





Quincy, Illinois Riverfront



Quincy University Francis Hall

## Acknowledgements

During the past year, Great River Economic Development Foundation in partnership with University of Illinois Extension, Western Illinois Entrepreneurship Center, John Wood Community College, City of Quincy, Adams County, Illinois Small Business Development Center at Western Illinois University, Workforce Investment Office, and Illinois Department of Commerce and Economic Opportunity have worked diligently towards creating an *Entrepreneur Friendly Community Climate*.

This guide is a product of the project team. The Adams County Entrepreneurial Community project has begun to develop a system that has:

- No wrong door for any entrepreneur in Adams County to information and services they need;
- No closed doors to racial and ethnic minorities, women, dislocated workers or any other citizen who has an entrepreneurial mindset, a market-driven product, and the willingness to develop the skill to be a business owner; and
- Keys (or information) to entering the doors most relevant to them.

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# Navigating Business Services in Adams County

*Your “Where to Go for What” Guide*

## CONTENTS

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- Introduction—p.4
- Typical Path of a New Business—p.5
- Idea Phase—p.6
- Startup Phase—p.8
- Growth Phase—p.10
- Resources for Key Decisions—p.12
- Conclusion—p.12
- Checklists—p.13

## INTRODUCTION

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**If you’re an Adams County resident** thinking of starting a business or you want to grow your small business, you are not alone. Each year, hundreds of individuals in Western Illinois take the leap to start a business. They join approximately 5,000 independent businesses that already operate in Western Illinois.

Fortunately, Western Illinois is home to dozens of organizations whose primary mission is to help startups and people already in business. Some of these organizations—such as Great River Economic Development Foundation’s Western Illinois Entrepreneurship Center are part of the local economic development organization’s structure. Some, including the Small Business Development at Western Illinois University and the Workforce Development Center at John Wood Community College, are linked with state-funded community colleges and universities. There are also many non-profit organizations and private service providers who work with new and growing businesses throughout the state.

These organizations want to help you succeed in business. If you want training, technical support, advice, marketing help or even a loan—from the farmlands to the prairie—you can get it in Adams County.

**This guide explains how to find the services that fit your situation.** To succeed as an entrepreneur, it is up to you to take charge of your dreams and take responsibility for building your business. The support organizations mentioned here will do their best to provide specialized training and assistance to help you achieve your goals—as well as refer you to experts they know in their regional business development networks.

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## THE TYPICAL PATH OF A NEW BUSINESS

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**Building a business starts with an idea.** After you identify and develop a focused business idea, you can take the next step of establishing the business legal structure and getting the licenses you need. Once the business gets started, the real work begins: creating the product or providing the service, keeping the books, hiring employees, marketing and attracting customers.

You will face different challenges and different needs at each phase of the business development process. Adams County agencies and organizations provide support throughout the business development cycle. It can be helpful to think of the business lifecycle as proceeding through three main phases:

### The Idea Phase



### The Start-Up Phase



### The Growth Phase



This guide describes what we have in Adams County and the surrounding area to help you at each of these stages. Within any of these stages you will come to crossroads where you need to make important decisions, so we are including a fourth section on Resources for Key Decisions.

You, as an entrepreneur, and your business will both look different at each phase in this cycle. As you start your company, you may need to find opportunities to network with other aspiring business owners. After you have been operating for several years, your needs may focus on how to set up effective human resource practices or enter overseas markets. Each company and each individual is different, so it is important to be able to access support and services that are relevant to your specific needs. This guide is designed to help you with exactly that. **Feel free to flip to the section that addresses where you are now in your business journey.**

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## THE IDEA PHASE

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**It can be challenging** to run a business, but the hardest part often comes before you even get started. The big challenge for most who dream of business ownership involves coming up with a distinctive idea for their business. What is your business idea? Who are your potential customers? How much of the work will you do? Who is going to pay you for your new product or service? Will you be using e-commerce? These are critical questions that must be asked before you take the leap toward entrepreneurship. The checklists (see a few options in back) could be one place to start. However, if you are like most people, you probably need a few more details.

While you are still developing your business idea, three tried and true options make sense:

- **Attend a workshop or training class.**
- **Explore the Internet for online advice, ideas and training options.**
- **Network with other new and aspiring business owners.**

Many aspiring business owners do all of these during the idea stage.

## WORKSHOPS

**If you are looking for a workshop or training class** on how to start a successful business, you may enjoy a wide range of options. Quincy University offers a minor in Entrepreneurship for any major, including individual courses titled “Introduction to Entrepreneurship,” “Entrepreneurship Financials,” “Entrepreneurship Marketing, Creativity and Innovation” and “Business Plan Development.” John Wood Community College offers the REAL Entrepreneurship series in conjunction with University of Illinois Extension. Illinois Small Business Development Center at Western Illinois University also offers a “Pre-Venture Orientation” on thinking through your business idea. Visit the Illinois Small Business Development Center (SBDC) ([www.wiusbdc.org](http://www.wiusbdc.org)). Note: Your business does not need to relate to technology, but you should be ready to set a fast pace for yourself.

