

CHECKLIST FOR STARTING YOUR BUSINESS IN BRIGHTON

This checklist is provided by the Westminster Small Business Development Center (SBDC) located at Front Range Community College. For further information regarding the Center, please contact us at 303.460.1032, or on-line at www.frontrange.edu/smallbusiness.

*This checklist is a quick reference for the City of Brighton. For a comprehensive and detailed guide to starting a business in Colorado please see the **Colorado Business Resource Guide** that can be obtained on-line at www.state.co.us/oed/guide, or through the Westminster SBDC.*

Is my business idea feasible?

- √ Consider writing a business plan. The business plan tells the story of your business. A successful business plan focuses on several key areas such as management, marketing, operations, financial plans and supporting documents.
- √ Analyze your start-up costs and put together a financial plan. There are no government grants for starting a new business, but the U.S. Small Business Association (SBA) does offer a variety of guaranteed loan programs. The first step in obtaining a government guaranteed loan is to contact a commercial lender. Lenders and investors will want historical, current and future financial documentation such as a cash budget, income statement, a listing of collateral, tax returns, profit and loss projections, cash flow analysis and capital requirements.
- √ The Westminster SBDC offers business workshops and credit/non-credit classes. We are an excellent resource for shaping your business and financial plans.

What legal structure is best for my business?

- √ There are several types of legal structures for business organizations. Among them are sole proprietorship, partnership, "C" Corporation, "S" Corporation and Limited Liability Company. Having a discussion with an attorney and tax advisor to determine advantages, disadvantages, tax impacts and liability issues is a helpful step in the decision making process.
- √ Once you have decided on the legal structure and trade name for your business you will need to register with the State of Colorado and the City of Brighton.
- √ The Colorado Department of Revenue has several business registration forms on-line. These forms are at http://www.revenue.state.co.us/TPS_Dir/wrap.asp?incl=busregforms.
- √ For detailed information regarding state registration refer to the *Colorado Business Resource Guide*, or visit the State of Colorado website at www.colorado.gov under the main category of Business.
- √ As a sole proprietor or partnership, state business registration can be obtained on-line at http://www.revenue.state.co.us/TPS_Dir/wrap.asp?incl=busregforms
- √ As a LLC, S-Corp or C-Corp, state business registration can be obtained on-line at <http://www.sos.state.co.us/pubs/business/>
- √ To register with the City of Brighton contact the City Clerk's Office at 303-655-2013, or on-line at www.ci.brighton.co.us.
- √ All businesses, except sole proprietors with no employees, are required to have an IRS Federal Employer Identification Number (FEIN). As a sole proprietor, your social security number is your federal employer identification number. You can obtain your FEIN number by filing a completed Form SS-4. This form can be obtained from the IRS by calling 800-829-3676, or one-line at www.irs.gov under the Forms heading.

What taxes will apply to my business? (see page 5)

- √ **Sales and Use Tax:** If you buy or sell goods, ship goods, or use merchandise or materials that you purchased tax free, you will be required to collect state and local sales tax and possibly pay state and local use taxes.
- √ **State:** The Colorado Department of Revenue provides a free sales tax class that is offered every Friday, except for the 3rd Friday of every month, from 9:00 a.m. to Noon. The class is held at 1881

Pierce Street, Lakewood. No reservations are necessary, but registration for the class begins at 8:45 a.m. For dates, go to: http://www.revenue.state.co.us/TPS_dir/wrap.asp?incl=calendar.

- √ The county sales tax rate is 0.7%. The following special district sales taxes apply in Adams county West of Box Elder Creek: the Regional Transportation District, which has sales and use tax 0.6%, and the Scientific and Cultural Facilities District with a sales tax and use tax of 0.1%.
- √ *City of Brighton:* The City of Brighton (Adams County) tax rate is 3.75%. The total tax rate in Brighton is 8.60% and consists of City rate of 3.75%; an Adams County Road, Bridge and Open Space rate of 0.75%; State of Colorado rate of 2.90%; Regional Transportation District (RTD) rate of 1.00%; Scientific and Cultural Facilities District rate of 0.10%; and additional Stadium Tax rate of 0.10%.
- √ *City of Brighton:* The City of Brighton (Weld County) tax rate is 3.75%. The total tax in Brighton is 6.65% and consists of City tax rate of 3.75% and additional State rate of 2.90%.
- √ Information on the city's sales tax code can be obtained on the city's web site at www.brightonco.gov or by calling a tax representative at 303.655.2041.

