

HOW TO START A BUSINESS



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WINONA AREA
CHAMBER OF COMMERCE

WELCOME

Our mission is to 'Serve Businesses How and When They Need Us', working to build the businesses for today and tomorrow. We, at the Winona Area Chamber of Commerce, ensure that local, diverse startups and businesses of all sizes have access to the resources, opportunities, and workforce talent they need to innovate and sustainably grow.

We are impact driven and focused on economic mobility for entrepreneurs, small business owners, and the next generation of workforce. We aim to create a more diverse, equitable and inclusive thriving region for all. We believe that business can be a force for good and help overcome major barriers to ensure a bright economic future.

As a trusted partner for the Winona Area, we have a responsibility to convene stakeholders to proactively find bold solutions to socioeconomic challenges, ensuring our area is equitable, inclusive, and thriving. We hope that you find this resource helpful and are here to assist you as you grow in any stage of your business.



Christie Ransom
Winona Area Chamber of
Commerce President/CEO

***This book is a project
of the Winona
Area Chamber of
Commerce Economic
Development
Committee***



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LIBBY WEBER

CEO, The Weber Group, '10 Viterbo University MBA Graduate

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7 THINGS TO CONSIDER BEFORE LAUNCHING A NEW BUSINESS IDEA

► CONCEPT

It is important to have a well thought out concept of how your business idea will develop over time. Review the “Evaluating Your Business Idea” flowchart on the next page. This will assist you in writing a business plan. Take the time to evaluate what skills make you qualified to implement your idea and operate your business.

► MANAGEMENT SKILLS

Determine key job responsibilities that are critical to the success of the business. Determine which required skills you do not possess and hire adequate employees to fill those roles or outsource those functions.

► FINANCING

Identify lending programs with area bankers, local community development associations, foundations, and venture capitalists.

► CONSULT A BUSINESS PROFESSIONAL

Many professional business consultants are adept at identifying strengths and weaknesses in a business idea. They will offer constructive feedback and assist you in determining your next steps. An excellent resource is the Small Business Development Center (507.459.3060). They can assist in putting together a professional business plan.

► TARGET MARKET

Identify your target market; who will you go after to buy your products and services.

► PERSONAL FINANCIAL SITUATION

New or future business owners need to have a personal financial statement. If you are seeking a loan to start your business, your lender will require this. (See page 16). Take time to write down all your Personal Assets (things you own) and Liabilities (debts you owe) and figure your Net Worth (Your Net Worth is calculated by subtracting your Liabilities from your Assets). Be prepared to share your personal tax returns, as most lenders will require this. This will help to determine the income necessary to meet personal financial obligations. It is also important to know and understand your personal credit score before approaching a lender for funding. This will also assist you in determining how much you have available to invest in the business.

► COMPETITION

Identify your competition and what sets you apart from them.

EVALUATING YOUR BUSINESS IDEA

▶ STEP 1

EVALUATE
YOUR
BUSINESS
IDEA



▶ STEP 2

DETERMINE
YOUR
PERSONAL
FINANCIAL
SITUATION

▶ STEP 3

CONSIDER
YOUR
EXPERIENCE
IN THE
INDUSTRY

STEP 6 ◀

CHOOSE
YOUR
BUSINESS
STRUCTURE/
ENTITY

STEP 5 ◀

DETERMINE
LICENSES/
PERMITS/
ZONING



STEP 4 ◀

MEET WITH
YOUR SBDC
PROFESSIONAL
BUSINESS
CONSULTANT

▶ STEP 7

SECURE
FUNDING



▶ STEP 8

REGISTERING
WITH THE
FEDERAL
GOVERNMENT,
GET YOUR EIN
(FEDERAL I.D.
NUMBER)



▶ STEP 9

LEGALLY
REGISTER
YOUR
BUSINESS
WITH THE
STATE OF MN

BUSINESS CONSULTANT

These are the questions to consider when meeting with a business consultant. They will help you examine your business idea and determine your potential for success.



- ▶ 1 What is your idea of a healthy work/life balance and are you ready to commit to the demands of a start-up?
- ▶ 2 What is your management and technical experience with the industry?
- ▶ 3 What are you selling and how will it benefit your customers? Explain how your product or service is different from the competition. Why will people buy from me? What problem are you solving with your product/service?
- ▶ 4 Who are your top competitors? How does your product stand out among your competitors?
- ▶ 5 Who is your target customer? You need to determine whether the primary target group will include other business owners, direct consumers, or both.
- ▶ 6 Build your target customer profile. What do they look like? Where do they hang out? How can I reach them?
- ▶ 7 How do you plan to promote and market your business to your target customers?

FINANCIAL READINESS & STRATEGY

▶ 8 What is your personal financial situation, credit score, savings, assets owned, and your level of debt?

▶ 9 What are your estimated start-up costs?
Examples: working capital, equipment, remodeling, initial marketing, rent, inventory, legal etc.

