

# Business Start Up Guide



*You can see your future from here*

Village of Godfrey  
6810 Godfrey Road  
Godfrey, Illinois 62035  
[www.godfreyil.org](http://www.godfreyil.org)  
618-466-3324

# Introduction

## Welcome to Godfrey!

We are very excited for you as you begin your journey to open a business in the Village of Godfrey, whether you are expanding your business to our village or creating a new business. While starting a business is a complex process, this guide attempts to offer various resources to make the task a bit easier. It is strongly suggested that both legal and accounting professionals be consulted. Nothing in this guide should be considered to be an alternative to professional counsel.

The Mayor, Trustees, and staff are very supportive of our businesses and wish you much success in your business. They stand ready to assist in your entrepreneurial efforts.

The Village of Godfrey has been rapidly developing in recent years. It has the lowest tax rate of all surrounding communities and is the third safest metropolitan community in the state. The Village's business-friendly environment welcomes new businesses that continue to enhance the community.



# Step 1

## Creating a Business Plan

Creating a business plan will allow you to plan out every aspect of your business. It will also allow investors, banks, and other professionals to have a detailed overview of your business, potentially answering any questions they may have asked. This will facilitate your securing loans and other financial support.

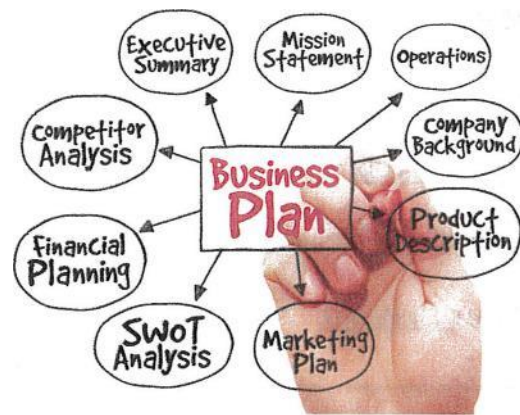
The following resources will provide assistance with creating a business plan:

"Business Plans: A Step-by-Step Guide"

<https://www.entrepreneur.com/article/247574>

How to Write a Business Plan"

<https://www.entrepreneur.com/article/247575>



"The Plan: A Step-By-Step Business Plan Workbook"

<https://dceo.illinois.gov/smallbizassistance/beginhere/resources.html>

"Write Your Business Plan"

<https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan>

## Step 2

### Business Training

Business training and business experience is the key to being successful when owning a business. While training and education can be secured from various sources, experience cannot. Before starting a business it is a very good idea to have gained experience working in the desired industry.

The following colleges offer business courses (online and on campus options available):



Lewis and Clark Community College

<http://www.lc.edu>



Southern Illinois University Edwardsville's Small Business Development Center

<https://www.siu.edu/business/sbdc/index.shtml>

# Step 3

## Establishing a Business Location



The Village Building and Zoning Department is responsible for:

- Issuing permits for new construction commercial and residential, additions, alterations, plumbing, roofing, pools, fences, electrical, and signs. This also includes reviewing all plans related to permitting.
- Processing applications for rezoning, variance, and special use hearings.
- Issuing ordinance violations for weeds, junk, trash, derelict, vehicles, and property maintenance.
- Verifying zoning classifications.
- Inspections for new construction (footings, foundation, framing, electrical, plumbing, signs), fire damage, and demolition.
- All violation ordinances

Applications and forms can be found online at [www.godfreyil.org](http://www.godfreyil.org), along with an occupancy inspection checklist. These include forms and applications for plumbing, roofs, electricity and signage.

Additional information regarding zoning permits, maps and information can be found at <https://godfreyil.org/village-township-departments/building-and-zoning/>

Building and Zoning Office Hours: Monday — Friday 7:30 a.m. — 4:30 p.m.  
Phone: 618-466-1206

**Tony Cain**

Building and Zoning Administrator

**Erica Schmieg**

*Building and Zoning Administrator Assistant*

# Step 4

## Finance Your Business



The Small Business Administration (SBA) offers a good explanation of how to finance small businesses. That information can be found at [www.sba.gov](http://www.sba.gov)

If you are hoping for a bank loan, that can be challenging. A good rule of thumb is the bank will require at least 20% equity. The other 80% of funding could be through a loan, but it likely will require, at least, 125% collateralized. Again, just a rule of thumb..... it will depend upon the lender.

