Economic Resources in Pepin County

Urban and Regional Planning 912
Planning Workshop
About this Guidebook

Created by: Urban & Regional Planning 912: Planning Workshop
Faculty mentor: Vilas Distinguished Achievement Professor Alfonso Morales

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Pepin County is located in western Wisconsin along the Mississippi River. A place of thriving communities and rural charm, Pepin County has much to offer potential businesses and entrepreneurs who wish to grow the local economy. This guidebook points to a variety of resources available in or near Pepin County, many of them geared to new businesses and entrepreneurs looking for financial assistance, training, or other types of support.

The guidebook includes the following chapters:

**Pepin at a Glance** is an introduction to the population, demographic, and workforce data. This is crucial information for any business owner assessing the local market and seeking to hire employees from the local workforce.

**Funding Opportunities** is a compilation of various programs such as loans, grants, and tax credits, many from the state of Wisconsin, to encourage economic development in local communities. Each program listed includes a description of purpose, eligibility requirements, approximate dollar amount available, and links to websites with application forms and more information.

**Financial Institutions** is a comprehensive list of lending institutions, including banks and credit unions, in Pepin, Dunn, Buffalo, Eau Claire, and Pierce counties. The information provided includes a summary of business services each institution provides, as well as contact information and links to websites.

**Business Best Practices** offers a guide for starting or joining a chamber of commerce, as well as information about business accelerators and incubators, which provide lower-cost access for startups.

**Other Resources** contains a list of workshops, training, and other types of non-financial support resources for new business owners and entrepreneurs. Resources provided in this section range from business owner mentorship opportunities and business tax filing advice, to receiving direct assistance when creating a business plan. Overall, this chapter includes a variety of opportunities for potential business owners and entrepreneurs in Pepin County.

The guidebook concludes with **Maps** showing population, land improvement value, transportation routes, and broadband coverage in Pepin County.
Pepin County at a Glance*

Population
Pepin County: 7,537
Durand: 1,836
Village of Pepin: 782
Growth Rate: 0.1%
White alone: 95%
Hispanic/Latinx: 2.2%
Some other race: 1%

Workforce
Total Businesses: 404
Total Employed: 2,726
Workers over the age of 16: 3,632
Age 25+ graduated HS: 50.8%
Age 25+ Associate’s degree: 16.6%
Age 25+ Bachelor’s degree: 18.2%

Housing & Income
Households: 3,085
Total Housing Units: 3,646
Owner-occupied: 2,659
Renter-occupied: 426
Vacant: 561
Median Household Income (MHI): $50,800
MHI projected growth: .12%

Commuter Patterns
Average commute time: 26 minutes
Resident commuters: 1,845
Non-resident commuters: 1,355
Drive alone: 2,830
Carpool: 296
Work at home: 299

*Data from Momentum West, updated annually: [http://www.momentumwest.org/](http://www.momentumwest.org/)
FUNDING OPPORTUNITIES
CDBG: Economic Development Program

What

The Wisconsin Department of Administration offers Economic Development Program grants for through the Community Development Block Grant (CDBG). The purpose of this program is to stimulate economic development activity by assisting the private sector to create and/or retain jobs for low-to-moderate income persons primarily through forgivable loans to businesses.

How

The maximum total award for a CDBG-ED project is $1,000,000. The maximum award per job created or retained is $35,000/job. Typical awards are $7,000-$10,000 per job created or retained.

Who

In order to be eligible for funding, the project must do one of the following: benefit low and moderate income (LMI) persons; prevent or eliminate slums or blight, or; meet an urgent local need that poses a serious and immediate threat to the health or safety of the community and for which other financial resources are not available.

At least 51% of the jobs created or retained must be held by LMI persons.

The assisted business must demonstrate a match investment of at least 50 percent of the total project cost (i.e. a minimum 1:1 leverage ratio).

Learn More & Apply

Loan Application

https://doa.wi.gov/Pages/LocalGovtsGrants/CDBG EconomicDevelopmentProgram.aspx
Center for Technology Commercialization Micro-grants

What

The Wisconsin Center for Technology Commercialization (CTC) provides one-on-one assistance to early-stage emerging technology businesses throughout Wisconsin.

How

The CTC micro-grant can fund up to 75% of the costs, limited to $4500, spent on hiring an approved, independent, third party to write a comprehensive business or commercialization plan for a Wisconsin business.

Who

Eligibility requirements:
- Wisconsin business expanding a technology-based or research-oriented product.
- Wisconsin business seeking to develop an SBIR/STTR II Commercialization Plan or investor-ready business plan.
- Procurement of a CTC-approved market research study in support of a commercialization or business plan for firms in Wisconsin.

