

Starting or Expanding a Business in the



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MICHAEL W. ABSHER, MAYOR

Public Affairs

COMMISSIONERS

DOUG PATTON

Accounts & Finances

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Public Property

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Streets & Public Improvements

JOHN M. BARWICK, JR.

Public Health & Safety



On behalf of the City, hello and welcome to Marion.

I believe our town is an Oasis of Opportunity. And that isn't a slogan, but our mission each day to connect city services, private capital, vision, and entrepreneurs together to make Marion into what it can be, what it should be, and perhaps with your help, what it will be. At City Hall, we pride ourselves on being accessible and approachable. We aren't bureaucrats spinning up the red tape! So please feel free to reach out to me anytime! I would love to answer your questions and help you find a home for your business idea.

Michael W. Absher, Mayor

This document aims to guide starting or expanding a business in the City of Marion. This guide is not a replacement for other sources of information, such as the professional advice of attorneys and certified public accountants. The topics covered only guide some common misconceptions about the resources needed to operate a business.

www.cityofmarionil.gov

1102 Tower Square Plaza • Marion, IL 62959 • (618) 997-6281 • Fax (618) 997-2028

HOW THIS GUIDE CAN HELP YOU

At the City of Marion, it is our sincere hope that this guides turning your idea into a business reality, by

1. Assisting in the information gathering process;
2. Aiding in the development of a well-written business plan;
3. Act as a resource to get your business successfully started in the City of Marion

The importance of getting your business plans down on paper is crucial. Before assuming any binding obligation, have all your plans and information about your business organized into a written business plan. A business plan is valuable when presenting your plans to the appropriate professionals (banker, attorney, accountant).

If you have an existing business, you may wish to use this document to establish a location in the City of Marion or support investment in an expansion.

Here are a few suggested steps to using this document to its fullest advantage:

1. Read it through once in its entirety.
2. Do some outside research and gather as much information as possible from the resources available.
3. As you proceed, get everything down on paper and begin writing a well-defined business plan.
4. Consult your banker, attorney, accountant, insurance, and real estate agents about your plans.

HELP WITH INITIAL QUESTIONS

Three of your most critical outside resources will be your banker, attorney, and accountant. In addition, many other people and agencies may be of assistance to you and your business.

The Director of Economic Development and Director of Business Development at the City of Marion can be a valuable resource for starting businesses and business expansions.

DIRECTOR OF ECONOMIC DEVELOPMENT: CITY OF MARION

<http://cityofmarionil.gov/economic-development-and-municipal-planning/>

(618) 997-6281, EXT. 1350

DIRECTOR OF BUSINESS DEVELOPMENT: CITY OF MARION

<http://cityofmarionil.gov/economic-development-and-municipal-planning/>

(618) 997-6281, EXT. 1152

Additional support is available from the following resources:

ILLINOIS SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

<https://sbdc.siu.edu/>

618-536-2424

REGIONAL ECONOMIC DEVELOPMENT CORP. (REDCO)

<https://www.redco.org/>

(618) 998-8252

GREATER EGYPT REGIONAL PLANNING AND DEVELOPMENT COMMISSION

<https://greateregypt.org/>

(618) 997-9351

MARION CHAMBER OF COMMERCE

<https://www.marionillinois.com/>

(618) 997-6311

ETHOs @ The Citadel

<https://members.ethosmarion.org/>

(618) 694-6586

The Illinois Procurement Technical Assistance Center (PTAC) at Southern Illinois University Carbondale provides no-cost, confidential, one-on-one advising services to address the specific needs of your business and assist you in procuring government contracts. PTAC can also assist with getting a DUNS number and registration on SAM.gov.

If you are interested in providing goods and services to the government, contact:

Procurement Technical Assistance Center
1740 Innovation Drive
Carbondale, IL 62901
618-536-2355 | F: 618-453-5040
ptac@siu.edu

The **Illinois Department of Revenue** is responsible for administering and collecting all State Sales and Use Taxes.

Illinois Department of Revenue
2309 W. MAIN ST. SUITE 114
MARION, ILLINOIS 62959-1196
800 732-8866
<https://www2.illinois.gov/rev/businesses>

The **Internal Revenue Service** will help you in all matters concerning reporting of taxes and other financial information.

