

# Growing a Business in Linn County, Kansas

## Produced by Linn County Economic Development – (913) 795-2274

### How to Use This Guide

This Business Resource Guide is for you, the small business owner and the potential small business owner. Our goal in publishing this guide is to provide a comprehensive list of places you can go to ask questions, get solutions and gain assistance to aid your business in developing, growing and succeeding.

This directory includes:

**Starting at the Beginning:** This section starts at the very beginning of the entire business process step by step.

**Securing Success:** Once your business is up and running, you'll want to update your plan for success.

**Area Resources:** Our regional area offers a wealth of services supporting businesses of all sizes. This comprehensive list includes local, state and federal assistance programs.

This publication is designed to serve existing and developing businesses in the Linn County area. **Linn County, Kansas disclaims any responsibility for inaccuracies or omissions, which may appear in the publication. The information contained in the document is believed current at the time of publication. However, some of the material will become dated and, at that time, will no longer be accurate.**

The information presented is intended as a guide. You should contact an attorney, certified public accountant, and/or other qualified advisors to verify that the information is appropriate and complete for your circumstances.

## Linn County Economic Development

306 Main, P.O. Box 350

Mound City, KS 66056

Telephone: (913) 795-2274

E-mail: [darnold@linncountyks.com](mailto:darnold@linncountyks.com)

Website: [www.linncountyks.com/economicdevelopment](http://www.linncountyks.com/economicdevelopment)

## Starting at the Beginning

### How Viable Is Your Business?

Before starting any new business, entrepreneurs must weigh any number of factors and should consult with an attorney, CPA/accountant and other business advisor.

### Understand Your Business

You must have a clear understanding of what you plan to sell and the marketplace needs it will fulfill.

### Target Your Market

You must be able to identify your market and its demographic characteristics.

Is there a need for the product or service?

Profile your customers: Who? What? When? How many? What other specific demographic information such as market structure and trends and market size are applicable?

### Know the Competition

You must identify your competition, how they operate and how successful they are. Once you have done this, you need to determine if the market will accept the competition you expect to generate. If no competition exists, you need to determine why.

### Create a Marketing Plan

You need to determine how you will sell your product or service and how much it will cost. Do you expect to hire sales people? Will you be advertising with the local media? What media alternatives serve your market and best suit your needs?

### Sales Estimates

Before you can determine whether a business will be successful or not, you will have to establish a competitive price for your product or service and estimate sales volume.

**Price:** Price should be set at levels comparable with your target market position or with those established by your competitors. If no competition exists, this becomes more subjective and would consist of developing an estimate of what value your customers will place on your product or service.

**Volume:** Estimating sales volume is more difficult than establishing price. Sources of data to help determine your total market size are provided by various governmental and trade associations, but you still have to estimate what volume you will realize from this market. A reasonable range of estimated sales volumes should be developed, and growth from the low end to the high end of this range should be projected. The main factor to consider when making these estimates is to be realistic.

### Start-Up Costs

You need to know, with reasonable precision, what it is going to cost to get your proposed new business up and running. These figures should include:

- Fees for legal and other professional assistance
- Initial occupancy costs, such as lease or purchase of operating space, modifications to

- accommodate your business and payment of utility deposits
- Initial federal, state and local licensing requirements
- Equipment, furniture and vehicles needed to operate your business
- Initial inventory of applicable materials, supplies and resale product
- Recruiting the initial labor force
- Any needed training for you and your new employees
- Working capital needed to fund operations and service debt until the business is self-supporting
- Franchise, if applicable
- Financing, including loan closing costs
- Advertising

### **Operating Costs**

Before potential profitability of your prospective business can be evaluated, all significant operating costs need to be identified and estimated. These will vary widely between industries.

### **Prepare Projections**

All sales, operating and initial cost estimates should be compiled to create a projected income and cash flow statement outlining your businesses' first three years of operation.

### **Selecting a Location**

Once you determine if you will be purchasing or leasing your location, several factors come into play. Negotiating a lease can be a complex issue, and you may want to seek professional advice.

### **Site Selection and Zoning Laws**

You must keep local zoning requirements in mind while selecting your site.

### **Financing The Start-Up**

Once you have determined that your prospective business is viable, your financing alternatives need to be determined and evaluated. Alternatives to consider include:

#### **Debt versus Equity**

The amount of debt financing you will be able to obtain will vary with the degree of risk associated with your proposed business. The higher the risk, the lower the amount of debt financing obtainable. In any case, some portion of the start-up costs will have to be financed with investment capital provided by you and possibly other investors.