▶ 10 Do you have sufficient funding sources?
Most financial institutions will require that you produce a minimum of 15-30% of the total estimated cash needed for start-up costs.

▶ 11 What's your business financial plan? *Develop your financial plan with your local SBDC Consultant. Complete a budget, projected profit and loss statement, cash flow statement & balance sheet.*

Build a team of professionals including consultants, accountants, lenders, and legal advisors to help you navigate the startup journey. For more assistance on your next steps, contact, Southeast Minnesota SBDC: mark.thein@rctc.edu or 507.459.3060.



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Administration





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BUSINESS PLAN

WHAT IS A BUSINESS PLAN?

A business plan is a document that describes a business, its products or services, how it earns (or will earn) money, its leadership and staffing, its financing, its operations model, and many other details essential to its success. There are several compelling reasons to consider writing a business plan.

PLANNING

Writing out your plan is an invaluable exercise for clarifying your ideas and can help you understand the scope of your business, as well as the amount of time, money, and resources you'll need to get started.

EVALUATING

If you've got multiple ideas in mind, a rough business plan for each can help you focus your time and energy on the ones with the highest chance of success.

RESEARCH

To write a business plan, you'll need to research your ideal customer and your competitors—information that will help you make more strategic decisions.

RECRUITING

Your business plan is one of the easiest ways to communicate your vision to potential new hires and can help build their confidence in the venture.

PARTNERSHIPS

If you plan to approach other companies to collaborate, having a clear overview of your vision, your audience, and your growth strategy will make it much easier for them to identify whether your business is a good fit for theirs.

HOW TO WRITE A BUSINESS PLAN

Starting your business plan with a structured outline and key details about what you'll include in each section is the best first step you can take.

HERE'S WHAT YOUR STANDARD BUSINESS PLAN LOOKS LIKE:



ESTIMATE YOUR START UP COSTS



How much money do you need to start your small business? Some expenses will have well-defined costs — permits and licenses tend to have clear, published costs. You might have to estimate other costs that are less certain, like employee salaries. Look online and talk directly to mentors, vendors, and service providers to see what similar companies pay for expenses. You'll also want to count at least one year of monthly expenses, but counting five years is ideal. Use this information to calculate the startup costs for your small business, request funding, attract investors, and estimate when you'll turn a profit. The example below is for a public relations small business with one employee.

EXPENSES EXAMPLES:

▶ ONE-TIME START-UP EXPENSES ▶ BUDGET

| | |
|---|---------|
| Security deposit | \$1,200 |
| First month's rent | \$1,200 |
| First month's utilities | \$300 |
| Renovations/Improvements | \$800 |
| Furniture | \$1,000 |
| Office equipment | \$1,500 |
| Office supplies | \$300 |
| Licenses & permits | \$350 |
| Business insurance | \$600 |
| Professional fees (legal, accounting, consultants, etc.) | \$800 |
| Physical inventory (if selling a product) | \$0 |
| Logo and brand development | \$600 |
| Website design and creation | \$800 |
| Print marketing (signs, business cards, flyers, etc.) | \$1,200 |

▶ **Total Start-Up Expenses** **\$10,650**

▶ MONTHLY EXPENSES ▶ BUDGET

| | |
|--|---------|
| Monthly rent | \$1,200 |
| Monthly utilities | \$300 |
| Property insurance | \$250 |
| Organizational dues | \$75 |
| Website fees | \$50 |
| Payroll | \$3,000 |
| Payroll taxes | \$1,250 |
| Health insurance | \$650 |
| Office supplies | \$150 |
| Repairs & maintenance | \$200 |
| Promotions & public relations | \$700 |
| Growth investment fund (future business growth & development) | \$500 |
| Training | \$100 |

▶ **Total Monthly Expenses** **\$8,425**

8 ▶ **Start Up Funds Needed = \$10,650 + (\$8,425 x 12 months) = \$111,750**

PROJECTING INCOME & EXPENSES WORKSHEET

| ▶ REVENUE | EXAMPLE | YEAR 1 | YEAR 2 | YEAR 3 |
|------------------------------------|------------------|------------|------------|------------|
| Gross Sales | \$200,000 | | | |
| Less: Sales Returns and Allowances | \$(5,000) | | | |
| ◦ NET SALES | \$195,000 | \$- | \$- | \$- |

| ▶ COST OF GOODS SOLD CALCULATION | | | | |
|----------------------------------|------------------|------------|------------|------------|
| Beginning Inventory | \$ ---- | | | |
| Add: Purchases | \$40,000 | | | |
| Freight-In | \$1,000 | | | |
| Direct Labor | \$20,000 | | | |
| Indirect Expenses | \$10,000 | | | |
| Less: Ending Inventory | \$(5,000) | | | |
| ◦ COST OF GOODS SOLD | \$66,000 | \$- | \$- | \$- |
| ◦ GROSS PROFIT | \$129,000 | \$- | \$- | \$- |