If I have employees within my business, what are my obligations as an employer?

As an employer, you have responsibility for compliance with several important laws and regulations. Below are some of the most important. See page 6 of this guide for more detailed information.

The *Colorado Business Resource Guide* is also an excellent resource.

- √ **Labor Regulations:** Identify which federal and state regulations apply to your business. Call the Colorado Department of Labor and Employment Labor Standards Office for the lists of state and federal laws affecting employment and posting requirements at 303-318-8441, or on-line at www.coworkforce.com/lab.
- √ **Withholdings and Deposits:** Federal and state income tax, social security (FICA), federal and state unemployment tax (FUTA and SUTA). (see page 5)
- √ **Workers' Compensation Insurance:** Contact an insurance agent or the Division of Workers' Compensation within the Colorado Department of Labor and Employment at 303-318-8700 or 888-390-7936, or on-line at www.coworkforce.com/dwc.
- √ **Unemployment Insurance:** Contact the Unemployment Insurance Division of the Colorado Department of Labor and Employment at 303-318-9000, or on-line at www.coworkforce.com/uit.
- √ **The Occupational Safety and Health Administration (OSHA):** Safety and health standards fall into four major categories – general industry, maritime, construction and agriculture. Standards are published in the Code of Federal Regulations (CFR). The Longmont Public Library does not carry this publication, but OSHA can be contacted directly at 303-844-1600. The office is located at 1999 Broadway, Suite 1690 in Denver.
- √ See page 6 of this guide for more detailed information.

What are the local permits and licenses that are required for my industry?

- √ Local Permits and Licenses may be obtained through the Brighton Community Development Department at 303-655-2017
- √ Businesses that will be handling food should also contact the Tri- County Health Department through their Environmental Health Division at 303-220-9200.
- √ If you operate a business out of your home you will need to complete a home occupation form. For more information, call 303-655-2017.
- √ Remodeling projects, including, but not limited to building additions, alteration of entries, moving of walls, or altering the interior of your building to comply with ADA regulations requires a building permits. Contact the City of Brighton One-Stop Customer Service Center at 303-655-2017.

What about local zoning and sign regulations?

- √ Please reference the Adopted Sign Code on file at the City of Brighton www.brightonco.gov or contact 303-655-2017

What are some of the business resources provided by the City of Brighton and Adams County?

- √ The City of Brighton web site is. To contact the City by phone, call 303.655.2000.

- √ The Brighton Economic Development Corporation web site has available up-to-date demographic information about the City. Information includes population and household data, property values, retail trade potential, and labor statistics.
- √ The Greater Brighton Fire District offers free tours of stations and equipment, and workplace fire safety training. This is an excellent way to teach groups of individuals about fire safety and prevention. Along with public education, the District also provides plan reviews and inspection. For further information, contact Greater Brighton Fire Protection District at 303-659-4101, or on-line at <http://www.gbfpd.org/default.asp>
- √ The Brighton Small Business Resource Center provides information on consumer trends and business issues as well as regulatory business start-up requirements to help you grow your business. Its library was exclusively developed for entrepreneurs, small business managers, and individuals interested in starting a business. For more information, call 303-655-2155
- √ The Tri-County Health Department provides restaurant and foodservice facilities inspections every year. The department's Administration Office is located at 7000 East Belleview, Suite #301, Greenwood Village and can be reached at 303-220-9200.