#### **Lease versus Purchase Of Equipment**

Leasing is a viable alternative to a purchase any time you need to acquire a rapidly depreciating asset, such as a computer or a vehicle.

### **Operating Entity Selection**

Selection of the appropriate legal form of ownership entity needs careful consideration as it has significant legal and tax implications. Options available include:

## **Sole Proprietorship**

A single individual personally owns all business assets and is personally responsible for all business liabilities.

## **General Partnership**

Two or more individuals own the business and share in the profits and risk. As with sole proprietorship, partners are personally responsible for all partnership liabilities.

## **Limited Partnership**

This ownership entity is similar to the general partnership except that one or more of the partners can become passive investors or limited partners. Limited partners generally limit their risk of loss to the amount of their investment and cannot be active in the management of the business. A limited partnership must have at least one general partner actively managing day-to-day operations. As with general partnerships, general partners in a limited partnership are personally responsible for all partnership liabilities.

## **Corporation**

A corporation is a legal entity that has an existence separate from its shareholder owners. Shareholders can generally limit their liability to their investment in the corporation.

## **Limited Liability Company**

This entity operates as a partnership but offers the liability protection of a corporation.

## **Other Start-Up Considerations**

Before any business can get started, a large number of organizational issues and regulatory requirements need consideration. These include:

### **Business Name**

You will want to choose a name that fits your product or service but does not violate existing trademarks. Consult an attorney who specializes in patents and trademarks or visit the US Government's Patent and Trademark Office at [www.uspto.gov](http://www.uspto.gov).

### **Federal Identification Number**

This must be obtained for most businesses before operations begin.

### **Initial Payroll Tax Filings**

If you will have employees, initial filings with federal, state and sometimes local payroll tax authorities will need to be made before you start paying wages.

### **Sales Tax Registration**

If you sell products or services taxable under state and local sales tax laws, you will need to register with the proper sales tax authorities. Also, registration may be needed if you buy merchandise from out of state that is not taxed by the vendor's state.

### **Federal, State and Local Licensing**

Requirements will vary with each business and its location. If your business will be located in a city contact the appropriate City Hall. If your business will be located outside of a city

contact the County Clerk's Office, (913) 795-2668; for other information contact the Kansas Department of Commerce and Housing, (785) 296-3481.

### **Insurance Coverage**

All insurance risks need to be identified and considered when shopping for coverage. It is important that all needed coverage be obtained before business begins. Types of coverage to consider include: automobile; employee health and life; business interruption for revenue lost due to fire, theft or illness; liability protection for claims of bodily injury, property damage and malpractice; key person, for the death or disability of a key partner; fire and casualty; crime coverage for robbery, burglary and vandalism losses.

### **Patents and Trademarks**

Many times a patent, copyright or trademark is needed for your product. You should contact an attorney specializing in such matters before you begin. For general patent information, call the U.S. Patent & trademark office at (800) 786-9199 or (703) 308-4357, or visit their web site at [www.uspto.gov](http://www.uspto.gov). For trademarks at the state level, contact the Kansas Secretary of State at (785) 296-4564.

### **Personnel Matters**

Many decisions in this area need to be made. These include the quality and number of employees needed, how to go about locating and hiring qualified people, personnel policies to formulate, etc.

### **Accounting System**

Management of a successful business requires having access to timely data feedback that assists in the monitoring and evaluation of its performance. Determining, locating and implementing the accounting system that is right for your business can be a complex process, depending upon the sophistication needed. Professional assistance should be considered in this area.

### **Controls and Procedures**

To provide adequate protection for business assets, a system of internal checks and controls should be developed. Examples of this include not allowing the same person that writes checks to reconcile the monthly bank statements and requiring more than one signature on checks over a predetermined amount.

### **State Line**

As part of a community located near the state line, it would be advisable to contact an attorney or CPA/accountant if you plan on doing business in both Kansas and Missouri.

### **Ownership Requirements**

Every business is subject to a number of tax obligations, permit and license requirements, zoning regulations and other legal requirements of city, county, state and federal governments.

