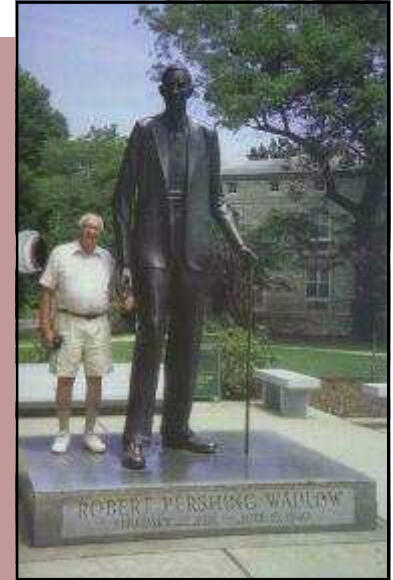


# Guide to Starting a New Business



## Step by Step

- Step 1: Writing a Business Plan
- Step 2: Get Business Assistance and Training
- Step 3: Choose a Business Location
- Step 4: Finance Your Business
- Step 5: Determine the Legal Structure
- Step 6: Register a Business Name
- Step 7: Get a Tax Identification Number
- Step 8: Obtain Business Licenses and Permits
- Step 9: Understand Employer Responsibilities
- Step 10: Useful Links



**A comprehensive informational packet to aid entrepreneurs looking to start a business in Alton, Illinois**

# Steps 1 & 2

We hope the following guide will assist you as you get your new business up and running. Be advised that the following steps may take several months; please plan accordingly. Please direct any questions to the following individuals:

Cindy Roth (City Treasurer) 618-463-3540

Sara McGibany (Alton Main Street / Alton Marketplace) 618-463-1016

SCORE 618-467-2280

## Step 1: Writing a Business Plan

Use these tools and resources to create a business plan.

This written guide will help you map out how you will start and run your business successfully.

- Guide to Starting a Business in Illinois – [http://business.illinois.gov/step\\_by\\_step\\_guides.cfm](http://business.illinois.gov/step_by_step_guides.cfm)
- SCORE of Southwestern Illinois – <http://www2.lc.edu/score/swis.htm>
- Small Business Development Center-Southern Illinois University Edwardsville – <http://www.siu.edu/business/sbdc>
- University of Illinois Extension – <http://web.extension.illinois.edu/mms/>

## Step 2: Get Business Assistance and Training

There are several entities that can assist with business assistance and training.

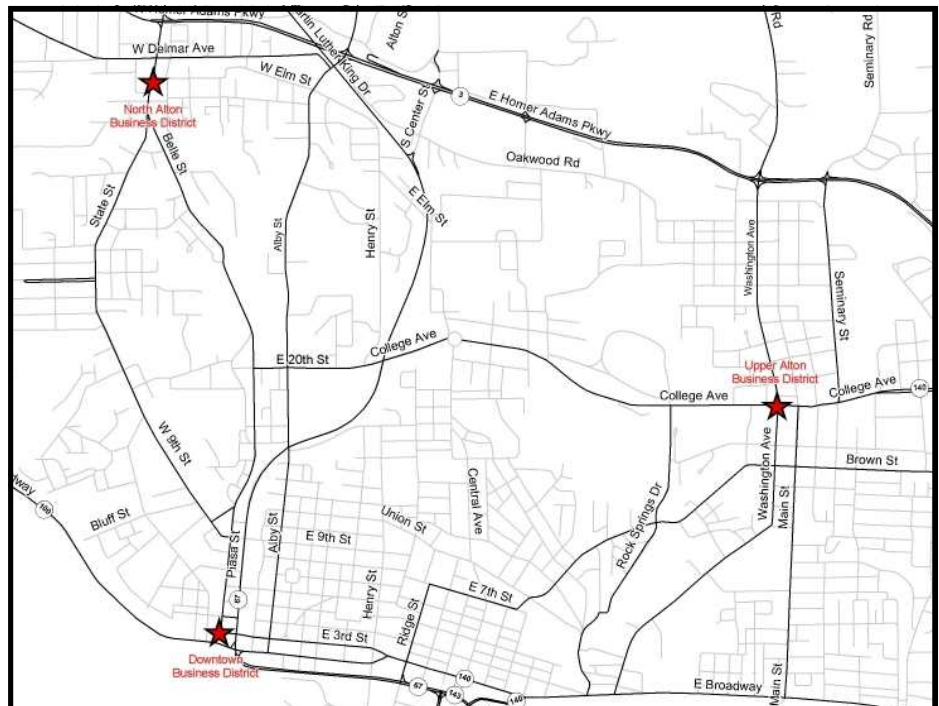
- Lewis and Clark Community College – <http://www.lc.edu>
- Southern Illinois University at Edwardsville – <http://www.siu.edu>
- Madison County Employment and Training – <http://www.mcetd.org>
- Madison/Bond Workforce Investment Board – <http://www.madisonbondwib.org>
- Local Banks and Financial Institutions – <http://www.riverbender.com/directory/search.cfm?category=Banking%20%26%20Finance>

Alton has three traditional business districts in addition to the beltline, which are indicated on the map to the right.

