

**HOW TO START A BUSINESS
in
LEADVILLE AND LAKE COUNTY
COLORADO**



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WELCOME TO LEADVILLE and LAKE COUNTY!

First, thank you for your interest in Leadville and Lake County! We understand that you have numerous options to start your business in Colorado and we are so excited that you've chosen our community. To help you through, what can sometimes be a daunting process, the Leadville Lake County Economic Development Corporation has produced the **How to Start a Business in Leadville Lake County Guide**. This guide's primary objective is to give potential business owners and entrepreneurs an overview of what is involved in the creation of a new business and where help may be obtained. The guide is designed to provide you with valuable information to help you successfully navigate through some of the steps in the business start-up process.

Our goal is to make this process as clear as possible and to assist you in any way that we can. Should you have any questions or suggestions, the Leadville Lake County Economic Development Corporation is here to assist.

HOW TO USE THIS GUIDE

So, you want to start a business in Leadville or Lake County. But you don't know what to do, where to go, who to ask or where to start. You have a million and one questions and no idea where to find the answers.

Well, hopefully, this guide will point you in the right direction. Starting a business is a very big undertaking and to do it right requires thorough research of the business idea, structure, plan and location. Doing so will eliminate, a number of issues and avoid potential pitfalls in the future.

This document is a quick guide that highlights the more important things to consider when starting a business. It should **NOT** be used as the only resource of information in the business start-up process. There are, a number of organizations, individuals and online resources available to assist you and many will be mentioned in this guide. In addition, it is strongly recommended that you consult (and perhaps retain) a CPA/accountant, attorney and insurance agent as you begin the process of establishing your business. These professionals can address specific topics that are relevant to your business and offer professional counsel within their areas of expertise.

So, what is the process for starting a business? Below are steps that you should consider as you formalize your business. The order of the steps listed below is not necessarily the order in which the tasks need to be done depending on the nature of the business. It is important to note, that some steps are simultaneous and can be done in conjunction with one another. In addition, you may begin one step before completing the proceeding step and may skip a step based on timeframe or issues specific to your business. However, if you address, all of these steps, you should be well on your way to starting your business.

WRITING A BUSINESS PLAN

Writing a business plan (to include the necessary research required to write a thorough and ultimately, beneficial business plan) is THE first step when thinking about starting a business. A business plan is the foundation of your business and will help make your business run as smoothly as possible. Lenders, potential investors and other business professionals will want to review your business plan, especially, if you are trying to get financing. Even if you aren't seeking financing, a business plan is your blueprint for success. It's hard work to write a business plan and can take a considerable amount of time and energy but it is well worth the effort. Statistics show that a business plan can make a significant difference between a business thriving or dying.

You should consider your business plan a living document that is always changing to address decisions and issues from both external and internal sources. You should review it often but most especially after major changes or unexpected issues occur that impact the growth and development of your business.

A typical business plan has the following components: Start with a SWOT analysis (identifying Strengths, Weaknesses, Opportunities and Threats) Executive Summary, Business Description/Products and Services, Organization and Management, Market Analysis, Marketing Strategy and Financial Analysis (funding requirements).

There are a number of federal, state and local websites with resources and organizations that can assist you as you prepare your business plan. These organizations can offer advice, counseling and training.

Federal and State Resources:

The **US Small Business Administration (SBA)** has delivered millions of loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses, since its inception in 1953. SBA provides assistance primarily through its four programmatic functions: Access to Capital, Entrepreneurial Development, Government Contracting and Advocacy www.sba.gov.

Information and assistance on writing a business plan can be found at:

www.sba.gov/category/navigation-structure/starting-managing-business/starting-business. There is a Colorado District office located in Denver, Colorado and more information about this office can be found at www.sba.gov/offices/district/co/denver

The **Colorado Small Business Development Center (Colorado-SBDC)**, a division of the Colorado Office of Economic Development and International Trade (OEDIT), provides up-to-date business data, information and assistance with the process of starting a small business. Focused primarily on serving potential and existing small business owners, the Colorado SBDC works with a potential business owner to brainstorm business concepts, discuss plans, look for specific business information, work on marketing and financial strategies and much more. The Colorado SBDC webpage is filled with very useful information and resources and can be found at www.coloradosbdc.org. The closest Colorado-SBDC office is the Western Central SBDC with a location in Salida. However, there are local business consultants that can meet with you in Lake County. Appointments, are required and arrangements can be made by calling the Western Colorado SBDC directly.

