

# Small Business Information Sources

## General Business Information

For an overview of all small business resources in Colorado, go to the following website:  
[www.state.co.us/oed](http://www.state.co.us/oed)

### **For general business start-up information:**

Obtain a copy of the Colorado Business Resource Guide from: South Metro Denver Chamber, 6840 S. University Blvd or The State of Colorado SBDC Website  
[www.state.co.us/oed/guide](http://www.state.co.us/oed/guide)

For a centralized source of licensing information on state and local government compliance go to the State of Colorado website:  
[www.state.co.us/oed](http://www.state.co.us/oed)

Click on "Industry/Occupational Licensing Database" You can browse keywords or select a specific industry or occupation.

## Legal Structure and Registration

### **Trade Name Registration**

To register a trade name for a sole proprietor or general partnership, contact:  
Colorado Department of Revenue  
(303) 238-SERV (7378)  
or The Colorado Department of Revenue website at [www.revenue.state.co.us](http://www.revenue.state.co.us)

Note: To search for all businesses registered in Colorado, it is necessary to do a search with both the Department of Revenue and the Secretary of State. At the Department of Revenue website, click on Trade Names -- How to Get One and Which Names are Used Now, or call them at (303) 238-SERV (7378).

For all other entities contact:  
Secretary of State  
1560 Broadway, Ste. 200, Denver, CO 80202  
303-894-2251, 303-894-2242 (FAX)  
[www.sos.state.co.us](http://www.sos.state.co.us)

### **Incorporating a Business**

For information regarding the formation of a corporation, limited partnership or limited liability company\*, contact:  
Secretary of State  
1560 Broadway, Suite 200, Denver, CO 80202  
303-894-2251  
[www.sos.state.co.us](http://www.sos.state.co.us)

\*Professional assistance is highly recommended for the filing of papers for incorporation, limited partnership or a limited liability company.

## **Taxes**

### **Sales and Use Taxes**

Businesses that sell products to the end users are required to collect sales tax. The total amount of sales tax to be collected includes 2.9% Colorado state sales tax plus local taxes which vary greatly. The total amount of tax to be collected is determined by adding together all state, regional and local taxes that apply to a specific locale. This includes mail order items sold within Colorado.

All businesses located in Denver, Boulder, and Jefferson counties, the western portion of Adams and Arapahoe counties and the Highlands Ranch area of northern Douglas County, must collect the following taxes:

- Regional Transportation District (RTD) 0.6% tax
- Scientific and Cultural Facilities District (CD) 0.1% tax
- Baseball Stadium District (BD) 0.1% tax
- Totaling 0.8%.

Use tax is due on tangible personal property on which Colorado sales taxes have not been paid. This would apply to items purchased out of state for use in a business or items taken from inventory. The above rates apply in addition to any local taxes.

For detailed information regarding Colorado sales and use taxes, call the Department of Revenue at (303) 238-SERV (7378). or go to the Department of Revenue website, [www.revenue.state.co.us](http://www.revenue.state.co.us) for County, City and Special District Tax Rates.

### **Sales tax license**

To obtain a state sales tax license go to the Colorado Department of Revenue website at [www.revenue.state.co.us/salestaxforms.html](http://www.revenue.state.co.us/salestaxforms.html) (CR-0100 form). Click on DRP 0099: Colorado Sales and Use Tax for general information and a reference guide to state sales tax.

### **Sales Tax Workshops:**

Free workshops are held weekly. The schedule is published for a month at a time on the Colorado Department of Revenue website at [www.revenue.state.co.us/publiceducation.html](http://www.revenue.state.co.us/publiceducation.html)

### **Income Tax**

For Colorado state income tax information go to the Department of Revenue website at [www.revenue.state.co.us](http://www.revenue.state.co.us), click on "Income and estate tax forms and information"

For Federal income tax information for businesses, go to the Internal Revenue Service website at [www.irs.gov/smallbiz](http://www.irs.gov/smallbiz)

Forms & instructions, publications and other tax information can be downloaded and printed from the website or Contact the Internal Revenue Service at 1-800-829-1040 or the Internal Revenue Service Tax Forms & Publications Division at 1- 800-829-3676

The free IRS CD “The Small Business Resource Guide 2003: What you need to know about taxes and other topics” contains all the business tax forms, instructions, and publications needed by small business owners as well as frequently asked questions.

### **Property Taxes**

Property taxes are assessed on any real and/or personal property used to produce income for a business.