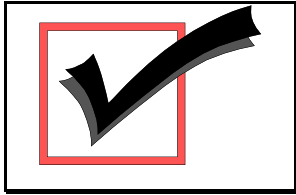
CALENDAR OF FEDERAL TAXES FOR WHICH YOU MAY BE LIABLE

DATE	DESCRIPTION	SOLE PROPRIETOR Forms	PARTNERSHIP and LIMITED LIABILITY CO. Forms	CORPORATION Forms	S CORPORATION Forms
Jan. 15	4th Quarter Estimated Income Tax	1040ES	1040ES	1120W	1040ES
* Jan. 31	4th Qtr Soc. Sec. (FICA) tax, fed'l withholding of income tax (see IRS Pub. 334)	941, 941E, 942, 943	941, 941E, 942, 943	941, 941E, 942, 943	941, 941E, 942, 943
*Jan. 31	Annual Federal Unemployment (FUTA) tax reporting	940EZ or 940	940EZ or 940	940EZ or 940	940EZ or 940
*Jan. 31	4th Qtr Federal Unemployment (FUTA) tax deposit (only if tax liability exceeds \$100)	8109 to make deposits	8109 to make deposits	8109 to make deposits	8109 to make deposits
*Jan. 31	Annual report of wages, Soc Sec (FICA) tax, fed'l withholding of income tax	W2 to employee	W2 to employee	W2 to employee	W2 to employee
Jan. 31	Annual report regarding non-employees and transactions with other persons	1099 to recipients	1099 to recipients	1099 to recipients	1099 to recipients
*Feb. 15	Review W-4's for employees; send any new or changed W-4's to IRS	W-4	W-4	W-4	W-4
Feb. 28	Annual report regarding non-employees and transactions with other persons	1099 to IRS	1099 to IRS	1099 to IRS	1099 to IRS
*Feb. 28	Annual report of wages, Soc Sec (FICA) tax, fed'l withholding of income tax	W2, W3 to Soc. Sec.	W2, W3 to Soc. Sec.	W2, W3 to Soc. Sec.	W2, W3 to Soc. Sec.
Mar. 15	Annual Income Tax filing for previous year			1120 or 1120A	1120S
Apr. 15	Annual Income Tax filing for previous year (Personal Tax Return)	Sch. C, Form 1040	Sch. C, Form 1040	Form 1040	Form 1040
Apr. 15	Annual Self-Employment Tax for previous year	Sch. SE, Form 1040	Sch. SE, Form 1040		
Apr. 15	1st Qtr Estimated Income Tax	1040ES	1040ES	1120W	1040ES
Apr. 15	Annual Information Filing of Income		1065		
*Apr. 30	1st Qtr Soc. Sec. (FICA) tax, fed'l withholding of income tax (see IRS Pub. 334)	941, 941E, 942, 943	941, 941E, 942, 943	941, 941E, 942, 943	941, 941E, 942, 943
*Apr. 30	1st Qtr Federal Unemployment (FUTA) tax deposit (only if tax liability exceeds \$100)	8109 to make deposits	8109 to make deposits	8109 to make deposits	8109 to make deposits
Jun. 15	2nd Qtr Estimated Income Tax	1040ES	1040ES	1120W	1040ES
*Jul. 31	2nd Qtr Soc. Sec. (FICA) tax, fed'l withholding of income tax (see IRS Pub. 334)	941, 941E, 942, 943	941, 941E, 942, 943	941, 941E, 942, 943	941, 941E, 942, 943
*Jul. 31	2nd Qtr Federal Unemployment (FUTA) tax deposit (only if tax liability exceeds \$100)	8109 to make deposits	8109 to make deposits	8109 to make deposits	8109 to make deposits
Sep. 15	3rd Qtr Estimated Income Tax	1040ES	1040ES	1120W	1040ES
*Oct. 31	3rd Qtr Soc. Sec. (FICA) tax, fed'l withholding of income tax (see IRS Pub. 334)	941, 941E, 942, 943	941, 941E, 942, 943	941, 941E, 942, 943	941, 941E, 942, 943
*Oct. 31	3rd Qtr Federal Unemployment (FUTA) tax deposit (only if tax liability exceeds \$100)	8109 to make deposits	8109 to make deposits	8109 to make deposits	8109 to make deposits

* Applies only if you have employees. Also note: Employers who report monthly to the IRS must make federal tax withholding deposits by the **15th of every month**.



- If your Tax Year (Fiscal Year) is not January 1 through December 31 (Calendar Year), call the IRS at 1-800-829-1040 for tax due dates.
- A Limited Liability Company is treated as a Partnership for tax purposes.
- State tax calendar closely follows federal; see the Colorado Business Resource Guide or the Colorado Department of Revenue on-line at www.taxcolorado.com.



