Financing

Financing is one of the most critical and often the most frustrating part of starting a business. While State and County programs are available primarily for industrial businesses, there are other funding sources that can provide assistance to the small retail/service business. The first place to start is with your local banker. Many times the existing relationship you have with your bank is all you need to secure the financing required. Other than conventional financing, your bank can assist with programs such as SBA loans and loan guarantees. Another source for information about SBA Loans is the **Economic Development Center of St. Charles County (EDC)**. They can be reached at 636-441-6880. Their Finance Specialist can assist with information about the various SBA and other loan programs.

Often, though, there is a "gap" between your equity and the amount you require. There are also programs available that can provide this "gap" financing such as the RMI (Rural Missouri Inc.) Microloan Program.

Contact the City's Marketing & Business Development Department for more information.

Important Phone Numbers

Marketing & Business Dev Dept	636-327-5102
Utility Information	636-327-5101
Public Works Department	636-327-5102
Zoning Inquiries, Inspections, , Plan Review, City Planner, Building & Demolition Permits	
City Clerk	636-327-5101
Business License Information, Liquor License Information	

Economic Development Partners

Economic Development Center of St. Charles County	636-441-6880
Small Business Development Center	636-970-3000
SCORE	636-946-7423
SBA (Small Business Administration)	314-539-6600
St. Charles City-County Library	636-441-0794
Business Resource Desk	*ext. 1444*
Wentzville Chamber of Commerce	636-327-6914

Marketing & Business

City of Wentzville
200 East Fourth Street
Wentzville, MO 63385
636-327-5102
Fax 636-327-4892

Visit our website at
www.wentzvillemo.org

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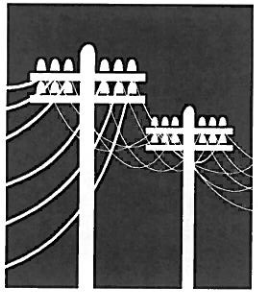
How To Start A Business In Wentzville Missouri

Development Procedures
- New Construction
- Expansion or Remodeling

For any project involving construction, contact the Public Works Department beforehand to find out about proper zoning, permits required, inspection procedures, plan review procedures, etc. Once this is done, complete all the necessary applications for the proposed development and submit these, along with the appropriate fees to the Public Works Department. Additional information, i.e., sealed plans, legal descriptions, blueprints, etc., should also be provided as required. If your project requires a Planning & Zoning Commission review, all information should be provided by the deadline for that month (approximately four (4) weeks prior to the Planning & Zoning Commission meeting).



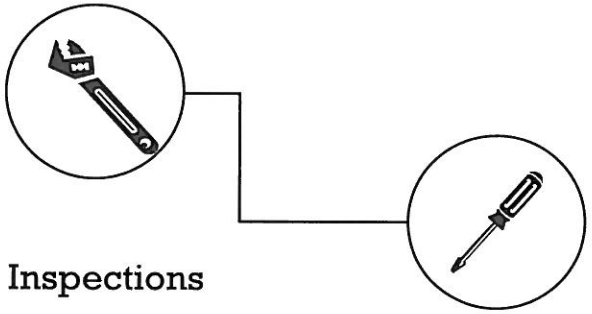
Staff will review the application and prepare a staff report for the Commission. A copy of this report, along with an agenda, will be sent to all applicants approximately one (1) week prior to the meeting.

Upon approval of the Commission, any rezoning requests, conditional use permits, special use permits, etc., are forwarded to the City Council for their review and approval.

Submit the improvement/construction site plans and record plats to the Public Works Department for review of the infrastructure improvements.

Upon approval of the improvement/construction site plans and issuance of a building permit, construction may begin.

Periodic inspections will occur during demolition and construction, however occupancy of the structure cannot occur until a final inspection is made and a commercial occupancy permit is obtained. You can call the Public Works Department at **636-327-5102.**



Inspections

Before you can occupy your business space, the city requires that a commercial inspection be completed. To inquire about scheduling an inspection you can call the Inspection Department at **636-327-5102.**

Business Licenses

A Business License is required before you can operate most businesses in Wentzville. To obtain a Business License you will need to complete the Commercial Occupancy & Business License application along with $50 for the Business License. If you are a retail business you are required to collect sales tax. A copy of the Missouri Sales Tax Certificate and a letter of "No Tax Due" should be submitted with your application or provided to us once received from Missouri Department of Revenue.

The City Clerk's office can be reached at **636-327-5101.**

Helping Your Business Grow

Business Planning Assistance

Any new or expanding business should develop a business plan to guide them. There are several agencies that can provide assistance either free or at a nominal cost. This help, along with developing marketing plans, assistance in locating trade associations, etc., is available through the City's Marketing & Business Development Department. They can assist in putting you in touch with agencies such as the EDC of St. Charles County, SCORE, the Small Business Development Center, the Thomas Hill Enterprise Center, the University of Missouri resources, etc.

If you need help in securing the appropriate permits, licenses, tax numbers, etc., the City's Marketing & Business Development Department can assist you in finding the right agencies to contact.

Whether its help in preparing a Business Plan, securing financing, locating property, or getting the right license for your business, the **Wentzville Marketing & Business Development Department** stands ready to assist. They can also provide you with information such as demographics and market analysis or help you contact other professionals and agencies that can assist.

Whatever your need, the **Wentzville Marketing & Business Development Department** is ready to help. Our purpose is ***"Helping your business grow".*** You can contact the Marketing & Business Development Department at **636-327-5102.**