For information on real estate and personal property tax rates, contact the county assessor’s office of the county in which the business is located:

Arapahoe County Assessor, 303-795-4650

Denver City & County Assessor, 303-640-2666

Douglas County Assessor, 303-660-7448

Jefferson County Assessor, 303-271-8693

## **Employer Information**

Employers are responsible for withholding both state and federal income tax and social security/Medicare taxes from their employees’ wages. Employers also pay an equal share of the social security/Medicare taxes.

### **State Wage Withholding**

To open a state wage withholding account, complete form CR100.

To obtain form CR100, go to the Colorado Department of Revenue website at [www.revenue.state.co.us/wagewithforms.html](http://www.revenue.state.co.us/wagewithforms.html)

### **Wage Withholding Classes for Employers**

The Colorado Department of Revenue conducts Wage Withholding Classes in conjunction with the IRS. The class is offered as a free service from the Colorado Department of Revenue and the IRS. Instruction materials are provided. The class covers many of the wage withholding topics that every employer/payroll administrator handles on a daily basis. Included are: Social Security issues, Dept. of Labor requirements, unemployment insurance. Classes are held in Lakewood at 1881 Pierce Street from 8 a.m. to noon.

### **Federal Wage Withholding**

To open a federal wage withholding account, complete federal form SS-4, the application for your federal employer identification number (FEIN). The FEIN is used to set up your federal income tax withholding and social security withholding through the IRS.

To obtain the SS-4 form, contact:

Internal Revenue Service

1-800-829-3676

or Go the IRS website at [www.irs.gov/smallbiz](http://www.irs.gov/smallbiz)

The free IRS CD "The Small Business Resource Guide 2003: What you need to know about taxes and other topics" contains all the business tax forms, instructions, and publications needed by small business owners as well as frequently asked questions.

### **Unemployment Insurance**

Employers are also required to pay both state and federal unemployment insurance taxes on their employees. To open a federal unemployment insurance tax account, complete form SS-4. To open a state unemployment insurance tax account, complete form CR100.

### **Workers' Compensation Insurance**

As an employer, you are required by law to provide workers' compensation insurance for all of your employees. You can obtain workers' compensation insurance from an independent insurance agent or contact:

Pinnacol

720 South Colorado Blvd., Suite 100-N, Denver, CO 80246

303-782-4000 or 1-800-873-7242.

[www.pinnacol.com](http://www.pinnacol.com)

Pinnacol is not a state agency but operates as a quasi independent nonprofit insurance company established by state law to sell workers' compensation insurance.

For information regarding employer responsibilities under workers' compensation, contact:

Division of Workers' Compensation,

Colorado Department of Labor, 303-575-8700

or contact the Department of Labor & Employment website at [www.coworkforce.com](http://www.coworkforce.com) and click on Worker information.

### **Occupational Privilege Tax**

Employers who have employees working within the city limits of Aurora, Denver, or Greenwood Village are required to pay an occupational privilege tax (head tax) on each individual employed.

To obtain the appropriate form for setting up an account, contact the appropriate city department:

Aurora, 303-739-7057

Denver, 303-640-2644

Greenwood Village, 303-773-0252

### **Occupational Safety & Health Administration (OSHA)**

Business owners can contact OSHA directly at:

1999 Broadway, Ste. 1690, Denver, CO 80202-5716

303-844-1600

[www.osha.gov](http://www.osha.gov)

Small business information from OSHA is available on CD.

## **American with Disabilities Act (ADA)**

Compliance with the ADA requires employers to provide equal opportunity for employment to all qualified disabled individuals who can perform the duties of the job and may require them to make reasonable accommodations for these individuals.

For further information on the ADA Act, contact:

ADA Technical Assistance Center

1-800-949-4232

[www.adata.org](http://www.adata.org)

## **Immigration and Naturalization Documentation**

Employers are required to comply with the I-9 documentation to avoid penalties for the hiring of illegal aliens. To obtain form I-9, contact:

Immigration and Naturalization Service (INS)

1-800-755-0777.

The free IRS CD "The Small Business Resource Guide 2003: What you need to know about taxes and other topics" includes requirements for employers. (A copy of the I-9 form must be kept in each employee's personnel file.)

## **State Labor Laws**

For state labor law information including minimum wage, overtime, vacation, child labor, breaks & termination, contact:

Labor Standards Unit

Colorado Department of Labor

303-572-2241.

## **Federal Labor Laws**

For federal labor law information, contact:

Federal Wage and Hour Division

U.S. Department of Labor

303-844-4405.

## **Disadvantaged Business Certification**

For information regarding minority business resources go to the State's Minority Business Office website at [www.state.co.us/oed/mbo](http://www.state.co.us/oed/mbo) and the state's Women's Business Office website at [www.state.co.us/oed/wbo](http://www.state.co.us/oed/wbo).