EMPLOYER RESPONSIBILITIES

As an employer, you have responsibility for compliance with several important laws and regulations. You must withhold Federal and State income taxes, pay for unemployment and workers' compensation insurance, withhold and match Social Security (FICA) taxes and Occupational Privilege Tax (OPT). You are required to obtain certain information about your employees for various government agencies, including the Internal Revenue Service (W-4 form) and the Immigration and Naturalization Service (I-9 form). Regular reports must be completed and returned to each agency with which you deal.

The following chart shows the most common requirements and the agencies responsible.

<u>Requirement</u>	<u>Agency</u>
<input type="checkbox"/> Form SS-4 establishing a Federal Employer Identification Number (FEIN); W-4 (employee's name, address, Social Security No. and # of withholding allowances) <input type="checkbox"/> Withholding: Federal Income Tax (FWH); Unemployment Taxes (FUTA); Social Security (FICA); Medicare (hospital tax) <input type="checkbox"/> Quarterly payroll reports; Form 941 (payment of FWH, FICA, Medicare); Form 940 (FUTA)	Internal Revenue Service Federal: 1-800-829-1040 http://www.irs.gov State: 303-446-1675 and 303-238-3278 http://www.taxcolorado.com
<input type="checkbox"/> State Income Tax Withholding (SWH)	Colorado Department of Revenue 303-238-7378 http://www.revenue.state.co.us/
<input type="checkbox"/> Unemployment Insurance	Colorado Unemployment Insurance Liability Unit 303-620-4785 or 1-800-480-8299 www.coworkforce.com/uit
<input type="checkbox"/> Workers' Compensation Insurance	Colorado Division of Workers Compensation 303-318-8700 http://www.coworkforce.com/dwc
<input type="checkbox"/> Health and Safety of Employees	Occupational Safety & Health Admin. (OSHA), http://www.osha.gov/
<input type="checkbox"/> Americans with Disabilities Act Regulations	Department of Justice, 1-800-514-0301 http://www.usdoj.gov/crt/ada/adahom1.htm Rocky Mountain Disability and Business Training Assistance Center, 1-800-949-4232 http://www.ada-infonet.org/contact/contact.asp
<input type="checkbox"/> Immigration Law; I-9 Form (Can be obtained from your accountant)	U.S. Immigration and Naturalization Service http://www.ins.gov

EMPLOYEE OR INDEPENDENT CONTRACTOR? HOW TO TELL THE DIFFERENCE
20-FACTOR CONTROL TEST (call the Colorado Department of Labor and Employment at 303-318-8441 for more information)

If the worker has any of the following characteristics, there may be an employee status, and not an independent contractor relationship:

The individual *follows instructions* about when, where and how to perform the work, *receives training* from the employer, is required to perform the *work in person* (may not sub-contract), uses *assistants supplied by the employer*, has an *ongoing work relationship* with the employer, has *fixed hours* of work, has *full-time* work status, works at the *employer's location*, is *subject to the work flow*, routines and schedules of the employer, is required to provide *regular progress reports*, is *paid on an hourly, weekly or monthly basis*, is *paid for expenses*, *uses company tools* and equipment, is restricted to *working exclusively* for that employer, *can quit or be discharged*.

A **subcontractor** relationship may exist if the worker is *paid on a lump-sum basis* at the conclusion of the work, *provides his or her own tools* and equipment, works "*off-site*" without supervision, has a *significant investment* in his or her own work facilities, *can realize a profit or a loss* from the work activity, *has multiple clients*, *markets services to other potential employers*, and *may not quit or be discharged without liability* for completing a contract for work. Form 1099 must be filed for each independent contractor or to whomever you paid over \$600 during the year.



HOME-BASED BUSINESS GUIDELINES

The Brighton City Council does have limitations concerning home occupations in its Zoning Ordinance. A Home Occupation Permit is required by the City of Brighton. Contact the Community Development Department, 22 South 4th Avenue, Brighton, or call 303-655-2017.