### Looking for a live person to answer your business questions?

The Entrepreneurship Center at GREDF is the “gateway” to businesses and entrepreneurs for information and assistance. Knowledgeable Business Consultants are available Monday-Friday, 8 a.m.-5 p.m. to answer your questions and help you navigate through the business planning process. Call (217)223-4313. ([www.gredf.org](http://www.gredf.org))

City of Quincy ([www.ci.quincy.il.us/PD/Development/Home.htm](http://www.ci.quincy.il.us/PD/Development/Home.htm)) and the Historic Quincy Business District ([www.downtownquincy.com](http://www.downtownquincy.com)) have a very progressive incentive program for small businesses, another excellent resource for those considering business start-up in the city of Quincy.

The Small Business Development Center (SBDC) schedules appointments on a bi-weekly basis in Quincy. SBDCs are a good first stop in your explorations ([www.wiusbdc.org/contact](http://www.wiusbdc.org/contact))

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Also, University of Illinois Extension Adams-Brown Unit (<http://web.extension.uiuc.edu/adamsbrown>) has staff who can answer your basic business questions or refer you to others nearby who can.

## READ ABOUT IT

**Explore a book or the Internet** for advice, ideas and training options. As any regular web browsers know, not everything on the Internet is current or correct for Illinois. There are many titles ranging from "Small Business for Dummies" to "Essentials of Entrepreneurship and Small Business Management" that can be found in your local libraries.

Please use the links in this guide to browse particular websites for Illinois organizations. Also be sure to check out the U.S. Small Business Administration's website, [www.sba.gov/localresources/district/il](http://www.sba.gov/localresources/district/il), one of the most comprehensive and current, which includes a resource guide for Illinois, startup kits and information about financing. The Wall Street Journal's "Small Business How-To Guide" (<http://guides.wsj.com/small-business>) is another good source of information.

## BUSINESS NETWORKS

**Workshops and classes are one way** to evaluate your idea before you start your business. You can also learn from other business owners or from others thinking about starting a new business. Illinois is full of groups that network new business owners so they can learn from and do business with one another. Most people are familiar with their local Chamber of Commerce, but that is not the only place where business folks get together. Informal and formal business networks are springing up across the state. These groups generally meet on a regular basis and usually provide training, mentoring and coaching for new business owners. They can be an enjoyable way for someone still exploring to test the waters of business startup.

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## THE START-UP PHASE

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### Want to talk to a friendly person by phone about your startup questions?

Contact the **Western Illinois Entrepreneurship Center at GREDF** from 8 a.m.-5 p.m., Monday-Friday, at (217)223-4313 ([www.gredf.org](http://www.gredf.org)). They know more about business structure, licenses and permits than anyone, and they can refer you to people near you for assistance.

You have your business idea and you are ready to start. Now you will have to focus on some critical details like getting a business license and deciding how to structure your new company.

### A handy startup checklist includes these steps:

- **Create a business plan**
- **Decide on a business structure and business name**
- **Get license information and business referrals**
- **Obtain the necessary tax information**
- **Identify sources of financing**
- **Pursue any relevant copyrights, patents or trademarks**



The full startup checklist is available at the back of this guide.

Some people will just cold-start a business, jumping right into operations. Others will take the time to write a business plan that states what their business is doing and where they want it to go. **A business plan helps you refine the business idea to help you see if the business will be successful enough to create the income you need before you put your money into it.** Even if you are willing to risk your own money, most lenders will require that you show them a business plan before they put *their* money into it!

There are lots of books, guides and workshops on how to write a business plan. You can also get some hands-on help from a counselor as well as a self-study CD at the Small Business Development Center. You can often get local business students to help with market research or other background work. Adams County also has a chapter of the Service Corps of Retire Executives (SCORE) (<http://score.org>). All of these organizations employ trained business counselors who can help you deal with some of the tougher issues surrounding your business plan. They can't write your plan for you, but they can help you avoid common business pitfalls.

Many new business owners are seeking government grants to support them in the business start-up process. Sadly, there are very few programs that provide this type of grant. However, there are a few specific initiatives that provide some start-up financing. For example, the Small Business Innovation Research (SBIR) program ([www.sc.doe.gov/sbir](http://www.sc.doe.gov/sbir)) provides some limited matching state funding for research projects. Veterans can also receive special support from various Small Business Administration programs ([www.sba.gov/aboutsba/sbaprograms/ovbd](http://www.sba.gov/aboutsba/sbaprograms/ovbd)).

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**There is no easy way to get government money for a new business start-up.** You are either going to have to fund the business using your own resources and credit (such as the 3 Fs: “friends, family and fools”), or go out and get a loan from a local bank. In all of these cases, the money comes in the form of loans. You must qualify for the money; and, of course, you must pay it back!

It is never too early to understand and begin implementing sound business practices. At this point, you may also want to continue learning about the business start-up process. Illinois’ many training organizations, including the community colleges, University of Illinois Extension and SBDCs, don’t just teach the basics of how to start a business. They offer workshops on lots of useful topics, like how to use QuickBooks financial software or how to do business on eBay.

### **A word from the wise:**

The information in the business plan is much more important than the format. Too many people get tied up in the format without really thinking through the questions they will need to deal with for the business to succeed. The process of business planning is more critical to you than the document. Your lender requires the document to be sure you have planned ahead.

### **Can you get free government grant money to start your business?**

If you ever watch late night television, you are probably familiar with the commercials that talk of “free government money” for your business. While there are a few, very limited sources of government grants, this claim falls in the category of “if it sounds too good to be true, it isn’t true.” Starting a business is hard work, and it requires an extensive financial and personal commitment from you and your family. Because new businesses are so important to Illinois’ economy, government agencies and lots of non-profits work to help budding entrepreneurs. Most of this help is about giving a hand-up, not a hand-out. If you want information or training on how to succeed in business, we can help. If you are looking for free government money, good luck!