Learn More & Apply

Grant Application & Instructions
https://wisconsinctc.org/programs/commercialization-micro-grant/
DATCP: Buy Local, Buy Wisconsin Grants

What
The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) offers competitive grants through the Buy Local, Buy Wisconsin program. It is designed to strengthen the agricultural and food industries. The grants can help farms and business more efficiently process, market, and distribute food in local markets.

How
The maximum award for each grant is $50,000. Cash or in-kind funding for 50% of the project budget is required.

Who
Eligible applicants are groups, individuals, or businesses in Wisconsin that are involved in the following:
- Agriculture
- Food processing
- Food distribution
- Food warehousing
- Retail food establishments
- Agricultural tourism

Learn More & Apply
Grant Application
https://datcp.wi.gov/Pages/BuyLocalBuyWisconsinGrants.aspx
Impact Seven

What

Impact Seven is a Community Development Financial Institution (CDFI) that provides flexible, affordable loan capital for businesses, housing, commercial real estate and community development projects in Wisconsin and beyond. Impact Seven has assembled a group of funds from public and private sources to create a small business lending pool, our Revolving Loan Fund. The fund serves as a stimulant for commercial lending and is not a substitute for private capital.

How

Impact Seven is a statewide, private nonprofit community development corporation with a number of programs, loan pools, properties and resources. This fund is designed to assist growing and emerging businesses in our Wisconsin communities. Loans are direct from Impact Seven to your business. Loan guarantees and participations can also be facilitated through this fund. The range of available financing is $10,000 to $5,000,000.

Who

Funding is prioritized for:
- Manufacturers
- Tourism
- Selected service industries that create jobs

Learn More & Apply

Loan Application

MRRPC: Business Capital Fund

What

The Mississippi River Regional Planning Commission (MRPPC) administers the Business Capital Fund (BCF), a revolving loan designed to address a gap in private capital markets for long term-fixed, low down payment, low interest financing.

How

Preferred loan sizes are $10,000-$130,000 and are intended as gap financing. A minimum of 1 job created per $20,000-$40,000 of BCF financing is required. Loan ratio requirements are $2 of private financing for every $1 of BCF financing (2:1). The borrower provides a minimum equity of 10% of total project cost. Closing costs are paid by the borrower.

Who

Eligible uses include:

- Land and building purchase
- Construction or improvements
- Working capital
- Inventory, supplies, machinery and equipment

Learn More & Apply

Loan Application

www.mrrpc.com/Revolving_Loan_Funds.html

More Information

http://www.mrrpc.com/Misc_pdfs/BCF_brochure_FINAL.pdf
Pepin County Revolving Loan Fund

What

The purpose of the Pepin County revolving loan fund is to encourage business development that will result in job growth and a diverse local economy.

Who

Loans are available for a variety of projects and uses. The service area includes Pepin County. Funding can include working capital loans, machinery, fixtures, equipment, or real estate. Other requirements include:

- Loan ratio: minimum of $1 of funding from private sources for every $1 from the revolving loan fund.
- At least one full-time job must be created for every $20,000 lent.
- 51% of jobs created by the project must be made available to low- or moderate-income individuals.

How

- Working capital loans have a maximum of 7 years.
- Machinery, fixtures, and equipment loans have a maximum term of 10 years.
- Real estate loans have a maximum term of 12 years, and can be amortized on a 20-year basis with the option to refinance after 8 years.
- This loan can be combined with other loan packages.

Learn More & Apply

Contact the Pepin County Economic Development Office

https://www.co.pepin.wi.us/index.asp?SEC=023C52B8-A7C7-40EB-ACEC-A987A68B2093&Type=B_BASIC
USDA: Business & Industry Loan Guarantees

What

The United States Department of Agriculture (USDA) Business & Industry Loan Guarantees offers loan guarantees to rural businesses. This program improves the economic health of rural communities by increasing access to business capital through loan guarantees. This enables lenders to provide affordable financing for rural businesses. Rural is defined as a town or city with fewer than 50,000 people.

Who

Eligibility:
- Available to for-profit businesses, nonprofits, cooperatives, federally-recognized Tribes, and public bodies.
- Business conversion, enlargement, repair, modernization, or development.
- Purchase of equipment, leasehold improvements, machinery, buildings, or facilities.
- Debt refinancing when refinancing improves cash flow and creates jobs.
- Business and industrial acquisitions when the loan will maintain business operations and create or save jobs.

How

Applications are accepted at local offices year-round. Interested borrowers should inquire about the program with their lender.

Learn More & Apply

USDA Fact Sheet

USDA: Rural Energy for America Program Grants

**What**

The United States Department of Agriculture (USDA) Rural Energy for America Program (REAP) Renewable Energy Systems and Energy Efficiency Improvement Guaranteed Loans and Grants provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. The program helps increase American energy independence.