BUSINESS RESOURCES DIRECTORY

Area Code is 303 unless otherwise indicated

BRIGHTON --

Brighton Chamber of Commerce

303.659.0223

www.brightonchamber.com

www.brightonco.gov

22 South 4th Avenue – Brighton, CO 80601

General Information.....	655-2000
Business Licenses.....	655-2017
Brighton Small Business Resource Center.....	659-0223
City Manager.....	655-2043
Building and Inspection.....	655-2017
City Clerk.....	655-2013
New Development.....	655-2059
Economic Development.....	655-2155
Finance Department	655-2007
Housing Authority.....	655-2160
Mayor's Office.....	655-2061
Permitting/Licensing	655-2017
Police Department.....	655-2300
Public Works.....	655-2034
Procurement.....	655-2002
Sales Tax Returns	655-2041
Utilities.....	655-2082
Utility Billing.....	655-2009

ADAMS COUNTY

www.co.adams.co.us

Adams County Economic Development.....450-5106
info@adamscountyed.com

Adams County One Stop.....659-2120
www.co.adams.co.us/

Adams County Social Services.....287-8831
www.co.adams.co.us/services/departments/social-services

COLORADO --

www.state.co.us

Association of Commerce & Industry	831-7411
Business Assistance Center	592-5920
Colorado Small Business Start-Up Kit available through the Colorado Virtual Library web site: www.aclin.org	
Colorado University Business Advancement Center (CUBAC) www.colorado.edu/cubac	554-9493
Department of Agriculture -- Markets Division www.ag.state.co.us	239-4114
Department of Labor & Employment www.cdle.state.co.us	
Labor Standards	572-2241
Unemployment Insurance Unit or 1-800-480-8299	620-4785
Workers' Compensation	575-8700
Pinnacol Assurance	361-
4000 www.pinnacol.com or 1-800-873-7242	

FEDERAL AGENCIES

www.info.gov

U.S. Department of Commerce	
Census Bureau.....	800-852-6159
www.census.gov	
U.S. Environmental Protection Agency	www.epa.gov
Main Number.....	202-272-0167
Regional Office (Colorado is in Region 8) http://www.epa.gov/region08/	800-227-8917
U.S. Citizenship and Immigration Services (USCIS)	
National Customer Service Center.....	800-375-5283
http://uscis.gov/graphics/index.htm	
USCIS Office of Business Liaison.....	800-357-2099
http://uscis.gov/graphics/fieldoffices/index.htm	
U.S. Department of Justice	www.usdoj.gov
Office of the Attorney General.....	202-353-1555
Americans with Disabilities Act (ADA) Info Line.....	800-514-0301
www.ada.gov	
ADA Business Connection.....	800-514-0301
http://www.ada.gov/business.htm	
Guide for Small Businesses http://www.ada.gov/smbustxt.htm	
Rocky Mountain Disability & Business Technical Assistance Center.....	719-444-0268
www.ada-infonet.org	
U.S. Department of Labor	www.dol.gov
Main Number.....	866-487-2365
Occupational Safety & Health Administration (OSHA).....	800-321-6742
www.osha.gov	
Regional Office (Colorado is in Region 8).....	844-1600
http://www.osha.gov/osmdir/r08.html	
Area Office (Denver).....	844-5285
U.S. Small Business Administration	www.sba.gov
Information Line.....	800-827-5722
Colorado Small Business Administration www.sba.gov/co/	
Information Line.....	844-2607
Social Security Administration	www.socialsecurity.gov
Information Line.....	800-772-1213
Denver Regional Communications Office.....	844-3674
http://www.ssa.gov/denver/index.htm	
U.S. Department of Treasury	
Internal Revenue Service – Help Desk.....	800-876-1715
http://www.irs.gov/	
Local Office (Denver).....	446-1675
http://www.irs.gov/localcontacts/index.html	

Department of Revenue -- www.revenue.state.co.us
1375 Sherman St., Denver, CO 80261..... 238-7378
Division of Vocational Services 866-2500
Housing & Financial Authority (CHFA) 297-7329
www.colohfa.org or 1-800-877-2432
International Trade Office..... 892-3850
1625 Broadway, #900, Denver, CO 80202
www.state.co.us/gov_dir/oed/ITO/
Office of Economic Development 892-3840
1625 Broadway, #1710, Denver, CO 80202
www.state.co.us/oed
Secretary of State (patents & trademarks) 894-2251
1560 Broadway, #200, Denver, CO 80202
www.sos.state.co.us
State Demographer's Office Info Line..... 866-4147
State Forms 321-4164