Each of the districts has its own supporting organization. **Alton Main Street** serves downtown, the **North Alton Godfrey Business Council** serves North Alton, and the **Upper Alton Association** serves Upper Alton.

The **Riverbend Growth Association** is the Chamber of Commerce for 12 communities in the Riverbend region.

Contact these groups for networking and promotional opportunities. Links to each organization's website can be found on page 6.



# Step 3

## **Step 3: Choose a Business Location**

- The City of Alton uses the North American Industrial Classification System (NAICS) as the basis for its zoning laws. Some uses are permitted by right in the district and some require approval from the City Council. Some businesses also require certain amounts of water or electricity for operation.
- The building selected for the business must be inspected by the City's Building and Zoning Department. In addition to other criteria, please be aware of the following information that will be examined during the inspection:
  1. Have one 2A-10BC fire extinguisher within 75-foot travel distance on each level of the business, wall mounted with the top between 42 inches and 54 inches from the floor. All extinguishers must be serviced once per year.
  2. All private protection systems need to be inspected by licensed personnel and serviced if needed.
  3. All unnecessary combustibles must be removed from the premises.
  4. All buildings that have an apartment or sleeping arrangements must have smoke detectors.
  5. Electrical circuits must be identified and marked on the electrical panel (individual circuits).
  6. Adequate exits must be established and kept in working order as well as avenues to the exits.
- If a business is located in the Appearance Review District, please contact the Building and Zoning Department regarding signage or changes to the building's exterior. The City offers façade grants to qualifying applications through the Building and Zoning Department.
- Businesses located in a residence must meet the requirements of a "Home Occupation". The business must clearly be a secondary use and it must be operated by a person living in the house with no non-family employees.
- Electrical, plumbing, and building inspections are handled by the Building and Zoning Department.
- For food establishments, a permit will be required through the Madison County Health Department.

**Alton Building and Zoning Department** – <http://www.alton-il.com/content.cfm?page=dev> and <http://www.alton-il.com/content.cfm?page=zoning>

**Zoning and Historic District Maps** – <http://www.alton-il.com/content.cfm?page=maps>

**Alton Ordinances (Including Zoning Laws)** – [http://www.sterlingcodifiers.com/codebook/index.php?book\\_id=461](http://www.sterlingcodifiers.com/codebook/index.php?book_id=461)

**Madison County Health Department** – <http://www.madisonchd.org/>

**LocationOne** – [http://www2.locationone.com/\(S\(3wnnqjmljvsz1izzhq0xbh55\)\)/StateMainPage.aspx?source=handler&type=state&profileid=IL-Alton&appsection=community](http://www2.locationone.com/(S(3wnnqjmljvsz1izzhq0xbh55))/StateMainPage.aspx?source=handler&type=state&profileid=IL-Alton&appsection=community)

**Riverbend Prospector** – <http://www.riverbendprospector.com/>

**Ameren (Electricity)** – <http://www.ameren.com/sites/aiu/Pages/Home.aspx>

**Illinois American Water Company** – <http://www.amwater.com/ilaw/>

**Allied Waste (Trash Service)** – [http://www.republicserviceseasternmosouthernil.com/Pages/Home\\_St.aspx](http://www.republicserviceseasternmosouthernil.com/Pages/Home_St.aspx)

**Charter (Cable, Telephone, and Internet)** – <http://www.chartercom.com>

**AT&T (Cable, Telephone, and Internet)** – <http://www.att.com>

**Local Commercial Realtors** – <http://www.riverbender.com/directory/search.cfm?category=Real%20Estate>

# Steps 4, 5, & 6

## **Step 4: Finance Your Business**

Several funding sources may be available to you when starting your business.