| ▶ EXPENSES | | | | |
|--|-----------------|------------|------------|------------|
| Advertising/Marketing | \$1,000 | | | |
| Bad Debts | \$500 | | | |
| Bank Charges | \$500 | | | |
| Charitable Contributions | \$500 | | | |
| Commissions | \$ ---- | | | |
| Credit Card Fees | \$500 | | | |
| Delivery Expenses | \$500 | | | |
| Depreciation and Amortization | \$500 | | | |
| Dues and Subscriptions | \$100 | | | |
| Insurance | \$1,000 | | | |
| Maintenance | \$1,000 | | | |
| Office Expenses | \$1,000 | | | |
| Operating Supplies | \$500 | | | |
| Payroll Taxes | \$100 | | | |
| Permits and Licenses | \$500 | | | |
| Postage | \$250 | | | |
| Professional Fees (attorney, accountant) | \$1,000 | | | |
| Property Taxes | \$5,000 | | | |
| Rent | \$25,000 | | | |
| Repairs | \$ ---- | | | |
| Travel | \$1,000 | | | |
| Utilities & Telephone | \$500 | | | |
| Vehicle Expenses | \$250 | | | |
| Wages | \$20,000 | | | |
| Other Expenses | \$10,000 | | | |
| ◦ TOTAL EXPENSES | \$71,200 | \$- | \$- | \$- |
| ◦ NET OPERATING INCOME | \$57,800 | \$- | \$- | \$- |

| ▶ OTHER INCOME/EXPENSES | | | | |
|-------------------------------------|------------------|------------|------------|------------|
| Gain (Loss) on Sale of Assets | \$1,000 | | | |
| Interest Income | \$100 | | | |
| Interest Expense | \$(5,000) | | | |
| ◦ TOTAL OTHER INCOME/EXPENSE | \$(3,900) | \$- | \$- | \$- |

| | | | | |
|---------------------------------------|-----------------|------------|------------|------------|
| ▶ NET INCOME (LOSS) BEFORE TAX | \$53,900 | \$- | \$- | \$- |
|---------------------------------------|-----------------|------------|------------|------------|

| | | | | |
|-----------------------|-------------------|--|--|--|
| ▶ INCOME TAXES | \$(10,000) | | | |
|-----------------------|-------------------|--|--|--|

| | | | | |
|--|-----------------|------------|------------|------------|
| ▶ NET INCOME (LOSS) AFTER TAXES | \$43,900 | \$- | \$- | \$- |
|--|-----------------|------------|------------|------------|

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MARKETING

FOR START-UPS IN THE EARLY STAGES

Marketing is one of the most important things a business can do. Not only does marketing build brand awareness but it can also increase sales, grow businesses and engage customers. There are so many core business functions that stem from a good marketing plan that any small or medium business need to have one.

Let's take a look at 6 key reasons why marketing is so important for any modern business.

► **1 IT INFORMS**

On a base level, marketing is useful for customer education. Your audience needs to have a solid understanding of what it does, how it works, and what problem it solves for them.

► **2 IT EQUALIZES**

Modern marketing is a less expensive game than ever before. For small or medium businesses, smart marketing can help even the playing field when it comes to competing against big name competitors.

► **3 IT SUSTAINS**

Marketing is meant to sustain a company's presence - not remedy a lack of engagement. Marketing is a long term plan that businesses need to create and manage every day to maintain a healthy relationship with their consumers.

► **4 IT ENGAGES**

Customer engagement is the heart of any successful business - this is especially true for small or medium businesses.

► **5 IT SELLS**

The bottom line of any business is to make money and marketing is an essential channel to reach that end goal.

► **6 IT GROWS**

While your current customers should always be your main priority, marketing efforts can help you expand this base.

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HOW NOT TO BREAK THE BANK

Here's the good news: startups do not require significant up-front investment to get noticed. What they need is an effective low-cost marketing strategy that will help the company build its brand, reach out to its target audience and grow business. Savvy startups understand that marketing efforts begin even before a product is launched. Ideally, a company should have key insights into its target audience before rolling out its marketing strategy.

THE CUSTOMER AVATAR GET CLEAR ON WHO YOU ARE SELLING TO

The kiss of death for any marketing campaign is to get so focused on WHAT you are selling rather than WHO you are selling to and WHY they want to buy it. You could have the greatest product on earth, but if you're trying to sell it to the wrong person or for the wrong reason—you're never going to hit your sales numbers. That's why understanding your customer avatar (AKA buyer persona) is so important.

It is vital to remember that identifying the customer avatar is NOT about who YOU want to sell to and why YOU want to sell. While creating your customer avatar, take off your business owner hat and put on your customer hat. When you shop for a product, you are buying a solution to a problem you have. Understanding your ideal customer's decision-making process is paramount to the success of your marketing and sales campaigns.

BUILD MULTIPLE AVATARS

Start by building a single avatar—but don't stop there. Your business almost certainly has more than one ideal buyer. Once you get the hang of it, you'll start churning out multiple avatars representing the different segments of your market. Any lucrative market segment with a distinct set of goals, information sources, pain points, etc. is deserving of a customer avatar.