**Who**

Eligible applicants:
- Agricultural producers with at least 50% gross income from agricultural operations.
- Small businesses in rural areas.

**How**

Funds may be used for renewable energy systems (biomass, geothermal, hydropower, hydrogen, wind, and solar power). Funds may also be used for improvements such as high-efficiency HVAC systems, insulation, lighting, refrigeration, doors and windows, and so on.

Loans range from $5,000-$5 million. Renewable energy grants range from $2,500-$500,000. Energy efficiency grants range from $1,500-$250,000.

**Learn More & Apply**

**Grant Information**


**USDA Fact Sheet**

USDA: Rural Microentrepreneur Assistance Program

What

The United States Department of Agriculture (USDA) provides loans and grants to Microenterprise Development Organizations (MDO) to help microenterprises startup and growth through a Rural Microloan Revolving Fund, and provide training and technical assistance to microloan borrowers and micro entrepreneurs.

Who

The following are eligible to be an MDO:
- Nonprofits.
- Federally-recognized Tribes.
- Institutions of higher education.

Business located in an eligible area with 10 or fewer full-time employees are eligible to apply for a loan from an MDO.

How

Grants are available to provide technical assistance, up to $205,000 annually. At least 15% matching funds are required. Loans from $50,000-$500,00 may be used for establishing a rural microloan revolving fund. Funds may be used by working capital, debut refinancing, purchasing equipment and supplies, and improving real estate.

Learn More & Apply

USDA Fact Sheet

What

The United States Department of Agriculture (USDA) Value-Added Producer Grant (VPAG) helps agricultural producers enter into value-added activities related to the processing and marketing of new products. The goals are to generate new products, create and expand marketing opportunities, and increase producer income.

Who

Eligible recipients:
- Independent producers.
- Agricultural producer groups.
- Farmer or rancher cooperatives.
- Majority-controlled producer-based business ventures.

Eligible uses of funds:
- Planning activities.
- Working capital expenses related to production and marketing.

How

Planning grants can be up to $75,000. Working capital grants can be up to $250,000. 50% matching funds are required. Grant recipients are required to provide regular financial and performance reports.

Learn More & Apply

FAQs & Local Contact Information

https://www.rd.usda.gov/programs-services/value-added-producer-grants/wi
**WEDC: Capacity Building Grants**

**What**

Capacity Building Grants from the Wisconsin Economic Development Corporation (WEDC) provide companies with refundable tax credits that can help reduce their Wisconsin state income tax liability or provide a refund. This helps enhance their cash flow either to expand the expansion project’s scope, accelerate the timing of the project, or enhance payroll.

**How**

- Maximum total award is $1,000,000.
- Maximum award per job created or retained is $35,000/job.
- Typical awards are $7,000-$10,000 per job created or retained.

**Who**

Funds may be used for activities including:

- Local or regional assessments of the economic competitiveness of the area (e.g., workforce, infrastructure, sustainability) that will result in a third party certification;
- Initiatives that will assist or enhance an organization’s ability to develop or deliver economic development programming that helps to identify or address issues or challenges of an area or the state;
- Implementation or replication of successful pilot programs or economic development best practices;
- Delivery of resources and services to Wisconsin entrepreneurs through the Entrepreneurship Support pilot.

**Learn More & Apply**

Grant Application

[https://wedc.org/programs-and-resources/capacity-building-grants/](https://wedc.org/programs-and-resources/capacity-building-grants/)
WEDC: Economic Development Tax Credits

What

The Business Development Tax Credit (BTC) Program from the Wisconsin Economic Development Corporation (WEDC) supports job creation, capital investment, training and the location or retention of corporate headquarters by providing companies with refundable tax credits that can help to reduce their Wisconsin state income tax liability or provide a refund.

How

The amount of tax credits awarded to the business is dependent on which eligible activity the business is applying with. Eligible activities include: job creation, training, capital investment, and/or Corporate Headquarters location or retention.

Who

Evaluation of all BTC applications will include, but is not limited to, the following factors:

- Whether the project might not occur without the allocation of tax credits;
- The extent to which the project will increase employment in this state;
- The extent to which the project will contribute to the economic growth of the state;
- The financial soundness of the business;
- Whether the business offers health, retirement and other benefits;
- Any previous financial assistance received from the Department of Commerce or WEDC.

Learn More & Apply

Tax Credit Application

https://wedc.org/programs-and-resources/business-development-tax-credits/
WEDC: Enterprise Zone Tax Credit

What

The Enterprise Zone Tax Credit (EZTC) program from the Wisconsin Economic Development Corporation (WEDC) provides companies with refundable tax credits that can help to reduce their Wisconsin state income tax liability or provide a refund, thereby helping to enhance their cash flow to either expand the expansion project’s scope, accelerate the timing of the project or enhance payroll.