IRS Office
555 Independence St.
Cape Girardeau, MO 63703
Phone(573) 334-1552

IRS Office
2765 Wayne Sullivan Dr.
Paducah, KY 42003
IRS Office
7409 Eagle Crest Blvd.

Evansville, IN 47715
Phone(812) 474-4800

IRS Office
380 Fountain Office Ct.
Fairview Heights, IL 62208

www.irs.gov
(800) 829-1040

BEFORE YOU START YOUR BUSINESS

Personal Qualities

Before you start your business, you must spend time planning. You also should take a serious look at yourself. It takes a special kind of person to own and operate a business. First of all, you must have a positive attitude about yourself and the business you wish to start. You must have the ability to plan and organize. You will also need to be able to deal with the downs and the ups.

When you start your business, you should be aware of the long hours you have to put in to succeed. This venture is not going to be your regular "9-to-5" job with a coffee break and an hour for lunch. Therefore, you must dearly love your work.

Most crucial to your business's success is your knowledge of the product or service you offer. When planning a business enterprise, you need to assess your talents and interests. Even if you plan to hire people to do your work, you must know all you can to watchdog your business. You must be able to hire employees as well.

A successful enterprise launches out of a deep interest in or the experience of its organizers. Therefore, one of the essential elements of success in operating a small business is education or experience in management. Following this self-examination process, take steps to better your education or experience; you will be one jump ahead of the game from the beginning.

Management Ability

Estimates are that 80 percent of all businesses started in the United States eventually fail. According to Dun and Bradstreet, the "Underlying cause of failure includes incompetence, lack of business experience, neglect, fraud, and disaster." However, entrepreneurs may avoid failure if they enter the venture understanding the many management requirements and practices necessary to run a small business successfully.

A partial list of management skills necessary to run a small business successfully is as follows:

- Advertising & Promotions
- Product Pricing
- Service & Maintenance
- Hiring Personnel
- Insurance
- Logistics
- Real Estate
- Office Machines
- Cost Accounting
- Taxes & Insurance
- Technical or Trade Experience
- Group Dynamics
- Bookkeeping
- Business Law
- Productivity
- Marketing
- Business Writing
- Salesmanship
- Personnel/Labor Relations
- Equal Opportunity Employment Requirements

The entrepreneur must be a self-starter, an able decision-maker, a leader, an organizer, a hard worker, trustworthy, responsible, and energetic. Then, if you are ready to accept the many risks inherent in establishing a small business, you can get down to some serious planning.

HOW TO ORGANIZE YOUR BUSINESS

Your first significant concern in establishing a business is choosing the type of organization. There are three basic types of organizations: Sole Proprietorship, Partnership, and Corporation.

Sole Proprietorship - Sole Proprietorship is the most common type of small business. The individual is the sole owner of all assets and is the employer. They bear all profits and losses themselves and are personally liable for all debts and obligations of the business. Outside assets such as home, car, and personal bank account are subject to claims of business creditors.

Advantages:

- The business is simple to organize.
- The cost of organizing is low.
- The owner is solely responsible for decisions.
- The business has a minimum of legal restrictions.
- The owner receives all the profits.
- The profits are taxed only once.
- The business is easy to discontinue.

Disadvantages:

- The business does not have a separate legal status.
- The owner of the business has unlimited liability.
- The owner is limited in raising operating funds, which may inhibit the expansion of the business.

Partnership - A partnership type of organization consists of two or more owners, with profit and loss shared equally or allocated by a partnership agreement. Each partner is liable for business debts and obligations, and each partner's outside assets may be subject to claims of creditors unless limited by a partnership agreement.

Advantages:

- A partnership is easy to organize.
- A partnership can obtain more operating funds than a sole proprietorship.
- A partnership combines the managerial skills and judgments of several partners.
- A partnership has separate legal status.
- The income is only taxable once.
- The income is taxed at the partner's tax rate.

Disadvantages:

- General partners have unlimited liability.
- A change in partners could terminate the partnership.
- The decision-making authority is divided.
- A partnership is difficult to sell or transfer.

