

Business Resource Guide

Jefferson City Area
Chamber of Commerce



Business Resource Guide

Agencies to Contact

Provided by the Small Business Committee
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
---	--	----------	----------

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 & Franchise tax)
--	----	----	---

City Business Licenses

City Business Licenses City of Jefferson 320 E. McCarty St. Jefferson City, MO 65101 Contact: Finance Dept./Business License 573-634-6322	Required	Required	Required
--	----------	----------	----------

**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 \$55 for home-based businesses. Call for any further information.*

Fire Department

Jefferson City Fire Department Inspection 573-634-6401	Required	Required	Required
---	----------	----------	----------

** 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 St. Jefferson City, MO 65101 Contact: Deputy Collector 573-634-9124	Required if business collects sales tax	Required if business collects sales tax	Required if business collects sales tax
--	--	--	--

** Only criteria are 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 573-751-5860 * <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
---	-----	-----	----------

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
--	---	--	--

Employee Withholding Tax Number

Missouri Department of Revenue, Assistance Center 3237 W. Truman Blvd., Ste 100 Jefferson City, MO 65109 573-522-6816 withholding@dor.mo.gov	Yes, if you have employees	Yes, if you have employees	Yes, if you have employees
---	-------------------------------	-------------------------------	-------------------------------

Unemployment Insurance Tax Number

Missouri Division of Employment Security 421 E. Dunklin, P. O. Box 59 Jefferson City, MO 65102 573-751-1995 or www.dolir.state.mo.us	Yes, if you have employees	Yes, if you have employees	Yes, if you have employees
--	-------------------------------	-------------------------------	-------------------------------

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 800-735-2966 or 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)
--	---	---	---

Department of Insurance, Financial Institutions & Professional Registration

Division of Professional Registration 800-726-7390 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
---	--	--	--

**Employer
Identification Number (EIN)**

Toll Free Tax Info 1-800-829-1040 www.irs.ustreas.gov	Yes, if you have 1 or more employees	Required	Required
---	---	----------	----------

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 or visit the Missouri Department of Revenue, Harry S Truman State Office Building, Taxation Division, 301 West High St. PO Box 3366, Jefferson City, MO 65101. You may also call (573) 751-3505 for assistance.

City of Jefferson Code Enforcement

320 E. McCarty St.
Jefferson City, MO 65101
573-634-6410
www.jeffersoncitymo.gov and select: city codes

Home Based Businesses

Contact City of Jefferson for information or visit www.jeffersoncitymo.gov, select city services, business license, how to apply, home occupation permit. Additional information can be found at www.jeffersoncitymo.gov to 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 SBTDC
2436 Tanner Bridge Rd., Jefferson City, MO 65101
573-634-2824
<http://extension.missouri.edu/cole/>

Lincoln University – Small Business Technology & Development Center
917 Leslie Boulevard
Jefferson City, MO 65101
573-681-6075
www.missouribusiness.net/center/lincoln-university-sbt/dc/

Missouri Women's Business Center
500 E Walnut St #103,
Columbia, MO 65201
573-818-2980
www.mowbc.org/

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

Missouri Source Link
www.mosourcelink.com
866-870-6500

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

MAKE UTILITY ARRANGEMENTS AND DEPOSITS

Electric	Ameren Missouri	1-877.426.3736
	Three Rivers Electric	573-644-9000
Telephone	CenturyLink	573-893-2612
Water	MO American Water	1-866-430-0820
Trash	Republic Services	573-635-8805

LENDING RESOURCES

For more information, visit <https://www.sba.gov/offices/district/mo/st-louis>

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
--------------------------------------	-------------------	-----------------------------	--------------

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 St.	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 Blvd.	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

Intermediary Relending Program (IRP)

The Intermediary Relending Program provides up to \$250,000 in financing to for-profit businesses located in non-metro areas with a population below 50,000. Funds are used for fixed assets, inventory or working capital.