How

The possible amount of Tax Credits earned is dependent on which Tax Credits the applicant is applying for. There are three possible Tax Credit Calculations:

• Job Creation Tax Credit
• Job Retention Tax Credit
• Training Tax Credit
• Wisconsin Supply Chain Tax Credit
• Significant Capital Expenditure Tax Credit

Who

WEDC will evaluate EZTC applications based on factors including:

• Whether the project might not occur without allocation of tax credits;
• The extent to which the project will increase employment in this state;
• The extent to which the project will contribute to the economic growth of the state;
• The financial soundness of the business;
• Whether the business offers health, retirement and other benefits;
• Any previous financial assistance received from the Department of Commerce or WEDC.

Learn More & Apply

Tax Credit Application

https://wedc.org/programs-and-resources/enterprise-zone-tax-credit/
What
The Wisconsin Economic Development Corporation (WEDC) offers a Wisconsin Manufacturing and Agriculture Credit. The purpose is to virtually eliminate the tax on income from manufacturing activity in the state.

How
Amounts to 7.5% of “eligible qualified production activities income,” resulting in an effective corporate tax rate of 0.4% as of 2016. There is no maximum dollar limit for the credit; however, the maximum amount of credit that may be claimed is up to the gross tax computed from the business operations that were used to claim the credit on the corporate franchise or income tax return.

Who
The credit is available to individuals and entities for income derived from manufacturing or agricultural property located in Wisconsin and will offset a significant share of Wisconsin income taxes.

Learn More & Apply
Tax Credit Application
https://wedc.org/programs-and-resources/wisconsin-manufacturing-and-agriculture-credit
Wisconsin Women’s Business Initiative Corporation

What
The Wisconsin Women’s Business Initiative Corporation (WWBIC) provides critical resources such as financing and educational support to individuals in Wisconsin who are starting or expanding businesses in the state. WWBIC focuses on those who have traditionally been underserved in the business community, in particular women, people of color, veterans, and low-income individuals.

How
- Loans amounts range from $1000 to $100,000;
- Can be up to $250,000 utilizing an SBA Community Advantage Guarantee;
- $75 application fee.

Who
The following criteria are required for eligibility:
- Open to Wisconsin residents over the age of 18;
- Have a written business plan;
- Be an existing business with a successful track record and who is staged for growth;
- Be a startup business whose owner has extensive experience in the industry;
- Understand general business operations (management, financing, human resources, marketing);
- Have a strong credit history.

Learn More & Apply
Loan Application
https://www.wwbic.com/business-lending/loans/

FAQs
https://www.wwbic.com/about-wwbic/faq/#loansfaq
FINANCIAL INSTITUTIONS
Services Provided by Area Financial Institutions

Description
Across Pepin County and adjacent counties stand over 30 financial institutions that provide banking and lending services to businesses. Many of these institutions have multiple locations throughout several counties. In this section you will find one-page summaries and descriptions of the services currently provided by financial institutions in Pepin County: Security Financial and Waumandee State Bank located in the City of Durand, and the Bank of Alma located in the Village of Pepin.

Lending Services
Loan officers at financial institutions help find and create lending solutions on a case-by-case basis for prospective business owners. Lines of credit, equipment loans, operating loans, and real estate loans are common lending service options available. Guaranteed Small Business Administration (SBA) loans and United States Department of Agricultural (USDA) loans may also be available for eligible business owners. Some financial institutions provide specific agricultural lending options, such as crop and livestock loans. Institutions may also serve as a lender for federal or state-wide lending programs, such as those supported by the Farm Service Agency (FSA) or the Wisconsin Housing and Economic Development Authority (WHEDA).

Banking Services
Many institutions offer multiple business banking options, starting from basic, no-interest or balance requirement accounts to those bearing interest and additional services, such as free transactions and cash deposits. Some institutions have specific non-profit or agricultural checking accounts. Business Money Market accounts are very common, which reflect a mix of checking and savings account features. Business savings accounts are characterized by required balance minimums, monthly service fees, and annual percentage yields (APY) or interest rates. Federally-insured Business Certificates of Deposit (CDs) are also popular saving instruments available at many financial institutions.

Additional Resources
Following the one-page summaries of financial institutions in Pepin County are lists of service and contact information of the banking and lending services provided in counties neighboring Pepin: Buffalo, Dunn, Eau Claire, and Pierce counties.
Description

Security Financial Bank is a locally owned, community bank located in Durand, WI. The bank specializes in meeting business and agricultural entrepreneurial needs through products and services such as agricultural asset loans, business accounts, and customizable business loans.