The State of Illinois may also have some financing resources. That information can be found at <https://dceo.illinois.gov/smallbizassistance/beginhere/resources.html>

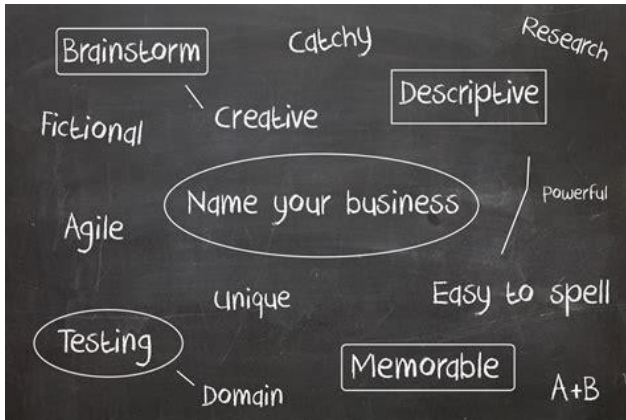
Depending upon the type of business and the project, Godfrey may be a source of financial support. For example, the Commercial Property Enhancement Program is a resource available to businesses in Godfrey. This program supports the economic vitality and community appearance of commercial property within the Godfrey Business District; fosters investment in commercial corridors; and encourages investment in existing commercial structures by providing grants. Businesses can receive grants that cover up to \$20,000 in property improvement costs. An application for this program is included at the end of this packet.

For additional information regarding local financial support contact:

Godfrey Economic Development at: (618)446-3325

# Step 5

## Register Business Name



To register a business name, you must complete an "Assumed Name Certificate." Upon completion, this form must be notarized and returned to the clerk's office. Debra D. Ming-Mendoza, located in Edwardsville, may accept this form. In addition to this form, payment for fees will also be collected. Checks can be made payable to Madison Country Clerk.

Although this does not prevent anyone from using your business name, anyone conducting business in Madison County must file if the

business name does not include your personal name.

The "Assumed Name Certificate" and general information can be found on the Illinois Madison County website:

[https://www.madisoncountyil.gov/departments/county\\_clerk/public\\_filings/registering\\_a\\_business.php](https://www.madisoncountyil.gov/departments/county_clerk/public_filings/registering_a_business.php)

Another resource for choosing, registering and protecting your business name can be found at:

<https://www.sba.gov/business-guide/launch-your-business/choose-your-business-name>

# Step 6

## Tax Identification Number

Form SS-4 can also be found within the packet.

To receive a tax identification number, business owners have to fill out an application. Applying is a free service that is offered by the Internal Revenue System.

International applicants can apply by calling 267-941-1099.

Apply Online:

To apply for an employer identification number

**(EIN)** online, you may visit

<https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>.



Department of the Treasury  
**internal Revenue Service**

Form SS-4 can be found here:

<https://www.irs.gov/pub/irs-pdf/fss4.pdf>





# Step 7

## Business Licenses and Permits

Business owners will need to apply for various permits and licenses. These can range from business licenses, liquor licenses to amusement licenses.

All types of forms and applications are available at the Village Clerk's Office and at <https://qodfreyvil.org/forms/>. They should be returned to the Village Clerk upon completion. Once the decision has been made to start the businesses, it is recommended that contact with the Clerk's office be made as soon as possible.

The following applications and forms may be required, depending upon the type of business:

- Liquor License
- Business License
- Amusement License
- Transient Merchant
- Fireworks
- Electric Permit
- Roof Permit
- Residential Building Permit
- Commercial Building Permit
- Sign Permit
- Plumbing Permit



# Business Resources

Guide to Starting a Business in Illinois:

<https://www2.illinois.gov/dceo/SmallBizAssistance/Pages/default.aspx>

Illinois Department of Commerce and Economic Opportunity (DCEO) Website:

<https://www2.illinois.gov/dceo/pages/default.aspx>

Illinois WorkNet — Job Search Assistance Website:

<http://www.illinoisworknet.com/>

River Bend Growth Association:

[www.growthassociation.com](http://www.growthassociation.com)

# Village Contact List

## Village Department Contacts:

Mayor Mike McCormick	618-466-3324
Clerk Susan Robbins	618-466-3381
Richard Beran, Engineer	618-466-4319
Tony Cain, Building and Zoning	618-466-1206
Jim Lewis, Street Department	618-466-3133
Chris Logan, Park and Rec	618-466-1483
Jim Mager, Economic Development	618-466-3325
Susie Stephen, Animal Control	618-466-5211
Police Non-Emergency Dispatch	618-692-4433