> Disadvantaged Business



PROJECT SOLUTIONS, INC.

701 Ridge Street

Madison, WI 53705 Telephone: (608) 233-7423 / Fax: (608) 233-7860

Contact: Karyl Rice

Goods / Services: Construction management and real estate consulting.

Women Business

> Disadvantaged Business

Emerging Small Business

R & L TRUCKING

2041 Schadel Road

Cottage Grove, WI 53527 Telephone: (608) 764-5078

Contact: Ron Drogsvold

Goods / Services: Trucking and hauling.

Emerging Small Business

RAINDANCE ENTERPRISES, INC.

5402 Temple Court

Madison, WI 53705-2650 Telephone: (608) 831-1838

Contact: Dan Graves

Goods / Services: Design, installation and servicing of irrigation systems.

Emerging Small Business

REALSOLUTIONS

3955 Partridge Road

DeForest, WI 53532 Telephone: (608) 846-9744 / Fax: (608) 846-9744

Contact: Sally Anders

Goods / Services: Speaking and training in the areas of attitude, motivation change management and leadership development. Calson Learning Co. learning instrument supplier.

> Women Business

Disadvantaged Business



RESOURCE ENGINEERING ASSOCIATION, INC.

3510 Parmenter Street, #100

Middleton, WI 53562 Telephone: (608) 831-6563 / Fax: (608) 831-6564

Contact: Robert J. Pofahl

Goods / Services: Engineering consulting.

Emerging Small Business

RICH'S LAWN & LANDSCAPING

P.O. Box 308

Waunakee, WI 53597 Telephone: (608) 849-7281 / Fax: (608) 849-6281

Contact: Suzi Aaberg

Goods / Services: Installation of landscape products, turf restoration, laying silt fence and

erosion mats.

Emerging Small Business

RITTMAN, INC. DBA MULL IRON

10 Mull Drive

Rittman, OH 44270 Telephone: (330) 927-6855 / Fax: (330) 927-1632

Contact: Chester Mull Sr.

Goods / Services: Fabricators and erectors of miscellaneous ornamental, architectural, and structural metals and steel; erectors of reinforcing steel, post tensioning, bridge Cat III work, expansion joints and welding.

- > Minority Business
- Disadvantaged Business

RYAN SIGNS, INC.

3007 Perry Street

Madison, WI 53713 Telephone: (608) 271-7979 / Fax: (608) 271-7853

Contact: Mary Beth Growney

Goods / Services: Custom signs and sign systems.

> Women Business

Disadvantaged Business



SBY DISTRIBUTION LLC

842 North Thompson Drive

Madison, WI 53704 Telephone: (608) 230-5205

Contact: Deborah Green

Goods / Services: Promotional advertisement through wholesale specialty custom-made auto

fresheners

> Minority Business

Women Business

> Emerging Small Business

SCHLOBOHM TRUCKING

992 Robert Nelson Lane

Deerfield, WI 53531 Telephone: (608) 764-8101

Contact: Mike Schlobohm

Goods / Services: Trucking and hauling.

Emerging Small Business

SCHMIDT EROSION MANAGEMENT

W6436 Military Road

Dalton, WI 53926 Telephone: (920) 394-3780 / Fax: (920) 394-3069

Contact: Preston Schmidt

Goods / Services: Erosion control materials, geotextile, drain tile, waterproofing, seeding,

general labor, sales and installation

> Minority Business

> Disadvantaged Business

Emerging Small Business

SCHROCK TRUCKING, INC.

P.O. Box 83

Cottage Grove, WI 53527 Telephone: (608) 839-3615 / Fax: (608) 839-3449

Contact: Melissa Schrock

Goods / Services: Hauling and trucking.

