

Small Business Resource Kit



Atlantic Area Chamber of Commerce
102 Chestnut Street
Atlantic, IA 50022
712.243.3017 712.243.4404 fax
877.283.2124 toll-free
www.AtlanticIowa.com



Small Business Resource Kit

Starting a business in Southwest Iowa? Need help?

Use this Small Business Resource Kit to help find the information you need to get started on the right foot.

Cass/Atlantic Development Corporation (CADCO)

712.243.2022

Cass / Atlantic Development Corporation (CADCO) directs economic development initiatives, facilitates community cooperation, and assists organizations in their pursuit of local development efforts to enhance the Cass County quality of life.

cadco@a-m-u.net

www.cassatlanticdevelopment.com

Got a great idea, but have no idea where to start? The SBDC is a great resource to help a business from the ground up!

Iowa Western Community College

Small Business Development Center (SBDC)

2700 College Road

Council Bluffs, Iowa

712.325.3350

spits@iwcc.edu

Serving: Cass, Crawford, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie, and Shelby Counties. The Iowa Western Small Business Development Center provides free and low-cost counseling and training to the areas entrepreneurs. The SBDC counselors work with new business start-ups and expanding businesses. Services Include:

- Business Plans
- Market Research
- Marketing
- Financial Analysis/Cash Flows
- Government Procurement
- Government Regulations Compliance
- General Management & Personnel Issues
- Information Technology
- Forms
- Loan Application assistance
- Smart Start Classes
- Other business related courses

Also available through Iowa Western Community College is the Iowa Entrepreneurial Consortium, which has prepared nearly 900 Iowans to assess a new business idea and learn the skills necessary to launch a business. Aspiring entrepreneurs from across the state have taken the [FastTrac® New Venture™](#) course to develop a feasibility plan and make their dreams a reality. Surveys show nearly 50% of graduates start a new business after participation.

Small business owners also benefit from [FastTrac® Growth Venture™](#) training. Nearly 300 existing Iowa business owners have developed the skills required to improve or expand their business. Surveys show the majority of participants see an increase in sales and profitability within one year.

FastTrac® training provides classroom instruction, exposure to successful entrepreneurs, and networking with others to plan or grow your business venture.

Small Business Resource Kit



Circle West Incubator

109 North Tracy Street
Audubon, Iowa 50025
712.563.2301
dmac1@mchsi.com

Circle West Incubator is a unique not-for-profit corporation operated under the support of local community leaders and Des Moines Area Community College. The organization is designed to create jobs and stimulate economic development in seven West-Central Iowa counties, by locating, encouraging, educating developing, and supporting potential entrepreneurs through the creation of an environment which matches the individual needs of the entrepreneur with the resources and expertise of local professionals, businesses, and community leaders.

Grow Iowa Foundation

206 NE Court Drive
PO Box 177
Greenfield, IA 50849
641.343.7977
info@growiowa.org
www.growiowa.org

The Grow Iowa Foundation provides capital for small business, industrial, manufacturing or affordable housing projects within southwest Iowa. Since 1996, Grow Iowa has invested more than \$5 million into southwest Iowa projects, creating approximately 1,100 jobs and 109 housing units.

Iowa Workforce Development Office

712.243.2351
508 Poplar Street
Atlantic IA 50022
www.iowaworkforce.org

Iowa Business Assistance Team

Department of Economic Development
200 East Grand Avenue
Des Moines IA 50309
515.242.4755
www.iowasmart.com

Iowa Business Assistance Team assists with navigating regulatory and compliance procedures, understanding the ins and outs of business licensing, expanding the recycling industry and identifying material and waste byproduct exchange opportunity and developing a professional, highly skilled, multicultural workforce. They help guide businesses through detailed territory, identify profit opportunities, and steer them in the right direction. It is a cohesive, unique team of government regulatory and business service professionals representing separate but allied programs including: Small Business Air Quality, Immigration Business Assistance Program, Business License Information Center, Brownfield Redevelopment, and Recycle Iowa.

Iowa Business Growth Company

5409 NW 88th Street, Suite 100
Johnston, IA 50131
515.223.4511, 515.223.5017 fax
www.iowabusinessgrowth.com
iabusgrowth@iowabusinessgrowth.com

Provides fixed asset loans for land, buildings, remodeling, new construction, and machinery and equipment. SBA 504 is available for qualified small businesses throughout Iowa and provides up to 90 percent financing for most projects. A low, fixed interest rate, and 10- to 20-year maturity is standard.



Small Business Resource Kit

U.S. Small Business Administration (SBA)

Des Moines District Office
Federal Building, Room 749
210 Walnut Drive
Des Moines IA 50309
515.284.4422
www.sba.gov

SBA offers a loan program designed to help entrepreneurs get into business and stay in business. SBA guarantees loans made by lenders to small businesses. With the program ranging from LowDoc (\$100,000 or less) to 504 (up to \$1 million) SBA can help businesses with their financing needs.