Corporation - A corporate structure is a separate legal entity, allowing flexible business operations. Your attorney can probably evaluate the possibility of incorporating your business. A corporation has limited liability. A corporation is formed when a transfer of money or property, or both, occurs by the prospective shareholders in exchange for capital stock in the corporation.

Advantages:

- The owners (stockholders) have limited liability.
- The business continues to exist after the death of an owner.
- The sale of stock easily does the transfer of ownership.
- A corporation can raise larger amounts of capital more easily than sole proprietorships or partnerships

Disadvantages:

- The corporation is subject to double taxation.
- The costs to organize a corporation are higher than other forms of business.
- Corporations are heavily regulated through state and local laws.

A person entering business should take sufficient time to study the merits of the type of business organization contemplated. There are advantages to each type. Your accountant becomes a valuable asset in this decision.

Another alternative to the usual corporate tax treatment is in the form of a **sub-chapter S Corporation** election. Certain enterprises qualifying for this status (thirty-five or fewer shareholders) will not be taxed, but rather individual shareholders include profit and loss on their individual income tax returns.

If you decide to set up a corporation, you are required to file Articles of Incorporation with the Illinois Secretary of State's Office.

https://www.ilsos.gov/departments/business_services/home.html

Incorporate an Illinois Corporation and Not for Profit Corporations

To organize an Illinois Corporation, complete and submit a BCA 2.10, Articles of Incorporation. To organize an Illinois Not for Profit, complete and submit NFP 102.10.

Organize an Illinois Limited Liability Company

To organize an Illinois Limited Liability Company, complete and submit LLC-5.5, Articles of Organization.

Sole proprietorships are filed only at the county level. Check with your County Recorder's office to determine filing requirements.

For more information, please contact: Corporation Division or Liability Limitations Division, 501 S. Second St., 351 Howlett Building, Springfield, IL 62756, 217-524-8008.

Forms found online at:

https://www.ilsos.gov/publications/business_services/home.html

THE BUSINESS PLAN

A business plan allocates resources and measures the results of your actions, helping you set realistic goals and make logical decisions. Therefore, the organization of information is vital in a business plan.

You may be wondering why you should spend time drawing up such a business plan. If you have never drawn up a plan, you are correct in wanting to hear about the possible benefits before you do the work.

A business plan offers at least four benefits. You may find others as you construct your plan. These are:

1. A plan gives you a path to follow. A plan can determine the future of your business. A plan with goals and action steps allows you to guide your business in an organized manner to achieve your desired results.
2. A plan makes it easy to let your banker, attorney, and accountant evaluate your goals and objectives. By reading the details of your plan, these professionals can gain better insight into your situation. In addition, they will need this information if they are to advise you properly or lend you mortgage money and start-up capital.
3. A plan can communicate to inform sales personnel, suppliers, and others about your operations and goals.
4. A plan can help you develop as a manager. It can give you practice thinking about competitive conditions, promotional opportunities, and situations advantageous to your business. Over a period of time, such practices can help increase an owner's/manager's ability to make sound judgments.

DEVELOPING A BUSINESS PLAN

One of the most important things is your business plan when starting your business. Your business plan describes what business you are in, establishes your goals and how you plan to achieve them, and helps determine how much money you need to start your business. So think carefully about your business plan.

A good business plan contains the following elements:

Executive Summary - In the summary, clearly and precisely define:

1. Your business;
2. The product you manufacture or the service you provide;
3. The industry and its overall condition;
4. Information about yourself, your qualifications, and your experience

Goals - List and detail your long- and short-term production, sales, and finance goals. In addition, describe how you want the public to think about your company and the image you want to project.

Product or Service - If you are manufacturing a product, describe it in detail. Include photographs or diagrams of your product. Creditors and investors want to see what you will be producing. If you are providing a service, describe it in detail. Provide results of all research and testing completed on the product or service. This section will demonstrate that it is safe and reliable.

Marketing Strategy - Identify your target market, the group of consumers who will be buying your product or service.

