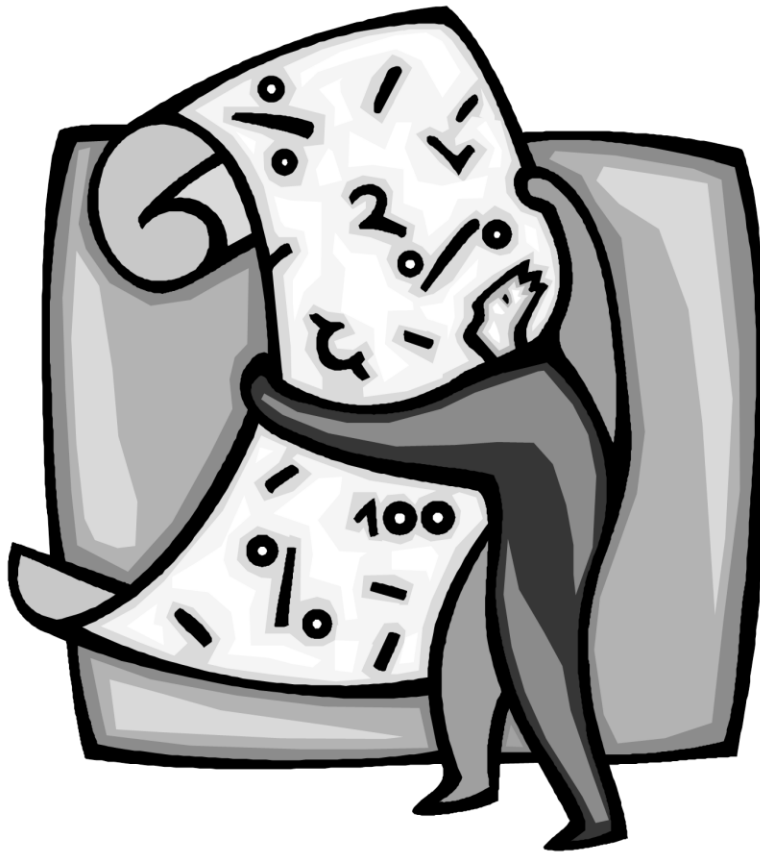


# *Starting a Business*

## *in South Sioux City Nebraska*



Presented by the South Sioux City Area Chamber of Commerce

# Table of Contents

	page
South Sioux City Area Chamber of Commerce....._.....	3
REAP.....	4
USDA.....	5
Reasons to Start Your Own Business.....	7
How to Start a Business.....	8
Myths & Realities.....	10
Starting a Business Checklist.....	13
Writing A Business Plan Summary.....	15
Expense Worksheet.....	16
The 5 C's of Credit.....	17
How to Choose a Bank that Meets Small Business Needs.....	18
Tips on Preparing and Presenting Your Loan Request.....	
 <u>Frequently Requested Phone Numbers</u> .....	21
Federal Phone Numbers.....	22
Nebraska Phone Numbers.....	23
Federal: Required Posters for a Business .....	24
Websites/Grants.....	25
Property Information.....	26

# *South Sioux City Area Chamber of Commerce*

Mission: The South Sioux City Area Chamber of Commerce will enhance the business environment and economic base of the South Sioux City area.

In addition to strong economic development, governmental action, and member services, the Chamber of Commerce offers many important services to the new business person.

Here are just a few:

- Grand Opening Coverage
- Chamber Ambassador Ribbon Cutting
- Business Listing in the Chamber Newsletter
- Business Listings in Chamber Membership Directory and Buyers Guide
- Website listing and Social Media Networks
  - Job postings/Discounts on Chamber website
- Monthly Networking Opportunities
- Promoting Buy Local
- Opportunity to participate with other business people on one of the Chamber's Business-oriented task forces and/or projects
- Seminars and workshops
- Referral Service
- Check Warning System
- Legislative Lobbying Support

South Sioux City Area Chamber of Commerce  
3900 Dakota Ave Ste 11  
South Sioux City, NE 68776  
(402) 494-1626  
[www.southsiouxchamber.org](http://www.southsiouxchamber.org)  
email: lwarner@southsiouxchamber.org

City of South Sioux City  
1615 1<sup>st</sup> Avenue  
South Sioux City NE 68776  
(402) 494-7500  
[www.southsiouxcity.org](http://www.southsiouxcity.org)  
email: lhedquist@southsiouxcity.org

# ***REAP – Rural Enterprise Assistance Project***

*Fostering small business growth in rural areas*

Small business owners must compete and succeed in a rapidly changing environment. The Rural Enterprise Assistance Project (REAP), a program of the Center for Rural Affairs, is a small business development program that can help! REAP consists of four elements including; networking, business management training, credit (micro-loans) and technical assistance.

## **Technical Assistance**

- REAP staff are available for one-on-one technical assistance with business owners or managers. Businesses may be existing or start-up businesses of all types.
  - ✓ Business planning assistance and trouble shooting consultations.
  - ✓ Cash flow and budget assistance.
  - ✓ Loan packaging assistance.