Women Business

Disadvantaged Business



SERVICE ELECTRIC

726 Walsh Road

Madison, WI 53714 Telephone: (608)850-5378 / Fax: (608) 241-2811

Contact: Laura Crowell

Goods / Services: Electrical contractor including commercial and industrial wiring, site lighting,

repairs and service, HVAC control wiring and data cabling

Women Business

SEYMOUR ENVIRONMENTAL SERVICES, INC.

2531 Dyreson Road

McFarland, WI 53558 Telephone: (608) 838-9120 / Fax: (608) 838-9121

Contact: Robyn Seymour

Goods / Services: Environmental consulting.

Women Business

Disadvantaged Business

Emerging Small Business

SMR Engineering Ventures LLC

2922 Brandon Road

Madison, WI 53719 Telephone:

Contact: Mohammed Rahman

Goods / Services: Engineering consulting, cost estimating for budget purposes, construction supervision, contract administration, project planning and design, start-up debugging, sale of goods, CAD work, home improvement or repair advisor, renovations, vendor, supplier, and distributor.

➣ Minority Business

Soils & Engineering Services, Inc.

1102 Stewart Street

Madison, WI 53713 Telephone: (608) 274-7600 / Fax: (608) 274-7511

Contact: Octavio Tejeda

Goods / Services: Environmental, geotechnical and materials testing consulting engineers. Soil borings, monitoring wells, geotechnical instruments. Soil, asphalt, concrete, and aggregate laboratory.

> Minority Business

Disadvantaged Business



SPECIALTY SALES, INC.

17501 113th Ave. North

Maple Grove, WI 55369-9292 Telephone: (612) 428-4087 / Fax: (612) 428-4787

Contact: E.J. Cruickshank

Goods / Services: Manufacturer of diamond cutting tools and supplier of joint sealants.

> Minority Business

> Disadvantaged Business

STADIUM MADISON, INC.

517 Brookstore Pass

Mt. Horeb, WI 53572 Telephone: (608) 437-3106 / Fax: (608) 829-0017

Contact: Scott Nelson

Goods / Services: Management and Business Related Consulting Services

Women Business

Disadvantaged Business

STENJEM PAVING

P.O. Box 165

Stoughton, WI 53589 Telephone: (608) 873-7472

Contact: Robert Stenjem

Goods / Services: Trucking and hauling construction materials. Small driveway paving and

excavating.

Emerging Small Business

STEVE'S EQUIPMENT SERVICE, INC.

1400 Powis Road

West Chicago, IL 60185-1644 Telephone: (630) 231-4840 / Fax: (630) 231-4945

Contact: Stephen Martines

Goods / Services: Sales and service of heavy earth moving and construction equipment. Motor

vehicle parts and service. Rental and lease of construction equipment.

➣ Minority Business



STUBBLEFIELD & SONSSSS

534 W. Lake Park Place

Lake Mills, WI 53551 Telephone: (920) 648-3993 / Fax: (920) 648-8623

Contact: Holli K. Stubblefield

Goods / Services: Sell, design, fabricate and broker signs of every kind. Specializing in church, school, and institutional signage. Also provide consultation and installation, when necessary.

Emerging Small Business

SUCCESS BEYOND 2000

4926 Retana Drive

Madison, WI 53708 Telephone: (608) 244-1457 / Fax: (608) 245-2481

Contact: Deborah Ragland

Goods / Services: TQM training and program development for vocational institutions and

workplace staff.

> Minority Business

- **Women Business**
- Disadvantaged Business
- **Emerging Small Business**

THOMAS A. MASON COMPANY, INC.

PO Box 511490

Milwaukee, WI 53203 Telephone: (414) 271-6688 / Fax: (414) 289-9363

Contact: Thomas A. Mason

Goods / Services: Painting, flooring, wall covering, special coatings and general construction.

> Minority Business

> Disadvantaged Business



TIMME, INC.

PO Box 200

Endeavor, WI 53930-0200 Telephone: (608) 587-2765 / Fax: (608) 587-2468

Contact: Henry Timme

Goods / Services: Sewer and water, grading, landscape, signs, guardrail, walls, concrete and

various other items of incidental highway construction.

