# DOING BUSINESS IN DOWNTOWN SIOUX CITY, IOWA











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#### DOWNTOWN PARTNERS SIOUX CITY

418 Pierce Street Sioux City, IA 51101 P (712) 252-0014 F (712) 258-8516 DOWNTOWNSIOUXCITY.COM

Dear Future Downtown Sioux City Business:

# Downtown Partners invites you become a part of Sioux City's exciting cultural and entertainment area!

In order to help ensure you have everything you need to get your business or idea up and running, we have created this reference guide on "How to do business in Downtown Sioux City". The guide is designed to take you through the steps from conception to realization and to give you the right contacts and resources to move forward from any stage in your development.

The mission of our organization is to be a facilitator in creating a vibrant, expanding, downtown which is a regional destination to work, live, shop and play. Based on input from area property and business owners, a strategic plan is in place to guide the district's services. A majority of the budget focuses on projects, streetscaping, marketing and promotions to help create a vibrant experience and to develop an environment that will attract more visitors and investment.

Please do not hesitate to call us at 712.252.0014 ... we're here to help. We wish you much success and look forward to working with you!

Ragen Cote
Executive Director



# Checklist: What to do when starting a new business (SBA.gov)

# **Before Start-up**

- Develop a business plan, including cash flow projections
- Choose management advisers an accountant, an attorney, a banker, an insurance agent and <u>SCORE</u> mentor
- Choose an appropriate name for the business
- Using the business plan, establish a relationship with a banker. Possible bank services include:
  - Credit-card merchant account
  - Business checking account
  - Working capital loan
  - o Equipment loan
  - Lock-box services
- Select the legal entity and year-end for the business
- Register the business name with County Recorder if the business is a sole proprietor
- Find a location for the business and verify proper zoning with City
- Negotiate a lease
- Design the layout of the facility
- Prepare all the necessary legal documents as applicable:
  - o Partnership agreements
  - Articles of incorporation and first organizational minutes
  - Bylaws
  - Federal identification number(SS-4)
  - State and local license applications
  - Sales tax identification number
  - Industry-specific license
  - Register the business with the Secretary of State if incorporated or partnership
- Obtain quotes for and then order office furniture and equipment
- Order office supplies
- Order business cards and business stationery
- Order an appropriate sign or indoor signage for the business
- Purchase adequate insurance as applicable:
  - o Health
  - Malpractice
  - Liability
  - o Worker's Compensation
  - Life
  - Fidelity bond
  - o Computer and equipment
  - Umbrella
  - Employee dishonesty

#### Start-Up

- Establish prices for your goods and services
- Promote the business's opening through:
  - Press releases to local and national media
  - Advertising
  - Direct-mail announcement
  - Chamber memberships
  - Promotional items such as pens or hats
  - Other
    - Seek, interview and make offers to job candidates
    - Select and implement a financial record-keeping system
    - Accounts payable
    - Accounts receivable
    - Inventory tracking
    - Order entry

#### **Ongoing Operations**

- Develop personnel policies and procedures
- Prepare quarterly payroll returns and verify timely tax deposits
- Prepare quarterly or monthly financial statements
- Perform year-end tax planning, at least one month before the year-end
- Prepare annual federal, state, and payroll returns
- Develop employee job descriptions
- Review existing insurance coverage at least once a year
- Prepare and maintain personnel files
- Establish answering mechanism for after hours
- Joins industry associations and groups
- Verify listing in yellow pages of area phone directories
- Register trademark

\*This list may not be all-inclusive

Prepared by:

Iowa Small Business Development Center Southeastern SBDC SCC/Center for Business 1-866-722-4692 ext. 5381 or 319-208-5381

www.iowasbdc.org

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# **Start-Up Resources**

There are a number of available programs to assist startups, micro businesses, and underserved or disadvantaged groups. The following resources provide information to help specialized audiences start their own businesses.

- Environmentally-Friendly "Green" Business
- Home-Based Business
- Online Business
- Self Employment
- Minority Owned Business
- Veteran Owned Business
- Woman Owned Business

You can save money when starting or expanding your business by using government surplus. From commercial real estate and cars, to furniture, computers and office equipment, find what you need for your business in one place. Also keep in mind that Business Plan Writing Contests are increasingly becoming a popular way to "win" grant money. Check with Downtown Partners or the City of Sioux City for more information.