Colorado SBDC
1625 Broadway, Suite 2700

Denver, CO 80202
303-892-3840

West Central SBDC
Escalante Terrace 109
600 N. Adams St.
Gunnison, CO 81231
970-943-3014

Within the Colorado SBDC, the following resources exist:

The **Small Business Navigator** is the first point of contact for start-up entrepreneurs. If, you are seeking information on how to get your business started in Colorado or need any business-related questions answered. In addition, the Small Business Navigator maintains an extensive database of federal, state and local regulatory and permitting requirements. Professional, experienced business counselors will provide an immediate response to your inquiry or direct you to the right contacts or resources available to help you. Call 303-592-5920 to access this service.

The **Colorado Business Resource Book** is one of the most successful and comprehensive business start-up guides in the nation. This resource, made possible by a collaborative effort between federal and state business assistance agencies and the private sector, provides relevant and important information to assist you as you start your business. www.coloradosbdc.org/resources/resource-book Hard copies of this resource can be picked up at SBDC offices or the Leadville Lake County EDC office.

Leading Edge is a comprehensive training program providing entrepreneurs a thorough and complete understanding of what it takes to start and open a business. The training can be done in person (regularly scheduled meetings in a class room setting) or online. For more information visit www.coloradosbdc.org/training/leading-edge.

Local Resources:

The **Colorado Mountain College—Leadville Campus** offers a AAS degree in Small Business Management. This curriculum includes courses ranging from Intro to Business, Business Management, Ethics, Legal Issues, Accounting and Marketing to name a few. If you are interested in learning more about the Small Business Program, visit www.coloradomtn.edu/leadville or contact Susanna Spalding at 719-486-4209.

Leadville Lake County Economic Development Corporation (LLCEDC) provides countywide information and data as well as feedback and advice on business startup and development within the county. The LLCEDC can assist in identifying appropriate locations for your business operation, work with you and government agencies to address specific requirements and identify potential financing for your business. SCORE www.lakecountyedc.com

Leadville Lake County Economic Development Corporation
400 Harrison Avenue, Suite 100
Leadville, CO 80461
719-293-2316

FORMING A LEGAL BUSINESS STRUCTURE

As you work on your business plan, you will need to determine the legal ownership structure for your new business. This must be done prior to registering your business with the state. There are many different business structures, and each has its pros and cons, based on the size and nature of your business and specific tax issues and concerns related to the potential owner(s). Some of the more common structures include: **Sole Proprietorships, Partnerships, Corporation, S Corporation and Limited Liability Company (LLC).**

A detailed discussion of the differences, benefits and costs of each can be viewed at: www.sba.gov/category/navigation-structure/starting-managing-business/starting-business/establishing-business/incorporating-registering-you-0

Before making this very important decision, it is highly recommended that you consult an attorney and/or accountant to discuss your business to determine which structure might best fit your needs. Also, as your business grows and changes, it may be necessary to change the legal structure of your business. Again, consult an attorney and/or account to discuss this and the ramifications it may have on your business operation.

REGISTERING A BUSINESS NAME

Once you've decided on a legal ownership structure and completed your business plan, you may need to register your business with the Colorado Secretary of State. An online database lets you search to see if your chosen name is available or actively being used. The business name database is under the Colorado Secretary of State at: www.sos.state.co.us/biz/BusinessEntityCriteriaExt.do

Once you've determined an available business name and chosen a legal structure, you can register online at www.sos.state.co.us/pubs/business/fileAForm.html.

As mentioned earlier, to register with the Colorado Secretary of State you must first determine your business structure (see above). Based on your business structure, you may or may not need to file. In general, if you are a sole proprietor or general partnership, you may be exempt from filing with the state.

Corporations, Limited Partnerships and Limited Liability Companies must register with the Colorado Secretary of State, the Department of Revenue and possibly with the Department of Labor and Employment. The **Colorado Business Express** www.colorado.gov/apps/jboss/cbe/ is a service that leads you through the process of filing your business with the State of Colorado. The step-by-step instructions will gather your business information and provide a single point of registration instead of having to interact with each agency individually. The answers you provide will tell the system whether it will need to register you for a sales tax license, wage withholding account and/or an unemployment insurance tax ID. The final step of the process is submitting your application electronically and receiving your necessary account numbers instantly. You may also want to consult an accountant and/or attorney for more precise advice based on your business.