Lending Services

- Farm Expansions
- Real Estate
- Building & Improvements
- Livestock
- Machinery & Equipment
- Vehicles
- Crop Loans
- Operating Expenses
- Lines of Credit
- SBA, FSA, and WHEDA Guaranteed Loans
- Rural Housing Loans
- Letters of Credit

Banking Services

- Small Business Checking
- Security Business Checking
- Business Interest Checking
- Business ‘Best’ High Yield Money Market
- Business Investor Account
- Business Savings

Contact Information

Website: https://www.sfbank.com/
Durand Office Phone: 715.672.4237
Address: 212 W Prospect St, Durand, WI 54736
Pepin County: Bank of Alma

Description
The Bank of Alma is a community bank with four locations along the Mississippi River, including Pepin, WI. For businesses, there is an enrollment form available on their website for an 24 hour online banking option.

Lending Services
The Bank of Alma offers business and agricultural lending options; loan officer contact information and Business Financial Statement forms can be found on their website at: https://www.bankofalma.net/loans/

Banking Services
The Bank offers a SNOW Checking Account for sole proprietorship businesses and non-profit organizations. There are also several saving accounts available, including Certificates of Deposit and Money Market Deposit accounts.

Contact Information
Website: https://www.bankofalma.net/
Pepin Office Phone: 715.442.2311
Address: 419 2nd St, Pepin, WI 54759
Description

Waumandee State Bank provides a range of business services and accounts, including online business banking, statements, and remote deposit capture. They provide commercial and agricultural lending, including agricultural real estate, equipment and lines of credit, and have seven locations throughout West Central Wisconsin. There is a business loan pre-qualification application available on their website.

Banking Services

- Business Checking
- Essential Business Checking
- Business Analysis Checking
- Business Money Market
- Certificates of Deposit (CDs)
- Certificate of Deposit Account Registry Service (CDARS)
- Online, Mobile and Remote Deposit Banking options

Lending Services

The Waumandee State Bank offers agricultural and commercial lending options; loan officer contact information can be found on their website at: https://www.waumandeebank.com/About-Us#Meet-Our-Team

Contact Information

Website: https://www.waumandeebank.com/
Durand Office Phone: 715.672.3375
Address: 308 3rd Ave W, Durand, WI 54736
# Financial Institutions: Buffalo County

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<td>103 S Main St, Cochrane, WI 54622</td>
<td>608.248.2236</td>
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<td><a href="https://www.alliancebank.us">https://www.alliancebank.us</a></td>
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<td>W418 Bluff Siding Rd, Fountain City, WI 54629</td>
<td>608.687.8355</td>
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<td>S879 State Rd 88, Gilmanton, WI 54743</td>
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<td>245 S Eau Claire St, Mondovi, WI 54755</td>
<td>715.926.4234</td>
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<td><strong>Bank of Alma</strong></td>
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<td>211 Main St, Alma, WI 54610</td>
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<td><a href="https://www.bankofalma.net/">https://www.bankofalma.net/</a></td>
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<td>N104 N Main St, Nelson, WI 54756</td>
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<td><strong>Citizens Community Federal</strong></td>
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<td>695 E Main St, Mondovi, WI 54755</td>
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<td>46 S Main St, Fountain City, WI 54629</td>
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<td>S2021 County Rd U, Waumandee, WI 54622</td>
<td>608.626.3131</td>
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## Financial Institutions: Dunn County

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<td>717 Main St E, Menomonie, WI 54751</td>
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<td>301 Bremer Ave, Colfax, WI 54730</td>
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<td>503 Broadway St S Suite #10, Menomonie, WI 54751</td>
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<td>1602 N Broadway, Menomonie, WI 54751</td>
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<td>101 Main St, Colfax, WI 54730</td>
<td>715.962.3577</td>
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<td><a href="https://www.dairystatebank.com">https://www.dairystatebank.com</a></td>
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<td>E4491 County Rd C, Downsville, WI 54735</td>
<td>715.664.8711</td>
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<td>600 2nd St E, Menomonie, WI 54751</td>
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<td>2405 Schneider Ave SE, Menomonie, WI 54751</td>
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<td>100 WI-25, Wheeler, WI 54772</td>
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## Financial Institutions: Dunn County

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<td>401 E Menomonie St, Elk Mound, WI 54739</td>
<td>715.879.4888</td>
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<td>Marine Credit Union</td>
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<td>1320 Broadway St N Suite 8, Menomonie, WI 54751</td>
<td>715.309.4750</td>
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<td><a href="https://www.marinecu.com">https://www.marinecu.com</a></td>
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<td><a href="https://www.rcu.org">https://www.rcu.org</a></td>
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# Financial Institutions: Eau Claire County