CUSTOMER PROFILE

| CUSTOMER PROFILE | | |
|---|---|--|
| GOALS AND VALUES | AGE <input type="text"/> | CHALLENGES & PAIN |
| GOALS <input type="text"/> | GENDER <input type="text"/> | POINTS CHALLENGES <input type="text"/> |
| VALUES <input type="text"/> | MARITAL STATUS <input type="text"/> | PAIN POINTS <input type="text"/> |
| BEHAVIORS <input type="text"/> | #/AGE OF CHILDREN <input type="text"/> | MOTIVATIONS <input type="text"/> |
| | LOCATION <input type="text"/> | |
| |  | |
| SOURCES OF INFORMATION | HOBBIES & INTERESTS <input type="text"/> | OBJECTIONS & ROLE IN PURCHASE |
| BOOKS <input type="text"/> | QUOTE <input type="text"/> | PROCESS OBJECTIONS TO THE SALE <input type="text"/> |
| MAGAZINES <input type="text"/> | OCCUPATION <input type="text"/> | ROLE IN THE PURCHASE PROCESS <input type="text"/> |
| BLOGS/WEBSITE <input type="text"/> | JOB TITLE <input type="text"/> | |
| PREFERRED CHANNELS <input type="text"/> | ANNUAL INCOME <input type="text"/> | |
| DEVICES <input type="text"/> | LEVEL OF EDUCATION <input type="text"/> | KEY STRATEGIES <input type="text"/> |
| OTHER <input type="text"/> | OTHER <input type="text"/> | |

MARKETING OPTIONS

- 
- ▶ 1 **WORD OF MOUTH** Nothing can be simpler than referrals from colleagues and friends, right?
 - ▶ 2 **CONTENT MARKETING** Quality content helps startups generate value among customers. Most importantly, this does not always require significant capital investment.
 - ▶ 3 **EMAIL MARKETING** Has to be among the most cost-effective marketing strategies for startups. Be wary about bombarding customers with promotional emails. Marketing emails from early-stage startups must get the messaging and presentation just right.
 - ▶ 4 **SOCIAL MEDIA/DIGITAL MARKETING** Free social media and digital tools that can help startups achieve analytics-driven success.
 - ▶ 5 **INFLUENCER MARKETING** Influencers are helping startups reach the right audience and lend credibility to products. They are trusted individuals who plug products at the behest of brands. Though usually not paid, they receive free samples of products from the companies who approach them.
 - ▶ 6 **ONLINE ADVERTISING** Facebook, Google AdWords, and Instagram offer low-cost advertising options to startups. Using analytical tools like Google analytics, these organizations create online ad campaigns, monitor conversion rates, and strategize business decisions.
 - ▶ 7 **SEARCH ENGINE OPTIMIZATION** The right keywords will go a long way in connecting with the right target audience. SEO marketing is a low cost and unfussy marketing tactic to improve visibility on search sites.

CHOOSE YOUR BUSINESS ADVISORS

With the growth of the gig economy (a labor market characterized by the prevalence of short-term contracts or freelance work as opposed to permanent jobs), there are consultants who can provide solutions for a large range of business issues. In fact, with the growth of gig economy outpacing all other industries, it is likely that the business you are starting is part of that. So why would you ever hire someone from one of these categories?

EXPERTISE:

You might not have the internal resources or skill set within your company to tackle your project, goal, or what you want to accomplish.

ADMINISTRATIVE TASKS:

As your company grows, you will need to delegate tasks to others so you can maintain your focus on business growth.

PROCESS IMPROVEMENT:

Why try to invent a best practice when a consultant has probably already implemented it multiple times?

IDEA GENERATOR:

A consultant can see the bigger picture of the market and can boost your business to new ways of thinking and approaching problems.

TRAINER:

Strengthen your company by working with a trainer to teach new skills and knowledge to yourself and your employees.

RECIPROCITY:

Your business needs customers and so do theirs. Build and maintain positive relationships with your business advisors so you are the business they refer to others.



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COMMON CONSULTANTS FOR STARTING A NEW BUSINESS



- ▶ 1 Accountants discuss appropriate business forms, operating budgets, tax planning (including sales tax requirements) and a bookkeeping system, as well as assist you in filing governmental forms necessary to start a business. A continued partnership with an accountant will ensure you complete all necessary tax forms for your business.
- ▶ 2 Bankers provide financial expertise, special financial services, and set up of separate, appropriate business bank accounts.
- ▶ 3 Attorneys typically advise on the form of business, proper filing of papers, interpreting rights and obligations of business persons.
- ▶ 4 Insurance agent/broker will evaluate insurance needs to set up a program for business protection, including general, fire and liability coverage, and worker's compensation.
- ▶ 5 Marketing Consultants create marketing plans, work on positioning statements, develop a brand, launch advertising campaigns, or establish social media strategies.
- ▶ 6 IT Consultants help integrate and computer or phone systems or storage space, upgrade servers, etc.