Trade Name

A business (other than a nonprofit entity) or an individual transacting business in the state of Colorado under a name other than the person's true name is required to file a trade name with the Secretary of State. A trade name is filed by submitting the appropriate Statement of Trade Name form for your type of business. A Statement of Trade Name must be filed online. More information on the requirements regarding trade names can be found at www.sos.state.co.us/pubs/business/FAQs/tradeNames.html. To file a trade name online, visit www.sos.state.co.us/biz/FileDocTrdnm.do.

OBTAINING A FEDERAL EMPLOYMENT IDENTIFICATION NUMBER

Most businesses are required to get a federal EIN, also known as a Federal Tax ID Number. Sole proprietorship without employees or without a Keogh Plan are not required to have an EIN. For more information on businesses required to have an EIN, contact the IRS directly 800-829-3676 or www.irs.gov. It is also highly recommended that you consult an accountant for more specific information as it relates to your business.

To obtain an EIN from the IRS, complete IRS Form SS-4 which can be found online at www.irs.gov. Your legal business structure must already be determined prior to applying for an EIN.

OBTAINING A BUSINESS LICENSE

All businesses operating in Leadville are required to have a business license prior to opening. Business licenses are issued by the City Clerk's Office. Prior to applying for and receiving a business license, you may need to get approvals from the following county and/or city departments based on the type of business: City of Leadville, Planning, Zoning, & Signs, Leadville/Lake County Fire Department, Leadville Police Department, Lake County Building Department, Lake County Health Department, Lake County Food Inspector, Parkville Water District, Leadville Sanitation District and Lake County Clerk & Recorder—Sales Tax. It is recommended that you make an appointment with the City Clerk to discuss what agency approvals will need to be obtained and other regulations and requirements. A \$50 fee is required at the time of application and is renewed annually.

Only after the appropriate agencies have approved the application and all documentation is submitted to the City Clerk will a Leadville Business License be issued. Based on the type of business, there may be additional forms and documents that will need to be submitted to the State and City.

More information on the City of Leadville's Business License Application can be found at: <https://www.colorado.gov/pacific/leadville/doing-business-0>

City Clerk
City of Leadville
800 Harrison Avenue
Leadville, CO 80461
719-486-0349

UNDERSTANDING STATE BUSINESS REGULATIONS

In addition to the local business license, certain businesses are required to obtain specific state licenses and certificates. Through the Colorado Office of Economic Development and International Trade, the Colorado SBDC maintains an **Occupational License Database** containing state and federal regulations for businesses in the state. Additional city regulations may exist, so be sure to check with your local city or county clerk licensing department. The database can be found at www.cssbdc.org/resources/occupational-license-database

The Lake County Public Health Agency's Environmental Health Program currently licenses food service establishments including restaurants, mobile food units, coffee shops and grocery stores. The goal of the Consumer Protection Program is to ensure safe food service in Lake County. For more information on opening a retail food establishment visit [www.lakecountycolorado.com/sites/all/files/userfiles/How%20To%20Open%20A%20Retail%20Food%20Business\(2\).pdf](http://www.lakecountycolorado.com/sites/all/files/userfiles/How%20To%20Open%20A%20Retail%20Food%20Business(2).pdf) or contact Lake County Consumer Protection at 719-486-7481 or www.lakecountycolorado.com/health/node/33.

Businesses selling or serving alcoholic beverages are required to obtain a liquor license. For more information on the requirements, fees and application visit www.colorado.gov/pacific/leadville/liquor-licenses-2 or contact the City Clerk at 719-486-0349.

IDENTIFYING FEDERAL, STATE and LOCAL TAXES

Federal:

All businesses are subject to taxation by the Federal Government. Most businesses must apply for a Federal Employment Identification Number (EIN) from the Internal Revenue Service (Form SS-4—see Obtaining a Federal Employment Identification Number above). A business owner must also withhold Federal Income Tax and Social Security taxes from his/her employees as well as contribute to the employer's share of Social Security and Federal Unemployment Taxes. For more information, contact Internal Revenue Service at www.irs.gov.