1. Establish that the target market has enough money to buy your product or service.
2. Demonstrate that you can reach and influence the target market.
3. Describe your plans for advertising.
4. Show distribution plans of the product or service to the consumer.
5. Establish a pricing strategy and compare prices with competitors.
6. List long and short-term sales targets.

7. Identify potential major accounts.

Operating Strategy - Describe your organization. Enclose an organizational chart that lists all job titles. Describe the location of your facility and the activities that will take place there. List the equipment to be purchased: list suppliers and their ability to deliver goods when you need them.

Financial Strategy - To develop your financial strategy:

1. Include current and projected financial statements.
2. List your costs to start the business.
3. Describe the sources of funds. How much will you invest, how much others plan to invest, how much will you borrow. Creditors and investors pay particular attention to the amount of money the business owner invests. They see a connection between the success of the business and the amount of money the owner invests.
4. Indicate how you will use the funds during the start-up period.
5. Show in dollars and time when your business will break even. Break-even is the point at which you have covered all your expenses and are not making a profit or taking a loss.
6. List and explain your significant debt. Also, list and explain significant amounts of money owed to you.
7. Compare your costs to the costs of your competitors.

Conclusion - Summarize your business plan with a short conclusion and emphasize what you want the reader to remember. If you have done a thorough job preparing your business plan, it will help you organize and run your business, attract investors, and help you obtain financing.

TIPS ON WRITING THE BUSINESS PLAN

1. Do your research first. Gather all facts before starting to write.
2. First, write the projected cash flow, income statements, and balance sheet.
3. Write the Executive Summary last.
4. Compose each major topic as a separate chapter. Then, if you need to make revisions or expand a chapter later, the entire plan will not have to be retyped, just a chapter.
5. Place resumes or lengthy support at the end of the plan under exhibits.
6. Reference any exhibits in the body of the plan. Label and number each exhibit.
7. Show page numbers on each page of the plan.
8. Before finalizing your plan, have it reviewed and critiqued by your attorney, accountant, banker, etc. Make any necessary changes.
9. After typing the final version of your plan, proofread it very carefully. One decimal point can make a difference.
10. Bind your plan in a high-quality folder. Make it look professional.
11. Keep a log of who received a copy, date, and specific comments made.

LEGAL AND PROFESSIONAL ADVICE

Do not fall into the trap of saving money by setting up your business without professional advice. The fees you pay initially may be less than what you would have to pay to get out of legal tangles that only your lawyer or accountant could have foreseen. You should present your business plan to your lawyer and your accountant in

SURVEYS AND MARKET RESEARCH

Before going into business, you need to be sure there is a market for whatever goods or services you plan to provide. Then you should choose a target group - your desired consumers. From this point on, you must do everything (from choosing a location to the type of advertising) with your target group in mind.

Market research tells you about the market and its preferences, opinions, habits, trends, and plans. It also tells where the market is, its geography, demographics, and information about the psychology of the market and the marketplace. The information you get from such research can help you make crucial decisions affecting your business.

A small business needs to have accurate, current consumer information. A small business owner does not usually have large amounts of money to gamble on the wrong move or decisions regarding his business.

Since market research is primarily information gathered about your industry, many resources are available. They include:

Small Business Development Center - can provide information and help with business plans.

Marion Carnegie Library- is a good source for reference material. Look in the Directory of Associations to find what trade associations there are for your type of business. This book will give the address and phone number of the association and a list of their publications.

Marion Chamber of Commerce – is a good resource for providing information about the business community. It's also an excellent networking organization within the business community.

Potential Consumers - simply ask potential consumers questions concerning their wants and needs.

Wholesalers and Manufacturers – is a good source of information about a particular market, its customers, and competition. Wholesalers, manufacturers, and retailers generally know the trends in their business.

Federal and State Governments - the U. S. Department of Commerce and the Illinois Department of Commerce can provide you with pertinent information.

Trade Associations - the trade associations which serve a particular industry are wonderful sources of information about your industry or market.

The City of Marion Website – provides an online business resource that offers demographic and community information, area maps, property listings, business start-up guide, and more.

Business Publications - every industry has websites, magazines, newsletters, or pamphlets written exclusively for and about them.

Media Representatives - the advertising salespeople who represent websites, magazines, newspapers, radio, and television are usually excellent sources for market information.