#### **Local Resources**

**Downtown Partners Sioux City** 

418 Pierce Street 712.252.0014

Web Site: www.downtownsiouxcity.com

Siouxland Chamber of Commerce

(The Siouxland Initiative)
101 Pierce Street

712.255.7903

Web Site: www.siouxlandchamber.com

City of Sioux City Economic Development

405 6th Street 712.224.5500

Web Site: www.locatesiouxcity.com

Convention & Visitors Bureau

801 4<sup>th</sup> Street 712.279.4800

Web Site: www.visitsiouxcity.org

Sioux City Growth Organization (SCGO)

**Innovation Market** 

Web Site: www.siouxcitygo.com

Small Business Development Center

4647 Stone Ave. Sioux City, IA 51102 712.274.6454

Web Site: www.corporatecollege.biz

Siouxland Economic Development Council

617 Pierce Street, Suite 202

712.279.6430

Web Site: www.siouxlandedc.com

SCORE

320 6th Street, Federal Building, Room

186

712.277.2325

Web Site: www.siouxcity.score.org

Sioux City Public Library 529 Pierce Street

712.255.2933

Website: www.siouxcitylibrary.org

STARTUP SIOUX CITY

Website: www.startupsiouxcity.com

#### **Iowa Resources**

lowa Source Link 515.286.4950

Website: www.cisourcelink.com

Iowa Small Business Resource Office 800,532,1216

Venture Network of Iowa (VNI) 515.242.4740

Iowa Procurement Outreach Center 515.242.4888

Iowa Economic Development Authority

200 East Grand Avenue Des Moines, IA 50309 515.725.3000 Web Site:

www.iowaeconomicdevelopment.com

Iowa Secretary of State

Hoover Building, Des Moines, IA 50309

515.281.5204

Web Site: www.sos.state.ia.us

Iowa Dept. of Revenue & Finance

Hoover Building, Des Moines, IA 50309

800.367.3388

Web Site: www.iowa.gov/tax

Iowa Dept. of Natural Resources

Wallace Building, Des Moines, IA 50309

515.281.5145

Web Site: www.iowadnr.gov

Iowa Dept. of Inspections & Appeals

Lucas States Office Building Des Moines, IA 50309

515.271.7250

Web Site: www.iowa.gov

Iowa Workforce Development

1000 East Grand Avenue Des Moines, IA 50309

515.281.5387 / 800.562.4692 Web Site: www.iowaworkforce.org **Small Business Administration** 

215 4<sup>th</sup> Avenue SE., Suite 200 Cedar Rapids. IA 52401-1806

319.362.6405

Web Site: www.sba.org

#### **Federal Resources**

Small Business Administration (SBA)

409 3rd St, SW

Washington DC, 20416

800.827.5722

Web Site: www.sba.gov

**US Federal Statistics** 

1275 First Street, NE Washington DC, 20417

800.333.4636

Web Site: www.usa.gov

**US Business Advisor** 

1275 First Street, NE Washington DC, 20417

800.333.4636

Web Site: www.business.usa.gov

**US Census** 

4600 Silver Hill Road Washington DC, 20233

800.923.8282

Web Site: www.census.gov

Internal Revenue Service

3539 Southern Hills Drive Sioux City, IA 51106

3100X City, IA 3110

712.274.8019

Web Site: www.irs.gov

# City of Sioux City Community Development

City of Sioux City Community Development Department 405 6<sup>th</sup> Street (City Hall) (712) 279-6274

Department offices include the Housing Assistance Center located on the first floor, Inspection and Permit Services, Planning and Neighborhood Services, and Real Estate are all located on the third floor. Office hours for the department are 8:00 a.m. through 4:30 p.m. Monday through Friday.

www.sioux-city.org/community-development

The Community Development Department includes the Permit Center, Planning Division, Inspections Services Division, Housing Assistance Center, Neighborhood Services, Real Estate, and Community Development Administration.

Services include the provision of one-stop permitting processes, zoning information, variances and rights-of-way vacations, inspection of residential and commercial construction, code enforcement, long range land use and transportation planning, purchase and sale of real estate, housing rehabilitation and production assistance, revitalization of older neighborhoods and provision of rental housing assistance and home ownership assistance.

Mission: to encourage, guide and assist in the positive growth and development of the community and provide safe decent and sanitary housing for its residents.

#### Contact List:

Assistant City Manager	712-279-6206
Community Development Operations Manager	712-279-6343
Inspection Services Supervisor	712-224-5154
Neighborhood Services Supervisor	712-224-5136
Senior City Planner	712-279-6346
City Planner	712-279-6341
Zoning Enforcement Officer	712-279-6226
Real Estate Officer	712-279-6971
Nour Estate Officer	1122130311

#### **Licenses and Permits**

The City Clerk's Office is the first stop to understanding what City permits and licenses are needed for your type of business. Below are the licenses and permit applications available through the City Clerk's Office. If you have questions regarding license or permit applications, call 712-224-7387 or you can find this list and other resources at <a href="https://www.sioux-city.org">www.sioux-city.org</a>.