State:

All companies doing business in Colorado must register with the State. You can file for your state sales tax number and unemployment insurance by going to apps.colorado.gov/apps/jboss/cbe/index.xhtml and clicking on the button "start your filing".

Local:

It is strongly recommended that you consult an accountant for precise advice relevant to taxes and your business.

IDENTIFYING A BUSINESS SITE

When trying to identify an ideal site for your business, it may be beneficial to work with a real estate agent. The Leadville Lake County Economic Development Corporation can also assist by identifying possible locations/areas in the county that are conducive to your business operation.

Leadville Lake County Economic Development Corporation

400 Harrison Avenue, Suite 100
Leadville, CO 80491
719-293-2316

Once you have identified a site but before leasing or constructing a new building, contact either the Lake County Department of Building and Land Use www.lakecountyco.com/buildinglanduse/ or the City of Leadville's Director of Administrative Services <https://www.colorado.gov/pacific/leadville/city-leadville-zoning-map> to obtain zoning information on special requirements, building code regulations, permits, etc. The Leadville Lake County Economic Development Corporation can also assist you in navigating the building permit process for either the city or the county.

Sarah Dallas
City of Leadville
Building & Land Use Department
800 Harrison Avenue
Leadville, CO 80461
719-486-2092

Paul Clarkson
Lake County
Department of Building and Land Use
505 Harrison Avenue
Leadville, CO 80461
719-486-2875

It is important that you collect this information BEFORE signing a lease or purchasing property, to ensure the location you choose allows your type of business.

REVIEWING BUILDING AND ZONING REGULATIONS

For your specific business you might need to or want to alter walls, structural elements and/or equipment within the building or on the site you have selected. In addition, to ensure the safety and health of the building's occupants, you may also be required to complete some modifications to the property in accordance with the Building Code and other City and County requirements. Should your business require work on the building, before starting any construction work, remember to obtain all required construction permits. Staff in the Lake County Department of Building and Land Use www.lakecountyco.com/buildinglanduse/ or the City of Leadville's Director of Administrative Services at www.colorado.gov/pacific/leadville/building-department-8 can assist you.

Some issues that might require contacting the county include:

Zoning and Building--Make sure your business site is zoned for the kind of business activity you intend for the property.

Sarah Dallas
City of Leadville
Building & Land Use Department
800 Harrison Avenue
Leadville, CO 80461
719-486-2092

Paul Clarkson
Lake County
Department of Building and Land Use
505 Harrison Avenue
Leadville, CO 80461
719-486-2875

Water/ Sewer--Make sure your business site has the necessary water and sewer capacity for the kind of business activity you intend for the property

Parkville Water District
2015 N Poplar Street
Leadville, CO 80461
719-486-1449
www.parkvillewater.org

Leadville Sanitation District
911 U.S. 24
Leadville, CO 80461
(719) 486-2993
www.leadvillesanitation.com

Environmental--Determine if there are any regulations (air pollution, water discharge, water, etc.) protecting the environment that you need to correct on your property or that you need to properly prepare for in your business production.

Jackie Littlepage
Director Environmental Health/Health Inspector
112 W. 5th Street
Leadville, CO 80461
719-486-7481
719-486-2413 office
www.lakecountycolorado.com/health/node/31

Health--Businesses involved in the preparation of food for sale or that provide health care services are required to meet special health regulations and inspections (see section under STATE BUSINESS REGULATIONS above).

Anica Lewis
Director Environmental Health/Health Inspector
112 W. 5th Street
Leadville, CO 80461
719-486-2413
719-486-4146 office
www.lakecountycolorado.com/health/node/33

FINANCING YOUR BUSINESS

GRANTS! Everyone wants to know where they can get “free” money to start or expand a business. Despite ads indicating there are “giveaways” from the government, the possibility of getting “free” money to start or expand your business is slim. Beware of offers to the contrary.

Possible ways to finance your business start-up include:

Bootstrapping is a common way to finance a business. Bootstrapping is when a small business person finances his business with savings, credit cards, home equity loans or money borrowed from friends and family.

Financial Institutions, like local banks and credit unions, can work with you to secure a commercial loan. However, they will want to see evidence of the 7 c's of credit—Credit Score, Collateral, Cash Flow, Condition, Competency, Character and Capital. Before approaching the bank, you will want to have a solid business plan. Below are the financial institutions located in Lake County.

