Fayette County Economic Development & Tourism
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Small Business & Community Resource Guide

Fayette County Economic Development & Tourism works to foster and implement tourism and business development and expansion in Fayette County. The Board and Director strive to work with stakeholders, business owners, community residents, downtown organizations, and regional and statewide partners to develop and identify projects and initiatives that strengthen the existing businesses and resources within the County and foster new business and resource development within each community.

Meet the Director
Hanson graduated from Luther College with a Bachelor of Arts degree in 2010 and has worked in the economic development and public service field since 2011. Since her time with the RC&D, Hanson has helped secure over $4.2M in local, state, and federal grants and funds for projects impacting the Northeast Iowa region. Hanson has experience working with locally driven boards to plan and facilitate projects that include development of marketing materials, facilitation of events and fundraisers, and implementation of infrastructure improvement and development projects.

- **Business Planning:** Our office can help connect you with resources and refine your plans to help your business be sustainable and successful.
- **Marketing Strategies:** Work with us to identify marketing strategies for your business. Social media? Print? Videos? Photos? Prioritization is key.
- **Business Partnership Opportunities:** Have you considered partnering with other businesses in the County? Let's identify cross-promotion opportunities.
- **County and Regional Resources:** Fayette County works regularly with counties and organizations throughout Northeast Iowa. Ask us about regional resources.
- **Economic Statistics:** We work to identify the economic impact of business activity and tourism within the County to project changes over time.
- **Consumer and Visitor Preferences:** Have you identified your target market? Let us help you identify what your customers are looking for and how to deliver.
- **New Business Development and Expansion:** Looking to start or expand your business? Our office can help identify available spaces to help you find the perfect location.
- **Financial Incentive Programs:** There are incentive programs available locally, regionally, and statewide. We can help you identify programs that fit your needs.
- **Business Assistance Programs:** Various programs exist to provide assistance beyond our office. We will help put you in touch with those program managers and resources.
- **Business Clusters:** Businesses can benefit from working in tandem on promotions and programs as clusters. We can help coordinate those efforts to take your businesses to a new level.

Starting a Business?

First Steps

Start with the SPEED Test

SP (Strategic Plan) What is the plan? What is the who, what, where, when, why & how for your service or product?
E (Evidence of Equity) Do you have any money, financing or financial backing to move your vision forward?
E (Experience) Do you have any experience taking a business concept from the idea stage into the marketplace?
D (Demand) Do you have any potential customers or buyers interested in your service or product?

Starting a Business in Iowa

Starting a business in Iowa involves several steps, including planning, completing legal requirements, and making major financial decisions. These 10 Steps, courtesy of the Small Business Administration will help you plan, prepare and manage your business. Additional information has been included in each step from Fayette County Economic Development and Tourism.

Step 1: Write a Business Plan

You wouldn't construct a building or a bridge without a plan, and the same holds true for your business. A business plan is essentially a blueprint or road map that provides detailed directions so a business can plan ahead for the future and avoid bumps in the road. The Small Business Development Center based in Dubuque can assist with business planning. Contact Jay Wickham at 563-588-3350 or wickhamja@nicc.edu. LivePlan can also be a helpful tool: www.liveplan.com.

Step 2: Get Business Assistance and Training

Take advantage of the many free resources and services available in Iowa that provide training, business counseling, help with preparing a business plan, securing financing, and expanding or relocating a business. Iowa Source Link is a great resource: https://www.iasourcelink.com/.

Step 3: Choose a Business Location

When starting or expanding a business, determining a location may be one of the most crucial decisions you make, as it requires detailed planning and research. You may also need to be aware of any local city requirements.

Step 4: Finance Your Business

Loans, personal savings, friends and family, are all options for financing a new or expanding business. There are many ways to obtain financial assistance in Iowa that are worth exploring and understanding. Be very cautious of opportunities for free financial assistance. There is no such thing as free grant money for business start-ups or expansions, so if it seems too good to be true! It probably is!

Step 5: Determine the Legal Structure of Your Business

When choosing the type of legal structure for your business, you will need to consider factors such as how you'll pay your taxes and how much personal liability exposure you will risk. Some of your options include sole proprietorship, partnership, Limited Liability Company (LLC), Corporation, S Corporation, Nonprofit or Cooperative. An LLC is best for the potential of expansion into other locations and protects the owner from personal liability.

Sole Proprietorship: Contact your local County Recorder.
LLC: Contact the Secretary of State at sos@sos.iowa.gov or 515-281-5204.

Step 6: Register a Business Name

All businesses in Iowa must register their business name if they don't intend to operate under their legal name. How you register depends on the way you legally structure the business. To be sure the business name you've chosen is not already in use in Iowa, do a name search in the Secretary of State Business Entities Search database.