Competitors - learn by going to your competition and asking for information, advice, and help. If you feel uncomfortable going directly, try contacting a business owner located 100 miles away. Surveys are an essential part of market research. The object of a survey is to gather information from a group of individuals or businesses on a specific subject. There are four types of interviews: personal interview, telephone interview, mail interview, and focus groups or group interviews.

BANKING / FINANCING

Maintaining separate bank accounts for your business versus your household accounts is essential. Additionally, many businesses find it advantageous to have multiple accounts to maintain various functions such as payroll, tax escrow, capital expenditures, and general operating.

It is common knowledge it takes capital to start and run a business. However, you may not know exactly how much is needed or where you can obtain the necessary funds. The easiest way to fail is to be underfinanced.

You should plan your financing very carefully to ensure success. You must have a realistic overall view of your start-up costs. You also need to allow enough money for you and your family to cover living expenses depending on the nature of your business.

The best person to help you with this planning is your banker. Take great care in choosing a bank and a banker. A strong relationship with a bank from the very beginning will be one of your most valuable assets.

Your banker will have a good working knowledge of the economic and business picture in the community. He may be able to draw on his experience to give you information on area business trends, marketability of your product or service, and provide sound practical advice for beginning your business. Once your business is in operation, your banker can provide continuing service and advice on such matters as retirement plans, accounts receivable, financing, expansion financing, loans, and trusts.

A banker can assist you with obtaining the funds needed for your business. However, there is usually a limit to the amount of money a bank will loan a prospective business person. Most banks would prefer to see a personal investment of one-quarter to one-half of the money needed before approving the remainder of a loan. Do not be discouraged if you do not have this much available money. Through the Small Business Administration Loan Program, some programs might be available to you.

Before you meet with your banker to discuss financing, you must have a well-written business plan. This plan should include information concerning your background, including education and training, work experience, special skills, personal financial records, real estate owned, references, and projected income and balance sheet.

POTENTIAL FUNDING RESOURCES

A partial list of banks in the Marion is at
<https://www.marionillinois.com/members>

In addition to establishing a working relationship with a traditional lender, other avenues to consider are:

Champion Community Investments

<https://www.ccinvestments.org/>

U.S. Small Business Administration

<https://www.sba.gov/>

Illinois Department of Commerce & Economic Opportunity

<https://www2.illinois.gov/dceo>

USDA Rural Development

<https://www.rd.usda.gov/>

Illinois Department of Agriculture

<https://www2.illinois.gov/sites/agr/Assistance>

LOCATION

In the City of Marion, there is a wide range of locations from which to choose. When choosing your location, you must consider the proximity to your market and home, accessibility, traffic volume, parking, rent, and appearance.

If you plan to work with a real estate agency in finding a location, you should consider the following to save you and your agent time:

- What square footage will your business need?
- What is your monthly budget going to allow for rent and utilities?
- What exposure does your business need?
- Will you attract customers off the street, by phone, or other means?
- What kind of storage does your business need?
- Term of lease - will you want the option of renewing your lease at the end of the term?
- Lease inducements by the building owner such as free rent or reduced rent for an initial period

When you find the location you are interested in:

- Will the utility supply be adequate for your business?
- Are the taxes and utilities included in the rent?
- Are maintenance and common area maintenance included in the monthly rent?

While not an exhaustive list, a directory of real estate professionals is online at:

Marion Chamber of Commerce
<https://www.marionillinois.com/members>

Egyptian Board of Realtors
<http://www.egyptianboard.org/>

BUILDING CONSTRUCTION OR REMODELING

The Building and Code Services regulate all building construction. If you are building a new building or remodeling an existing structure, you need to approve your plans. If your plan meets the building and fire code requirements, you will be issued a building permit to begin construction. Upon completion of construction and final approval by the Development Services Office, will issue a Certificate of Occupancy.

Building and Code Services assist with keeping our community appearance in line with the city code. Building and Code Services has many different roles. Some of their many duties include performing property inspections, issuing various permits that pertain to development within the City, issuing citations for code violations such as high grass and weeds, trash and debris, abandoned or derelict vehicles, etc.