- Adult Entertainer Permit Application
- Adult Oriented Business License Application
- Ambulance License Application
- Body Piercing Artist Permit Application
- Body Piercing Business License Application
- Ecarnival, Circus, Exhibition or Show License Application
- Lacigarette/Tobacco Permit Application (Iowa Retail)
- Excess Animal Permit Application and Information
- Horse-Drawn Carriage License Application
- Pawnbroker's License Application
- Salvage Operator's License Application
- Laxi Driver's Permit Application
- Theatre License Application
- Lansient Merchant License Application
- ETransient Merchant License Application Produce Only

The City of Sioux City does not require you to have a city business license, however, please check with the State of lowa and their licensing procedures through the U.S. Small Business Administration website at <a href="https://www.sba.gov">www.sba.gov</a>. This takes you through a six step process that includes:

- Step 1: Tax Registration (how to obtain your EIN or Tax ID number)
- Step 2: Business Licenses (how to obtain business and occupational licenses and permits)
- Step 3: Local Permits (Business Licenses / Tax Permits, Building Permit, Health Permit,
  Occupational Permit, Signage Permit, Alarm Permit or any Zoning Permit that may be
  necessary)
- **Step 4: Incorporation Filing** (what to do for a corporation, a non-profit, a limited liability company, a partnership, sole proprietorship)
- Step 5: Doing Business As (DBA) (fictitious name filing, also known as Doing Business As or DBA)
- **Step 6: Employer Requirements** (basic registration requirements for businesses with employees)

#### **Taxes**

# **Property Tax**

Property tax rates for properties located in Woodbury County can be obtained for the Woodbury County Assessor in the Sioux City Assessor's Office, 620 Douglas Street #703, Sioux City.

Contact: Sioux City Assessor's, 712.279.6505

# Federal Identification Number (Federal ID Number), or Employer Identification Number (EIN)

This form is needed if you are legally organized as a partnership, corporation (C, S, or LLC), or Single Member Limited Liability Company, or if your business has employees. *Form* SS4, can be applied for online, faxed, or mailed.

Contact: Internal Revenue Services, www.irs.gov, 1.800.829.1040

#### Sales and Use Tax

This form is needed if your business collects sales tax in the State of Iowa. A *Business Tax Permit*, can be applied for online, faxed, or mailed.

Contact: Iowa Department of Revenue and Finance <a href="https://www.iowa.gov/tax">www.iowa.gov/tax</a>, 1.800.367.3388

#### **lowa Withholding Tax**

This form is needed if your business has employees. A *Business Tax Permit*, can be applied for online, faxed, or mailed.

Contact: Iowa Department of Revenue and Finance www.iowa.gov/tax 1.800.367.3388

# Hotel/Motel Tax

A 7% hotel/motel tax is collected from hotels/motels located in the city limited of Sioux City, lowa. There is a 5% state tax that applies for a totally check out rate of 12%.

Contact: Iowa Department of Revenue and Finance www.iowa.gov/tax 1.800.367.3388

The following taxes may be applicable to your business. Check with the lowa Department of Revenue and Finance.

- Automobile Rental Tax
- Cigarette Tax
- Consumer's Use Tax
- Contractor Registration Fee
- Corporate Income Tax
- Corporation Registration Fee
- Drug Stamp Tax
- Environmental Protection Charge
- Franchise Tax
- Gambling, social and charitable
- Hazardous Waste Fee
- Hotel/Motel Tax
- Household Hazardous Material Fee
- Household Hazardous Waste Fee
- Individual Income Tax
- Individual Income Tax EMS Surtax
- Individual Income Tax School District Surtax
- Inheritance and Estate Tax

- Insurance Premium Tax
- Liquor Tax
- Local Options Sales Tax
- Mobile, Manufactured, and Modular Home Tax
- Motor Fuel Tax
- Motor Vehicle Lease Tax
- Motor Vehicle One-Time Registration Fee
- Ocean Marine Profit Tax
- Property Tax
- Property Tax Credits
- Real Estate Transfer Tax
- Retailer's Use Tax
- School Infrastructure Local Option Tax
- State Sales Tax
- Tobacco Products Tax
- Unemployment Taxes
- Use Tax
- Withholding Tax

#### **Economic Statistics**

#### Sioux City

Total Population: 82,967
Total Housing Units: 33,425
Average Household Size: 2.54
Median Household Income: \$43,158

# **Woodbury County**

Total Population: 102,336 Total Area: 873 sq. mi.