Sole Proprietorship: Contact your local county recorder to file a 'Register a Trade Name' certificate. You cannot register as a sole proprietor with the Secretary of State.
Corporation, Limited Partnership, Limited Liability Company (LLC), Nonprofit, or Trade or Service Marks: Contact the Iowa Secretary of State.

Step 7: Get a Tax Identification Number

The federal Tax Identification Number for businesses is known as an Employer Identification Number (EIN). It is a unique number used to identify a business, much like a Social Security Number identifies an individual person. In most cases, businesses are required to obtain an EIN. Contact the Iowa Department of Revenue at idr@iowa.gov or 515-281-3114 or visit https://www.irs.gov/businesses/small-businesses-self-employed/employer-id-numbers.

Step 8: Register for State and Local Taxes

In addition to federal tax requirements, businesses will need to pay state and local taxes, which may vary from location to location. Contact the Iowa Department of Revenue at idr@iowa.gov or 515-281-3114.

Step 9: Obtain Business Licenses and Permits & Insurance

To legally run your business, there may be federal and state licenses you need to obtain. Iowa alone has over 440 different types of business licenses. Iowa does not, however, have the option to obtain a general business license.

Contact 800-532-1216 for personalized assistance for license requirements.

Contact your insurance provider for information regarding business insurance.

Step 10: Understand Employer Responsibilities

Visit the Iowa Workforce Development website to determine legal steps required to hire employees in Iowa: https://www.iowaworkforcedevelopment.gov/. Contact Iowa Workforce Development at 515-281-5387.

Regional Organizations and Resources

Below is a list of regional organizations and resources they have to offer to new and expanding small businesses and nonprofit organizations. To get in touch with these organizations, feel free to reach out to the Fayette County Economic Development & Tourism Director.

Organization	Resources
Fayette County Community Foundation	Funding for nonprofit and government projects (not available to for-profit businesses)
NICC Business and Community Solutions	Training for business professionals
Northeast Iowa Business Network	Housing, workforce, childcare, and planning resources
Northeast Iowa Funders Network	Funding for nonprofit regionally significant projects (not available to for-profit businesses)
Northeast Iowa Housing Trust Fund	Funding and assistance for government and low-income individuals for housing improvement and development
Northeast Iowa RC&D	Grant writing, graphic design, facilitation, coordination, economic development, and marketing assistance
Northeast Iowa Tourism Association	Marketing and tourism resources
Oelwein Chamber and Area Development	Oelwein member business promotion and assistance
River Bluffs Scenic Byway	Promotion of byway sites and resources
Small Business Development Center (SBDC)	Business planning and expansion resources
Turkey River Recreational Corridor	Promotion of communities of Elgin, Clermont, & Elkader, grant writing and fundraising for land a water trail expansion
Upper Explorerland Regional Planning Commission	Planning, facilitation, grant writing, and housing development assistance

Funding Programs

U.S. Small Business Administration (SBA)
The U.S. Small Business Administration (SBA) helps small business owners and entrepreneurs by providing counseling, capital, and contracting expertise. Small business loan programs are available for business start-up and expansion.

Funding Program Information: https://www.sba.gov/funding-programs/loans

Upper Explorerland Regional Revolving Loan Fund (RLF)
The purpose of this Regional Revolving Loan Fund (RLF) funded through the Economic Development Administration (EDA) and the Intermediary Relending Program (IRP) funded through the United States Department of Agriculture (USDA) is to provide financing to new and expanding small businesses for which credit is not otherwise available on terms and conditions, which permit completion and/or the successful operation of proposed business activities.

Questions and Application Information: Upper Explorerland Regional Planning Commission, 325 Washington Street, Suite A Decorah, IA 52101, 563.382.6171, Ext. 1214, Diana Johnson, djohnson@uerpc.org

The following communities and organizations have their own revolving loan fund or similar loan program designed to assist existing or new businesses:

- **Allamakee-Clayton REC**
- **City of Elgin**
- **City of Fayette**
- **City of Oelwein**
- **City of West Union**
- **Central Iowa Power Cooperative**
- **East Buchanan Telephone Co-op**
- **East Central Iowa REC**
- **Mi-Energy Cooperative**
- **West Union Together (Chamber)**

Training Programs

NICC New Jobs Training Programs
The Iowa New Jobs Training Program (260E) provides training services to new employees of businesses that are either new, expanding, or relocating from another state to Iowa. The Iowa New Jobs Training Program (260F) helps businesses fund customized training for current or new employees.