Additionally, Building and Code Services also perform all inspections and issue permits for all rental properties, whether short-term or long-term rental.

The following permits are available online

- Commercial Building Permit
- Commercial Remodel – Building Permit
- Right of Way Excavation
- Fence Permit
- Sign Permit
- Commercial Occupancy Permit
- Demolition Permit

Additional information such as frequently asked questions (FAQs) on online at <http://cityofmarionil.gov/building-and-code-services/>

BUILDING AND CODE SERVICES
618-993-2422
TSTOTLAR@CITYOFMARIONIL.GOV

ZONING PROCEDURES

Zoning is the legal and administrative process establishing land use in a community. Therefore, before committing yourself to any property, your first step should be to check the Zoning.

Zoning information is available from the Building and Code Services. Each piece of property is assigned a specific zoning classification, and only certain types of land use are allowed in each classification. For example, business uses are usually not allowed in residential classifications. In addition, some business uses are not allowed in commercial or industrial classifications. You must satisfy the zoning requirement before your business is permitted to operate. You may want to attempt a zoning change if the property you select is not adequately zoned.

Zoning Maps, Request for changes to Zoning, and additional information are online at <http://cityofmarionil.gov/building-and-code-services/>

BUILDING AND CODE SERVICES
618-993-2422
TSTOTLAR@CITYOFMARIONIL.GOV

PERMITS AND LICENSES

Certificate of Occupancy

If you are starting a new business, there is a change of ownership or a relocation; you will need a Certificate of Occupancy. Assuming the business complies with zoning requirements, the Certificate of Occupancy is needed to show the building meets the City's code requirements. You may apply for the Certification of Occupancy online at <https://marionil.portal.iworq.net/portalhome/marionil>

Representatives from the Inspection Office and Fire Marshal's office will inspect the building to ensure it complies with the appropriate codes. Some building modifications may be required, primarily if your business represents a different land-use type than the previous occupant. If your business is a food handling establishment, the City Health Department will also approve the building. It is illegal to occupy a building without a Certificate of Occupancy.

Contact Info:

BUILDING AND CODE SERVICES

618-993-2422

<http://cityofmarionil.gov/building-and-code-services/>

TSTOTLAR@CITYOFMARIONIL.GOV

Food Sanitation Program

If you plan to operate a food handling establishment, you must obtain a food handling permit. Apply at

Franklin-Williamson Bi-County Health Department

Williamson County Office:

8160 Express Drive

Marion, IL 62959

(618) 993-8111

wellness@bicountyhealth.org

ASSUMED NAMES

If you are going to do business under any name other than your real name, you must go to the office of the Williamson County Clerk. There, you will check the records to ensure that no one else in Williamson County is using the name you want to use. You will then fill out an application to record your business's assumed name and pay a filing fee.

Illinois law requires that many businesses file a Certificate of Assumed Names in the County where the business operates. If you have a sole proprietor or general partnership business, you should file at the Williamson County Clerk's Office.

Anyone transacting business in Williamson County who is not a corporation and is not using only their full name as the business's name must file. Applicants complete a short, notarized form listing the business name, address, and name(s) of all owners. The clerk's fee is \$25. All Certificates of Assumed Names are on file and available for public inspection in the County Clerk's office.

A publication certificate will be issued. This publication must be taken to a local newspaper and published once a week for three consecutive weeks. Business owners are responsible for the publication fees charged by the newspaper for legal ad publication. The transaction must be within 55 days of the original filing in the County Clerk's office.

Once published, the newspaper will send verification of publication to the County Clerk's office, and a Certificate of Business Ownership will be mailed.

Note: Most sole proprietorships operate under assumed names. Unless your business name includes your full name and describes your business completely, you will need to register with the County Clerk.

Williamson County Clerk and Recorder
407 N Monroe, Suite 119
Marion, Illinois 62959
Phone: 618-998-2110
Fax: 618-993-2071

<https://williamsoncountylil.gov/register-a-business/>

LABOR CONSIDERATIONS

The Fair Labor Standards Act requires employers to maintain wages, hours, and other items. The Department of Labor and Standards, Labor Law Division, is responsible for administering and enforcing labor laws and the prosecution of offenders. As an employer in the State of Illinois there are certain requirements you must follow such as required notices to be posted for employees, minimum wage requirements, health and safety standards, and many more. Consult with your attorney on these topics if you are unsure about what is required.