### **Is your home going to be your business’ first address?**

Many successful businesses have their start in garages, basements and spare rooms of the entrepreneur’s home. There are practical, legal and tax implications of doing this. NC REAL offers an online user-friendly course on the business use of your home. ([www.ncreal.org](http://www.ncreal.org)).

### **Using technology in starting your business?**

The Internet can be a treasure trove of resources, as well as offering convenient access to the information, forms and referrals at your convenience—anytime, anywhere. Federal tax information and forms, state and local licenses, permits and applications can all be accessed and submitted electronically. The Illinois Technology Development Alliance is a private, not-for-profit, professional services firm that helps technology-based companies define and build their businesses. Our impact on developing high technology companies in this region is the measure of everything we do. ([www.itda.biz](http://www.itda.biz)).

A good introduction to the use of the Internet in developing your business can be found at [www.allbusiness.com/business-planning-structures/business-plans/1737-1.html](http://www.allbusiness.com/business-planning-structures/business-plans/1737-1.html). John Wood Community College and Vatterott College ([www.vatterott-learning.info](http://www.vatterott-learning.info)) provide a range of technology-related training programs.

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## THE GROWTH PHASE

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After you have been in business for awhile, you will hopefully be prospering and may even enter what experts call the high-growth phase. At this point, your business is growing rapidly and your biggest challenge becomes simply managing growth. At this phase, three big problems seem to crop up:

1. **accessing money**
2. **linking to fellow entrepreneurs**
3. **finding good employees**

### ACCESSING MONEY

**Firms that grow fast** need funding to finance that growth. If you have a good business track record, many funding options are available. Most entrepreneurs move ahead thanks to traditional bank loans, sometimes with support of the U.S. Small Business Administration ([www.sba.gov](http://www.sba.gov)). For example, the SBA 7(a) loan guarantee program is used by thousands of Illinoisans each year through banks all over the state.

Some fast-growing firms need more than a bank loan—they need an infusion of equity investment that normally comes from a venture capital firm or from individual angel investors. You can locate Illinois-based venture capitals firms through the Illinois Venture Capital Association, which enhances the growth of Illinois' \$77 billion venture capital/private equity community by advocating on behalf of the industry ([www.illinoisvc.org/pages/about\\_ivca/3.php](http://www.illinoisvc.org/pages/about_ivca/3.php)). Talk with your SBDC counselor about angel investor networks around the state.

### LINKING TO FELLOW ENTREPRENEURS

**If you are looking for money**, you can't simply send in an application and expect a check to arrive. You will need to build a personal relationship with your lenders and investors. The best way to do this is to get out and network. There are several active regional entrepreneurial networks in Western Illinois, both small and large; and they cater to the needs of entrepreneurs. "*Business to Business*" networks are where you can best learn about which banks are most aggressive about doing business with new firms or where you can find good employees. You can't find this timely but essential information in books or on websites.

To find organizations in your community matched to your type of business, you can attend local Chamber of Commerce meetings, Jaycees, Rotary, Lions Club, professional organizations or anywhere that other business owners gather. For a complete listing of such clubs, contact the Quincy Area Chamber of Commerce at (217)222-7980 or on the web at ([www.quincychamber.org](http://www.quincychamber.org)).

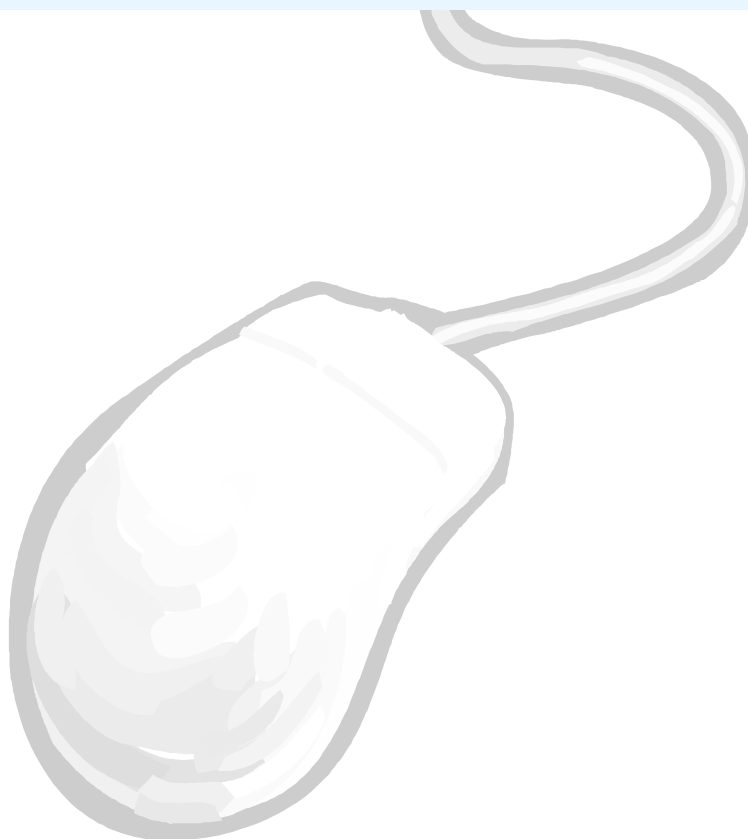
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## FINDING GOOD EMPLOYEES