Questions and Application Information: Northeast Iowa Community College (NICC) Business and Community Solutions, 680 Main Street, Dubuque, IA 52001, 844.642.2338, Ext. 3130, Amy Green, greena@nicc.edu

NICC Workforce Training & Economic Development Fund
The Workforce Training & Economic Development Fund can be used for general retraining and upskilling of the current workforce or for training developed to build skills capacity for in-demand occupations. Training dollars must be applied for through NICC with a short application and a mandatory cash match of at least 40%.

Questions and Application Information: Northeast Iowa Community College (NICC) Business and Community Solutions, 680 Main Street, Dubuque, IA 52001, 844.642.2338, Ext. 3128, Greg Willging, willgingg@nicc.edu

City Contacts

Arlington
City Clerk: Christy Keppler
Phone: 563-633-2345

Clermont
City Clerk: Litisha Spies
Phone: 563-423-7295

Elgin
City Clerk: Ginger Wander
Phone: 563-426-5998

Fayette
City Administrator: Thomas Uhlenhopp
Phone: 563-425-4316

Hawkeye
City Clerk: Ashlee Oakland
Phone: 563-427-4830

Maynard
City Clerk: Jennifer Sieck
Phone: 563-637-2269

Oelwein
City Administrator: Dylan Mulfinger
Phone: 319-283-4032

St. Lucas
City Clerk: Carrie Davis
Phone: 319-415-8847

Wadena
City Clerk
Phone: 563-774-2875

Waucoma
City Clerk
Phone: 563-380-6528

Westgate
City Clerk
Phone: 563-578-3258

West Union
City Administrator
Phone: 563-422-3908

Community Contacts and Organizations

Clermont Community Club: Club comprised of local members who seek to positively promote the Clermont community and its residents thru events and projects.
Facebook: @ClermontCommunityClub

Cub Scout Pack 53 Clermont, Elgin, Wadena: Scouting is adventure, family, fun, character, leadership and much more. In Scouting, boys and girls start with their best right now selves and grow into their very best future selves.
Facebook: @bsapack53

Elgin Community Betterment Club: An organization that exists to assist with events and projects that benefit the Elgin area.

Facebook: @ECBC52141

Fayette Chamber of Commerce: Dedicated to the growth and support of business, education, and the Fayette community and surrounding area.
Website: www.visitfayetteiowa.com

Maynard Community Club: A club that exists to make Maynard a better place to live by providing various activities throughout the year.
Facebook: Maynard Community Club (Iowa)

Oelwein Chamber and Area Development: A non-profit organization working with recruitment and retention of businesses, retail and industrial connections, community events and programs, memberships and more.
Director: Deb Howard | Phone: 319-283-1105

Oelwein Rotary Club: Rotary is much more than a networking club. Rotarians are committed to making the world a better place, by applying their time, effort and financial resources to local and international service projects.
Facebook: @oelweinrotaryclub

West Union Together: A non-profit affiliated for the purpose of furthering the growth and development of West Union and the surrounding area.
Director: Matthew Marsala | Phone: 563-422-3070

West Union Lions Club: Lions clubs are places where individuals join together to give their valuable time and effort to improve their communities, and the world.
Facebook: West Union, IA Lions Club

Fayette County Economic Development & Tourism

Fayette County Economic Development & Tourism is a 501(c)6 nonprofit organization dedicated to fostering and implementing tourism and business development and expansion in Fayette County in Northeast Iowa.

Our Board of Directors is made up of the **Fayette County Board of Supervisors** 10 partnering cities, 9 financial institutions, 5 utility partners, 1 higher education institution, and multiple organizational partners:

Cities: Arlington, Clermont, Elgin, Fayette, Hawkeye, Maynard, St. Lucas, Oelwein, Wadena, West Union
Financial Institutions: Bank 1st, Bank Iowa, Community Bank of Oelwein, Farmers Savings Bank, Fidelity Bank of Oelwein, Kerndt Brothers Savings Bank, Maynard Savings Bank, Northeast Security Bank, Veridian Credit Union
Utility Partners: Allamakee-Clayton REC, Alliant Energy Corporation, Alpine Communications, Black Hills Corporation, East Central Iowa REC
Higher Education Partners: Upper Iowa University
Organizational Partners: Fayette County ISU Extension & Outreach, Fayette County Conservation, Fayette County Public Health, Northeast Iowa RC&D, Oelwein Chamber and Area Development, River Bluffs Scenic Byway, West Union Chamber/Main Street, North Fayette Valley School District, Starmont School District, West Central School District, Turkey Valley School District, and Oelwein School District.

For information on how to seek assistance and partner with Fayette County Economic Development & Tourism, contact the director today:

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director@visitfayettecountyiowa.com
563.265.5248
www.visitfayettecountyiowa.com

The Fayette County Board of Supervisors procures Mallory Hanson's coordination services through an annual contract with Northeast Iowa RC&D