Population density: 117 ppl per sq. mi. Median Household Income: \$44,343

#### Iowa

Total Population: 3,046,355 Total Housing Units: 1,344,080 Average Household Size: 2.57

Median Age: 36.6

#### Market Research Services

#### SBDC Market Research

lowa Small Business Development Centers provide high quality, affordable market research that is applicable to small business. From identifying likely customers and industry trends to analyzing direct competition, SBDC Market Research services can help you get the edge you need to be successful in your industry. Call (712)274.6454 for more information or visit our website at <a href="https://www.corporatecollege.biz">www.corporatecollege.biz</a>

#### Center for Industrial Research and Service (CIRAS)

The Center for Industrial Research and Service (CIRAS) works to enhance the performance of Iowa companies through research, education, and technical assistance. The Iowa State University-based organization develops numerous company assistance programs in areas such as biorenewables, engineering, government procurement, management practices, productivity, and quality systems. Visit <a href="https://www.ciras.iastate.edu">www.ciras.iastate.edu</a> or call (515)294-3420 for more information.

#### Institute for Physical Research and Technology (IPRT)

IPRT has worked on over 2,300 technical assistance and research projects with lowa companies since 1998. Their expertise helps lowa companies solve technical problems; create new products, and increase productivity and quality. IPRT's efforts also lead to the development of new, high-tech companies. For more information, visit <a href="https://www.iprt.iastate.edu">www.iprt.iastate.edu</a> or call (515)294-8902

#### Strategic Marketing Services (SMS)

A division of the University of Northern Iowa's Business and Community Services, SMS provides insight and actionable solutions to meet marketing and business objectives. Strategic Marketing Services offers a full range of qualitative and quantitative marketing research and analysis services to respond to a wide variety of challenges. More information may be obtained at <a href="https://www.sms.uni.edu">www.sms.uni.edu</a>

#### **Business Education Services MyEntre.Net**

Provided by the University of Northern Iowa's Regional Business Center, MyEntre.Net is a community of entrepreneurs and service providers, who grow, learn and share online. Webinars provide members with free, interactive presentations by business experts. Visit <a href="https://www.myentre.net">www.myentre.net</a> and get started!

<sup>\*</sup>www.census.gov

# Iowa Small Business Financial Assistance Programs

Funding programs for small businesses can generally be viewed as coming from the three levels of government; local, state, and federal. The following is a list of lowa Financial Assistance programs; this list is not all-inclusive, and there may be other programs available in different regions and counties in lowa.

#### **Federal**

# SBA 7(A) Guarantee Loan Program

The 7(A) Loan Program is the SBA's primary business loan program. The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the percentage of the outstanding balance guaranteed by SBA. Loans are available for many business purposes such as real estate, expansion, equipment purchases, working capital or inventory. Typically, SBA requires a minimum of a third of the total project costs to be personal investment from the owner. The loans are delivered through the commercial lending institutions at an interest rate not to exceed 2.75% over the prime lending rate. The prospective borrower needs to have approached the bank first for financing before he/she can apply for a SBA loan. Website for more information; <a href="https://www.sba.gov">www.sba.gov</a>

# SBA 504 Loan Program

This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, building and equipment. For more information visit <a href="https://www.sba.gov/services">www.sba.gov/services</a>, then chose "SBA Loans" from the links in the right-hand column. From there, click on "CDC/504 Program."

# **SBA Patriot Express Loan**

The Patriot Express Initiative Pilot Ioan initiative is for veterans and members of the military community wanting to establish or expand a small business. Offered by SBA's network of participating lenders nationwide and features the fastest turnaround time for Ioan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of up to 85 percent of Ioans of \$150,000 or less and up to 75 percent over \$150,000 up to \$500,000. Loans can be used for most business purposes, including start-up, expansion, equipment purchase, working capital, inventory, or business occupied real-estate purchases. For more information visit www.sba.gov.

\*The SBA does not provide any grant programs for small businesses. Financial assistance is given through loan programs only.

#### State of Iowa

#### Disadvantaged Business Enterprise (DBE) Program

The <u>DBE Program</u>, which has been developed under the Equal Employment Opportunity and Affirmative Action (EEO/AA) policies, is administered by the Office of Employee Services. The lowa DOT takes affirmative action to ensure that Disadvantaged business enterprises have the maximum practical opportunity to get lowa DOT contracts for construction, professional and technical service.

# Targeted Jobs Withholding Tax Credit Program

A <u>pilot program</u> providing a withholding tax credit equal to 3% of qualifying wages paid to employees for a ten-year period. The funds can be used for most expenses incurred by a business related to their project.