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<td>2722 Eddy Ln, Eau Claire, WI 54701</td>
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<td>BMO Harris</td>
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<td>900 W Clairemont Ave, Eau Claire, WI 54701</td>
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<td>2125 Cameron St, Eau Claire, WI 54703</td>
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# Financial Institutions: Eau Claire County

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<td>36328 Main St, Whitehall, WI 54773</td>
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![Map of Pepin County, Wisconsin](image)
# Financial Institutions: Eau Claire County

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<td>US Bank</td>
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<td>103 E Lincoln Ave, Fall Creek, WI 54742</td>
<td>715.877.2311</td>
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# Financial Institutions: Eau Claire County

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<td>1111 W Clairemont Ave, Eau Claire, WI 54701</td>
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For more information, visit [https://www.wellsfargo.com](https://www.wellsfargo.com) or [https://www.westconsincu.org](https://www.westconsincu.org).
### Financial Institutions: Pierce County

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<td>409 Main St, Plum City, WI 54761</td>
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<td>River Falls State Bank</td>
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<td>W2555 WI-29 #2, Spring Valley, WI 54767</td>
<td>715.778.5644</td>
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BUSINESS BEST PRACTICES
Business Accelerators & Incubators: About

What

Business incubators help entrepreneurs convert their ideas into successful business ventures and bring them to market. Incubators offer a support system of coaching and connections as entrepreneurs develop the early stages of their businesses. Typically, they also offer shared workspace for members.

Accelerators are short-term programs that offer support to help already existing small businesses become stable, self-sufficient businesses. Companies that use business accelerators are typically start-ups that have moved beyond the earliest stages of getting established.

There are no incubators or accelerators in Pepin County, though the state of Wisconsin currently has 20 business incubators and accelerators. There are also a number of incubators and accelerators in neighboring Minnesota cities.

Links & Resources

- Getting started with business incubators, from Entrepreneur: https://www.entrepreneur.com/article/52802
- Starting a Business Incubator for Profit—Sample Business Plan Template: https://www.profitableventure.com/business-incubators-make-money/
- Incubating in rural areas, from the InBIA blog: https://inbia.org/blog/incubating-rural-areas/
- Incubating in rural areas: challenges and keys to success, from InBIA: https://www.energizingentrepreneurs.org/file_download/inline/58781e4c-554b-412f-b762-3da84009de09
- Incubators and Accelerators in the twin cities area, MN: https://ideagist.com/list-of-accelerators-and-incubators-in-minnesota/
Business Accelerators & Incubators: Wisconsin

**Madison & South Central Wisconsin**
- Bunker Labs Madison (Madison)
- Doyenne (Madison)
- Madworks (Madison)
- Janesville Innovation Center (Janesville)
- Madison Enterprise Center (Madison)
- Technology Innovation Center (Madison)
- Whitewater Innovation Center (Whitewater)
- StartingBlocks (Madison)
- UW-Whitewater Launch Pad (Whitewater)

**Milwaukee & Southeast Wisconsin**
- The BREW (Milwaukee)
- FaBCAP (Milwaukee)
- Gener8tor (Madison, Milwaukee)
- gBETA (Beloit, Madison, Milwaukee, Northeast)
- Launch Box (Sturtevant)
- The Common Skills Accelerator (Milwaukee)

**Fox Valley Area**
- T2 (Green Bay)
- TitletownTech Accelerator (Green Bay)
- UW-Oshkosh Alta Resources CEI (Oshkosh)
Chambers of Commerce: About

Structure

The businesses and professionals in the area constitute the chamber members, and they elect a board of directors who determines policies and sets goals. A chief elected officer is elected and presides over all board meetings. Day-to-day operations of the board may be handled by a professional manager, this can be a paid employee or volunteer/part-time.

Committees amongst the members can be formed to create tasks and divide work, such as committees for economic development, socioeconomic issues, and governmental affairs.

Chambers can be city-wide, county-wide, region-wide (multiple counties or cities), or state-wide.

Purpose

- Help regional businesses prosper and grow.
- Increase job opportunities.
- Encourage an orderly expansion and development of all segments of the community.
- Contribute to the overall economic stability of the community.
- Promote the nation’s private enterprise system of competitive marketing.
- Represent the unified voice of the employer community.
- Reduce transactional friction through well-functioning networks.

Nearby Chambers of Commerce

- Eau Claire Area Chamber of Commerce
- Spring Valley Chamber of Commerce
- Ellsworth Chamber of Commerce
- Red Wing Area Chamber of Commerce
- Alma Area Chamber of Commerce

A chamber of commerce is a voluntary partnership of businesses and professionals working together to build a healthy economy and improve the quality of life in a community.
Chambers of Commerce: Getting Started

Step 1: Market research & Initial Goals

• Why does this new organization need to exist?
• What other groups are serving the constituency? What services are they offering?
• How many people, companies, and small businesses are potential members? Do they represent a base large enough to support a chamber?