For information on eligibility as a disadvantaged business enterprise (DBE) either as a minority or women owned business, contact:

Disadvantaged Business Certification Office

303-894-2355.

Eligible businesses can participate on projects for the Colorado Department of Highways, the Regional Transportation Districts and the Denver Water Board.

For eligibility for the City and County of Denver disadvantaged business enterprise contact:

Denver Mayor's Office of Contract Compliance  
303-640-3808.

Certification allows minority and women owned disadvantaged business enterprises to participate in City and County of Denver public works projects and federally assisted airport projects.

## **International Trade**

For seminars and workshops on the various aspects of international trade which are offered in conjunction with the Colorado International Trade Office, the World Trade Center Denver and the US Export Assistance Center, contact:

World Trade Center  
303-592-5760  
[www.wtcdn.com](http://www.wtcdn.com) or  
[www.state.co.us/oed/ito](http://www.state.co.us/oed/ito)

## **Patent and Trademark Searches**

Individuals can easily do preliminary patent and trademark searches at:  
Denver Public Library  
Business and Government Documents Section  
10 West 14th Avenue Parkway  
Denver, CO 80204  
303-640-6220

Or go to the U.S. Patent & Trademark Office website at [www.uspto.gov](http://www.uspto.gov)  
To receive a patent application form contact the Assistant Commissioner of Trademarks, Washington, D.C., 20231  
703-308-4357 or 1-800-786-9199  
or download the application at [www.uspto.gov](http://www.uspto.gov)

## **Copyright Registration**

To receive a copyright application form and more information, contact:  
Copyright Office-Registrar  
Library of Congress  
Washington, D.C. 20231  
202-707-3000 (ask for information packet #115)  
[www.locweb.loc.gov/copyright](http://www.locweb.loc.gov/copyright)

## **Trademark Registration**

If your trademark is used in Colorado, the trademark is registered with the Colorado Secretary of State:  
Colorado Secretary of State  
Corporation Section  
1560 Broadway, Ste. 200  
Denver, CO 80202  
303-894-2251  
[www.sos.state.co.us](http://www.sos.state.co.us)

If your trademark is used in more than one state, it is registered with:  
Assistant Commissioner of Trademarks  
U.S. Patent & Trademark Office  
2900 Crystal Dr.  
Arlington, VA 22202-3513  
1-800-786-9199  
[www.uspto.gov](http://www.uspto.gov)

## **Inventors Information and Education**

The Rocky Mountain Inventors and Entrepreneurs Congress (RMIC) is a non-profit organization which offers seminars and workshops in all phases of the inventing process. Contact the RMIC at 303-670-3760 or at [www.rminventor.org](http://www.rminventor.org)

Inventor Assistance Source Directory, a nationwide directory compiled for Inventions and Innovation Division U.S. Department of Energy by Pacific Northwest Laboratory  
P.O. Box 999, K8-11, Richland, WA 99352  
509-372-4328  
[Click here to download pdf.](#)

## **Small Business On-line Resources**

### **Colorado Small Business Development Centers [www.state.co.us/oed/sbdc](http://www.state.co.us/oed/sbdc)**

Listing of SBDC's in Colorado with contact information  
Internet Resources including government offices, organizations on financing programs, minority certification, procurement and a variety of information resources

- Colorado Business Resource Guide
- Workshops offered by SBDC's
- Business Plan Guide
- U.S. Small Business Administration

[www.sba.gov](http://www.sba.gov)

**SCORE (Senior Core of Retired Executives)**

[www.score.org](http://www.score.org)

Affiliated with the US Small Business Administration. Mentors to small business. The Business Resource Index has many links to useful sites with amortization tables, templates for a business plan, copyright research, demographic data, etc.

**SCORE, Denver Chapter**

[www.scoredenver.org](http://www.scoredenver.org)

Small business workshop schedule

303 844-3985

**Inc. Magazine** (How to start & run your business)

[www.inc.com](http://www.inc.com)

**Kauffman Foundation** (Entrepreneur resources)

[www.entreworld.com](http://www.entreworld.com)

**My Own Business**

[www.myownbusiness.org](http://www.myownbusiness.org)

Non-commercial site that offers a free online course in starting a business and developing a business plan

**Wall Street Journal Center for Entrepreneurs**

[www.startupjournal.com](http://www.startupjournal.com)

Toolkit includes tools such as: starting costs calculator, cash flow calculator and sample business plans. Capability of trademark searching for Federal, Canadian and European trademarks and domain names. Business opportunities –businesses and franchises for sale.