**Finding good people is the other big challenge** facing growing businesses. Word of mouth and networking is one way many business owners find employees. Illinois workNet Centers, a one-stop center for job seekers, has offices in Quincy and throughout Western Illinois ([www.wiworkforce.com](http://www.wiworkforce.com)). Look for the Workforce Investment Board of Western Illinois Office in your community. Temp agencies and independent contractors can be helpful for short term needs. If you need to train new workers, visit the Employer Training Investment Program (ETIP) State of Illinois Business Portal Employer Issues sections of the website (<http://business.illinois.gov/employer.cfm>) for the state's Employer Investment Training Program might be for you. Through this program, firms can receive support employee training. The Employer's Association ([www.eaconnect.com](http://www.eaconnect.com)) is also a good source of networking and information.

### Trying to do business with the government/military?

Procurement Centers in Illinois match businesses to government contracts, government purchasers to Illinois suppliers and job seekers to Illinois jobs. Businesses, contracting officers, cardholders and job seekers can register, post, search and receive opportunities. The Illinois Procurement Technical Assistance Center of Central Illinois ([www.aptac-us.org](http://www.aptac-us.org)) is another helpful resource to companies wanting to procure work from the Department of Defense or other government agencies.



## RESOURCES FOR KEY DECISIONS

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Throughout your business venture you will face key decisions such as:

- How do I find and keep great employees?
- How do I determine if a new market (such as export) is a good opportunity for me?
- How can I increase sales with a website and selling online?
- How do I improve efficiency to make more profit?
- How do I deal with decline or even potential bankruptcy?
- How can I ensure my business continues after I retire?

Continuous improvement is the name of the game in business today, and it can take many forms. It can mean entering new markets. It can mean improving the manufacturing or production process. It can also mean improving the skills and talents of you and your management team.

If you are looking to enter new markets, it pays to do a little research first. You may need to use outside marketing support or consultants. Some basic industry research can be accessed via the SBTDC's research office ([www.sbtcd.org](http://www.sbtcd.org)). More extensive support can be found if you are trying to do business overseas. Illinois operates export offices around the globe, and the Illinois SBDC International Trade Center ([www.bradley.edu/turnercenter](http://www.bradley.edu/turnercenter)) offers a wide array of support if you want to do business overseas. If you sell agriculture-related products, you can get help from the Illinois Department of Agriculture ([http://agr.state.il.us/marketing/Mkt\\_intlmkts.html#services](http://agr.state.il.us/marketing/Mkt_intlmkts.html#services)).

If you are interested in improving your internal processes for manufacturing or production, The Manufacturing Extension Partnership of Illinois may be the place to go. The Manufacturing Extension Partnership ([www.imec.org](http://www.imec.org)) helps firms improve manufacturing and engineering processes and address health, safety and environmental concerns. Through the Illinois Department of Commerce and Economic Opportunity's regional Retention and Expansion Program, Existing Industry Specialists can visit you at your site and offer specific information about business assistance programs, resources and services.

If you need help in strengthening your management team's capabilities, these programs can help. You can also access private coaching and counseling via the SBDC, SCORE or from a private business network or leadership development firm in your region.

## CONCLUSION

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Across the state of Illinois, each county and region has business development assistance for people at every educational level. We hope this guide helps you find quality information near your business location.

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## CHECKLISTS

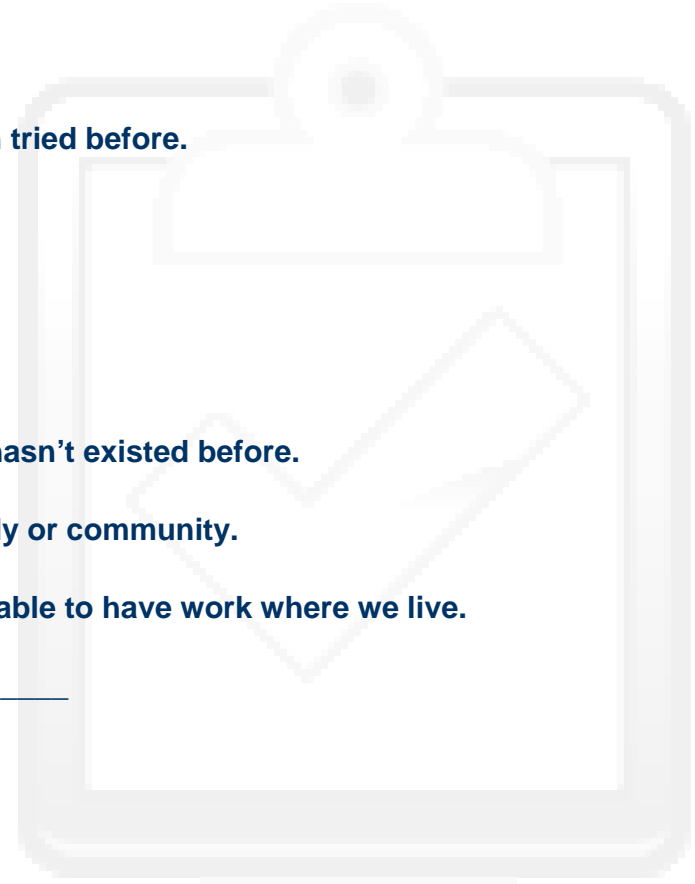
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Two self-assessment checklists for entrepreneurs are included here for reference, the first one from Good Work, Inc. and the second one from the Council for Entrepreneurial Development. The third checklist is a STARTUP CHECKLIST.