Step 2: Lay the Groundwork

• Who are the recognized and experienced leaders in the region?
• Are these leaders willing to join the organizing committee?
• What will the by-laws, mission statement, and other supporting documents look like?

Step 3: Build Upon the Foundation

• What benefits should exist for members? When is the first annual meeting/conference? How will it be formatted?
• What is the marketing plan to inform members, prospective members, allies, and others?
• Create a rough draft of a strategic plan.

Step 4: Evaluate & Revise

• Review your progress, evaluate the organization you have built, and identify what works and what does not.
• Are members benefitting from the organization? Is the organization meeting its goals?


Resources for Veterans

The Women Veteran Entrepreneurship Training Program (WVETP) provides entrepreneurial training to women veterans, women service members, and women spouses of service members and veterans as they start or grow a business.

- IVMF - Veteran Women Igniting the Spirit of Entrepreneurship: http://vwise.vets.syr.edu/

The Service Disabled Veteran Entrepreneurship Training Program provides entrepreneurship training programs to service-disabled veteran entrepreneurs who aspire to be small business owners or currently own a small business.

- IVMF - Entrepreneurship Bootcamp for Veterans with Disabilities: http://ebv.vets.syr.edu/
- Veterans Entrepreneurship Program: https://business.okstate.edu/riata/veterans/
- Dog Tag Inc.: https://www.dogtaginc.org/

Tax Information

Western Dairyland Business Center has a landing page for basic tax information: https://www.successfulbusiness.org/taxcenter.phtm

The IRS video portal provides free tutorials for starting a business is a series of webinars published between 2013 and 2016. A variety of topics for new business owners are covered. Each video is approximately one hour and requires either Windows Media Player or Adobe Flash. https://www.irsvideos.gov/Business/StartingaBusiness

The IRS virtual business workshop is a series of nine lessons covering a variety of topics related to taxes and business. A written transcript is included below each video. https://www.irsvideos.gov/Business/virtualworkshop
DreamBuilder is a free online business training program for women based entirely in the cloud, and is accessible anywhere with internet. Courses are available in English and Spanish. [https://www.successfulbusiness.org/dreambuilder.phtml](https://www.successfulbusiness.org/dreambuilder.phtml)

ExporTech is a program that has three financial components: WEDC funding for ExporTech delivery, WEDC assistance with the program cost for eligible participating companies, and funding for a market assessment following ExporTech completion. [https://wedc.org/programs-and-resources/exportech/](https://wedc.org/programs-and-resources/exportech/)

The Small Business Administration Learning Center website is a landing page for free online workshops divided into the following categories: Plan Your Business, Launch Your Business, Manage Your Business, Grow Your Business. Each video is 30 minutes in length and requires Adobe Flash. Each video has a written transcript and worksheets available to download as PDFs. [https://www.sba.gov/learning-center](https://www.sba.gov/learning-center)

UW-Stout Manufacturing Outreach Center
For more than two decades UW-Stout Manufacturing Outreach Center (MOC) has been working alongside small and mid-size manufacturers, leveraging our industry experience, tech savvy, and teamwork to improve manufacturing processes, grow businesses, enrich the local workforce, and develop products. [https://www.uwstout.edu/outreach-engagement/business-organizational-resources/manufacturing-outreach-center](https://www.uwstout.edu/outreach-engagement/business-organizational-resources/manufacturing-outreach-center)

Western Wisconsin Women’s Business Center events and workshops calendar offers many free workshops, searchable by date, location and topic area (“Business Basics” and “Business Accounting and Budget”). Evening workshops last three hours. [https://ic.successfulbusiness.org/events.aspx](https://ic.successfulbusiness.org/events.aspx)

The Wisconsin Small Business Development Center’s Entrepreneurial Training Program is an 8-10 week course that provides tools for business idea testing and business model improvement through instruction, guest speakers and coaching. The course serves both existing and potential business owners. Cost of the course is $1000, but grants are available to cover 75% of the fee. [https://wisconsinsbdc.org/etp](https://wisconsinsbdc.org/etp)
Workshops & Training, Counseling & Mentorship

At the **Applied Technology Center at the Gateway Campus**, Chippewa Valley Technical College (CVTC) offers a helping hand to business start-ups and access to high technology for new and existing businesses. The center is designed to accommodate the development of business for microfabrication and advanced manufacturing technologies. The Applied Technology Center features a Class 100 Clean Room, advanced wet lab space, and access to NanoRite laboratory equipment, including an atomic force microscope, a scanning electron microscope, and micro-machining technologies. Through the Equipment Access program, CVTC offers Applied Technology Center equipment to businesses for development and testing. [https://www.cvtc.edu/experience-cvtc/campuses/applied-technology-center](https://www.cvtc.edu/experience-cvtc/campuses/applied-technology-center)