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As your business grows, you may need additional or different consultants, such as:

▶ **ADMINISTRATIVE CONSULTANTS**

Like virtual assistants or business managers. They will complete or manage the daily tasks involved in running a business.

▶ **HUMAN RESOURCE CONSULTANTS**

They can recruit top talent, improve employee retention, and determine compensation to align with your company goals.

Consultants are an excellent resource, especially if you have prepared a list of business needs, scope of services required and expected deliverables. The more clear and specific you are at the beginning of your contract (and you will need to have an actual signed contract), the more likely your partnership with your consultant will be successful.

HOW TO CHOOSE THE RIGHT BUSINESS ADVISOR FOR YOU

Determine your specific need. The attorney you look to for advice on business structure will be different than the attorney who will advise you on employment law.

Ask other businesses. Many fellow business owners have already gone through the process of selecting a business advisor and could make helpful suggestions.

Ask the right questions. Once you have a few options, you will need to discuss your specific business needs and decide whether an advisor has the experience and credentials you are looking for.

Consider more than the price. While cost is important, it is even more important that you find the right person for your business.

Buy local. If at all possible, buy from other local businesses.

TOP 10 REASONS TO SHOP LOCAL

▶ **1** STRENGTHEN YOUR LOCAL ECONOMY

▶ **2** REDUCE CLIMATE CHANGE IMPACTS

▶ **3** SUPPORT COMMUNITY GROUPS

▶ **4** KEEP OUR COMMUNITY UNIQUE

▶ **5** CREATE MORE QUALITY JOBS

▶ **6** GET BETTER SERVICE

▶ **7** INVEST IN YOUR COMMUNITY

▶ **8** ENCOURAGE LOCAL PROSPERITY

▶ **9** PUT YOUR TAXES TO GOOD USE

▶ **10** BUY WHAT YOU NEED, DON'T BUY THE HYPE

HOW TO CHOOSE A BANK THAT MEETS YOUR SMALL BUSINESS NEEDS BY THE MINNESOTA 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.

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.

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.

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.

ASK YOURSELF:

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

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 SBA 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?

THE 5 C'S OF CREDIT

CHARACTER

Integrity of the business owner and management and their reputation.

COLLATERAL

Used to secure a secondary repayment option for the loan if the business is unable to repay.

CAPITAL

How much of the owner's personal cash is injected into the business and what additional assets are available for the future.

CONDITIONS

What are the internal and external factors that will impact the ability to repayment of the loan.

CAPACITY

How able is the business to meet all of its obligations at any time.

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banking
easier!



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TECHNOLOGY

Technology can help small business owners leverage limited capital in smarter, more effective ways. In some cases, using technology provides greater efficiency and versatility, making it a natural progression for processes you may already have in place in your business. In others, you may need to make some adjustments to reap the benefits of tech-friendly alternatives.

PRODUCTIVITY

- ▶ Time tracking software is an excellent tool for mapping out where time is spent and by whom, helping you identify opportunities for more efficient use of time.
- ▶ Digital dictation can help you streamline your work processes, particularly if your business includes a lot of time-consuming transcription work.
- ▶ Use project and task management tools to stay on top of your daily business responsibilities.
- ▶ Create a digital filing system to make it easier to sort, save, share, and find documents.
- ▶ Develop an efficient email management process that makes it easier to stay on top of the messages. pricing influence my decision?

COLLABORATION & LEARNING

- ▶ Conduct remote video calls to make sure team members in different locations are on the same page.
- ▶ Webinars are great for keeping everyone in the loop with travel-free, face-to-face time.
- ▶ Expand your knowledge and empower your team with online business training.
- ▶ Set up an Intranet for secure, local file sharing.
- ▶ Communicate quickly and clearly with your team through team messaging.

CUSTOMER SERVICE

- ▶ Utilize Customer Relationship Management (CRM) to better track and interact with customers.
- ▶ Set up an online help desk or ticket system to handle customer issues.
- ▶ Allow clients to schedule appointments online at their convenience.
- ▶ Use online surveys and questionnaires to get customer feedback.

FINANCIAL

- ▶ Use an online invoicing service to reduce the costs of collecting payment from customers.
- ▶ Use online budget tracking to keep on top of—and reduce—your expenses.
- ▶ Use a comprehensive accounting software to streamline your business finances.
- ▶ Share digital files with your bookkeeper or accountant to improve your ongoing bookkeeping processes.

MARKETING

- ▶ Use software to create a marketing plan that you can edit, update and share with your team.
- ▶ Use social media sites like Facebook, Twitter, Google+, Pinterest, LinkedIn, YouTube, etc. to promote your business, products, and services.
- ▶ Start a blog related to your business and target audience.
- ▶ Collect email addresses through an opt-in form and start utilizing the power of email marketing.
- ▶ Promote your business with a website and/or online advertising.
- ▶ Analytics and Search Engine Optimization (SEO) are critical to successful marketing.