### **GOOD WORK'S ENTREPRENEUR SELF-ASSESSMENT PART 1** **Why do I want to be in business?**

Check off the reason(s) that most apply to you.

- 1. I want to be my own boss.
- 2. I want flexible working hours.
- 3. I need something to occupy my spare time.
- 4. I want to utilize my skills and talents better.
- 5. I would someday like to quit my present job and to live off my own business.
- 6. I need additional income.
- 7. I have an idea that I've never seen tried before.
- 8. I must/want to work from home.
- 9. I can't work regular hours.
- 10. I am driven to work for myself.
- 11. I want to create something that hasn't existed before.
- 12. I want to create jobs for my family or community.
- 13. I want my extended family to be able to have work where we live.
- 14. Other: \_\_\_\_\_



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## GOOD WORK'S ENTREPRENEUR SELF-ASSESSMENT PART 2

### Do I have what it takes to run my own business?

Do you **Strongly Agree**, **Somewhat Agree**, or **Do Not Agree** with the following statements? Put a check in the column that best describes your answer. At the end, total up each column for your score.

	<b>Strongly Agree</b>	<b>Somewhat Agree</b>	<b>Do Not Agree</b>
I am a risk taker.			
I am a self-starter.			
I am self-confident.			
I have a marketable skill.			
I don't mind working long hours and weekends.			
I am persistent and don't give up easily.			
I am a very good organizer.			
I am comfortable with bookkeeping.			
I am a good salesperson.			
I can deal calmly with criticism and rejection.			
I like people and dealing with the public.			
I am not afraid to make decisions.			
I have the discipline to see a job through to its end.			
I can live without a regular paycheck for 1-2 years.			
I have the support of my family.			
I am good at networking, meeting and talking with people who might help me with my business.			

Congratulations! The more items you checked off in the **Strongly Agree** and **Somewhat Agree** columns, the better prepared you are to start your own business at this time. The items you checked off in the **Do Not Agree** column are challenges. Review these items and decide how difficult it may be to overcome each one. Some of these things, such as lack of bookkeeping skills, can be overcome easily by taking a class. Don't be discouraged.

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## **CED'S ENTREPRENEURIAL TEST\***

What makes you think you will be successful in business?

Some business development materials start out with a dissertation on the characteristics of the business owner in order to help you decide if you should go into business for yourself. These questions deal with the basic personality of potential entrepreneurs.

**Are you “entrepreneurial” enough to build a business?**

**Do you know the meaning of the word *entrepreneurial*?**

**Are you a risk taker?**

**Did you get good grades in school?**

**Did you know many successful entrepreneurs did not?**

**You are a cautious person and a good student. Should you forget the whole thing? That's what some entrepreneurial tests would suggest.**

However, there are many successful business owners who, as an adolescent, were team players, athletes, school leaders, excellent students, and never seriously questioned the status quo. Often, though, a tendency toward caution is not typical of many successful entrepreneurs. Most entrepreneurs tend to be maverick personalities with risk-taking vision and courage. Many entrepreneurs tend to be just a bit “off beat” and they sometimes need to be in order to creatively grow a successful business.

Obviously there is no set formula for success. However, the following entrepreneurial test may help you in your personal evaluation process. You just need to remember that this is simply a tool. It is fun to take and fun to interpret, but you should keep it in perspective.

For each question, check the answer that best describes you. **You must answer ALL questions for the test to be accurate.**

*\*you can find more information on-line at <http://sba.gov>.*

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**SELF-TEST****Yes****Maybe****No**

- |   | Yes | Maybe | No |
|---|-----|-------|----|
| 1. I'm persistent.  |     |       |    |
| 2. When I'm interested in a project, I need less sleep.           |     |       |    |
| 3. When there's something I want, I keep my goal clearly in mind. |     |       |    |
| 4. I examine mistakes and I learn from them.                      |     |       |    |
| 5. I keep New Year's resolutions.                                 |     |       |    |
| 6. I have a strong personal need to succeed.                      |     |       |    |
| 7. I have new and different ideas.                                |     |       |    |
| 8. I am adaptable.  |     |       |    |
| 9. I am curious.  |     |       |    |
| 10. I am intuitive.   |     |       |    |
| 11. If something can't be done, I find a way.                     |     |       |    |
| 12. I see problems as challenges.                                 |     |       |    |
| 13. I take chances.   |     |       |    |
| 14. I'll gamble on a good idea even if it isn't a sure thing.     |     |       |    |
| 15. To learn something new, I explore unfamiliar subjects.        |     |       |    |
| 16. I can recover from emotional setbacks.                        |     |       |    |
| 17. I feel sure of myself.  |     |       |    |
| 18. I'm a positive person.  |     |       |    |
| 19. I experiment with new ways to do things.                      |     |       |    |
| 20. I'm willing to undergo sacrifices for long-term rewards.      |     |       |    |
| 21. I usually do things my own way.                               |     |       |    |

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**SELF-TEST (cont'd)**

- 22. I tend to rebel against authority.
- 23. I often enjoy being alone.
- 24. I like to be in control.
- 25. I have a reputation for being stubborn.