Information regarding labor laws is available at:

U. S. Department of Labor
525 Griffin Square, Suite 80
Dallas, Illinois 75202-5007
800-321-6742 or (214) 767-6895
www.dol.gov

Springfield Office
524 S 2nd St, Suite 400
Springfield, IL 62701
217-782-6206
217-782-0596 (fax)
<https://www2.illinois.gov/idol/Pages/default.aspx>

Marion Office
Regional Office Building
2309 W. Main St
Marion, IL 62959
217-782-6206
217-782-0596 (fax)

State Unemployment Insurance

Firms pay the State Unemployment Insurance Tax if they employ one or more individuals during a portion of a day in each of 20 different weeks in a calendar year or \$1,500 or more in wages in a calendar quarter.

The Illinois Department of Employment Security is the code department of the Illinois state government that administers state unemployment benefits, runs the employment service and Illinois Job Bank, and publishes labor market information.

The tax number assigned by the Illinois Department of Revenue is used on all quarterly returns. It will also be used on the Federal Tax Return 940 to show that you have paid the state tax.

For information, contact:

Illinois Department of Employment Security
Employer Services Center

333 Potomac Boulevard, Suite E, Mount Vernon
(800) 247-4954

<https://ides.illinois.gov/employer-resources/taxes-reporting/are-you-a-new-employer-register.html>

Workers Compensation

Workers' compensation coverage is available through private insurance companies. The State Board on Insurance, which regulates all insurance rates, keeps a list of insurance companies qualified to write such policies.

Illinois Department of Insurance

<https://www2.illinois.gov/sites/Insurance/Pages/default.aspx>

The Illinois Workers' Compensation Commission resolves disputes between employees and employers regarding work-related injuries and illnesses. A case is first tried by an arbitrator, whose decision may be reviewed by a panel of three commissioners. Cases

may then be appealed to the circuit court, Appellate Court, and Illinois Supreme Court. Like most court systems, most disputes are resolved by settlement.

Illinois Workers Compensation Commission
<https://www2.illinois.gov/sites/iwcc/Pages/default.aspx>

Workforce Development

The Man-Tra-Con Corporation's primary mission is to collaborate effectively with workforce partners to create quality workforce solutions throughout Local Workforce Area 25, comprised of Franklin, Jackson, Jefferson, Perry, and Williamson counties. In addition, Man-Tra-Con collaborates with innovative partners in economic development, healthcare, community, and social service and education to create unique solutions to the workforce challenges we face. Services for employers include:

- Recruiting & Screening
- Training & Retraining
- Layoff & Separation Assistance

Man-Tra-Con is also home to the American Job Center Southern Illinois and partners with Illinois WorkNet and Illinois Department of Employment Security.

Man-Tra-Con Corporation
<http://www.mantracon.org/employers/>

UTILITIES

It is essential to plan for all the details involved in opening the doors of your business. Utilities can be costly, depending on the business type.

Electric / Gas Service

Contact an electric provider in advance for electric service for existing buildings.

Contact the electric provider serving your prospective site during the planning stages to construct a new building. A deposit is necessary if you do not have previous business credit. A Letter of Credit may also be needed or may take the place of the deposit.

Ameren Illinois

<https://www.ameren.com/illinois/account/customer-service>

(800) 232-2477

Southern Illinois Power Cooperative (SIPC)

<https://www.sipower.org/>

(618) 964-1448 (Phone)

Propane Gas Service

If you are in a building with prior propane gas service, contact one of the providers serving Marion before the day you need gas. If you are in a building that has never had gas service or in the planning stages of construction, contact the provider after determining the necessary need and location for gas.

Ferrellgas Marion

<https://www.ferrellgas.com>

618-997-3242

Southern FS, Inc.

<https://www.southernfs.com/>

(618) 993 2833

Water Sewer and Sanitation Service

The Water Department, located in City Hall, is here to help you with your water service needs. Our office can help with connecting or disconnecting services, bill payments, or general service inquiries.