As a future business owner, begin by:

Learning what your obligations will be before you open your business

Securing the proper forms

Applying for the licenses and registration numbers

Identifying all costs - not only for start-up purposes, but also as an on-going expense of doing business

The requirements affecting your business will depend on:

Your actual location

The type of business you decide to open

The legal structure of that business

The number of employees

The estimated revenues

### **Kansas First Stop Clearinghouse**

#### **KANSAS DEPARTMENT OF COMMERCE AND HOUSING**

1000 Southwest Jackson Street, Suite 100 Topeka, KS 66612 Phone: (785) 296-3481 Fax: (785) 296-3490 E-mail: [busdev@ink.org](mailto:busdev@ink.org)

When calling this number, you'll be able to request a booklet outlining the state's registration and tax requirements. Ask for "Steps to Success: A Guide to Starting a Business in Kansas". This number is also an information line to which you can direct questions and request state forms.

### **Federal**

#### **Federal Employment Taxes**

Business owners have numerous federal tax obligations. The three primary obligations are income tax, self-employment taxes and employment taxes. To learn about the federal obligations, a business should:

Obtain Your "Business Tax Kit" from the Internal Revenue Service. This kit contains forms and instruction books outlining business obligations. To order the kit call 1-800-829-3676 or visit the local IRS offices at: 5800 Bannister Road, KCMO.

Call 1-800-829-1040 for answers to your questions or for your Federal Tax Identification Number.

#### **Federal Employee Identification Number (FEIN)**

All businesses that pay wages to one or more employees must apply for a FEIN. It is important to note that a federal ID number is a different number than a state ID number and a sales/use tax number. Each requires its own numbers.

An immediate federal ID number may be obtained by calling the Austin, Texas service center at (866) 816-2065.

### **Income Tax**

Every business is required by law to file an annual income tax return. The required IRS form depends upon the legal structure of the organization. Business taxes are estimated and paid quarterly.

### **Self-Employment Tax**

This tax is the Social Security and Medicare tax for those individuals who work for themselves, such as sole proprietors and partnerships. This tax is based on estimated net earnings and must be paid quarterly.

### **Employment Taxes**

Any form of business can have employees. If you have employees, your business is required to withhold the federal income tax from employees' wages and to withhold and match the Social Security tax of the employees' wages. The employer submits these dollars to the federal government. No matter which form of business organization is used, the owner(s) or stockholders for the business are personally liable for payment.

Additionally, employers pay Federal Unemployment Tax (FUTA) if you pay more than \$1,500 in wages or have employees for 20 weeks in a calendar year. For assistance with these regulations, call (913) 596-3500.

### **State of Kansas Legal Structure Registration**

Following are the general filing requirements for those organizations that must file with the state: Limited liability companies are required to file Articles of Organization with the Kansas Secretary of State. The filing fee is \$150. LLCs, once organized, are required to make annual filings. Corporations are required to file articles of incorporation with the Kansas Secretary of State. The filing fee is \$75. The filing fee for a not-for-profit organization is \$20. A corporate name can be reserved for 120 days to be used when the corporation incorporates or registers with this office. Corporations, once organized, are required to make annual filings.

Limited Partnerships are required to file a Certificate of Limited Partnership. The filing fee is \$150.

Businesses incorporated in another state that have an office, place of business or distribution point within Kansas or that deliver wares or products to a resident agent in Kansas for sale, delivery or distribution are "doing business" in the state and must register as a foreign corporation. The fee for this registration is \$95.

Always consult with an attorney when dealing with legal matters such as this.

Kansas Secretary Of State

State Capital Building, 2nd Floor  
Topeka, KS 66612-1594  
(785) 296-4564 phone  
(785) 296-4570 fax

First Stop Clearinghouse  
(785) 296-5298 phone  
(785) 296-3490 fax

### **Kansas Sales and Use Tax Numbers**

Businesses selling tangible and selected commodities and services to the final customer are required to secure a sales tax number and submit sales tax on a regular basis to the State of Kansas. Bonds are sometimes required to secure a sales tax number. To make sales tax exempt purchases (usually wholesale businesses), a use tax number is required.

### **Registering as an Employer**

Every business employing people will be subject to withholding state taxes for those individuals. Unemployment insurance tax and workers' compensation are insurance requirements based on specific state requirements. For information regarding wages and hourly issues, call (913) 551-5721.