## **Micro Loan Fund Access**

- **Direct Lending** - Participants are eligible for loans up to \$50,000.
- **REAP Online Lending System** – Application for a REAP Rapid Loan for \$5,000 or less can be completed online or the online application can be used for the pre-application for business loans from \$5,000 - \$35,000. <http://www.cfra.org/reap/rapidloanentry.htm>
- **Quick & Direct GROW Loans** – GROW Nebraska members are eligible for loans up to \$5,000.
- **Peer Group Loans** of \$100 - \$10,000 are available to members involved in associations that maintain a local loan loss reserve.

## **Networking - Association or Roundtable Group**

A partnership is established between REAP and the local community to form either a REAP Association or Roundtable. Group members meet monthly for networking, discussion topics and education. An active base of members and key contact person is critical to the success of maintaining an association or networking group in a community.

## **Business Training**

- Associations and Roundtables have on-going training at their monthly meetings.
- Associations or roundtable groups may host a REAP Business Plan Basics Training or other special small business trainings based on local interest.



*REAP is funded by Community Development Block Grant assistance through the Nebraska Department of Economic Development as well as funding from the Nebraska Microenterprise Development Act, United States Department of Agriculture and the Small Business Administration Microloan and Women's Business Center programs among others.*

**Contact: Juan Sandoval, NE Nebraska REAP Business Center Director**  
**402.371.7786 or [juans@cfra.org](mailto:juans@cfra.org)**  
**[www.cfra.org/reap](http://www.cfra.org/reap)**

# *usDA – united States Department of Agriculture*

## *Rural Development*

*Committed to the future of rural communities*

The Nebraska Staff of USDA Rural Development is committed to assisting Nebraskans in accessing USDA financing programs that are designed to offer:

- Affordable homeownership and repair opportunities.
- Safe and modern rental housing facilities.
- Essential public facilities and services including:
  - Water and sewer systems
  - Community facilities
  - Telecommunications equipment and facilities
- Business opportunities to build and sustain healthy economies.
- Financial and technical assistance to cooperative and value-added efforts across Nebraska.

**Grants Available** – USDA Rural Development has available grant funds for energy efficiency and renewable energy projects for Nebraska businesses and farmers. Over \$22 million is available under the USDA 9006 Energy program.

**Who & What Projects are Eligible?** Small businesses, farmers and ranchers can utilize Energy Efficiency Improvement grants for projects such as heating/AC improvements, insulation, windows, doors, refrigeration equipment, lighting, pumping systems, motor systems, etc. Irrigators may consider this program for more energy efficient irrigation systems. Renewable energy projects can include wind, solar, biomass, biogas, geothermal, anaerobic digesters, and related projects.

USDA Contact:

Bill Sheppard  
Area Specialist  
1909 Vicki Lane Suite 103  
Norfolk, NE 68701      (402) 371-5350      Email: [bill.sheppard@ne.usda.gov](mailto:bill.sheppard@ne.usda.gov)

# *Reasons to Start Your Own Business*

## Good Reasons to Start Your Own Business

- Meet personal goals
- Achieve independence
- Alternative to retirement
- Contribute to the community
- Gain personal satisfaction
- Create a better career
- Prepare for impending layoff

## Dangerous Reasons to Start Your Own Business

- Escape career demands
- Reduce stress in your life
- Meet a personal, not a market need
- Avoid people
- Able to work when you choose
- Escape a demanding boss
- Compete on price alone

## Testing the Waters

- Educate yourself on the industry/business
- Talk to your potential customers
- Research and prepare the numbers
- Price intelligently
- Research your competition or market area
- Refine your idea to improve on the competition
- Define your niche

## Protecting Your Idea

- Don't let caution inhibit market research
- Be discreet – don't neglect non-disclosure agreements
- Don't jump into legal protection unless you need to

## *Reasons to Start Your Own Business, cont.*

### What's In a Name?

- Don't use your own name for the business, unless you have good reason
- Your business name should communicate what you do
- Let your business name establish your image
- Keep it professional

### How to Start Out on the Right Foot

- Test the waters - work in the same type of business you desire
- Set realistic timelines
- Don't get married to your idea – be open to change
- Don't overspend
- Imagine everything that could go wrong – plan for it
- Don't cut corners on research
- Learn everything you can about how to run a business

## *How to Start a Business*

### Choosing Your Business Advisors

You are starting a new and exciting venture, and the South Sioux City Chamber of Commerce is here to help. This directory has been prepared for you as an aid for starting a business in the Beatrice area.

First, some serious advice. Here are some suggested partners to get you started on the right track:

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#### Accountant

To discuss appropriate business forms, equipment, operating budgets, tax planning and bookkeeping system design. They will file governmental forms necessary to start a business.

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#### Attorney

Set the form of business, proper filing of papers, interpreting rights and obligations of business persons.

---

#### Banker

For financial expertise, special financial services and opening a separate business bank account.

---

### Insurance Agent/Broker

To evaluate insurance needs to set up a program for business protection, including general, fire and liability coverage, and worker's compensation.