Yes	Maybe	No

Scoring your test: Award yourself three points for every **Yes** answer, two points for every **Maybe** answer and zero points for every **No** answer. Add up your points for your score. **If you scored between 60 and 75**, you can start that business plan. You have the earmarks of an entrepreneur. **If you scored between 48 and 59**, you have potential but need to push yourself. You may want to improve your skills in your weaker areas. This can be accomplished by either improving yourself in these areas or by hiring someone with these skills. **If you scored between 37 and 47**, you may not want to start a business alone. Look for a business partner who can complement you in your weaker areas. **If you scored below 37**, self-employment may not be for you. You will probably be happier and more successful working for someone else. However, only you can make that decision.

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## COMMERCE BUSINESS SERVICE CENTER'S START-UP CHECKLIST

Congratulations on your decision to embark upon a new venture in Illinois! To save time and ensure you have all the information you need in one place, we've outlined a six-step checklist to help you get started. The requirements may vary according to your type of business.

### Step 1: Create a business plan.

For any business, the first step is to turn the would-be owner's basic idea into a written viable plan of action. Your business plan must convince you that your business will work "on-paper" and then serve as a road map and model for your business' success. A well-thought out business plan is necessary for obtaining loans and other aid.

### Step 2: Decide on your business structure and register your business name.

One of the earliest decisions a company makes is determining the appropriate business structure. Whether a corporation, a limited liability company, partnership or other entity is chosen, careful consideration must be given to the management, structural and tax implications of this decision.

- **Register your business names for sole proprietorships and general partnerships. Contact the Adams County Clerk ([www.co.adams.il.us/county\\_clerk](http://www.co.adams.il.us/county_clerk)) where you intend to do business.**
- **File corporations, LLC, LLP, or limited partnerships. Contact the Illinois Secretary of State Office Business Services ([www.cyberdriveillinois.com](http://www.cyberdriveillinois.com)), Corporations Division, or call (217)782-6961.**

### Step 3: Get license information and business referrals.

The State of Illinois has no single business license that will ensure compliance with the numerous state licenses, permits, and regulatory requirements. Additionally, the proposed business may be subject to local and/or federal requirements. Simply knowing which agencies to contact can be a very confusing task for the new entrepreneur. Call the Western Illinois Entrepreneurship Center at GREDF (217) 223-4313 or Illinois Small Business Development Center at Western Illinois University (309) 836-2640 for additional information on state license and permitting requirements.

Local license and zoning issues. Check with the city/town and county agencies where you intend to do business.

- [www.co.adams.il.us/county\\_clerk](http://www.co.adams.il.us/county_clerk)
- [www.ci.quincy.il.us](http://www.ci.quincy.il.us)
- [www.state.il.us/dpr](http://www.state.il.us/dpr) (Illinois Department of Professional Regulation)

### Step 4: Obtain the necessary tax information.

Taxation for small businesses may be simple or complex, depending on the size and type of business structure. Keep in mind that tax liability for each business will be different and that you should consult your attorney and accountant regarding comprehensive tax planning to fit your unique business situation. Visit the Business ServiCenter website (<http://www.irs.gov/businesses/small/article/0,,id=99336,00.html>).

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### **Step 5: Identify sources of financing.**

If you have a company with high-growth potential and are looking for financing assistance, then the Western Illinois Entrepreneurship Center at GREDF ([www.gredf.org](http://www.gredf.org)) is for you. If you have a new or existing small business and are looking for financing assistance, then Illinois Small Business Development Center at Western Illinois University is ([www.wiusbdc.org](http://www.wiusbdc.org)) for you. State of Illinois Business Portal lists a number of grants, loans and incentives available to businesses in Illinois (<http://business.illinois.gov/assistance.cfm>).

Quincy and Adams County offer numerous financial incentives to businesses locating and expanding in the area. ([www.gredf.org/030-Business/010-Financial/Financial.asp](http://www.gredf.org/030-Business/010-Financial/Financial.asp)) Other contacts include: Illinois Finance Authority (<http://www.idfa.com>) and USDA Rural Development ([www.rurdev.usda.gov/rbs/busp/b&i\\_qar.htm](http://www.rurdev.usda.gov/rbs/busp/b&i_qar.htm)).

### **Step 6: Learn about employer reporting requirements and responsibilities.**

Visit the Employer Training Investment Program (ETIP) State of Illinois Business Portal Employer Issues sections of the website (<http://business.illinois.gov/employer.cfm>) for instructions on how to register an as employer, apply for tax ID numbers and unemployment insurance, obtain worker's compensation insurance, and adhere to employee eligibility regulations. For more information on hiring employees, visit: [www.sba.gov/starting\\_business/employees/finding.html](http://www.sba.gov/starting_business/employees/finding.html))

### **Some optional considerations and resources that may apply:**

- **For Federal Identification Numbers (EIN), contact the Internal Revenue Service ([www.irs.gov](http://www.irs.gov)) or call 1(800)829-4933.**
- **For State Sales Tax and State Withholding Tax Numbers, contact the Illinois Department of Revenue (<http://tax.illinois.gov/Businesses>) or call 1(800)732-8866.**
- **For FICA Insurance information, visit [www.ssa.gov/regions/regional.html](http://www.ssa.gov/regions/regional.html).**
- **Consult with an accountant for bookkeeping, tax, and related needs.**
- **Obtain insurance.**
- **Review contracts with legal counsel.**
- **Review applicable regulations (OSHA, EPA, Labor, etc.).**
- **Register trademarks or patents.**
- **Develop policy and employee handbook.**
- **Consider joining trade associations, chamber of commerce organizations.**

