

Business Resource Guide

Jefferson City Area Chamber of
Commerce



Provided by the Small
Business Resource &
Development Center of the
Jefferson City Area Chamber
of Commerce (573) 634-3616

Business Resource Guide

Agencies to Contact

Provided by the Small Business Resource & Development Center
of the Jefferson City Area Chamber of Commerce (573) 634-3616

(After consulting with an attorney and accountant to determine legal structure of your business, then contact the following:)

Sole Proprietor: Partnership: Corporation or LLC:

To Register a Corporate and/or Fictitious Name:

Secretary of State 600 W. Main St., P.O. Box 778 Rm. 322 Jefferson City, MO 65102 573.751-4153 Toll Free – 866-223-6535 www.sos.mo.gov (featured items: on-line business services)	Yes, if operating under a name other than the business owners legal name	Required	Required
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To Register Articles of Incorporation:

Secretary of State 600 W. Main, St., P.O. Box 778 Jefferson City, MO 65102 573.751-4153	No	No	Required (annual, registration, and Franchise tax)
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City Business Licenses:

City Business Licenses City of Jefferson 320 E. McCarty Jefferson City, MO 65101 Contact Finance Dept./Business License 573.634-6322	Required	Required	Required
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**With your application you will need your Missouri Sales Tax Number and legal name of Business. Fees are based on either retail gross receipts (for the year) or a flat fee for service related businesses. Some types of businesses have additional requirements, i.e. posting a surety bond and filing a certificate of insurance, food inspection fee, or liquor license if applicable. Business must comply with all laws and regulations, including zoning, fire codes, and health directives. There is a onetime fee of \$52 for home based businesses. Call for any further information.*

Fire Department

Jefferson City Fire Department inspection 573.634-6401	Required	Required	Required
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** You will not be allowed to open for business until application is approved by the Fire Department. Please call to schedule fire inspection 5 days prior to opening. Not required for Home Based businesses.*

County Merchant Licenses:

County of Cole County Merchant Licenses Cole County Courthouse 311 E. High Street Jefferson City, MO 65101 Contact: Deputy Collector 573.634-9145	Required if business collects sales tax	Required if business collects sales tax	Required if business collects sales tax
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** Only criteria is possession of a state sales tax I.D.
Fee is \$25 per year.*

Sole Proprietor: Partnership: Corporation or LLC:

Missouri Tax Identification Number:

Missouri Department of Revenue Central Registration 301 W. High St., Truman Bldg., Rm. 330 Jefferson City, MO 65102 573.751-3505 or 573.751-5836 * <i>Must have corporate charter, then call for application.</i> File on-line but will receive number later: www.dor.mo.gov (Select Taxation, On-line Services then Business Tax)	Yes	Yes	Required
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Sales Tax and/or Use Tax Number:

Missouri Department of Revenue, Central Registration 301 W. High St., Truman Bldg., Rm. 330 Jefferson City, MO 65102 573.751-5860 * <i>Call first to get bond requirements.</i>	Yes if retail, wholesale needs the use tax license	Yes if retail, wholesale needs the use tax license	Yes if retail, wholesale needs the use tax license
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Employee Withholding Tax Number:

Missouri Department of Revenue, Assistance Center 3237 W. Truman Blvd., Ste 100 Jefferson City, MO 65109 573.751-7191 www.dor.mo.gov/tax/business/	Yes, if you have employees	Yes, if you have employees	Yes, if you have employees
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Unemployment Insurance Tax Number:

Missouri Division of Employment Security 421 E. Dunklin, P. O. Box 59 Jefferson City, MO 65104 573.751-3215 or www.dolir.state.mo.us * <i>Call for application if not received from Missouri Business Assistance Center</i>	Yes, if you have employees	Yes, if you have employees	Yes, if you have employees
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Worker's Compensation Insurance:

Contact your insurance agent, or the Missouri Department of Insurance—Consumer Affairs 301 W. High St., P.O. Box 690 Jefferson City, MO 65102 1-800-726-7390 www.insurance.state.mo.us	Yes, if you have 5 or more employees (one or more employees in construction)	Yes, if you have 5 or more employees (one or more employees in construction)	Yes, if you have 5 or more employees (one or more employees in construction)
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Department of Insurance, Financial Institutions & Professional Registration