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### Business Planner

Will give advice on starting a business and help you through the rules and regulations. Can assist in completing a business plan.

## *Myths and Realities*

MYTH	FACT	THE UP-SIDE
I can be my own boss – nobody will tell me what to do	You're trading one boss for dozens – your customers	You will now have choices, and if things get too bad you can fire your customers and find new ones
I don't really need to know much about running a business if I stay small	The owner's business skills are the most critical factor in the success or failure of a small business	There are a lot of programs that can help you develop the skills you need
Doing everything myself is a good way to save money	You get what you pay for – trying to cut costs in some areas (accounting, legal, advertising) can cost you more in the long run trying to correct your mistakes	Doing a lot of the work yourself can save you a lot of fees while still getting top-quality service
I need to incorporate my business. That way I won't be personally responsible for the debts	Corporations are expensive to set up and maintain properly and creditors usually require personal guarantees anyway	Sole proprietorships and partnerships are less expensive and often result in savings on tax liabilities
My idea is so great, people will beat a path to my door	People are constantly faced with choices and hate to try new things	A good, solid marketing plan can provide strategies to create new customers
I can get lots of grant money from government programs	There are almost no grant funds available	There are a lot of low interest loan programs
My idea is a sure-fire winner. The banks will jump at the chance to lend me money	Banks hate to loan money – especially to an unproved business	There are many free counseling services to help you prepare a loan proposal
Starting a business isn't going to have much effect on my life	It's going to turn your life upside down	Going in with your eyes open and recognizing the changes that will take place will help you develop strategies to cope



## *Building Your Support Network*

- Get your friends/family behind you
- Take advantage of the free services available  
Small Business Development Centers - REAP  
SCORE
- Use an outside Board of Advisors
- Recruit a mentor  
SCC, SCORE, Chamber of Commerce etc.
- Find advisors you trust and who know your business  
Accountant  
Lawyer  
Banker  
Insurance Agent

## *Getting Your Idea on Paper*

- Develop a Business Plan – keep it simple, state the facts
- A business plan is your road map to success
- Don't be intimidated – a business plan doesn't have to be 100 pages
- Let your plan show your enthusiasm – then back it up with research

## *Money Makes the World Go Round*

- Check your credit history and make sure it is accurate
- Your friends/family are an untapped source of capital
- Investigate a secured line of credit to help you establish credit
- Government grants are a myth – but there are loan programs to help you
- Expect to invest money of your own in the venture
- Bankers/banks are not all alike – don't let one "No" stop you
- Don't overlook trade credit as a source of start-up capital

# Starting a Business Checklist

- \_\_\_ 1. Assess your personal skills for being self-employed and for your commitment to the business.
- \_\_\_ 2. Critique your business idea by looking to similar businesses for comparisons of profitability, startup costs, etc.
- \_\_\_ 3. Research your market, its potential, and your competition by using local resources (SCORE, SBDC, etc.) and business advisors (banker, accountant, attorney, insurance agent and business planner).
- \_\_\_ 4. Determine the appropriate business structure. Consult an attorney.

TYPE	ADVANTAGES	DISADVANTAGES
Sole Proprietorship	simple & inexpensive	personal legal responsibility
Corporation	credibility, legal protection	tax consequences, paperwork
Subchapter	taxed as individual, legal personal protection	restrictions on shareholders
Partnership	taxed as individual, transferability of ownership	potential friction, some personal liability
Limited Liability Company	taxed as a partnership, no personal liability	non-transferable, limited life
Professional Corporation	protects professional from liability for debts or obligations of the business	may be able to provide only the one service for which organized
Non-Profit Corporation	may qualify for tax exempt status	cannot be formed with the purpose of making money for its shareholders
Cooperative	organization owned and controlled by those who use its services	every customer is an owner, limit on return of profits as dividends

- \_\_\_ 5. Check for local **zoning requirements (or restrictions)** BEFORE acquiring or remodeling property.  
In South Sioux City, call Inspections Department: 402-494-7518.
- \_\_\_ 6. Select a business name and register a **Certificate of Assumed Name (NE)** if necessary.  
Call the Secretary of State at (402) 471-2554 or visit their website at [www.sos.state.ne.us](http://www.sos.state.ne.us) for preliminary approval and for more information.
- \_\_\_ 7. Write a detailed business plan.
- \_\_\_ 8. Phone the Internal Revenue Service for a free “**Tax Guide for Small Business**” (Publication #334). Call (800) 829-1040 and ask for a Business Tax Kit (choose partnership, corporation, or sole proprietorship). To find out more information about when and where workshops and seminars are going to be in Nebraska, you can visit their website at [www.irs.gov](http://www.irs.gov) (type in the search engine Nebraska Workshops) or call the Internal Revenue Service at 1-800-829-4933  
Also ask for TAX TIPS, a newsletter for new businesses.
- \_\_\_ 9. Find out about business education workshops, by calling the Nebraska District Office at (402) 221-4691.
- \_\_\_ 10. Secure **proper business licenses and permits**, if necessary, by checking with state and local authorities.  
  