First Mountain Bank
Mark Wadsworth
409 Harrison Avenue
Leadville, CO 80461
719-486-3150
www.fnbhugo.com

Pueblo Bank and Trust
Mary Schroeder
600 Harrison Avenue
Leadville, CO 80491
719-486-0886
www.pbandt.com

Peoples National Bank
Keith Moffett
400 Harrison Avenue
Leadville, CO 80491
719-486-0420
www.epeoples.com

Small Business Administration (SBA) provides loan guarantees to banks to encourage funding of small businesses. The SBA is not a lending institution like a bank or credit union and therefore does not issue loans. Instead, it provides support to your loan request from a bank in the form of loan guarantees. A loan guarantee is a promise by one party (the guarantor or, in this case the SBA) to assume the debt obligation of a borrower (the small business owner) if that borrower defaults on the loan. For more information on SBA-backed loans, please contact your local financial institution.

United States Department of Agriculture (USDA) Rural Development provides loan guarantees to banks to encourage funding of small businesses. While USDA does offer some direct loans and grants, these are typically for housing rehabilitation and mortgage assistance. For more information on USDA-backed loans, please contact your local financial institution.

Colorado Office of Economic Development and International Trade (OEDIT), a state agency, offers a number of financial tools to assist businesses throughout Colorado. Please visit their website www.choosecolorado.com for more information on these resources.

Colorado Housing Financing Authority (CHFA) provides commercial real estate loans may be used to acquire real estate, expand an existing facility and/or rehab an existing or new facility. Loan proceeds may also be used to acquire capital equipment. For more information, visit CHFA's website at www.chfainfo.com/business-lending/Pages/business.aspx.

Southern Colorado Economic Development District is a licensed non-profit, Certified Development Company that offers long-term fixed-rate financing for small business in Southern Colorado through the SBA 504 Loan Program.

The SBA 504 Loan Program is a long-term financing tool for economic development within a community. The 504 Loan Program provides growing businesses with a long-term fixed-rate financing for **major fixed assets**, such as land and buildings to include expansion, renovation and construction projects. This loan program DOES NOT provide working capital for business start-up assistance.

1104 N. Main Street
Pueblo, CO 81003
719-545-8680
www.scedd.com/ (business lending center)

Upper Arkansas Area Development Corporation is a local non-profit organization that provides financial assistance to new and existing businesses. The Upper Arkansas Area Development Corporation doesn't compete with or replace private sector financing but may provide alternative financing should a business be unable to secure private sector financing. For more information visit www.uaacog.com/programs/businessloanfund.html

Jeff Ollinger
719-395-2602
jeff.ollinger@uaacog.com

BUSINESS INCENTIVES

There are numerous incentives available to businesses looking to start, grow and expand in Lake County. The **Colorado Office of Economic Development and International Trade** offers a number of incentives to encourage business development and growth. For more information visit www.advancecolorado.com/funding-incentives .

Since Lake County is an **Enhanced Rural Enterprise Zone**, there are a number of tax credits that are available to businesses that grow and expand in the County. From turning a vacant building into a viable commercial building to hiring new employees, there is certain to be a tax credit that can assist in your business plans. For more information on the State Designated Enterprise Zone visit www.advancecolorado.com/funding-incentives/incentives/enterprise-zone-tax-credits. For a quick overview of what you might be eligible for on tax credits contact the Lake County Economic Development Corporation at 719-293-2316. Please keep in mind, if you are interested in receiving ANY state tax credits through the Colorado Enterprise Zone Program, you MUST pre-certify before activity that may be eligible for a tax credit.

Finally, the City of Leadville has a **Historic Landmark District**, making buildings located within this district eligible for state historic tax credit www.choosecolorado.com/doing-business/incentivesfinancing/ez/ and www.coloradopreservation.org/colorados-historic-preservation-tax-credit/. Discover all the commonly asked questions regarding preservation tax credits by going to www.historycolorado.org and searching for preservation tax credits how do I (new legislation was just passed significantly increasing the amount of credit a developer of historic property can receive. More information will be available in 2015). Information on grants can be found at <http://www.historycolorado.org/grants/state-historical-fund-grants>.