The **Entrepreneur’s Guide to Successful Business Planning** *Impact Seven, Inc.* walks potential entrepreneurs through the basic steps of developing a business plan, including a checklist of what questions to answer, as well as a list of basic resources at the end. [https://www.impactseven.org/wp-content/uploads/2016/01/businessplan.pdf](https://www.impactseven.org/wp-content/uploads/2016/01/businessplan.pdf)

The **Western Dairyland Business Centers** offers a basic outline for a business plan on their website. [https://www.successfulbusiness.org/businessplan.phtml](https://www.successfulbusiness.org/businessplan.phtml)

Counseling & Mentorship


In the “Western Dairyland Connects” project, the **Western Dairyland Business Center** seeks to equip low-income, entrepreneurial individuals in Buffalo, Trempealeau, Eau Claire, Jackson, Pepin, Chippewa and Dunn counties with laptops, mobile hotspots and education so that they can access the internet, engage with the global marketplace and fulfill their goals of self-employment, increased household income and financial security. To apply, applicants must first meet with a Western Dairyland Business Center counselor. [https://www.successfulbusiness.org/laptop_lending_library.phtml#](https://www.successfulbusiness.org/laptop_lending_library.phtml#)

To make an appointment with a counselor: [https://ic.successfulbusiness.org/reg.aspx?mode=counsel&center=52501&subloc=0](https://ic.successfulbusiness.org/reg.aspx?mode=counsel&center=52501&subloc=0)
Transportation

Pepin County has excellent roads. WisDOT rates all paved roads in the County as “3” for biking in their performance measure, which is the highest ranking possible. There are no interstates that go through Pepin County, but the area does include more than 15 miles of the Wisconsin Great River Road.
Pepin County has a population of about 7,289. Its largest city, the City of Durand, has a population of about 2,000 as of the 2010 census. Runners up are Pepin (pop. of ~900) and Stockholm (pop. of ~70). Other incorporated towns include Albany, Durand (town) Frankfort, Lima, Pepin, Stockholm, Waterville, and Waubeek.
Pepin County has free broadband across the entire county. Additionally, as of November 2019, the City of Durand has been designated as a Telecommuter Forward! Community by the Wisconsin Public Service Commission. Upload and download speeds vary depending on the area and even within the map there are inconsistencies. A download speed of 25 Mbps is considered ideal by the Federal Communication Commission. At this speed, it is easy to download images, texts, and videos as well as stream videos or music. Within the download speed map, the majority of Pepin county has a 25 Mbps connection.

Map provided by Badger Communications: [http://badgercommunications.com/](http://badgercommunications.com/)

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Broadband Upload Speeds

Pepin County has free broadband across the entire county. Additionally, as of November 2019, the City of Durand has been designated as a Telecommuter Forward! Community by the Wisconsin Public Service Commission. Upload and download speeds vary depending on the area and even within the map there are inconsistencies. An upload speed of 3 Mbps or greater is considered good. This is all that is necessary to upload images or videos. However, if you are regularly uploading large files to the internet, a greater connection will probably be necessary. Within the upload speed map, the majority of Pepin County has greater than 3 Mbps with only a few select areas below that.

Map provided by Badger Communications: [http://badgercommunications.com/](http://badgercommunications.com/)
Parcels in red have the most improvement upon the land, ie: numerous or expensive buildings. Although these are seemingly randomized throughout the county, many of them are nearby farms, along transportation routes, or in cities/villages.

Pepin County doesn’t have comprehensive zoning, so there are few rules regarding what people can actually build and where. Few regulations exist where certain uses should be concentrated; therefore, the maps reflect scattered improvement values/patterns. There are five towns with their own zoning (Durand, Frankfort, Stockholm, Waubeek, and Waterville). In addition, each incorporated community has zoning, and some have this information available on local websites.

Land improvement value shows the normalized value of land improvement over the total assessed value. Land improvement value comes from any additional investment upon the land, such as an additional structure. Total assessed value is the land value (face value cost of the land with no improvements) + improvement value. This map can be used to see where development is occurring and the potential property value upon further investment.
About UniverCity Year

UniverCity Year is a three-phase partnership between UW-Madison and one community in Wisconsin. The concept is simple. The community partner identifies projects that would benefit from UW-Madison expertise. Faculty from across the university incorporate these projects into their courses, and UniverCity Year staff provide administrative support to ensure the collaboration’s success. The results are powerful. Partners receive big ideas and feasible recommendations that spark momentum towards a more sustainable, livable, and resilient future. Join us as we create better places together.

univercityalliance@wisc.edu  •  608-261-1141  •  univercity.wisc.edu  •  @UWUniverCity