MOBILE WORKING & TELECOMMUTING

- ▶ Create a mobile office that allows you to work productively from anywhere.
- ▶ Use a remote desktop application to access files on your office computer.
- ▶ Go paperless to save money on supplies and storage in your office.
- ▶ Use your smartphone and select apps that sync with the cloud to stay connected.

SECURITY CONSIDERATIONS

▶ 1

PUT IT IN THE OWNER'S NAME

Employees come and go. Even long-time, trusted employees come and go, and certainly the tech contractor will go. When they go, they may control your technology or even take it hostage. Make sure you are listed as the owner/administrator of your website, accounting system, document storage, email system, contact manager, social media accounts, email newsletter, and any other key business technology.

▶ 2

LEARN HOW TO USE IT Yes, you're the business owner. And yes, you have more important things to do than to understand how the electronic shopping cart works on your website. But take time to learn the most important technology in your company, especially the technology that manages financial and personnel data.

▶ 3

KEEP PASSWORDS SAFE Not only should passwords be secure, they should be updated often. Try an online password manager such as LastPass (lastpass.com), Dashlane (dashlane.com), StickyPassword (stickypassword.com) to stay up to date – just make sure they have two-step authentication (so you have to be notified in your email or by text for verification).

▶ 4

COPY VITAL INFO OFFLINE The risk of a company going bankrupt or ransomware is real. Regularly backup/download your mission-critical information such as your mailing list, your financials, your invoices and orders.

▶ 5

LOCK EX-EMPLOYEES OUT The day – no, the minute – that you decide to terminate someone, whether an employee or contractor, make sure they no longer have access to your data. Just as you wouldn't let an ex-employee have keys to your office, don't let them have keys to your technology.

▶ 6

MAKE SURE YOU HAVE ACCESS TO ALL EMPLOYEES' DATA

If your top salesperson has been hoarding her customers' and prospects' info on her phone, you don't want that company asset walking out the door with her if she leaves the company. Make sure employees store all key data and sources on company-owned technology, that you have access to their files, and that you know – or better yet, can bypass – private passwords.

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YOU ARE YOUR BIGGEST RESOURCE

Many small business owners feel like they don't have the "luxury" of making time for themselves. Settling in with a book and a cup of tea? Not this afternoon. Walking with a friend? Not any time this week. Taking a day trip? Maybe next month... Maybe. The very idea of work-life balance doesn't match up with reality when you're building your company, managing your team, and meeting customer demands—and there's still more to do at the end of the day.

But here's the thing: When you ARE the business, you don't have a choice. Taking care of yourself means taking care of your business. Self-care is how you ensure the person in charge of your company is the same passionate, dedicated, big-hearted person who took on the massive responsibility of running the business in the first place.

WHAT DOES SELF CARE LOOK LIKE?



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acumencs.com
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winonacounseling.com
507.452.5033

WELLNESS RESOURCES

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Telemedicine & in-person behavioral health services
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507.454.4341

LIVE WELL WINONA

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livewellwinona.org
507.474.9825

WINONA COUNSELING CLINIC INC.

Mental health, marriage counseling, & substance abuse services
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507.454.3900

SUBSTANCE ABUSE & MENTAL HEALTH NATION HOTLINE

Free, confidential treatment referral & info services for individuals & families.
hhs.gov | 1.800.662.4357

RESOURCES FOR STARTING A BUSINESS

- ▶ **1 CITY OF WINONA COMMUNITY DEVELOPMENT**
cityofwinona.com | 507.457.8250
- ▶ **2 DEPARTMENT OF EMPLOYMENT & ECONOMIC DEVELOPMENT**
mn.gov/deed/ | 651.259.7114
inwisconsin.com | 855.469.4249
Complete guide to starting, managing, and financing a business. This website also includes all regulations for operating a business in each state.
- ▶ **3 PORT AUTHORITY OF WINONA**
portofwinona.com | 507.457.8250
Can assist businesses through a number of activities including selling, leasing & improving property, providing matching loan funds for businesses through the Port Authority Revolving Loan Fund, issuing bonds, establishing TIF, Abatement, or other development districts and tools, and assistance in applying for financing through federal, state, and local programs.
- ▶ **4 SCORE**
score.org | 800.634.0245
Free and confidential small business advice for entrepreneurs from working and retired executives and business owners. SCORE also provides tools, resources, and relevant work shops to help you succeed.
- ▶ **5 SMALL BUSINESS DEVELOPMENT CENTER (SBDC)**
Winona, MN: rochestersbdc.com | 507.459.3060
La Crosse, WI: uwlax.edu/sbdc/ | 608.785.8782
SBDC offers free confidential consulting to small businesses. They help entrepreneurs understand and overcome the challenges in starting a business. SBDC has many worksheets to help entrepreneurs along in the start up process.
- ▶ **6 UNITED STATES SMALL BUSINESS ADMINISTRATION (SBA)**
sba.gov/ | 612.370.2324
The SBA is funded by the United States Government to assist small businesses with starting and managing a business, loans and grants, contracting, and counseling and training.
- ▶ **7 WINONA AREA CHAMBER OF COMMERCE**
winonachamber.com | 507.452.2272
The Winona Chamber can assist start-up businesses and business expansion in a number of ways including site selection, resources available to small businesses, training, and referral services.
- ▶ **8 WINONA COUNTY EDA**
co.winona.mn.us | 507.457.6535
The Winona County Economic Development Authority works to build a strong, diversified and sustainable economy. The EDA emphasizes innovative strategies to assist entrepreneurs, businesses, agriculture, and rural communities.