To obtain information about Sales and Use Tax Number and Withholding Tax Numbers, contact:

### **Kansas Department of Revenue**

Tax Assistance  
Docking State Office Building Room 150  
915 SW Harrison Street  
Topeka, KS 66612  
Telephone, Toll Free- 1-877-526-7738

Kansas Tax Form Requests, voice mail- (785) 296-4937; Fax- (785) 291-3614; Website:  
[www.ksrevenue.org](http://www.ksrevenue.org)

### **Unemployment Insurance Tax**

If an employer has \$1,500 of wages in a calendar quarter or employs individuals for 20 weeks in a calendar year, that employer is subject to this tax. All businesses must register. For information contact:

### **Department of Human Resources**

800 Southwest Jackson, Suite 600  
Topeka, KS 66612-1227  
Phone: (785) 296-3441  
Fax: (785) 296-0839

### **Workers' Compensation Insurance**

Most employers who expect to have a gross annual payroll of \$20,000 in a calendar year must carry workers' compensation insurance. For information contact:

### **Department of Human Resources**

800 Southwest Jackson, Suite 600  
Topeka, KS 66612-1227

Phone: (785) 296-3441

Fax: (785) 296-0839

## **County**

Linn County requires you to register for its property tax rolls. Call the county to learn about your obligations.

Linn County Courthouse

315 Main, P.O. Box 350

Mound City, Kansas 66056

County Clerk's Office – (913) 795-2668

Appraiser's Office – (913) 795-2536

Planning & Zoning – (913) 795-2422

## **Occupational License**

There is no Occupational License required within Linn County at this time. However, there are zoning regulations based on use.

## **Zoning and Planning Approval**

A pre-application meeting with the Zoning and Planning Development Department will help you determine the requirements for obtaining zoning approval.

Linn County Planning and Zoning Department

Andy Mayhugh, Director

306 Main

Mound City, Kansas 66056

(913) 795-2422

Rezoning and special use permits take time to process and review, and require notices to be sent to surrounding property owners. A public hearing before the Planning Commission and County Commission is also scheduled. Preliminary plans indicating proposed use of the property may be necessary.

Once proper zoning is obtained, platting and final development plans may be required. Final development plans provide specific information about the development. Some variation from approved preliminary plans is allowed, but major changes require additional time for approval.

Certain fees, dedications or improvements may be required as part of the zoning, special use permit and platting processes.

If proper zoning is in place for the site, development plans may still be required to secure approval. The exact process varies according to site specifications.

## **Home-Based Office Occupation**

Home-based offices are allowed in residential zones. The retail sale of items to the general

public is not permitted at a residence; however, items for sale through mail order or at another location are acceptable.

### **Exterior Signage**

A permit is required for all business signs. The zoning district in which the signage will be placed determines the size of a sign. For more information, please call the Planning and Zoning Department at (913) 795-2422.

### **Food and Beverage Establishments**

State agencies require inspections prior to occupancy. Liquor and cereal malt beverage licenses are issued by the appropriate city hall for businesses located inside cities. Other businesses in the county should contact the Linn County Clerk at (913) 795-2668.

### **Business License**

No business license is currently required in Linn County.

### **Unincorporated Areas**

These areas are under the jurisdiction of Linn County. For information, contact the Linn County Clerk at (785) 448-6841.

## **Ensuring Success**

### **Emerging Business Checklist**

There are several questions to study when considering a business. A well thought out venture has a greater likelihood for success. These are some basic questions to review.

Have you reviewed the short-term and long-term goals you have developed to measure the progress of your business?

Are your goals written? Are your goals specific enough to measure results? Have you developed a schedule to measure these goals?

Do you have more than one plan of action? How do you plan to handle your business not doing as well as you had predicted?

Are you involved in any business or civic organizations? Trade associations?

In which activities are your customers and potential customers involved? Which activities will give your company, yourself and your employees the most visibility?

Which activities relate best to your skills, your employees' skills, your product or service?

Have you prepared and practiced a one to two minute presentation about your business so you can give a "commercial" at a moment's notice?

Do you subscribe to publications that will carry information about your industry?

Have you looked into sending one of your employees or yourself to a community seminar or training session? Do you have a plan for developing your staff?

Do you know any successful business owners you could call for tips or information about questions that may arise in your business? If not, have you considered becoming involved in a mentorship program?

What is your competition doing? Are they successful?

Do you plan to do market research to find out why you've lost business?

Do you know where you will get new clients? What is your plan for generating new leads? How will you establish buyer confidence?

How do you plan to keep up with technological advances in your industry?

Have you considered holding a special event to launch your new business such as a grand opening or ribbon cutting? Who would you invite? How would it be publicized?