# The Iowa Small Business Loan Support Program (ISBLSP)

<u>ISBLSP</u> aids lowa entrepreneurs and small businesses in their efforts to access capital for business purposes including startup costs, working capital, business procurement, franchise fees, equipment, inventory, as well as the renovation or tenant improvements of an eligible place of business that is not for passive real estate investment purposes. <u>www.iowaeconomicdevelopment.com</u>.

# Iowa Small Business Financial Assistance Programs (cont.)

#### Iowa Microloan

Micro businesses typically are home-based organizations with one or two employees and have credit needs of less than \$50,000. This program offers small loans and technical assistance grants to help you in your business development. For more information call 515-212-0182 or visit <a href="https://www.iowamicroloan.org">www.iowamicroloan.org</a>.

# **Wellmark Community Ventures Program**

Applicant Company must be an lowa based for-profit company. Typical funding will provide \$10,000 to \$100,000 in convertible debt financing. The loan term is 5 years at a rate of 7% interest. Interest is payable at the end of 5 years. A request may be made to extend the loan for an additional two years. For application or more information visit

www.wellmark.com/AboutWellmark/Community/WellmarkVentureCapital.aspx.

# **Iowa Targeted Small Business Program**

This financial assistance program is available to women, minorities, and disabled individuals who own or are starting a business. This IDED program offers:

- -A low interest loan, up to \$50,000, at an interest rate of 0-5%, to be repaid in monthly installments over a five to seven year period. The first installment can be deferred for three months for a start-up business and one month for an existing business.
- -Loan guarantees up to \$50,000. Loan guarantees can cover up to 80% of a loan obtained from a bank or other conventional lender. The interest rate is at the discretion of the lender.
- -In limited cases, an equity grant, to be used to leverage other financing, SBA or conventional, in amounts up to \$50,000.

To apply for financing, the business has to be certified as a Targeted Small Business first through the lowa Department of Inspections and Appeals, <a href="www.state.ia.us/government/dia/index.html">www.state.ia.us/government/dia/index.html</a>. The second step is to complete TSB application, found at the IDED website, <a href="www.iowaeconomicdevelopment.com">www.iowaeconomicdevelopment.com</a>.

#### Iowa Self-Employment (ISE)

This program allows qualified individuals with disabilities to establish, acquire, or expand a small business by providing technical and financial assistance. Technical Assistance funds of up to \$10,000 may be used to pay for any specific business-related consulting service, such as developing a feasibility study or business plan, or accounting and legal services. Financial Assistance funds of up to \$10,000 may be used to purchase equipment, supplies, rent or other start-up, expansion or acquisitions costs identified in an approved business plan. Expenditures for equipment or working capital needed to start, expand, or acquire a business by providing a dollar-for-dollar match of the financial assistance requested. To be eligible for the program, applicants must be active clients of the lowa Department of Education, lowa Vocational Rehabilitation Services, or the lowa Department for the Blind. To learn more, 515-281-4211 or visit <a href="http://www.ivrs.iowa.gov/lowaSelfEmploymentProgram/SelfEmploymentOverview0711.htm">http://www.ivrs.iowa.gov/lowaSelfEmploymentProgram/SelfEmploymentOverview0711.htm</a>.

# **Enterprise Zone Program**

The Enterprise Zone program provides a number of benefits designed to spur development in economically-depressed areas of the city. Eligible projects must create at least 10 new qualifying jobs and at least \$500,000 in new qualifying capital investment. The benefits include a 10% investment tax credit, a refund of all sales tax paid during construction, and a doubling of the State's research and development tax credit.

#### **Demonstration Fund**

Provides grants and loans to accelerate commercialization of products by companies in three targeted industry clusters – Bioscience, Advanced Manufacturing, and Information technology. The purpose of the fund is to encourage commercialization of innovation thereby fostering competitive, profitable companies that create high paying jobs and wealth in lowa. Funding is approved by the IDED Board of Directors. Go to <a href="https://www.iowaeconomicdevelopment.com">www.iowaeconomicdevelopment.com</a> for an application.

# Iowa Small Business Financial Assistance Programs (cont.)

# **Community Economic Betterment Account**

This program is structured to provide financial assistance to businesses and industries that require such assistance in order to create new job opportunities. Retail businesses are ineligible for this program. CEBA fund are intended to be only a small piece of the financial package with the majority of the investment coming from private and local public resources. For more information, call IDED at 515-242-4795 or 800-532-1215 or www.iowaeconomicdevelopment.com for an application.

# City of Sioux City

# Tax Increment Financing (TIF)

The City can provide a full or partial rebate of property taxes for qualifying projects in TIF districts. Rebates are an alternative use of TIF for developers that create new taxable value but who don't require significant public improvements. Rebate awards are subject to City Council approval of development and minimum assessment agreements.