REGULATIONS FOR STARTING A BUSINESS

▶ 1 BUSINESS NAME REGISTRATION

It is important to register your business under an available business name.

In MN to secure/determine your business name visit sos.state.mn.us/, click the “quick links” drop down menu in the top right corner of the screen and click “Business Look-Up,” then type in your desired business name. Or call 877.551.6767.

In WI go to wisconsin.gov/state/core/business_forms.html and click on your business structure to find the proper forms to fill out.

▶ 2 COMMUNITY BUILDING REQUIREMENTS

Before remodeling or acquiring property understand the restrictions. Contact the appropriate Community Development Office or State Office to ensure your business meets the requirements for Planning (*Zoning and Subdivisions*), Inspections (*Building Permits, Rental Licenses*), and other requirements. **Winona, MN:** 507.457.8250 | **WI:** 800.940.7232 (*Business Answer Line*)

▶ 3 HIRING EMPLOYEES

▶ EMPLOYER IDENTIFICATION NUMBER

File for an employer identification number also known as a federal tax identification number. irs.gov/businesses/small/article | 800.829.4933

▶ TAXPAYER IDENTIFICATION NUMBER

MN: revenue.state.mn.us | 651.282.5225 | **WI:** revenue.wi.gov/ | 608.266.2776

▶ WORKER'S COMPENSATION INSURANCE

Worker's compensation is protection mandated by state law for a worker and his or her dependents against injury and death occurring in the course of employment. Obtain worker's compensation through your insurance provider or by visiting a state's Department of Labor & Industry website.

MN: dli.mn.gov | 651.284.5005 | **WI:** dwd.state.wi.us/ | 608.266.1340

▶ UNEMPLOYMENT INSURANCE

Obtain an unemployment compensation identification number by visiting:

MN: uimn.org/ | 800.657.3858 | **WI:** dwd.wisconsin.gov/ui/ | 800.822.5246

▶ STATE MINIMUM-WAGE LAWS

Visit the Department of Labor website to learn more.

MN: dli.mn.gov/LS/MinWage.asp | **WI:** 1.usa.gov/fPR7Ta

▶ 4 LICENSURE

Determine if your business needs a license and ensure it is the proper license.

MN: license.mn.gov/ | **WI:** wi.gov and click on Business Wizard.

Department of Safety & Professional Services 877.617.1565 | dsps.wi.gov

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Wipfli CPAs & Consultants

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Lamar Advertising

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MCC, Inc.

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Altra Federal Credit Union

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seversonandassociates.com

Staff Training Options

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winona.edu/adult-learners

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manpower.com

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advisorsq.com

American Family Insurance Steve Young

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Farmers Insurance - Dave Jensen Agency

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Bluff City Properties

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Winona, MN 55987
(507) 454-4444
bluffcityproperties.com

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Coldwell Banker River Valley Realtors

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Island City Properties

Shawn Beier
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islandcityliving.com

Keller Williams Premier Realty

Zach Duckworth
752 East Sarnia
Winona, MN 55987
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kwwinona.com

Real Estate & Commercial Space Continued

Pringle Properties

Dave Pringle
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(507) 458-8396
rentfrompringle@gmail.com
rentapartmentswinona.com

Sunstone Management

Tom Hoseck
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WKM Properties

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(507) 474-1053
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jojohnson@hbc.com
wkmproperties.com

Business Services- Internet & IT Solutions

Charter Communications

Amanda Duerr
16900 Cedar Ave S
Rosemount, MN 55068
(866) 874-2389
amanda.duerr@charter.com
spectrum.com

HBC, Inc.

David Adcock
58 Johnson Street
Winona, MN 55987
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Itechra, Inc.

Ben Adank
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Winona, MN 55987
(507) 454-2475
Fax#: (507) 454-2491
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VCS Technologies

Mark Krinke
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Winona, MN 55987
(507) 858-4371
mark@vcstech.biz
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Business Services - Misc.

Digicom, Inc.

Russ Neitzke
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Winona, MN 55987-7291
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Fax#: (507) 452-2665
webcontact@digicominc.com
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EO Johnson Business Technologies

James Reed
3310 S. Kinney Coulee Road
Onalaska, WI 54650
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eojohnson.com

Payroll Vault

Kathy Rollinger
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(507) 335-2625
Fax#: (507) 335-2626
kathy.rollinger@payrollvault.com
payrollvault.com/173

Schmidt-Goodman Office Products, Inc.