In South Sioux City contact City Clerk at (402) 494-7504  
Nebraska Dept. of Labor website at [www.dol.state.ne.us/nwd/pdf/lco.pdf](http://www.dol.state.ne.us/nwd/pdf/lco.pdf)
- \_\_\_ 11. Investigate financing options and choose your best option. (Banks, venture capital, community grants, etc.)  
  
In South Sioux City, call your local financial institution - or call the Department of Employment and Economic Development (DEED) at (800) 657-3858; ask for financial resources in Nebraska.
- \_\_\_ 12. Establish a business bank account.
- \_\_\_ 13. Obtain needed facilities (space, land, equipment, buildings, inventory, etc.)  
Call the Chamber at (402) 494-1626
- \_\_\_ 14. If you intend to hire employees in your business, take the following steps:
- \_\_\_ Register for *federal identification number* by completing Form SS-4.  
Visit the IRS website at [www.irs.com](http://www.irs.com) or call IRS at (800) 829-3676
- \_\_\_ Obtain a *Nebraska taxpayer identification number* (TIN) by calling

(800) 742-7474 or website [www.revenue.state.ne.us/question/business.htm#g1](http://www.revenue.state.ne.us/question/business.htm#g1)

\_\_\_ Get Worker's Compensation Insurance by contacting your local insurance company.

\_\_\_ Obtain an unemployment compensation identification number  
Nebraska Department of Labor at 402-471-9937

Get a copy of “**Unemployment Insurance Information for Employers**” by calling the above phone number or online at  
[www.revenue.state.ne.us/question/business.htm](http://www.revenue.state.ne.us/question/business.htm)

\_\_\_ 15. Select business cards, logo, signs, and other promotional materials that match your INTENDED image.

\_\_\_ 16. Get adequate insurance coverage for the business, regardless of its location (residential and commercial).

\_\_\_ 17. Establish an accurate, reliable accounting system.

- Keep your family & business checking accounts separate
- Find a system that is easy for you to use
- Learn how to get and use the information you need on a timely basis
- Don't let the IRS catch you by surprise
- Don't get trapped in a shoe box
- Use the expert advice of an accountant
- Find out what records you are to keep and get them in good order

\_\_\_ 18. Select your business advisors (advisory council, board, banker, attorney, business planner, insurance agent, etc.)

\_\_\_ 19. Obtain a **sales tax permit, if necessary.**

Call (800) 742-7474 to obtain a Nebraska taxpayer identification number. Visit the website [www.nebraska.gov/intro.phtml](http://www.nebraska.gov/intro.phtml) and apply on line.

\_\_\_ 20. Join community organizations that complement your business (Chamber of Commerce, Rotary, Toastmasters, and professional organizations) and be actively involved.

\_\_\_ 21. Implement your business plan!

*Checklist compliments of Jensen Business Development*

# *Writing a Business Plan Summary*

The following checklist will help you cover the most important points in your summary. They are a guideline; you may want to emphasize additional points.

## Description of Business:

1. Business form: sole proprietorship, partnership, or corporation?
2. Type of business: merchandising, manufacturing, or service?
3. What is the product and/or service?
4. Is it a new business? A takeover? An expansion?
5. Why will your business be profitable?
6. When is your business open?
7. Is it a seasonal business?
8. What have you learned about your kind of business from outside sources (trade suppliers, bankers, other business owners, publications)?

## Product/Service:

1. What are you selling?
2. What benefits are you selling?
3. Which products have increasing demand? Which are in decline?
4. What is different about your goods and services?

## The Market:

1. Who buys from you?
2. Are your markets growing, steady, or declining?
3. Is your market share growing, steady, or declining?
4. Have you segmented your market? How?
5. Are your markets large enough for expansion?
6. How will you attract, hold, and increase your market share?
7. Are you planning to enter or leave any markets?
8. How do you price your products?

## Competition:

1. Who are your nearest direct competitors?
2. Who are your indirect competitors?
3. How are their businesses similar to and different from yours?
4. What have you learned from their operations? From their advertising?

## *Writing a Business Plan Summary, cont.*

### Location of Business:

1. Where are you (should you be) located?
2. Why is it a desirable area? A desirable building?
3. What kind of space do you need?
4. Are any demographic or other market shifts going on?

### Management:

1. How does your background/business experience help you in this business? For your own use: What weaknesses do you have and how will you compensate for them? What related work experience do you have?
2. Who is on the management team?
3. What are their strengths and weaknesses?
4. What are their duties?
5. Are these duties clearly defined? How?
6. What additional resources are available to your business?

### Personnel:

1. What are your current personnel needs?
2. What skills will your employees need in the near future? In five years?
3. What are your plans for hiring and training personnel?

### Application and Expected Effect of Loan (Investment):

1. How will the loan make your business more profitable?
2. Should you buy or lease (equipment, location and so on)?
3. Do you really need this money? Or can you make do without?

