Business Success Kit

A resource for start-up or existing businesses in Cheboygan County





Registering Your Business' Name

 Cheboygan County Clerk – Karen Brewster <u>clerk@cheboygancounty.net</u> (231) 627-8808

2. Department of Labor and Economic Growth

Bureau of Commercial Services, Corporate Division (517) 241-6470 www.michigan.gov/corporations

3. United States Patent and Trademark Office

(800) 786-9199 www.uspto.gov

For more information about choosing a business name visit

www.michigan.gov/corporations.

Registering for Tax Purposes

1. Federal Taxes

www.irs.gov

EIN (Employer Identification Number)

a. Generally required if your business will have employees or if the business operates as a corporation or partnership.

2. State Business Taxes

Fill out one form – Registration for Michigan Taxes (Form 518) to obtain this form contact the Michigan Dept. of Treasury at (800) 367-6263 or online at <u>www.michigan.gov/taxes</u> for more info.

3. Local Taxes

Consult County Treasurer's Office (231) 627-8821 Buffy Jo Weldon, Treasurer

taxinfo@cheboygancounty.net

4. Personal Income Tax

State Taxes- Michigan Dept. of Treasury at (800) 487-7000 Federal Taxes – IRS at (800) 829-4933 and online at <u>www.irs.gov</u>

5. Sales Tax

Contact the Michigan Dept. of Treasury at (517) 636-4660 or online <u>www.michigan.gov/taxes</u> to get the proper forms.

Resources for Business Plan Development and Business Consulting

- 1. NLEA (Northern Lakes Economic Alliance) (231) 582-6482 www.northernlakes.net
- 2. MI-SBDC (Michigan Small Business Development Center)

Northeast Michigan Region Counties Served: Alcona, Alpena, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle and Roscommon Host Institution: Grand Valley State University Director: David Emmel Phone Number: (989) 590-7743 Email Address: emmeld@gvsu.edu

3. SBA (Small Business Administration) www.sba.gov

(800) 522-0103

Finance Options

1. MEDC (Michigan Economic Development Corporation) (888) 522-0103 www.michigan.org

2. Contact Cheboygan Area Chamber of Commerce for a list of current additional resources. (231) 627-7183 or online at <u>www.cheboygan.com</u>

Professional Services

Contact the Cheboygan Area Chamber of Commerce for a Complete Listing of local professional service providers including: Banks, Credit Unions, Financial Advisors, Accountants, Legal Services, Insurance Agencies, Real Estate Offices and Title Companies. (231) 627-7183 or online at <u>www.cheboygan.com</u>

Planning/Zoning/Signs/Etc.

1.	Zoning, Planning and Signs Cheboygan County Planning and Zoning (231) 627-2440
	City of Cheboygan (231) 627-9931
	Aloha Township (231) 625-9757
	Beaugrand Township (231) 627-3621
	Benton Township (231) 625-9176
	Burt Township (231) 238-9500
	Ellis Township (231) 525-6031
	Forest Township (989) 733-2384

Grant Township (231) 625-2055

Hebron Township (231) 627-6197

Inverness Township (231) 627-2939

Koehler Township (231) 238-8522

Mackinaw Township (231) 436-7453

Mentor Township (231) 525-8778

Mullett Township (231) 238-8808

Munro Township (231) 627-7232

Nunda Township (231) 525-6869

Tuscarora Township (231) 238-0970

Walker Township (231) 238-0696

Waverly Township (989) 733-9661

Wilmont Township (231) 525-8717

2. Barrier Free Design

The Americans with Disabilities Act (ADA) has regulations stating that all buildings must be accessible to and usable by all citizens. Only the Barrier Free Design Board can make exceptions to the state requirements. For additional information regarding barrier free design contact the Department of Labor & Economic Growth, Bureau of Construction Codes & Fire Safety, Plan Review Division /Barrier Free Design.

(517)241-9338

www.michigan.gov/dleg

3. Building Codes

Cheboygan County Planning & Zoning (231)627-2440 or online at

http://www.cheboygancounty.net/planning--zoning-31/

City of Cheboygan (231)627-9931

https://www.cheboygan.org/departments/zoning-and-planning/

Workforce

Michigan Works! Service Center 825 S. Huron Street, #5 Cheboygan, MI 49721 (231) 627-4303

Advertising and Printing Services

Contact the Cheboygan Area Chamber of Commerce for a complete listing of local advertising and printing services available. (231) 627-7183 or online at www.cheboygan.com

Media (Newspaper, Radio, Television)

Contact the Cheboygan Area Chamber of Commerce for a complete listing of local Media Services available. (231) 627-7183 or online at <u>www.cheboygan.com</u>

Utilities

Contact the Cheboygan Area Chamber of Commerce for a complete listing of local Utility Services available. (231) 627-7183 or online at <u>www.cheboygan.com</u>

Local Governmental Resources

City

- City Manager -- Tom Eustice (231) 627-9931
- Sign Permitting for building or property - City of Cheboygan – (231) 627-9931
- https://www.cheboygan.org/

Cheboygan Downtown Development Authority (DDA) is a eleven member board composed of business owners, managers and Downtown Cheboygan residents. Formed in 1986, the DDA's main purpose is to improve the functional quality as well as the aesthetics of Cheboygan's Downtown while preserving its character. The DDA is funded through the capture of Cheboygan tax dollars otherwise designated to the County of Cheboygan, the Cheboygan Public Library, and the City of Cheboygan. The Cheboygan DDA Board of Directors consists of the Mayor and 10 board members.