- City of Alton – <http://www.alton-il.com>
- City of Alton Tax Increment Financing (TIF) District Information – <http://www.alton-il.com/content.cfm?page=tif>
- Madison County Community Development – <http://www.co.madison.il.us/CommunityDevelopment/CommunityDevelopment.shtml>
- Madison County Treasurer’s Office - <http://www.madcotreasurer.org/> and <http://www.madcotreasurer.org/MicroLoan.shtml>
- Illinois Department of Commerce and Economic Opportunity – <http://www.commerce.state.il.us/dceo/>
- Southwestern Illinois Development Authority – <http://www.swida.org/>
- Justine Peterson – <http://www.justinepetersen.org/>
- Local Banks and Financial Institutions – <http://www.riverbender.com/directory/search.cfm?category=Banking%20%26%20Finance>

## **Step 5: Determine the Legal Structure of Your Business**

Decide which form of ownership is best for you:

- Sole Proprietorship
- Partnership
- Limited Liability Company (LLC)
- L3C corporation
- S corporation
- Nonprofit or
- Cooperative

Please consult an attorney and an accountant to determine which form of ownership best suits your needs.

## **Step 6: Register a Business Name (“Doing Business As”)**

If the business name is different than the owner’s name, you will need to apply for an Assumed Name Certificate through the Madison County Clerk’s Office. There are fees involved which vary depending on the business. Please visit <http://www.madisonvotes.com/assumed-business-name.shtml> to start this process.



# Steps 7 & 8

## **Step 7: Get a Tax Identification Number**

- An application for a Federal Tax Identification Number (TIN) is available online. Please visit:  
<http://www.irs.gov/businesses/small/international/article/0,,id=96696,00.html>
- Applying for an Illinois Business Tax Identification Number will take 6-8 weeks, if handled through the mail. Please visit <http://www.revenue.state.il.us/Businesses/register.htm> to register online.

Please be advised that the sales tax rate in Alton is higher at Alton Square Mall compared to the rest of the City.

## **Step 8: Obtain Business Licenses and Permits**

Depending on the nature of the business, various federal and state licenses and permits may be required. Please consult an attorney regarding specific federal and state regulations.

Please make sure that any zoning or building issue is resolved by this point. All zoning and building issues must be resolved prior to opening.

For the City of Alton, prospective businesses must apply for a business license through the City Treasurer's Office at City Hall (101 E Third Street). Opening a business before obtaining a business license is a violation of the Alton City Code. In addition to the requirements in Step 3, prospective businesses must complete the business license application, schedule an inspection of the premises where the business will be located, pay the application fee, pass a background check by the Police Department, and not have any outstanding bills with the City of Alton.

For businesses desiring a license to sell beer and other alcoholic beverages, the Mayor's Office is responsible for issuing liquor licenses. In order to get a liquor license, a prospective business must complete the requirements listed in Step 3 and do the following:

1. Get signed consent forms (please contact the Mayor's Office for specifics).
2. Complete the application and have it notarized.
3. Pay the application fee.
4. Pass a background check by the Police Department.
5. Have a driver's license or other photo identification.
6. Complete Step 7 list previously.
7. Have a purchase or lease agreement on the property intended for the business.
8. Articles of Incorporation (if applicable).
9. Pass a Seller/Server Training Course
10. Certificate of Liquor Liability Insurance with the City of Alton listed as Certificate Holder.
11. Complete the emergency contact form.
12. Prospective business applicant must not have any delinquent fines or fees from the City of Alton against them.

Alton City Treasurer's Office – <http://www.alton-il.com/content.cfm?page=businesslic>

Alton Mayor's Office – <http://www.alton-il.com/content.cfm?page=mayor>

Seller/Server Training – <http://www.bassetcertification.org> or [mdnagel@chestnut.org](mailto:mdnagel@chestnut.org)

# Steps 9 & 10

## **Step 9: Understand Employer Responsibilities**

- Please contact an attorney to verify the legal requirements of being an employer.

## **Step 10: Useful Links**

- There are several business associations within the City of Alton:

- Alton Main Street / Alton Marketplace – <http://www.altonmarketplace.com>
- Downtown Alton, Inc. – <http://www.downtownalton.com>
- Upper Alton Business Association – <http://upperalton.com>
- North Alton-Godfrey Business Council –  
[http://godfreyil.org/index.php?option=com\\_content&view=article&id=82&Itemid=150](http://godfreyil.org/index.php?option=com_content&view=article&id=82&Itemid=150)
- The River Bend Growth Association – <http://www.growthassociation.com>

- The Alton Convention and Visitors' Bureau is responsible for tourism :

<http://www.visitalton.com>

- The following are media outlets in the Alton Area:

- The Telegraph – <http://www.thetelegraph.com>
- WBGZ Radio (1570 AM) – <http://www.altondailynews.com>
- Riverbender.com – <http://www.riverbender.com>
- Today's Advantage – <http://todaysadvantage.com/riverbendreader/index.html>

***For personalized assistance, please contact the Alton Main Street office:  
618-463-1016 or [info@altonmarketplace.com](mailto:info@altonmarketplace.com)***