*Taken from "The Business Planning Guide" by David Bangs.*

# Expense Worksheet

## Start Up Cost Estimates

Decorating, Remodeling	_____
Fixtures, Equipment	_____
Installing Fixtures, Equipment	_____
Services, Supplies	_____
Beginning Inventory Costs	_____
Legal, Professional Fees	_____
Licenses, Permits	_____
Telephone Utility Deposits	_____
Insurance	_____
Signs/Logo Design	_____
Advertising for Opening	_____
Unanticipated Expenses	_____
 Total Start-up Costs	 _____

## Monthly Expenses

Rent or mortgage	_____
Employee Wages	_____
Advertising	_____
Supplies	_____
Utilities	_____
Insurance	_____
Taxes	_____
Maintenance	_____
Delivery/Transportation	_____
Your Living Costs	_____
Miscellaneous	_____
 Total Monthly Expenses	 _____

## *The 5 C's of Credit*

1. **Character** – you must be trustworthy and have a good reputation; otherwise, it doesn't matter how good your proposal appears.
2. **Capital** – don't expect 100% financing; plan on investing some of your own funds.
3. **Collateral** – what assets do you have to pledge as a secondary source of repayment in case you do not have sufficient cash flow to repay the loan?
4. **Capacity** – you must have an understanding of your company's ability to absorb and repay debt.
5. **Conditions** – what general economic conditions exist, how will they affect your industry and, more specifically, how will they affect your company? Do you have a plan and the ability to deal with these conditions?

### **Five questions your banker will definitely want answered before lending you any money:**

1. How much do you need?
2. What are you going to do with it?
3. When will you pay it back?
4. How will you pay it back? (What is going to make the cash flow in your business?)
5. What if something goes wrong?

### **Items to bring with you to the bank:**

1. Business Plan
2. Last three years' business financial statements and/or tax returns
3. Last three years' personal tax returns of owners, guarantors and co-signers
4. Completed Personal Financial Statement (The bank will provide a blank one.)

### **Miscellaneous Suggestions:**

1. Be prepared. Think your proposal through prior to presenting it.
2. Let your banker know that you understand your business by helping him/her to understand your business.
3. Know how much money you need and what you are going to do with it.
4. Remember to sell yourself and your abilities.
5. Without your credibility you have nothing – always keep the commitments you make.
6. Keep your banker apprised of both positive and negative developments.
7. Keep in mind that you need to build a relationship with your banker. You want your banker there when you need him/her the most and that is probably at a time when you don't look so good.



## *How to Choose a Bank that Meets Small Business Needs*

by Nebraska Bankers Association

As the owner of a small business, finding a bank that is able to meet your financial needs is essential to your business' success. How do you determine which bank is right for you, or in some cases, if you are right for the bank? There are several factors small business owners should consider when thinking of establishing a banking relationship.

### **1. Assess your business' financial needs.**

Once you have determined what the financial needs of your business are, you will be better able to assess which bank can best meet your needs. Put some thought into what type of financing you will need. Is it for inventory, equipment, or real estate? Know how much money you need to borrow and what repayment schedule fits with your business' cash flow.

Ask yourself several key questions...

- \* What credit (loans) and non-credit products and services (deposit accounts, investments, cash management, trust services, letters of credit) does my business need?
- \* Is convenience of the bank's location important?
- \* Is it important for me to have access to the senior management of the bank?
- \* How much will pricing influence my decision?

### **2. Get references.**

Check with other small business owners or people in your industry and find out where they bank and whom they suggest. Certain banks serve niche markets and there may be a bank that focuses on your industry.

### **3. Interview banks.**

The next step is interviewing banks. A good starting place is the bank where you currently do your banking and, therefore, have a proven track record. Ask if they have a small business-lending department. If not, do they have staff dedicated to serving the needs of small business? If you are interested in Small Business Administration (SBA) programs, ask if the bank makes SBA loans, is a certified SAB lender, or has been designated as a preferred lender by the SBA. SBA provides this designation to banks that have been heavily involved in SBA lending. Lastly, describe your product and service needs and ask how the bank can meet those needs. For example, if your business is involved in international trade, does the bank have international service capabilities?

### **4. Visit the bank.**

After you have narrowed down your choices, visit the bank and discuss your business needs with them. Be prepared. Have a marketing plan and financial data available. In some cases, your business may not fit into the bank's marketing strategy. Before you get too far into the credit approval process, find out if the bank thinks it can meet your financial needs based on preliminary information you provide to them.

# *Tips on Preparing and Presenting Your Loan Request*

Because capital is crucial in building a business, almost every business needs a loan sooner or later.

The purpose of your loan is critical in determining the type of loan you request. You also should make sure that the timing of the repayment schedule on your loan matches the incoming cash flow you will use to make the payments.

There are a number of loan types available to commercial borrowers, including lines of credit, seasonal commercial loans, installment loans, collateralized loans (which are secured with assets), credit card advances, term loans and letters of credit. Regardless of the type, most loans have the following features:

## **Common Loan Features**

- \* Loans are long term or short term.
- \* Interest rate varies depending on the term, size, and risk of the loan.
- \* Repayment may be a lump sum or on a monthly or quarterly schedule.
- \* Payments may be delayed until the funds help your business generate cash flow.
- \* The loan may be committed, meaning the bank agrees to lend to you under certain terms as you need funds without requiring you to reapply each time.
- \* Some loans require that you maintain compensating balance levels in a deposit account.

