

# Financing

Financing is one of the most critical and often the most frustrating part of starting a business. While State and County programs are avail-



able 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 you require. 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 **St. Charles County Economic Development Center (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 and Small Business Investment Fund Program (SBIF)

Contact the Wentzville Office of Economic Development for more information

## Important Phone Numbers

Economic Development Office	636/327-5101
Utility Information	636/327-5101
Public Works Department	636/327-5102
<i>Zoning Inquiries, Inspections, , Plan Review, City Planner, Building &amp; Demolition Permits</i>	
City Clerk	636/327-5101
<i>Business License Information, Liquor License Information</i>	

## Economic Development Partners

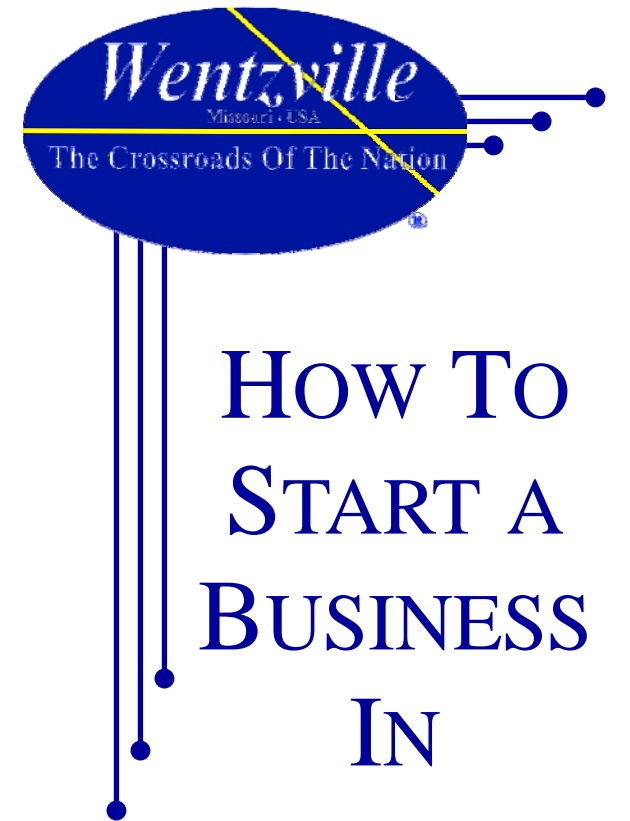
St Charles County Economic Development Center	636/441-6880
Small Business Development Center	636/928-7714
SCORE	314/539-6970
SBA (Small Business Administration)	314/539-6600
St Charles City-County Library Business Resource Desk	636/441-0794 ext. 1444
Wentzville Area Chamber of Commerce	636/327-6914



## Office of Economic Development

City of Wentzville  
310 W. Pearce Blvd  
Wentzville, MO 63385  
636/327-5101  
Fax 636/639-6040

Visit our website at  
[www.wentzvillemo.org](http://www.wentzvillemo.org)



# HOW TO START A BUSINESS IN

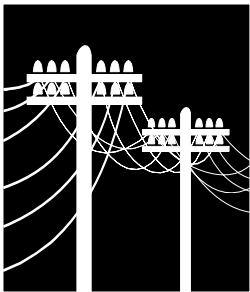
# WENTZVILLE, MISSOURI



# 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).

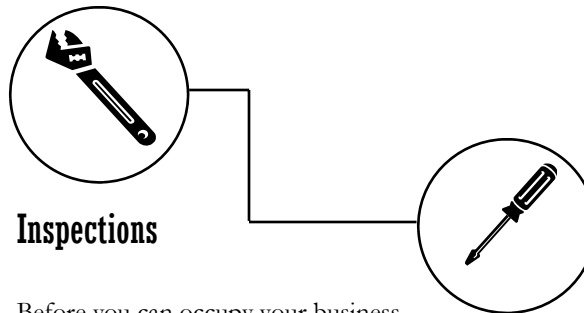
Staff will review the application and prepare a staff report for the Commission. A copy of this report, along with an agenda, will be sent to all applicants approximately one (1) week prior to the meeting.

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 your Business License you will need to bring your approved Commercial Occupancy Permit and your Missouri Business Sales Tax I.D. number, along with the Business License application to City Hall. The City Clerk will then issue a Business License. The 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 Economic Development office. They can assist in putting you in touch with agencies such as the St. Charles County EDC, SCORE, the Small Business Development Center, the University of Missouri resources, etc.

If you need help in securing the appropriate permits, licenses, tax numbers, etc, the City's Office of Economic Development 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 Office of Economic Development** 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 Office of Economic Development** is ready to help. Our purpose is *"Helping your business grow"*. You can contact the Economic Development office at **636/327-5101**.