MARKETING YOUR BUSINESS

Now, after all the hard work of starting your business, you're ready to open the doors and start meeting customers and clients. While you have addressed how you will market your business in your business plan, below are a few other local (and regional) opportunities that exist to help your business get noticed when it opens.

Join the **Leadville Lake County Economic Development Corporation**. This is a membership based organization comprised of local businesses and organizations. Members are committed to improving the economic vitality of the county, diversifying the local economy and promoting Leadville Lake County as a great place to do business with the overarching goal being to create primary jobs and encourage capital investment. For more information visit us at www.lakecountyedc.com or call to make an appointment at 719-293-2316.

Join the **Leadville Lake County Chamber of Commerce**—this is membership organization comprised of local business owners that meets monthly to network and socialize. It is a great way to meet local individuals and to share information about your business with the local business community. For more information on how to become a member, contact Bethany Maher at 719-486-3900 or www.leadvilleusa.com. Leadville Lake County Chamber of Commerce, working with you or a representative from your business, will plan a ribbon cutting and/or grand opening ceremony once you are ready to open your business. *Contact your local city or county government to inform them about this as well.

Contact the **Herald Democrat and Leadville Today** about potential marketing and advertisement opportunities available through these two local media outlets. The Herald Democrat is published once a week on Thursday and has many opportunities to market your business. Contact the paper at Stephanie Wagner at 719-486-0641 ex.11 or visit the website at www.leadvilleherald.com/. Leadville Today is an e-newspaper also providing opportunities to market your business. Contact Kathy Bedell at 719-293-5193 or visit the website at leadvilletoday.com/.

Leadville – Lake County Tourism Panel – This is the official marketing website with information for the area. www.leadvilletwinlakes.com

Colorado Tourism Office allows tourism related businesses located in Colorado to sign up for free listings on www.colorado.com. For more information and to register for this free service, please visit industry.colorado.com/resources/submit-listings.

Leadville Main Street Program is a member of the Department of Local Affairs Main Street program <https://www.colorado.gov/pacific/dola/main-street-communities> and affiliate of the National Main Street Center. The mission of the Leadville Main Street program is to encourage economic growth and historic preservation in downtown Leadville. The Main Street Program can promote your business in Leadville and be a strategic partner to help encourage local and visitor traffic to the heart of the downtown core-Harrison Avenue. <https://www.colorado.gov/pacific/leadville/leadville-main-street-program>

OTHER THINGS TO CONSIDER WHEN STARTING A BUSINESS

Below are additional things to consider when starting your business or as your business grows.

Insurance—Consider getting coverage for property damage, liability and business interruptions. There are a number of insurance companies in the area that offer competitive rates.

Hiring Employees—if you will be hiring employees, you will need to file federal and state withholding taxes (and if self-employed, you will need to file a schedule SE with your federal 1040)

and unemployment insurance. Contact the Internal Revenue Service www.irs.gov and Colorado Department of Labor and Employment www.colorado.gov/cdle for more complete information on the process and necessary forms that will need to be filed. Also, it is highly recommended that you consult an accountant and/or attorney to ensure your business takes the necessary steps to avoid costly mistakes in the future. These professionals can advise you on necessary taxes that will need to be filed/withheld as well as draft employment agreements, manuals and other policies to protect you and your business from potential employment legal issues.

Workforce Development Training—There are numerous resources available in Lake County for workforce training and career enhancement as well as employer assistance in employment data and job postings. Colorado Mountain College, network of eleven community college campuses in western Colorado that grant associate degrees and, as of Fall 2012, grant 2 bachelor's degrees has a campus in Leadville. For more information on the type of assistance that might be available visit coloradomtn.edu/campuses/leadville/

Also, there is a Colorado Workforce Center located in Leadville. Staff is on hand to help employers advertise and recruit for new job openings (to include assistance in formulating job descriptions) as well as individuals looking for a new job or assistance in job skills. More information on the Colorado Workforce Development Center can be found at www.colorado.gov/pacific/cdle/wfc and www.connectingcolorado.com/. You can also stop and visit the office at 115 W. 6th Street or call 719-486-2428 to check out the numerous resources that are available.

Good luck as you begin your quest in becoming America's next small business owner! If there is anything that the Leadville Lake County Economic Development Corporation can do to assist you, please do not hesitate to contact us at 719-293-2316. We are committed to helping your business grow and prosper in Lake County.