## **Loan Agreements**

You also should be aware that the lender will expect you to agree to certain performance standards and restrictions in order to ensure that your business can repay the loan. These restrictions, known as covenants, representations, and warranties, commonly include the following:

## *Tips on Preparing and Presenting Your Loan Request, cont.*

### **Common Loan Restrictions**

- \* Maintenance of accurate records and financial statements
- \* Limits on total debt
- \* Restrictions on dividends or other payments to owners and/or investors
- \* Restrictions on additional capital expenditures
- \* Restrictions on sales of fixed assets
- \* Performance standards on financial ratios
- \* Current tax and insurance payments

### **BE PREPARED TO ANSWER QUESTIONS**

After you've gathered the financial information, you and your accountant can do preliminary ratio analyses in advance. You will then know what questions you will most likely be asked. For example, if your receivables are turning more slowly than last year, ask yourself why and what you can do or have done about it. If sales are decreasing, do you realistically expect an improvement? If not, what do you need to do to ensure that the company's debt service coverage is not impaired? What does your credit report show and how should you present it if there is a problem?

### **BE PRECISE ABOUT YOUR LOAN REQUEST**

Be clear about the loan you are requesting, including these basics:

1. *How much do I need?*
2. *What will it be used for?*
3. *How will I repay the loan?*
4. *What collateral can I offer?*

### **PROVIDE BACKUP DETAILS**

If you want financing for new equipment and its installation, say so, and provide written cost estimates. Don't pad your loan request for "what if" scenarios; ask only for what you actually need. When requesting additional working capital, be sure to document the specifics. For example, tell how you plan to use the funds to pay down accounts payable or add inventory,

## *Tips on Preparing and Presenting Your Loan Request, cont.*

### **OUTLINE YOUR PAYBACK PLAN**

As you and your accountant plan how your company will repay the loan, remember that lenders generally prefer repayment that matches the purpose of the loan. For example, you can show how an equipment loan can be paid back while the financed asset is depreciating at a rate and amount to ensure that the depreciated asset value is always greater than the remaining loan value.

Similarly, if you request a loan to finance a large inventory purchase that you will deliver to a customer in 90 days, you would request a short term loan that would be repaid as you collect the receivables from the sale of this merchandise.

### **BE FORTHRIGHT**

As you and your accountant work with the lender through the loan application process, many questions will be raised. Do your best to answer each one completely and to volunteer to get more information if necessary. Your integrity and cooperation are appreciated by lenders. Lenders are in business to make loans, yet they must satisfy stringent professional and regulatory requirements with your assistance.

### **BE PREPARED TO SIGN... AND SIGN**

Many first-time borrowers are surprised by the amount of legal paperwork involved in a business loan. Generally, your loan package will include a note, loan agreement, security agreement, required UCC (Uniform Commercial Code) financing statements, guarantee forms, and disclosure documents. You can get copies of the documents to read in advance of closing if you wish.

### **BE A LONG TERM THINKER**

Once your loan is approved, your relationship with the lending institution continues. You'll want to honor the alliance by keeping your lender informed about your company's performance. A lender who knows your business and understands its opportunities and shortcomings can offer you valuable advice on other financial services. When it's time for another loan, your credibility is already established.

Reproduced with permission from *A Guide to Business Loans, What Your Lender Looks For*, by Corestates, First Pennsylvania Bank.

# *Frequently Requested Phone Numbers*

## *Federal Phone Numbers*

U.S. Small Business Administration  
[www.sba.gov](http://www.sba.gov)  
Federal: (800) 827-5722  
NE: (402) 221-4691 - Omaha

U.S. Department of Commerce/Export  
[www.commerce.gov](http://www.commerce.gov)

U.S. Patent & Trademark Office  
[www.uspto.gov](http://www.uspto.gov)  
Federal: (800) 786-9199

U.S. Department of Labor – *Wage and Hour Division*  
[www.dol.gov](http://www.dol.gov)  
Federal: (800) 487-2365  
NE: (402) 471-2600

Occupational Safety & Health  
Federal: (800) 356-4674  
NE: (402) 471-3121

U.S. Internal Revenue Service – *Taxpayer Assistance*  
Federal: (800) 829-1040

Social Security Administration  
[www.socialsecurity.gov](http://www.socialsecurity.gov)  
Federal: (800) 772-1213

Federal Information Center  
[www.info.gov](http://www.info.gov)  
Federal: (800) 333-4636

Small Business Owner's Tax Kit  
Federal: (800) 829-3676

U.S. Department of Commerce Export Assistance Center  
WI: (414) 297-3473

U.S. Immigration Service  
Federal: (800) 375-5283  
NE: (402) 323-7830

## NEBRASKA Phone Numbers

Nebraska Secretary of State

[www.sos.state.ne.us](http://www.sos.state.ne.us)