Tom Eustice, City Manager/DDA Director

Email:	teustice@cheboygan.org
Phone:	(231) 627-9931 (office)
Cell:	(231) 818-9438

Kirsten Guenther, Downtown Enhancement Administrator

Email:<u>kguenther@cheboygan.org</u> Phone: (231) 627-9931 (office) Cell: (231) 445-2206

County

- Cheboygan County Planning & Zoning Department. (231) 627-8489 Michael Turisk, Director mturisk@cheboygancounty.net
- Building Codes (231) 627-8813 -- 870 S Main St, Rm 102, Cheboygan, MI

 Building Official -- Matthew Cronk
 Building Inspector -- Dan Chase
 Electrical Inspector -- Steve Sackett
 Plumbing/Mechanical Inspector -- Brian King
 Plan Reviewer -- Keith Wreggleworth
- Business License Permitting City of Cheboygan (231) 627-9931
- DBA Form Cheboygan County, Office of the County Clerk (231) 627-8808
- Website: <u>www.cheboygancounty.net</u>

Cheboygan County Economic Development Corporation (Cheboygan EDC) The

Cheboygan County Economic Development Corporation is a County authority that provides information and facilitates expansion of employment opportunities in Cheboygan County. **Vision:** To establish an environment that will expand opportunities for our residents and attract individuals, allowing them to be successful in living wage jobs while protecting and enhancing our abundant resources. **Mission:** We are the strategic lead in economic development in Cheboygan County. Through strong partnerships we utilize the social capital within the county and the region to provide the means for residents to create living wage jobs and sustain a high quality of life to ensure Cheboygan County is a lifetime destination.

Jeff Lawson, Cheboygan County Administrator

Email:adminlawson@cheboygancounty.netPhone:(231) 627-8485Website:www.cheboygancounty.net

Health Inspector

District #4 Health Department (231) 627-8850
 Kyle Keller, Sanitarian - 825 S Huron St #1, Cheboygan, MI 49721

Education

- Cheboygan Area Public Schools -- (231) 627-4436 -- <u>www.chebschools.org</u>
- Industrial Arts Institute (989) 733-4369 -- www.iaiworks.com
- North Central Michigan College (231) 597-0322 -- <u>www.ncmich.edu</u>

Other Agencies to access for assistance

Cheboygan Economic Development Group (CEDG) is a private sector organization of Cheboygan County business people, community leaders, and volunteers who care deeply about helping create economic growth and educational opportunities for our citizens in this unique and wonderful corner of northern Michigan.

Roger Kopernik, President

Email:info@cheboyganedg.comPhone:(800) 968-3302Website:www.cheboyganedg.com

Northeast Michigan Council on Governments (NEMCOG) was established in 1968 as a multi-county organization to pool resources for the assistance of local governments in the region. NEMCOG is governed by a policy board that includes elected officials, business leaders and citizen representatives from throughout the eight-county region. Services are supported by local government appropriations, special services contracts and state and federal grants.

Diane Rekowski, Executive Director

Email:drekowski@nemcog.orgPhone:(989) 705-3734Website:www.discovernortheastmichigan.org

Michigan Small Business Development Center (SBDC) offers expert assistance at no cost to entrepreneurs looking to start or grow a business.

David Emmel, Senior Business Consultant Northeast Michigan

Email:emmeld@gvsu.eduPhone:(989) 590-7742Website:www.sbdcmichigan.org

Michigan State University Extension helps people improve their lives by bringing the vast knowledge resources of MSU directly to individuals, communities and businesses.

Lindsey Gardner, District 3 Coordinator

Email:lgardner@anr.msu.eduPhone:(231) 627-8816Website:http://www.canr.msu.edu/business

Cheboygan Area Chamber of Commerce (CACC) The Cheboygan Area Chamber of Commerce is a 501c6 membership organization that exclusively represents over 330 member businesses, organizations, municipalities and individuals who operate in and contribute to the economy of the greater Cheboygan Area. This representation is expressed through a program of community Leadership, and member Engagement, Advocacy, Development and Support. They are independently governed by a board of directors that are elected by the membership; additionally they are managed by a professional staff consisting of an Executive Director and an Office Manager/ Event Coordinator. They also provide information to area visitors and residents through a visitors center office located in Washington Park, management of the Cheboygan.com web page and Facebook site and through the production and distribution of over 10,000 copies of the Cheboygan Today Magazine. Scott Herceg, Executive Director

Email:scott@cheboygan.comPhone:(231) 627-7183Website:www.cheboygan.com

Cheboygan County Community Foundation (CCCF) was founded in 2011 through the efforts of the Cheboygan Economic Development Group. They are a 501(c)(3) non-profit organization and all donations are tax deductible. Donations go directly to projects and organizations identified by the foundation as having potential to improve quality of life for the residents and visitors of Cheboygan County.