Iowa Department of Economic Development

200 East Grand Avenue
Des Moines, IA 50309
515.242.4819, 515.242.4749 fax
www.iowalifechanging.com

Targeted Small Business Financial Assistance Program (TSB) Designed to create and expand minority and women-owned businesses. The TSB program has two components: a maximum of \$25,000 in direct loans or equity grants, and loan guarantees up to \$40,000.

- Self Employment Loan Program (SELP) Offers low-interest loans to low-income entrepreneurs of new or expanding small businesses. SELP loans can total up to \$10,000 with a five percent simple interest rate.
- Entrepreneurs with Disabilities Program Provides technical and financial assistance to qualified individuals with disabilities who are seeking self-sufficiency by establishing, maintaining, expanding, or acquiring a small business.
- Entrepreneurial Ventures Assistance Program (EVA) Designed to encourage and support the development of entrepreneurial ventures in Iowa, focusing on high growth, technology-based companies. The program provides financing up to \$20,000 to entrepreneurs for early-stage business start-up and expansion activities. Additionally, \$5000 is available for technical assistance.

Small Business Resource Office

Iowa Department of Economic Development
200 East Grand Avenue
Des Moines, IA 50309
515.242.4819, 515.242.4749 fax
www.iowalifechanging.com

Offers assistance with the steps needed in starting or expanding your business. Will assist in identifying financial, managerial and technical resources and can provide customized business start-up packet containing the required regulatory contacts, licenses or permits according to the type of business.

Institute of Social and Economic Development (ISED)

1111 Ninth Street, Suite 260
Des Moines, IA 50314
515.283-0940, 515.283.0348 fax
www.ised.org

Focuses on minorities, women, persons with disabilities and low-income individuals. ISED encourages self-sufficiency through the growth of small business and self-employment opportunities and provides services for any person who wants to start or expand a business employing up to five employees, including the owner(s).

Small Business Resource Kit



EnviroWire - Iowa Waste Reduction Center (IWRC)

1005 Technology Parkway

Cedar Falls, IA 50613

800.422.3109

www.iwrc.org

EnviroWire was created by the Iowa Waste Reduction Center to provide a collection of articles concerning environmental regulations about reduction and pollution prevention recommendations for public use. Articles cover both federal and state environmental laws, explain how they apply to small businesses, and what services are available to assist with implementation through IWRC. New articles are posted monthly concerning various regulations, including air emissions, hazardous waste, and recycling.

Need additional help? Have questions about Atlantic or Cass County?

Contact us!

Atlantic Area Chamber of Commerce

102 Chestnut Street

Atlantic, IA 50022

712.243.3017 712.243.4404 fax 877.283.2124 toll-free

www.AtlanticIowa.com

Susan A. Pitts
IWCC
Entrepreneurial
Center
Director of The
Small Business
Development
Center
712-256-5566
712-325-3350
(direct)
spitts@iwcc.ed

Julie Mierau
IWCC
Entrepreneurial
Center
Director of
Education and
Training
712-325-3309
jmierau@iwcc.edu

Coreen Trost
Administrative
Assistant
712-256-6552
ctrost@iwcc.edu



Iowa Western
Small Business Development Center

Smart Start Workshop

Are you interested in starting your own
business?

The SBDC Smart Start Workshop is a comprehensive one-time Workshop that covers the essentials of starting a small business guiding you to make sound business decisions and improve your competitive edge.

After the Workshop the SBDC offers FREE counseling and mentoring, guiding you as you fulfill your dream of owning your own business.

SMART START WORKSHOPS SCHEDULE—Spring 2008

Fee—\$20.00 per business. Includes one comprehensive start up workbook.

All workshops are held at the IWCC Entrepreneurial Center near the Council Bluffs Airport
21915 Cessna Avenue
Council Bluffs, Iowa
Call 712-256-6552. Pre-registration is required.

| | |
|-------------------------|------------------------|
| Friday, January 18th | 2:00 p.m. to 4:00 p.m. |
| Wednesday, February 6th | 6:00 p.m. to 8:00 p.m. |
| Friday, February 15th | 2:00 p.m. to 4:00 p.m. |
| Wednesday, March 5th | 6:00 p.m. to 8:00 p.m. |
| Thursday, March 20th | 2:00 p.m. to 4:00 p.m. |
| Wednesday, April 2nd | 6:00 p.m. to 8:00 p.m. |
| Friday, April 18th | 2:00 p.m. to 4:00 p.m. |
| Wednesday, May 7th | 6:00 p.m. to 8:00 p.m. |
| Friday, May 16th | 2:00 p.m. to 4:00 p.m. |

Aviation and Entrepreneurial Center
211915 Cessna Avenue
Council Bluffs, Iowa 51503

Classes are also being offered at the IWCC Campus in Atlantic, Iowa
Wednesday, March 12th 12:00—2:00 p.m.
Wednesday, May 14th 12:00—2:00 p.m.