Do you have a pricing strategy?

Have you considered putting together an employee benefit package?

Do you comply with environmental codes?

Do you comply with ADA?

Have you contracted an attorney or CPA to discuss legal and financial requirements?

Do you prepare monthly financial statements?

Do you know what your monthly and year-to-date sales and profits are? Have you developed a budget and compared your actual financial performance to your projections?

Do you have a business plan?

## **Business Plan**

A formal, written business plan is key to the long-term success of any business. For example, when applying for a loan, it is essential to have your goals formulated and summarized as a business plan for the lender to review. The following information will assist you in this effort.

Writing a business plan, whether it is used to obtain funding or as an operating plan, takes time and careful consideration. In most cases the reader will not be familiar with your industry so keep your plan as clear and concise as possible. At the same time provide enough information so the reader will get a thorough understanding of your business operation.

Before you start writing, you need information. Some of this information you will already have; but much of it will be obtained through research. Familiarize yourself with the business reference department in the closest library. Investigate the industry, the competition, general economic conditions, start-up and operating expenses and business requirements and regulations.

All the reasons that your business will be successful need to be highlighted in your business plan. Be sure to cover these key areas: type of business and what makes it different; market; management qualifications; competitive advantages and disadvantages; risks, financial projections; and amount, type, and use of financing being sought. You also need to include your repayment plan for any loans that you receive.

Each business plan is unique. However, there are certain categories of information that are included in all plans. For a handout on what to include in your business plan, contact the Small Business Development Center at Pittsburg State University, (620) 235-4920.

## **Home Based Business**

Some first steps for starting your business:

Choose a name and logo.

Determine the legal structure of your business.

Contact the Kansas Department of Commerce First Stop Clearinghouse (785) 2965298 for assistance in determining the appropriate license, permit and regulations for your business.

Contact your city hall to obtain clearance that your home occupation is permitted per zoning guidelines.

Register with the county.

Obtain Federal Tax regulations from the IRS, Publication 587, Business Use of Your Home, free by calling 1-800-TAX-FORM.

Open a checking account under your business name.

Write a business plan.

Obtain business cards and letterhead stationary.

Obtain necessary insurance or bonding.

## **Insurance**

The standard homeowner's insurance policy gives coverage of "\$2,500 for Personal Property at the insured location used at any time or in any manner for business purposes." Some definitions follow to help you understand this further:

**Personal Property:** Personal property owned by you as an individual. Property that you bought personally and you use in your business would fall under this definition. Items purchased specifically for your business and written off as a business expense on your tax filing may not qualify.

**Insured Location:** This is the address shown on your policy. If you take any of this property away from home there may not be coverage.

**Business:** Business means any full or part-time trade, profession, occupation or enterprise undertaken with the prospect of financial gain.

A standard homeowner's policy may provide only a limited amount of coverage for property used for a business in the home. Under the liability section of your homeowner's policy, any bodily injury or property damage arising out of your business pursuits is specifically excluded.

### **A Checklist to Make Sure Your Business Is Properly Insured:**

- Check your current homeowner's policy – some insurance companies have modified homeowners policies, increasing the limits and broadening the coverage in regards to home based business.
- Consult your agent – Some companies have endorsements that can be added to your homeowner's policy to cover your business contents and business liability.
- Consider a Business Owner's Policy – This policy is designed to cover the insurance needs of many small businesses, including home-based businesses. Many times the cost is minimal, depending on your type of business. Examples of businesses that qualify for this type of policy are accountants, secretarial services, desktop publishers, mailing services, consultants and mail order. This policy will cover your business personal property on premises, off premises, in transit and temporarily at another location. In addition, it can give you coverage for theft of money on and off premises, coverage for loss of business income and extend liability coverage to expositions and shows.
- Commercial Package Policy – Small in-home manufacturers, such as

home craft businesses, have additional insurance needs that may not be covered under the Business Owner's Policy. A Commercial Package Policy would give coverage for product liability as well as equipment, inventory, supplies, etc.

- Work with an agent who specializes in small business insurance – Some agents may not be knowledgeable in small business insurance. Your agent should understand business insurance and should take the time to learn about your particular business needs. Be wary of any agent who simply quotes you a blanket price without first studying your specific situation and business.