Joanne Welihan, President & CEO

Email:jwelihan@cheboyganfoundation.orgWebsite:www.cheboyganfoundation.org

Straits Area Communities Foundation (SACF) connects people who care about the future of Cheboygan County and Mackinaw City- with the causes closest to their hearts. By encouraging individuals to create permanent charitable endowments to meet the ever-changing needs of our communities, we can match donors' charitable interests with worthwhile causes by giving grants and scholarships to area programs and students.

Patrick Heraghty, Executive Director

Email:pheraghty@cfnem.orgPhone:(877) 354-688Website:http://www.cfnem.org/sacf/

Northern Initiatives is a non-profit Community Development Financial Institution that provides loans to small business owners and entrepreneurs in Northern Michigan that might not qualify for loans from traditional banks for a variety of reasons.

Dennis West, President

Email:	dwest@northerninitiatives.org
Phone:	(906) 228-5571
Website:	www.northerninitiatives.org

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. USDA offers loans, grants and loan guarantees to help create jobs and support economic development and essential services such

as housing, health care, first responder services and equipment, and water, electric and communications infrastructure. In an effort to promote economic development, USDA supports loans to businesses through banks, credit unions and community-managed lending.

Valerie Handy, Business Development

Phone: 231-941-0951 Website: www.rd.usda.gov

Northern Lakes Economic Alliance (NLEA) is a public/private non-profit organization serving Antrim, Charlevoix, Cheboygan and Emmet Counties in Michigan. The NLEA works directly with local units of government on infrastructure projects, which facilitates local company growth and expansion and assists many local companies on a wide range of issues that helps retain existing jobs and create new jobs.

Andy Hayes, President

Email:	andy@northernlakes.net
Phone:	(231) 582-6482
Website:	www.northernlakes.net

Michigan State Housing Development Authority (MSHDA) enhances economic and community vitality through housing and historic preservation activities.

Lindsey Miller, Senior Community Assistance Specialist

Phone:(231) 260-2185Email:millerl32@michigan.org

Michigan Economic Development Corporation (MEDC) is the state's marketing arm and lead advocate for business development, job awareness and community and talent development with the focus on growing Michigan's economy. Dedicated to shared economic success, MEDC promotes the state's assets and opportunities that support business investment and community vitality. The Community Development unit focuses on creating vibrant, sustainable and unique places by providing economic development services and programs to attract and retain talent in Michigan communities.

Lindsey Miller, Community Assistance Specialist

Phone: (231) 260-2185 Email: <u>millerl32@michigan.org</u>

MEDC Programs:

Michigan Main Street: Michigan Main Street (MMS) assists communities interested in revitalizing and preserving their traditional commercial district. The program provides technical assistance for communities desiring to develop their own local Main Street program by utilizing the **Main Street Approach**TM – a common-sense approach to tackling the complex issues of revitalization by capitalizing on downtown's history and identifying the unique assets of the community itself.

Website: www.miplace.org/communities/mms

Redevelopment Ready Community: The Redevelopment Ready Communities[®] (RRC) program is available to communities across the state. It's a voluntary, nocost certification program designed to promote effective redevelopment strategies through a set of best practices. The program measures and then certifies communities that integrate transparency, predictability and efficiency into their daily development practices. The RRC certification is a formal recognition that your community has a vision for the future—and the fundamental practices in place to get there.

Website: www.miplace.org/communities/rrc

Community Development Block Grant (CDBG): The U.S. Department of Housing and Urban Development (HUD) allocates Community Development Block Grant (CDBG) funding to the State of Michigan, through the Michigan Strategic Fund (MSF) with assistance from the Michigan Economic Development Corporation (MEDC), for further distribution to eligible Units of General Local Government (UGLGs) to carry out MSF-approved activities. For a complete summary of approved program uses, refer to <u>Michigan Consolidated Plan</u>.

CDBG program funds are used to provide grants and loans to UGLGs, usually with populations under 50,000, in support of economic or community development projects. Project proposals are considered and evaluated continuously based upon the MSF's approved Application Guide. Eligible activities include:

- Blight Elimination Grants
- Business Assistance Loans through the CDBG Loan Program (CLP)
- Direct Assistance to Business Grants
- Façade Improvement Grants
- Infrastructure Grants Business Development and Downtown Development
- Planning Grants
- Signature Building Acquisition Grants

• Rental Rehabilitation Grants

Website: www.miplace.org/programs/community-development-block-grant

Other Misc. Info

A guide to starting a business in Michigan by Michigan.gov, this will explain filing your business entity, setting up for taxes, licensing and permits.

http://www.michigan.gov/documents/business/Guide to Starting a Small Busi ness 271487 7.pdf

If opening a Food Establishment:

• MDARD to fill out a Food Establishment License Application

http://www.michigan.gov/mdard/0,4610,7-125-1569-161495--,00.html

Cheboygan County Health Department
 District #4 Health Department (231) 627-8850
 Kyle Keller, Sanitarian 825 S. Huron St #1, Cheboygan, MI 49721