Register Business Name -

(402)471-2554

Business Licenses –

402/471-4080

Business Identification Number –

(800) 742-7474

Tax Education Workshops

[www.irs.gov/businesses/small/article/0,,id=114689,00.html](http://www.irs.gov/businesses/small/article/0,,id=114689,00.html)

(402) 221-3606

Small Business Owner's Tax Kit

[www.mncpa.org/information](http://www.mncpa.org/information)

(800) 331-4288

Nebraska Income Tax – *Small Business Questions*

(800)-742-7474

State Small Business – *Assistance Office*

[www.sba.gov/ne](http://www.sba.gov/ne)

(402) 221-4691

State Offices – *General Information Center*

One-Stop Business Assistance Office

(402) 471-3111

State Taxpayers Information

[www.revenue.ne.gov/index.html](http://www.revenue.ne.gov/index.html)

(800)-742-7474

State Withholding Tax Information

[www.revenue.state.ne.us/question/business.htm#withhold](http://www.revenue.state.ne.us/question/business.htm#withhold)

402-471-5729

Nebraska Society of Certified Public Accountants

[www.nescpa.com](http://www.nescpa.com)

(402) 476-8482 or (800) 642-6178

Equal Employment Opportunity Commission

[www.eeoc.gov](http://www.eeoc.gov)

303-866-1300/ext. 1301

Sales Income Tax Division – *Tax I.D. Number Questions*

(800) 742-7474

Nebraska Department of Health

[www.hhs.state.ne.us/reg/regindex.htm](http://www.hhs.state.ne.us/reg/regindex.htm)

(402) 471-3121

Better Business Bureau

(402) 391-7612 or (800) 649-6814

Nebraska Department of Agriculture

[www.agr.state.ne.us](http://www.agr.state.ne.us)

(402) 471-2341

NAICS Association

*Business Size Standards, Contracting or Selling to the Government*

[www.naics.com](http://www.naics.com)

Attorney General's Office – *Consumer Protection Division*

[www.ago.state.ne.us](http://www.ago.state.ne.us)

(402) 471-2682

Nebraska Department of Labor & Industry

*Labor Standards Division*

[www.dol.state.ne.us/laborlaw.html](http://www.dol.state.ne.us/laborlaw.html)

402-471-2600

Occupational Safety & Health Division

[www.osha.gov/oshdir/r07.html](http://www.osha.gov/oshdir/r07.html)

(816) 426-5861

Workers' Compensation Commission

[www.wcc.ne.gov](http://www.wcc.ne.gov)

402-471-4712

Nebraska Pollution Control Agency  
[www.p2ric.org](http://www.p2ric.org)  
402-554-6258

Nebraska Department of Revenue

[www.revenue.state.ne.us](http://www.revenue.state.ne.us)

Small Business Assistance Office  
[www.sba.gov/ne](http://www.sba.gov/ne)  
(402) 221-4691