# **Low-Interest Loan Program**

A portion of the City's 1% local option sales tax is committed to economic development programs. The City uses these funds to provide direct loans to businesses based on job creation or gap financing needs for the project. Loans are typically at 4% for a term of 5 years and up to \$1,000 per job created and/or retained.

# **Special Assessment Program**

Through its power to assess property taxes, the City can provide assistance to developers and businesses to construct public improvements such as streets and utilities. The City can complete the improvements and finance the improvements through a loan which will be repaid by a special assessment on the property taxes associated with the development.

# **Property Tax Abatement**

The city may abate the property taxes on new developments for a period of years. In Urban Revitalization Zones, the program has spurred the growth of new housing developments and renovations of existing homes. In other cases, the State of Iowa has granted the City the authority to abate property taxes for new industrial developments.

#### **Property Tax Rebate**

In TIF districts, an alternative to up front financial awards traditionally associated with TIF, the City can provide a rebate of property taxes. The developer will pay the taxes and receive an immediate rebate from the City. Developers find this tool especially beneficial over the traditional upfront award because the entire amount of the property taxes is rebated. In upfront situations where the City must finance the cost, the cost of financing (usually 30%) is subtracted from the amount of the award.

# **Enterprise Zones**

The Enterprise Zone Commission reviews applications from qualified businesses and housing developers located within or requesting to locate within a significant enterprise zone to receive incentives or assistance consistent with the terms and provisions of the specified chapters of the <u>lowa Code</u>.

#### Iowa Small Business Financial Assistance Programs (cont.)

#### Banks, Grants and Private Foundations

**Banks:** Banks lend commercially, (in-house), or they use a guaranteed loan program such as SBA 7(A). Before approaching the bank, be prepared by completing a business plan and financial projections. Approach your bank FIRST; they know you and you have an established history with them.

**Grants:** Grants can be found from three main sources:

- 1. Federal or State Government
- 2. Private Foundations
- 3. Business Plan Writing Contests

The Federal Government has a web-site that lists <u>all</u> of the grant money available for education, housing, health care, child care, non-profit businesses, and some, but very few, for-profit businesses. The website <u>www.grants.gov</u>, lists all federal grant programs, how to apply allocation deadlines, and eligibility requirements. DO NOT BUY GRANT INFO ON THE WEB!

Most publications of "free money" are outdated as soon as they are published. Why? Grants are available for a limited time period; they are not on-going.

Private Foundations may either be publicly held companies, such as Dell, Microsoft, General Mills, privately held businesses, or individuals. The best place to find out if a company has a foundation, is to look up the company on the internet, (most large corporations have a web-site) and look under their foundation tab on their web-site. Most foundations give to non-profit organizations, very few give to for-profit organizations.

Business Plan Writing Contests are increasingly becoming a popular way to "win" grant money. Check Downtown Partners or the City of Sioux City for more information.

\*These programs are not inclusive—there may be financial assistance available for a particular situation.

For further assistance with any of these programs or to learn how to write a business plan contact Downtown Partners, 712.252.0014; City of Sioux City Economic Development, 712.224.5500.

# Attorneys, Accountants and Financial Institutions

**Attorneys** 

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277-1434 277-1434

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http://corbettanderson.com

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http://www.buckmeierdaane.com http://www.craryhuff.com

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 505 5th Street #702
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Francis Cleary, Attorney at Law 505 5th Street #627 712-255-1977

Garreans Law Firm 505 5th Street 712-224-2911

Goosmann Law Firm 410 5th Street 712-226-4000 http://www.goosmannlaw.com

Heidman Law Firm 1128 4th Street #200 712-255-8838 http://www.heidmanlaw.com

Horneber Law Firm 401 Douglas Street 712-277-2333

Irene Schrunk 600 4th Street #308 712-233-3625

Jack Grubb & Associates 600 4th Street #213 712-258-1135

Jeffrey Mohrhauser 522 4th Street #300 712-277-2373

Jeffrey T Myers 705 Douglas Street #402 712-255-0001 Forker & Parry 705 Douglas Street #300 712-255-0189

Forsyth Law Firm 505 5th Street #240 712-224-2371 http://www.priscillaforsythlaw.com

Furlong & Pierson Law Office 520 Nebraska Street #401 712-258-4565

Gildemeister & Keane 600 4th Street #702 712-277-9257 http://www.edkeanelaw.com

Hamilton Law Firm 1119 4th Street #202 712-293-1440

Hellige Frey & Roe RLLP 505 5th Street Suite #700 712-255-4444

Hutchison Myers Eckert & Vohs 705 Douglas Street #402 712-255-1607

Jack Faith 705 Douglas Street #207 712-258-4228

Jeffery Sar 750 Pierce Street 712-277-1015

Jeffrey Mohrhauser 705 Douglas Street #402 712-252-4089

Jessica Noll 705 Douglas #509 712-258-6555

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Kanter Maver

701 Pierce Street

712-255-5133

Leif Erickson

Ho-Chunk #312

712-234-3040

Michael O'Brien

http://www.leifericksonlawoffice.com/

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705 Douglas Street 712-224-3373