> Minority Business

TOKI & ASSOCIATES, INC.

7100 West Fon du Lac Ave. Ste. 201

Milwaukee, WI 53218 Telephone: (414) 463-2700 / Fax: (414) 463-3366

Contact: Theophilus Iyasle

Goods / Services: Architectural and engineering services including surveying.

➤ Minority Business

> Disadvantaged Business

TRANSMART TECHNOLOGIES, INC.

2802 Coho St., Ste. 102

Madison, WI 53713-4521 Telephone: (608) 273-4740 / Fax: (608) 273-4783

Contact: Jing (Connie) Li

Goods / Services: Provider of computer software, transportation services, urban planning and transportation related research.

- **➣** Minority Business
- **Women Business**
- Disadvantaged Business

URBAN CONSTRUCTION ADMINISTRATION, INC.

313 West Beltline Highway, Suite 144

Madison, WI 53713 Telephone:

Contact: DeAngelo Jackson, James Magee, Charles Harris

Goods /Services: Construction

> Minority Business



VEHICLE MAINTENANCE PROGRAM, INC.

3595 North Dixie Highway, Suite 7

Boca Raton, FL 33431 Telephone: (561) 362-6080 / Fax: (561) 362-7994

Contact: Penny Brooks

Goods / Services: Distributor of automotive parts and accessories.

Women Business

VIKING BUILDING RESTORATION

5301 Highway 14 West

Janesville, WI 53545 Telephone: (608) 758-2797 / Fax: (608) 757-1463

Contact: Bryon Grefsheim

Goods / Services: Masonry restoration including tuck-pointing, caulking, pressure washing, brick and block repair, fire-stopping, water proofing. All work done on historic, existing and

new construction.

Emerging Small Business

WALT'S TRUCKING

N4347 Mohr Road

Fall River, WI 53732 Telephone: (920) 992-5146

Contact: Walt Farrington

Goods / Services: Dump truck hauling for street and road construction.

Emerging Small Business

WANG ENGINEERING

1145 North Main Street

Lombard, IL 60148 Telephone: (630) 231-7733 / Fax: (630) 231-7880

Contact: Paul Wang

Goods / Services: Geotechnical engineering services, geo-environmental services including RIFS, Phase I and II soils borings, soil and groundwater remediation, environmental baseline surveys. Also construction materials, testing and CM services.

> Minority Business



WESLIN RESEARCH, INC.

2241 95th Avenue, NE

Bellevue, WA 98004 Telephone: (206) 409-1473 / Fax: (425) 456-8253

Contact: Linda Frysztacki

Goods / Services: Transportation planning, market research, data collection programs, transit operations planning, transit studies, strategic planning and public outreach programs.

Women Business

> Disadvantaged Business

WILL RENT, INC.

3228 South Wood Street

Chicago, IL 60608 Telephone: (773) 847-7255 / Fax: (773) 847-1407

Contact: Julie Martines

Goods / Services: Rental, sale and service of light construction equipment.

> Minority Business

Women Business

Disadvantaged Business

XEROGRAPHIC SUPPLY OF WISCONSIN

406 Travis Lane

Waukesha, WI 53189 Telephone: (262) 547-3700 / Fax: (262) 547-0075

Contact: Rose Marie Schrewe

Goods / Services: Hewlett Packard Dealer & Laser Printer Service Center, retail sales of OEM products and compatible supplies for copiers, printers, duplicators and fax machines. Computer and printer peripheral and accessories as well as paper products.

> Women Business

Disadvantaged Business

ZOE ENGINEERING LLC

1126 South 70th Street, Suite 204A

Milwaukee, WI 53214 Telephone: (414) 225-9425 / Fax: (414) 372-1202

Contact: Daphne M. Wilson

Goods / Services: Electrical and control engineering design, project management and services during construction.

> Minority Business

Women Business