## *Federal: Required Business Posters*

Equal Employment Opportunity's The Law  
(800) 669-3362

Your Rights Under Fair Labor Standards Act  
(800) 669-3362

Polygraph Protection Act  
(800) 669-3362

Job Safety and Health Protection  
(800) 669-3362

Notice to All Employees on Governmental and Federal Contracts  
(612) 370-3371









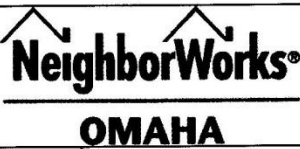



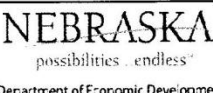


Connecting Businesses to Resources

www.nebbiz.org

402.685.5500

## DIRECTORY OF MICROENTERPRISE PROGRAMS

 <b>CATHOLIC CHARITIES</b>	<b>CC-Microbusiness Training and Development Program (Training, Technical Assistance, Loans)</b> <a href="http://www.ccomaha.org">www.ccomaha.org</a>	Adriana Zambrano <a href="mailto:adrianaz@ccomaha.org">adrianaz@ccomaha.org</a> 402.933.0756 Ext. 1	Douglas and Sarpy Counties, with emphasis on S. Omaha, Hispanic
 <b>REAP</b> RURAL ENTERPRISE ASSISTANCE PROJECT <small>A Program of the Center for Rural Affairs</small>	<b>Center for Rural Affairs/REAP (Training, Technical Assistance, Loans, Online Lending System)</b> <a href="http://www.cfra.org/reap">www.cfra.org/reap</a>	Jeff Reynolds <a href="mailto:jeffr@cfra.org">jeffr@cfra.org</a> 402.656.3091 Monica Braun-Women's Business Center <a href="mailto:monicab@cfra.org">monicab@cfra.org</a> 402.643.2673 Juan Sandoval-Hispanic Business Center <a href="mailto:juans@cfra.org">juans@cfra.org</a> 402.371.7786	Statewide-rural areas
 <b>COMMUNITY DEVELOPMENT RESOURCES</b> OPENING DOORS FOR SMALL BUSINESSES	<b>Community Development Resources (Training, Technical Assistance, Loans)</b> <a href="http://www.cdr-nebraska.org">www.cdr-nebraska.org</a>	Rick Wallace <a href="mailto:rwallace@cdr-nebraska.org">rwallace@cdr-nebraska.org</a> 402.436.2386	Statewide
 <b>GROW Nebraska</b>	<b>GROW Nebraska (Market Access, Training, Technical Assistance, link to Loans)</b> <a href="http://www.grownebraska.org">www.grownebraska.org</a>	Janel Anderson Ehrke <a href="mailto:info@grownebraska.org">info@grownebraska.org</a> 888.GROWNEB (476-9632)	Statewide
 <b>HASTINGS Nebraska</b> Community Redevelopment Authority	<b>Hastings Economic Development Corporation (Training, Technical Assistance, Loans)</b> <a href="http://www.redevelophastings.com">www.redevelophastings.com</a>	Randy Chick <a href="mailto:bidcra@windstream.net">bidcra@windstream.net</a> 402.461.8415 Dee Haussler <a href="mailto:dhaussler@hastingsedc.com">dhaussler@hastingsedc.com</a> 402.461.8406	Adams County
 <b>Ho-Chunk Community Development Corporation</b>	<b>Ho-Chunk Community Dev. Corp. (Training, Technical Assistance, Loans)</b> <a href="http://www.hochunkcdc.org">www.hochunkcdc.org</a>	Jeremy Staab <a href="mailto:jstaab@hochunkcdc.org">jstaab@hochunkcdc.org</a> 402.878.2192	Nebraska-wide open to Native Americans, primarily those living on reservations including Thurston and Knox Counties
 <b>MLCDC</b> Midlands Latino Community Development Corporation	<b>Midlands Latino Community Development Corporation (MLCDC) (Loans, Training and Technical Assistance)</b> <a href="http://www.midlandslatinocdc.org">www.midlandslatinocdc.org</a>	Marta Sonia Londoño Mejia <a href="mailto:mlondono@midlandslatinocdc.org">mlondono@midlandslatinocdc.org</a> 402.933.4466 402.850.0968	Douglas County, with emphasis in the Latino community
 <b>NebraskaEDGE</b> Enhancing, Developing and Growing Entrepreneurs	<b>Nebraska EDGE-Center for Applied Rural Innovation (Training)</b> <a href="http://www.nebraskaedge.unl.edu">www.nebraskaedge.unl.edu</a>	Marilyn Schlake <a href="mailto:mschlake@unl.edu">mschlake@unl.edu</a> 800.328.2851 402.451.2939	Statewide
 <b>NeighborWorks® OMAHA</b>	<b>NeighborWorks Omaha (New Community Development Corporation) (Training, Technical Assistance, Loans)</b> <a href="http://www.nwomaha.org">www.nwomaha.org</a>	Ken Lyons <a href="mailto:klyons@nwomaha.org">klyons@nwomaha.org</a> Jacqueline Hankins <a href="mailto:jhankins@nwomaha.org">jhankins@nwomaha.org</a> 402.451.2939	Douglas, Sarpy
 <b>Ned inc.</b> Northeast Economic Development	<b>Northeast Economic Development, Inc. (Technical Assistance, Loans)</b> <a href="http://www.nedinc.org">www.nedinc.org</a>	Jeff Christensen <a href="mailto:jeff@nenedd.org">jeff@nenedd.org</a> 402.649.7223 Holly Quinn <a href="mailto:holly@nenedd.org">holly@nenedd.org</a> 402.379.1150 Ext 113	Antelope, Boone, Boyd, Brown, Burt, Cedar, Colfax, Cuming, Dakota, Dixon, Dodge, Douglas (rural), Holt, Keya Paha, Knox, Madison, Nance, Pierce, Platte, Rock, Stanton, Thurston, Washington, and Wayne
 <b>OSBN</b> Omaha Small Business Network, Inc.	<b>Omaha Small Business Network, Inc. (Loans, Training and Technical Assistance)</b> <a href="http://www.osbnbtc.org">www.osbnbtc.org</a>	Vicki Wilson <a href="mailto:vwilson@osbnbtc.org">vwilson@osbnbtc.org</a> (402) 453-5336	Omaha, East of 72nd Street
 <b>West Central Nebraska Development District</b>	<b>West Central Nebraska Development District (Loans, Training and Technical Assistance)</b> <a href="http://www.west-central-nebraska.com">www.west-central-nebraska.com</a>	Dave Jibben <a href="mailto:djibben@west-central-nebraska.com">djibben@west-central-nebraska.com</a> 308.284.6077	Grant, Hooker, Thomas, Arthur, McPherson, Logan, Keith, Lincoln, Dawson, Perkins, Chase, Hayes, Frontier, Gosper, Dundy, Hitchcock, Red Willow, Furnas Counties
 <b>NEBRASKA</b> possibilities...endless® Department of Economic Development	<b>Business Assistance Office-Nebraska Department of Economic Development</b> <a href="http://www.neded.org">www.neded.org</a>	Steve Williams <a href="mailto:steve.williams@nebraska.gov">steve.williams@nebraska.gov</a> 800.426.6505 402.471.3782	Statewide