Division of Professional Registration 573.751-0293 www.difp.mo.gov	Based on industry/business, check to see if registration is needed	Based on industry/business, check to see if registration is needed	Based on industry/business, check to see if registration is needed
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Federal Business Tax Kit, Employer Identification Number (EIN):

Tax Forms 1-800-829-3676, 1-800-TAX FORM) Toll Free Tax Info 1-800-829-1040 www.irs.ustreas.gov	Yes, if you have 1 or more employees	Required	Required
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You may be required to obtain a Federal Employer Identification Number (FEIN). The FEIN is issued by the Internal Revenue Service (IRS). The FEIN is used to identify taxpayers who are required to file various business tax returns. Employers, corporations, partnerships, limited liability

companies, trusts and estates, and other business entities are required to have a FEIN. Employers must report and pay required employment taxes for household domestic employees on Schedule H attached to Forms 1040 or 1040A. While withheld amounts no longer have to be deposited on a monthly basis, employers do need an employer identification number (EIN) to include on Form W-2 and Schedule H. For more information regarding FEIN's or to obtain a number online go to www.irs.gov/business/small/article.

Sole Proprietor: Partnership: Corporation or LLC:

Federal & State Licenses:

Consult an attorney well in advance regarding regulatory requirements. Maybe Maybe Maybe

You can register your new business online for the following tax types:

- Sales Tax
- Vendor's Use Tax
- Consumer's Tax
- Withholding Tax
- Unemployment Tax
- Tire/Battery Fee
- Corporate Income/Franchise Tax

Online registration will not accommodate all types of sales/use tax registrations. You must use a paper application to register an additional location for an existing account, to add a tax type to an existing account, or to register for jet fuel or domestic utility sales.

After you have completed your online registration, you will be given a confirmation number and further information about your registration. Please maintain the confirmation number for your records. If you need your sales/use, withholding, and/or corporate/franchise tax identification number in less than ten days, you will need to contact one of the Missouri Department of Revenue's [Tax Assistance Centers](http://www.dor.mo.gov/tax/assistance.htm) at www.dor.mo.gov/tax/assistance.htm, 3400-B Knipp Dr., 573.751-7191.

Please note: If you have completed your online registration after 2:30 PM it will take 2 business days to be processed.

Additional resources related to hiring employees include:

- www.dolir.mo.gov/Resource.pdf
- www.dol.gov/compliance/

City of Jefferson Code Enforcement

320 E. McCarty
Jefferson City, MO 65101
573.634-6410
www.jeffcitymo.org and select: city codes

Home Based Businesses

Contact City of Jefferson for information or visit www.jeffcitymo.org, select city services, business license, how to apply, home occupation permit. Additional information can be found at www.jeffcitymo.org, select city codes, chapter 35, page 35-46, item 12.

CONTACT ONE OF THESE BUSINESS PLANNING SOURCES AS A FIRST STEP:

University of Missouri Extension's SBDC
2436 Tanner Bridge Rd., Jefferson City, MO 65101
573. 634-2824 <http://extension.missouri.edu/cole/>

Missouri Small Business Development Centers
410 S. Sixth Street
200 Engineering North
Columbia, MO 65211
573. 884-1555
www.mo-sbdc.org

Jefferson City Area Chamber of Commerce
SCORE Office

213 Adams
Jefferson City, MO 65101
573.634-3616
www.jcchamber.org

CONTACT ONE OF THESE BUSINESS PLANNING SOURCES AS A FIRST STEP: (cont.)

Missouri Business Portal

www.mo.gov

(Select Business Portal on left)

This is your single point of entry for business registration, filings, licenses, and permits for doing business in the State of Missouri.

www.business.gov – The Official Business Link to the U.S. Government

MAKE UTILITY ARRANGEMENTS AND DEPOSITS:

Electric	AmerenUE	1-800-552-7583
	Three Rivers Electric	573- 897-2251
Telephone	EMBARQ	1-800-788-3500
Water	MO American Water	1-800-256-6426
Trash	Mid State Waste	573-635-8805
Cable	Media Com	573-635-0245

LENDING RESOURCES:

For more information, visit <http://www.sba.gov/localresources/district/mo/stlouis/financing/index.html>

Certified Development Companies

The 504 Certified Development Company (CDC) Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A Certified Development Company is a nonprofit corporation set up to contribute to the economic development of its community or region. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 290 CDCs nationwide. Each CDC covers a specific area.