701 Pierce Street #305

712-255-8036

Nymann & Kohl Attorneys at Law

520 Pierce Street #383

712-258-0101

O'Brien Galvin & Moeller

705 Douglas Street #214

712-255-0147

O'Brien, Brien, Attorney

505 5th Street #422

712-224-3388

Paul Lundberg

906 Terra Centre

712-234-3030

Rhinehart Law

505 5th Street #310

712-258-8706

Robert J Rehan, Attorney at Law

700 4th Street #504

712-255-1085

http://www.rawlingsnieland.com

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712-258-0121

http://www.shucklawfirm.com

Michele Lewon

712-277-2006

Kyle Irvin

423 6th Street

712-277-1267

Martha McMinn

705 Douglas Street #204

705 Douglas Street #635

712-255-8050

Munger Reinschmidt & Denne

712-233-3635

Ollson Associates

600 4th Street #333

712-234-3022

http://www.oaconsulting.com

O'Brien Law Office

701 Pierce Street #405

712-255-3005

Patrick Tott

705 Douglas Street

712-255-5873

Rawlings Nieland Killinger Ellwanger

522 4th Street #300

712-277-2373

http://www.rawlingsnieland.com

Rich Kallsen

705 Douglas Street

712-252-3365

Roehrich Law Office

705 Douglas Street #402

712-252-4089

Smith & McElwain

505 5th Street #530

712-255-8094

http://www.smith-mcelwain.com

Thomas and Poulson Law Office

705 Douglas Street #509

712-258-6555

Ted Karpuk 507 7th Street 712-224-2930

Tiefenthaler Law Office 501 Pierce Street #210

712-252-5080

Updegraff Law Office 505 5th Street #204 712-252-5700

Wayne G Prichard 505 5th Street #627 712-255-1977

**Timothy Scherel** 507 7th Street 712-224-2932

Vriezelaar Tigges Edgington

613 Pierce Street 712-252-3226

http://www.siouxcitylawyers.net

Willia Law Offices

501 Pierce Street #400

712-277-0686

# Accountants and Financial Institutions

ABC Bookkeeping 507 7th Street 255-7617

Central Bank 522 4th Street #100 712-293-2265

http://www.centralbankfdic.com

First American Bank 800 Gordon Drive 712-255-101

http://www.bankfirstamerican.com

Henjes Conner & Williams PC

P O Box 1528 712-277-3931

http://www.hcwcpa.com

King Reinsch Prosser & Co. LLP

522 4th Street #500 712-258-5550

http://www.krpcpa.com

Great Southern Bank 329 Pierce Street 712-277-0300

http://www.greatsouthernbank.com

Heritage Bank 600 Pierce Street 712-255-5713

http://www.heritageiowa.com

Nichols Rise & Co. LLP 705 Douglas Street #502

Security National Bank 601 Pierce Street

http://www.snbonline.com

712-252-4309

Pioneer Bank 701 Pierce Street 712-244-2511

http://www.pioneerbanks.com

Siouxland Investment Group

302 Jones Street 712-224-2914

http://www.swsfinancial.com/

Stifel Nicolaus 700 4th Street 712-252-6920

712-277-6500

http://www.stifel.com

US Bank 501 Pierce Street 712-277-1500

http://www.usbank.com

Wells Fargo Bank 600 4th Street 712-252-4141

http://www.wellsfargo.com

# Promoting your business!

There are some great resources out there to help you get the word out about you and your business! The right networking community can help in many ways, so be sure to contact any of the following companies should you need assistance.

#### Chatterkick

306 Virginia Street Sioux City, IA 51101 712-253-9445

Website: www.chatterkick.com

#### **JDGordon Creative Labs**

312 Court Street Sioux City, IA 51101 712-255-5882

Website: www.jdgcreativelabs.com

#### **Media Concepts**

520 Nebraska Street, Suite 204 Sioux City, IA 51101 712-258-4598

Website: <a href="https://www.mcadagency.com">www.mcadagency.com</a>

# STARTUP SIOUX CITY

Website: www.startupsiouxcity.com

#### **Team Creative Fire**

705 Douglas, Suite 457 Sioux City, IA 51101 712-898-8121

Website: www.teamcreativefire.com

Other ways to help the community get to know you is by forming a press release about your upcoming promotion or product and contacting the local television, radio stations, publications and utilizing social media venues and websites. A few to consider are:

#### **Television**

- KTIV Around Siouxland and/or Live at 5
- KCAU Good Morning Sioux City
- KPTH/Fox 44 Siouxland News at Sunrise

#### Radio

- Powell Broadcasting (KOOL 99.5, 1360 KSCJ, Q102, Y Country, KLEM, KSUX and talk show appearances available, ex: Around Siouxland)
- ClearChannel (KG95, KISS-FM, Z98 and talk show appearances available, ex: Spotlight on Siouxland)

# Print

Sioux City Journal/Weekender

# Social Media/Web

 FaceBook/Twitter: "LIKE" or "FOLLOW" Connect Siouxland, Downtown Partners, The City of Sioux City, Tyson Events Center, Siouxland Chamber of Commerce and all of the companies mentioned above and search for others in your field!

# **Resource and Contact Directory**

**Local Resources** 

**Downtown Partners Sioux City** 

418 Pierce Street 712.252.0014

Web Site: www.downtownsiouxcity.com

Siouxland Chamber of Commerce

(The Siouxland Initiative) 101 Pierce Street

712.255.7903

Web Site: www.siouxlandchamber.com

City of Sioux City Economic Development

405 6th Street 712.224.5500

Web Site: www.locatesiouxcity.com

Chatterkick

306 Virginia Street Sioux City, IA 51101 712-253-9445

Website: www.chatterkick.com

Convention & Visitors Bureau

801 4<sup>th</sup> Street 712.279.4800

Web Site: www.visitsiouxcity.org

JDGordon Creative Labs

312 Court Street Sioux City, IA 51101 712-255-5882

Website: www.jdgcreativelabs.com

Media Concepts

520 Nebraska Street, Suite 204

Sioux City, IA 51101 712-258-4598

Website: www.mcadagency.com

SCORE

320 6th Street, Federal Building, Rm 186

712.277.2325

Web Site: www.siouxcity.score.org

Small Business Development Center

4647 Stone Ave. P.O. Box 5199

712.274.6465

Web Site: www.corporatecollege.biz

Siouxland Economic Development Council

617 Pierce Street, Suite 202

712.279.6430

Web Site: www.siouxlandedc.com

Sioux City Public Library

529 Pierce Street 712.255.2933

Website: www.siouxcitylibrary.org

STARTUP SIOUX CITY

Website: www.startupsiouxcity.com

Team Creative Fire

705 Douglas, Suite 457 Sioux City, IA 51101 712-898-8121

Website: www.teamcreativefire.com

**Iowa Resources** 

Iowa Source Link

515.286.4950

Website: www.cisourcelink.com

Iowa Small Business Resource Office

800.532.1216

Venture Network of Iowa (VNI)

515.242.4740

Iowa Procurement Outreach Center

515.242.4888

Iowa Economic Development Authority

200 East Grand Avenue Des Moines, IA 50309 515.725.3000

Web Site:

www.iowaeconomicdevelopment.com

Iowa Secretary of State

Hoover Building, Des Moines, IA 50309

515.281.5204

Web Site: www.sos.state.ia.us

Iowa Dept. of Revenue & Finance

Hoover Building, Des Moines, IA 50309

800.367.3388

Web Site: www.iowa.gov/tax

Iowa Dept. of Natural Resources

Wallace Building, Des Moines, IA 50309

515.281.5145

Web Site: www.iowadnr.gov

Iowa Dept. of Inspections & Appeals

Lucas States Office Building Des Moines, IA 50309

515.271.7250

Web Site: www.iowa.gov

# **Federal Resources**

Small Business Administration (SBA)

409 3rd St, SW

Washington DC, 20416

800.827.5722

Web Site: www.sba.gov

**US Federal Statistics** 

1275 First Street, NE

Washington DC, 20417

800.333.4636

Web Site: www.usa.gov/index.shtml

**US Business Advisor** 

1275 First Street, NE

Washington DC, 20417

800.333.4636

Web Site: www.business.usa.gov

**US Census** 

4600 Silver Hill Road

Washington DC, 20233

800.923.8282

Web Site: www.census.gov

Internal Revenue Service

3539 Southern Hills Drive

Sioux City, IA 51106

712.274.8019

Web Site: www.irs.gov

Iowa Workforce Development

1000 East Grand Avenue

Des Moines, IA 50309

515.281.5387 / 800.562.4692 Web Site: www.iowaworkforce.org

**Small Business Administration** 

215 4th Avenue SE., Suite 200

Cedar Rapids, IA 52401-1806

319.362.6405

Web Site: www.sba.org