### **Department of Commerce And Housing**

1000 Southwest Jackson Street, Suite 100

Topeka, KS 66612-1354

Phone: (785) 296-3481

Fax: (785) 296-5055

E-mail: [rdavis@state.ks.us](mailto:rdavis@state.ks.us)

The Kansas Department of Commerce and Housing is a central contact point for small businesses seeking help and financial resources available to Kansas business. It can answer your questions regarding:

Business climate of the area

Tax laws

Information on starting and operating a business in Kansas

State financing programs

Available resources to assist business growth and development

Agriculture Products Development Division (785) 296-3737

Business Development Division (785) 296-5298

Community Division (785) 296-3485

Housing Development Division (785) 296-5865

Trade Development Division (785) 296-4027

Travel & Tourism Division (785) 296-8478

### **Division of Purchases**

The Division of Purchases handles all buying for the State of Kansas. To register with the state you should request, on your company's letterhead, a bidder's application form. It is important to meet the buyer of your commodity or service. Learn which state agencies use your product/service so you can acquaint them with your company.

### **Kansas Technology Enterprise Corporation**

214 Southwest 6<sup>th</sup> Street, First Floor  
Topeka, KS 66603  
Phone: (785) 296-5272  
Fax: (785) 296-1160

The mission of KTEC is “to create, grow and expand Kansas enterprises through technological innovation.”

KTEC is a state-owned corporation established in 1987 to stimulate economic development in the State of Kansas. KTEC has developed specific programs to help fund the research, development and commercialization processes of new technologies into today's market. A statewide network supports entrepreneurs, businesses, and scientists through each phase of the technology life cycle, from an idea to a marketable product.

All of KTEC's programs and affiliate organizations fall into three basic functional areas: research, investment, and business assistance.

**Research:** KTEC has created a variety of programs to support basic and applied technology research. State universities receive financial support for basic research that has commercial potential. Companies in Kansas can receive funding for applied research to develop specific products, and technical assistance in solving research problems.

**Investment:** KTEC provides Kansas technology-based companies with seed capital, royalty grants, and loans through a series of programs. These programs address the needs of start-up businesses as well as established companies.

**Business Assistance:** KTEC's statewide network of experienced people and organizations nurture and mentor small technology companies in Kansas. The goal is to accelerate the success of small companies so that they can make positive contributions to the state economy through increased sales, new jobs, and wealth creation.

### **The Kauffman Foundation**

Kauffman Center for Entrepreneurial Leadership At the Ewing Marion Kauffman Foundation  
4801 Rockhill Road Kansas City, MO 64110-2046 Phone: (816) 932-1000 Website:  
[www.entreworld.org](http://www.entreworld.org)

The Kauffman Center for Entrepreneurial Leadership is taking an innovative approach to accelerating entrepreneurship through educational programming and research. Inspired by his passion to provide opportunity for other entrepreneurs, Ewing Marion Kauffman launched the Kauffman Center, the largest organization solely focused on entrepreneurial success at all levels – from elementary students to high-growth entrepreneurs.

The Kauffman Center is located in Kansas City, Missouri, the birthplace of Marion Laboratories, Inc. Mr. Kauffman founded the company in 1950 in the basement of his home. At the time of its merger in 1989 with Merrell Dow, arm of the Dow Chemical Co., Marion had sales of \$1 billion and employment of 3,400. The firm now operates as a major part of Hoechst Marion Roussel, a worldwide healthcare firm.

## **Small Business Administration**

323 West 8<sup>th</sup> Street, Suite 501  
Kansas City, MO 64105-1500  
Phone: (816) 374-6708  
Fax: (816) 374-6759  
Website: [www.sba.gov](http://www.sba.gov)

SBA financial assistance is in the form of guarantees provided for loans made by a bank or other small business lender. Those starting or expanding a small company should first contact a lender about a small business loan; SBA financing is pursued at the recommendation of the lender with his or her assistance. SBA-backed loans can be used for typical business purposes such as working capital, inventory, building construction, real estate, fixed assets or for the purchase of an existing business. SBA's LOWDOC loan program offers a simplified application process and a quicker turnaround time for loans up to \$150,000.

SBA offers a Micro loan program administered through the Center for Business Innovation (CBI). Under this program, short-term loans up to \$25,000 are made to small businesses for purchase of machinery and equipment, fixed assets, inventory, supplies or working capital. Information about the Micro loan program can be obtained directly from CBI at (816) 561-8567.