Rural Missouri, Inc. Mindy Murray	3324 Emerald Lane	Jefferson City, MO 65109	(573)635-0136
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Enterprise Development Corporation Donna Hamilton	910 E. Broadway, Ste 201	Columbia, MO 65201	(573) 875-8117 ddelong@socket.net
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Preferred/Certified Lenders

Certified lenders are those who have been heavily involved in regular SBA loan-guaranty processing and have met certain other criteria. They receive a partial delegation of authority and are given a three-day turnaround by the SBA on their applications (they may also use regular SBA loan processing). Certified lenders account for nearly a third of all SBA business loan guaranties.

Central Trust Bank	238 Madison Street	Jefferson City, MO 65101	(573)634-1234
Hawthorn Bank	132 E. High St., P.O. Box 688	Jefferson City, MO 65102	(573)761-6100
Jefferson Bank of Missouri	700 B Southwest Boulevard	Jefferson City, MO 65109	(573)634-0847
Providence Bank	815 W. Stadium Blvd.	Jefferson City, MO 65109	(573) 893-6000
UMB Bank	300 Dix Rd.	Jefferson City, MO 65109	(573) 634-2600
US Bank	101 W. McCarty St.	Jefferson City, MO 65101	(573) 634-2150

SBA Express Lenders

SBAExpress relies on the lender's credit analysis, forms and procedures to obtain SBA guarantees for a loan without prior credit approval from SBA. In return for this flexibility, participating lenders agree to accept a maximum loan guarantee of 50%. The maximum loan amount is \$350,000. A line of credit also exists under the SBAExpress program

Central Trust Bank	238 Madison Street	Jefferson City, MO 65101	(573)634-1234
Hawthorn Bank	132 E. High St., P.O. Box 688	Jefferson City, MO 65102	(573)761-6100
Jefferson Bank of Missouri	700 B Southwest Boulevard	Jefferson City, MO 65109	(573)634-0847
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SBA Community Express Lenders

CommunityExpress is a pilot SBA loan program that was developed in collaboration with the National Community Reinvestment Coalition (NCRC) and its member organizations. Under the pilot, which is available to selected lenders, an SBAExpress-like program will be offered to pre-designated geographic areas serving mostly Low and Moderate Income areas and New Markets small businesses. The program will also

include technical and management assistance, which is designed to help increase the loan applicant's chances of success. The maximum loan amount is \$250,000.

US Bank 101 W. McCarty St. Jefferson City, MO 65101

(573) 634-2150

Approved MicroLoan Participants

The MicroLoan Program was developed to increase the availability of very small loans to prospective small business borrowers. Under this program, the SBA makes funds available to nonprofit intermediaries, who in turn make loans to eligible borrowers in amounts that range from under \$100 to a maximum of \$35,000. The average loan size is \$10,000. Completed applications can usually be processed by the intermediary in less than one week.

Rural Missouri, Inc.

3324 Emerald Lane

Jefferson City, MO 65109

Lucas Berhorst

(573)635-0136

(800)234-4971

E-mail: lucas@rmiinc.org

Enterprise Development Corporation

910 E. Broadway, Ste A

Columbia, MO 65201

Donna Hamilton

(573) 875-8117

Email: ddelong@socket.net

Additional Resources

On-Site Safety and Health Consultation Program

Missouri Department of Labor & Industrial Relations

Division of Labor Standards

laborstandards@labor.mo.gov

573.751-3403

- Provides no-cost workplace safety consultation visits, including any necessary chemical and noise sampling, for Missouri's small businesses.
- Completely confidential from OSHA with no fines or penalties issued for hazards found.
- Conducts specialized safety training upon request for employer groups or associations.

Wage & Hour Program

Missouri Department of Labor & Industrial Relations

Division of Labor Standards

laborstandards@labor.mo.gov

- Provides education and enforcement of Missouri's child labor law.
- Answers questions for the public about wages, hours, dismissal rights, etc.
- Provides education and enforcement of Missouri's Prevailing Wage law. Also compiles wage information statewide for the Annual Wage Order and General Wage Order.

Department of Public Safety

Division of Alcohol & Tobacco Control

Truman State Office Building, Room 870

573.526-4540

Environmental Issues

Missouri Department of Natural Resources

1101 Riverside Dr

Jefferson City, MO 65101

573.751.4732

- Deals with environmental issues (i.e. wells, sewer, lagoons, petroleum storage tanks, drinking water, land survey, etc.)

MOSourceLink

www.mosourcelink.com