Carilee Sutton
1920 North Broadway
Rochester, MN 55906
(507) 282-3870
Fax#: (507) 282-7355
schmidtgoodman.com

Tri-State Business Machines, Inc.

Steve Aeverbeck
3310 Highway 157
La Crosse, WI 54602
(608) 781-2100
Fax#: (608) 781-2230
steve.a@tsbm.com
tsbm.com



IN BUSINESS FOR BUSINESS

WINONA AREA CHAMBER OF COMMERCE INFO

When you join the Winona Area Chamber of Commerce, you elevate your personal efforts to success! Let us help you multiply your success and give you endurance to serve and reach more customers.

To learn more about membership with the Winona Chamber head to winonachamber.com, email us at info@winonachamber.com, or call 507.452.2272.

CONNECTED - \$473

- Registered Business with Chamber - receive priority referrals
- Network Nites - New leads to grow your business
- Business Advocacy on local, state and national policy issues
- Access to electronic communications from the Chamber
- Chamber Membership Directory/Buyer's Guide - 1 category
- Chamber Member Decal- signifies strong community partner
- Access to professional Chamber staff & facilities
- Chamber Ambassador presentation
- Redeem issued Chamber Bucks certificates
- Hot Deals/Special Offers via Chamber website
- Leadership through committee/task force involvement
- Basic online Member Directory listing

INVESTMENT: \$473
VALUE: \$1,435
SAVINGS: \$962

ASSOCIATE - \$737

- Chamber Membership Directory Listing - 3 categories
- Business Training Workshops - 1 per year - members choice
- Business Training Programs - 1 per year - members choice
- Place an unlimited number of Job Postings on the Chamber website
- Multiples business location benefit (up to 3 total locations)
- Enhanced online Directory listing + max 3 categories
- PR Package - 1 mailing list on labels, Biz Bites unlimited
- Chamber Conference/training room use - 2 per year

INVESTMENT: \$737
VALUE: \$2,980
SAVINGS: \$2,243

*RECOMMENDED FOR
20+ EMPLOYEES*

INVESTOR - \$1,035

- Business Training Workshops - 1 person per workshop (4/year)
- Business Training Programs - 1 person per program (4/year)
- Multiple location benefit (4 with same business name)
- Chamber conference/training room use - 4 per year
- Policy Package: (Legislative Alerts, Legislative Issues Update Meetings during Session)

INVESTMENT: \$1,035
VALUE: \$3,565
SAVINGS: \$2,530

*RECOMMENDED FOR
40+ EMPLOYEES*

PARTNER - \$2,440

- Chamber Conference/training room use - 6 per year
- 4 inserts Member to Member in Chamber E-News
- \$150 flex dollars for tickets of your choice
- Manufacturers/Technology Week Lunch - 2 tickets
- Career Expo for High School Students exhibit table
- Certificate of Origin service - unlimited
- Get out the Vote - Free promotional materials to engage employees

INVESTMENT: \$2,440
VALUE: \$4,800
SAVINGS: \$2,360

*RECOMMENDED FOR
60+ EMPLOYEES*

EXECUTIVE - \$4,562

- Business Training Workshops - 2 per workshop (4/year)
- Business Training Programs - 2 per program (4/year)
- Company Sponsor Package - see staff for details
- Multiple location benefit (5 or more locations)
- Conference Room - unlimited based on availability
- 8 Member to Member inserts in E-News
- Eggs & Issues/Power Lunch - 1 per event
- Chamber Advantage Quarterly Mailer - 1 free
- Public Policy advocacy sponsor
- Annual Meeting and Manufacturer's & Technology Luncheon - 4 tickets to each event

INVESTMENT: \$4,562
VALUE: \$7,885
SAVINGS: \$3,323

PREMIER - \$6,790

- 12 Member to Member inserts in E-News
- Friend of Main Street
- 1 Young Professional
- Eggs & Issues/Power Lunch - 2 per event
- Leadership Winona - 2 enrollments
- Corporate Tables w. recognition (upgrade) - Annual Meeting and Manufacturer & Technology Luncheon
- Website Sponsor banner ad
- Start a Business Resource Guide ad - 1/4 page
- Chamber Advantage Quarterly Mailer - 2 included
- 2 Chamber membership contact lists
- Corporate Sponsor/Hole Sponsorship - Chamber Golf Classic

INVESTMENT: \$6,592
VALUE: \$11,125
SAVINGS: \$4,523

VISIONARY - \$8,912

- 18 Member to Member inserts in E-News
- 2 Young Professionals
- Golf Classic team of 4 all inclusive
- Session Priority Event - 1 ticket
- An exclusive Network Nite host location
- Start a Business Resource Guide ad - 1/2 page
- Chamber Advantage Quarterly Mailer - 4 included

INVESTMENT: \$8,912
VALUE: \$15,575
SAVINGS: \$6,663



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