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## AGENCY DIRECTORY

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### Where to Start:

#### **Western Illinois Entrepreneurship Center**

Charles Bell, Director  
300 Civic Center Plaza, Suite 256  
Quincy, IL 62301  
Phone: (217)223-4313  
Fax: (217) 231-2030  
E-mail: [charlesb@gredf.org](mailto:charlesb@gredf.org)  
Website: [www.gredf.org](http://www.gredf.org)

#### **Great River Economic Development Foundation**

Jim Mentesti, President  
300 Civic Center Plaza, Suite 256  
Quincy, IL 62301  
Phone: (217)223-4313  
Fax: (217)231-2030  
E-mail: [jim@gredf.org](mailto:jim@gredf.org)  
Website: [www.gredf.org](http://www.gredf.org)

#### **Illinois Small Business Development Center at Western Illinois University**

Dan Voorhis, Director  
510 N. Pearl, Suite 1400  
Macomb, IL 61455  
Phone: (309)836-2640  
Fax: (309)837-4688  
E-mail: [sb-center@wiu.edu](mailto:sb-center@wiu.edu)  
Website: [www.wiusbdc.org](http://www.wiusbdc.org)

### Permits, Licenses, Tax Information:

#### **Adams County Clerk**

Georgia Volm  
507 Vermont Street  
Quincy, IL 62301  
Phone: (217)277-2150  
E-mail: [gvolm@co.adams.il.us](mailto:gvolm@co.adams.il.us)  
Website: <http://www.co.adams.il.us/>

#### **City of Quincy**

Chuck Bevelheimer, Director  
Department of Planning & Development  
City Hall Annex  
706 Maine Street  
Quincy, IL 62301  
Phone: (217)228-4515  
Fax: (217)221-2288  
E-mail: [chuckb@qcyil.gov](mailto:chuckb@qcyil.gov)  
Website: [www.ci.quincy.il.us](http://www.ci.quincy.il.us)

#### **Illinois Department of Commerce & Economic Opportunity**

Jacqui Bevelheimer, WC Region Office  
301 Oak Street, Room 5-5  
Quincy, IL 62301  
Phone: (217) 221-2521  
E-mail: [jacqui.Bevelheimer@illinois.gov](mailto:jacqui.Bevelheimer@illinois.gov)  
Website: [www.commerce.state.il.us/dceo](http://www.commerce.state.il.us/dceo)

### Business Consulting, Classes, Networking:

#### **John Wood Community College**

Phil Conover, Dean  
Career Technical Workforce Education  
1301 S. 48<sup>th</sup> Street  
Quincy, IL 62305  
(217) 641-4956  
Fax: (217) 641-4900  
Email: [pconover@jwcc.edu](mailto:pconover@jwcc.edu)  
Website: [www.jwcc.edu](http://www.jwcc.edu)

#### **Quincy Area Chamber of Commerce / SCORE**

Amy Looten, Director  
300 Civic Center Plaza, Suite 245  
Quincy, IL 62301-4139  
Phone: (217)222-7980  
Fax: (217)222-3033  
E-mail: [amy@quincychamber.org](mailto:amy@quincychamber.org)  
Website: [www.quincychamber.org](http://www.quincychamber.org)

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### Quincy University

Dr. Robert Gervasi  
President  
1800 College Avenue  
Quincy, IL 62301  
Phone: (217)228-5432 x 3300  
Website: <http://quincy.edu>

### University of Illinois Extension

Shelby Crow,  
Community & Economic Development  
330 South 36<sup>th</sup> Street  
Quincy, IL 62301  
Phone: (217)223-8380  
Fax: (217)223-9368  
E-mail: [sschoon@illinois.edu](mailto:sschoon@illinois.edu)  
Website: <http://web.extension.uiuc.edu/adamsbrown>

### Growing Your Business:

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#### Illinois International Trade Center

Jim Foley or Sherri Stout  
1501 W. Bradley Avenue, 141 Jobst Hall  
Peoria, IL 61625  
Phone: (309)677-3075  
Fax: (309)677-3386  
E-mail: [peoriaitc@illinoistrade.org](mailto:peoriaitc@illinoistrade.org)  
Website: [www.bradley.edu/turnercenter](http://www.bradley.edu/turnercenter)

#### Illinois Manufacturing Extension Center

Tucker Kennedy  
1501 W. Bradley Avenue, 404 Jobst Hall  
Peoria, IL 61625  
Phone: (309)677-4632  
Fax: (309)677-3289  
E-mail: [tkennedy@imec1.org](mailto:tkennedy@imec1.org)  
Website: [www.imec.org](http://www.imec.org)

### Illinois Procurement Technical Assistance Center of Central Illinois

Mary Turner  
301 Oak Street, Room 2-27  
Quincy, IL 62301  
Phone: (217)223-5636  
Fax: (217)223-5672  
E-mail: [mr-turner@wiu.edu](mailto:mr-turner@wiu.edu)  
Website: [www.imec.org](http://www.imec.org)