### **SBA/SCORE Business Information Center**

The SBA in partnership with the Service Corps of Retired Executives (SCORE), operates the Business Information Center for people starting or expanding a small business. The center offers:

- State-of-the-art computers and CD-ROM technology

- A library with start-up guides for nearly 200 different businesses, business plan outlines, videotapes, and reference books offering small business data and technical information

- One-on-one counseling with experienced business owners and executives who offer advice on the aspects of running a small company including business planning, marketing, accounting, cash flow projections and pricing

- All services of the Business Information Center are free

- An appointment is necessary to use the computers or meet with a counselor.

SCORE offers a Pre-Business Workshop on the second Saturday of each month. The daylong seminar covers business planning, forms of organization, management issues, marketing and financial assistance and other issues related to starting a small business.

For more information call the SBA/SCORE Business Information Center at (816) 374-6675.

### **PRO-Net**

The SBA works closely with other organizations to increase the amount of contracts awarded to small businesses. Pro-Net is an electronic gateway of procurement information

– for and about small businesses. Pro-Net is:

- A search engine for contracting officers

- A marketing tool for small firms

A link to procurement opportunities and important information

Business profiles in the Pro-Net system include data from SBA's files and other available databases, plus additional business and marketing information on individual firms.

Access the Pro-Net via the SBA home page at: [pro-net.sba.gov](http://pro-net.sba.gov)

### **Other State Small Business Offices and Programs**

Kansas Department of Health & Environment

Small Business/Community Support

Phone: (800) 357-6087

Fax: (800) 291-3266

Website: [www.kdhe.state.ks.us/environment/index.html](http://www.kdhe.state.ks.us/environment/index.html)

### **U.S. Bureau of The Census**

Kansas Regional Office

1211 North 8th Street

Kansas City, KS 66101-2129

Phone: (913) 551-6728

The Census Bureau counts and profiles the population of the United States. These profiles are compiled in reports and are available to your small business for use in market research.

The Bureau provides consulting services to help you find, interpret and use the information it releases. Services and quarterly newsletter are free of charge.

### **U.S. Department of Commerce**

International Trade Administration

1401 Constitution Avenue, Northwest

The Herbert C. Hoover Building

Washington, D.C. 20230

Phone: (202) 482-2000

### **Johnson County Community College**

Center for Business and Technology

Johnson County Community College

12345 College Boulevard

Overland Park, KS 66210-1299

Phone: (913) 469-3845

Fax: (913) 469-4415

Website: [www.centerforbusiness.org](http://www.centerforbusiness.org)

The Center for Business and Technology provides:

- Customer on-site contract training

- Public seminars

- Computer application training

- Computer networking training

Economic development grant writing  
Resource Center

The following are programs offered through Johnson County Community College.

- Business Entrepreneurship – learn the fundamentals of starting and operating a business. Offers courses in starting and managing a small business.
- FastTrac Business Plan Certification: FastTrac, a program cosponsored with the Kauffman Center for Entrepreneurial Leadership of the Ewing Marion Kauffman Foundation, is a business development program that is designed to assist entrepreneurs in managing and growing new businesses. The program provides entrepreneurs with a built-in network of other entrepreneurs and exposure to a wide range of resources for entrepreneurs in the community.

### **Small Business Development Center**

#### **Pittsburg State University**

Business & Technology Institute  
Kansas Small Business Development Center  
Shirk Hall 1501 South Joplin  
Pittsburg, KS 66762  
Phone: (620) 235-4920  
Fax: (620) 235-4919

The center, which partners with the Small Business Administration and the Kansas Department of Commerce and Housing, provides:

Assistance in a variety of business and management areas including accounting, business plans, marketing analysis, personnel and procurement

In-depth business consulting services

Small business educational programs including starting a business, selling skills, marketing, business planning and Quickbooks

### **Small Business Advisory Network**

The SBAN matches professional advisors with business owners concerning their specific questions about their business. Call (913) 469-3878 for more information.

### **University of Kansas**

Division on Continuing Education  
1515 St. Andrews Drive  
Lawrence, KS 66047-1625  
Phone: (877) 404-5823 or (785) 864-4790  
Fax: (785) 864-4871  
Website: [www.kuce.org](http://www.kuce.org)

In Overland Park: KU Edwards Campus  
12600 Quivira Road  
Overland Park, KS 66213

Phone: (913) 897-8400

Fax: (913) 897-8490

The University of Kansas offers:

- Short courses, conferences and seminars

- Courses for graduate and undergraduate credit

- Independent study by correspondence and on the Internet

- Video and audio tapes