Water Department
<http://cityofmarionil.gov/water-department/>
(618) 993-5610
water@cityofmarionil.gov

Internet Service

4SIWI, LLC
(618) 997-7494

<https://www.4siwi.com/>

Clear Wave Communications
(618) 294-8000

<https://clearwave.com/>

Frontier Communications
(618) 997-1062

<https://frontier.com/>

Futiva
(618) 736-2901

<https://www.futiva.biz/>

Mediacom Communications Corporation
(855) 633-4226

<https://mediacomcable.com>

My Choice Internet
(618) 997-7494

ProTek Communications, LLC
(618) 207-2545

<https://protekweb.com/pricing>

Satellites & More [Dish]
(618) 997-8382

<https://satellitesandmore.getdish.com/>

Verizon
(618) 997-5770

<https://www.verizon.com/stores/details/illinois/marion>

LOCAL TAX REQUIREMENTS

In Williamson County, the Supervisor of Assessments Office assesses real property, identifying and valuing approximately 52,000 parcels.

Supervisor of Assessments
Williamson County Administration Building
407 N. Monroe Street, Suite 205
Marion, IL 62959
Phone: 618-998-2189
Phone: 618-997-1301 Ext. 1181

The Williamson County Treasurer sends out tax bills to property owners once a year with two due dates, usually the 1st part of July and early September.

For current tax information, visit <https://williamsoncountyil.gov/county-treasurer/>

Williamson County Treasurer
407 N. Monroe Street, Suite 104
Marion, IL 62959
Phone: 618-998-2142
Fax: 618-997-2541
Email: treasurer@williamsoncountyil.gov

AMERICANS WITH DISABILITIES ACT

The Americans with Disabilities Act (ADA) is a federal civil rights law that prohibits discrimination against people with disabilities in everyday activities, such as shopping/purchasing an item in the store, going to the movies, eating at a local restaurant, exercising at a gym, or having the car serviced at a local mechanic garage.

To meet the goals of the ADA, the law established requirements for businesses of all sizes. These requirements went into effect on January 26, 1992. Businesses that serve the public must modify policies and practices that discriminate against people with disabilities; comply with accessible design standards when constructing or altering facilities; remove barriers in existing facilities where readily achievable; and provide auxiliary aids and services when needed to ensure effective communication with people who have hearing, vision, or speech impairments. All businesses, even those that do not serve the public, must comply with accessible design standards when constructing or altering facilities.

The Illinois Attorney General's Office and the U.S. Department of Justice are the agencies charged with enforcing compliance with the ADA. The U.S. Department of Justice has a guide to help small businesses understand the requirements of the 2010 ADA regulations. This can be found online at:

<https://www.ada.gov/regs2010/smallbusiness/smallbusprimer2010.htm>

ADVERTISING

Advertising is essential for most businesses, especially when first opening. However, the advertising must relate to the type of business. How much exposure and advertising you need depends on how your business attracts customers.

Advertising can be anything from a newspaper ad to a flyer or even a Facebook page. Just as in any other step, planning is vital. It is easy to go overboard on your advertising expenditures. We suggest you read SBA or trade publications on advertising or attend a short course at a local college or university.

Spend the right amount on advertising: too much is an extravagance, and too little is dangerous. Be strict with your budget and tie costs to results. To do this, track your advertising's effectiveness.

There are five basic steps in planning an advertising budget:

1. Decide what you want to sell.
2. Determine the target audience.
3. Determine why this group buys what you sell.
4. Select the best communication media to reach your target audience.
5. Complete a media plan. Assign dollar amounts to the media you choose.

CONCLUSION: WHAT ARE THE CHANCES FOR SUCCESS?

Starting your own business is hard work, laced with determination and a bit of luck: research, planning, management talent, and knowledge increase your chance for success.

After reading this document, you should have a better idea of what it takes to start a business. Not only do you have to understand state and federal regulations, but you must also realize the hours of planning and research that take place before opening your business. On top of all that, you must have the personal qualities and knowledge required to own and operate a business.

Hopefully, you have that winning combination that will lead you to success.