### Quincy Business & Technology Center

Les McKenzie, Director  
301 Oak Street  
Quincy, IL 62301-2516  
Phone: (217)228-5500  
Fax: (217)228-5501  
E-mail: [qbtc@adams.net](mailto:qbtc@adams.net)  
Website: [www.imec.org](http://www.imec.org)

### Western Illinois Economic Development Authority

Hubert G. Staff, Attorney,  
237 North 6th Street, Suite 200,  
Quincy, IL 62301  
(217)228-8470

### Workforce Investment Board of Western Illinois

Blanche Shoup, Director  
49 North Prairie Street  
P O Box 231  
Galesburg, IL 61402-0231  
Phone: (309)344-1575  
Fax: (309)344-2446  
E-mail: [lwa14@grics.net](mailto:lwa14@grics.net)  
Website: [www.WIWorkforce.com](http://www.WIWorkforce.com)



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## AGENCY DIRECTORY

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### Specialized Resources:

#### **Historic Quincy Business District**

Travis Brown, Executive Director  
128 N. 5th  
Quincy, IL 62301  
Phone: (217)228-8696  
E-mail: [tbrown@downtownquincy.com](mailto:tbrown@downtownquincy.com)  
Website: <http://www.downtownquincy.com/>



#### **Energy Assistance (specializing in “green”)**

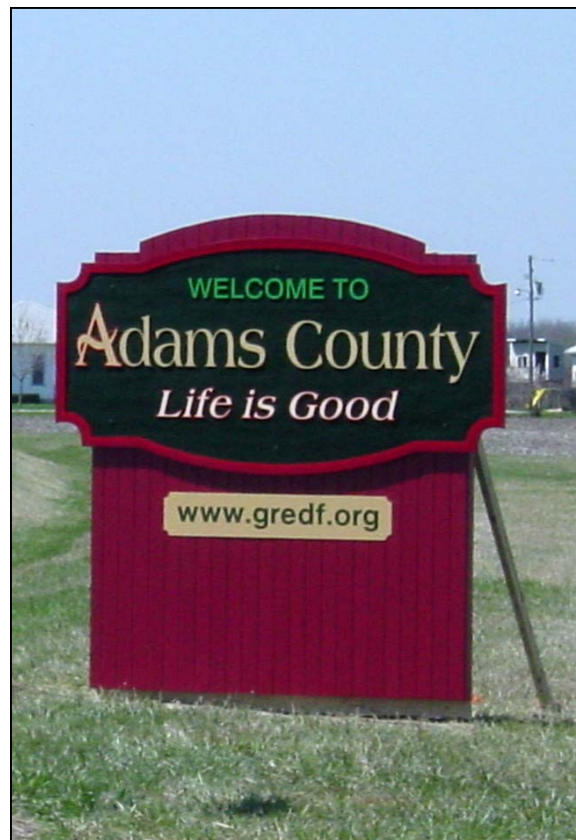
Pete Pohlman, Manager  
300 Civic Center Plaza, Suite 256  
Quincy, IL 62301  
Phone: (217)223-4313  
Fax: (217)231-2030  
E-mail: [petep@gredf.org](mailto:petep@gredf.org)  
Website: [www.gredf.org](http://www.gredf.org)

#### **Two Rivers Regional Council of Public Officials**

Cheryl Esselman, Executive Director  
PO Box 827  
Quincy, IL  
Phone: (217)224-8171  
Fax: (217)224-9145  
E-mail: [c14.esselman@trrcopo.org](mailto:c14.esselman@trrcopo.org)  
Website: <http://www.trrcopo.org/>

#### **USDA—Rural Development**

Jeff Seefeldt,  
Community Development Manager  
338 South 36<sup>th</sup> Street  
Quincy, IL 62301-5807  
Phone: (217)224-9307  
Fax: (217)224-4969  
E-mail: [jeffseefeldt@il.usda.gov](mailto:jeffseefeldt@il.usda.gov)  
Website: <http://www.rurdev.usda.gov/IL/>





John Wood Community College Workforce Development Center  
Open House  
September 27, 2009



Quincy Regional Airport Baldwin Field Business Park Spec Building

Was this guide helpful?  
What did you want to know that was not here?

Please provide any written comments or feedback about this guide to:

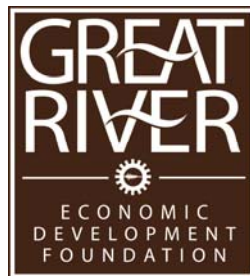
**Great River Economic Development Foundation**

300 Civic Center Plaza, Suite 256

Quincy, IL 62301

p. 217.223.4313, f. 217.231.2030, c. 217.257.0721

[www.gredf.org](http://www.gredf.org)



UNIVERSITY OF ILLINOIS  
**EXTENSION**

University of Illinois - U.S. Dept. of Agriculture - Local Extension Councils Cooperating

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**This guide explains how to find the services that fit your situation. To succeed as an entrepreneur, it is up to you to take charge of your dreams and take responsibility for building your business. The support organizations mentioned here will do their best to provide specialized training and assistance to help you achieve your goals—as well as refer you to experts they know in their regional business development networks.**



## Where to Go for What

Navigating Business Services in  
**ADAMS COUNTY, IL**

A product of USDA RCDI Entrepreneurial Community Project

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