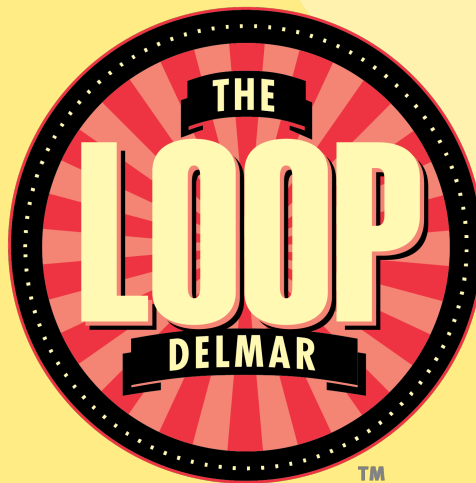


Business Start Up Guide



2023

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EAST LOOP COMMUNITY IMPROVEMENT DISTRICT
WWW.EASTLOOPCID.ORG

Welcome

Welcome to the Delmar Loop! We sincerely appreciate your interest in becoming a part of our thriving business community. This guide has been crafted to support you on your journey towards establishing your dream business right here in the Loop. Whether you're an aspiring entrepreneur or a seasoned business owner seeking to explore new horizons, this guide will lead you through the essential steps required to start up in this iconic district. Inside you will find fundamental steps for new businesses, such as registering and taxes, as well as essential actions for all businesses that are new to the Loop, such as permits and zoning.

Our goal is to uplift and support all businesses in our district for a healthy and vibrant entrepreneurial ecosystem. The East Loop Community Improvement District is committed to being your partner every step of the way. Should you require any assistance, guidance, or have questions, please don't hesitate to reach out to us or utilize the array of resources conveniently listed on the final page of this document. Together, let's pave the way for prosperity and growth within our remarkable community.

Who is this Guide For?

This guide is tailored for individuals contemplating starting a new business within the Loop. It is also beneficial for those considering the transition of their existing business into a physical establishment, be it a pop-up or market vendor ready to take the stride towards brick-and-mortar operations. Additionally, if you are pondering relocating your established physical location to the Loop, this guide provides valuable insights. However, please note that this guide does not cater to new development projects or individuals seeking to acquire land within the Loop.

Plan, Structure, Register

- 1. Business Plan:** Start by developing a detailed business plan that outlines your business's objectives, target market, marketing strategies, financial projections, and operational plans. *You can use the one-page outline below if you do not have a business plan already.*
- 2. Choose a Business Structure:** Decide on the legal structure for your business. Common options include sole proprietorship, partnership, LLC (Limited Liability Company), or corporation. Each structure has its advantages and legal implications.
- 3. Register the Business:** Register your business with the Missouri Secretary of State and obtain any necessary federal and state identification numbers, such as an Employer Identification Number (EIN) from the IRS. You can file online here:
 1. Missouri Secretary of State
 1. <https://bsd.sos.mo.gov/>
 2. You will need to create an account. Fees vary.
 2. Employer Identification Number
 1. <https://irs.taxid-us.com/>
 2. Stay on IRS website, this is a free service.
- 4. Certificate of No Tax Due:** If you are selling any retail products, including food products, you must apply for a Certificate of No Tax Due from the State of Missouri. For information on how to receive this certificate visit:
 1. <https://mytax.mo.gov/rptp/portal/home/business/no-tax-due-info/>

Business Taxes

- 1. Business Taxes:** Understand your tax obligations at the local, state, and federal levels.
 1. To file a Business Earnings Tax Account in the City of St. Louis, visit:
 1. <https://www.stlouis-mo.gov/government/departments/collector/earnings-tax/documents/e-9-form.cfm>
 2. For the State of Missouri business tax information and forms, visit:
 1. <https://dor.mo.gov/taxation/business/registration/requirements.html>
 3. To learn about your Federal business tax obligation, visit:
 1. <https://www.irs.gov/businesses/small-businesses-self-employed/business-taxes>

Permits and Licenses

1. **Local Permits and Licenses:** Contact the City of St. Louis's Business Assistance Center to identify the specific permits and licenses required for your type of business. Different industries and activities may have different licensing requirements, and fees vary. You can reach the Business Assistance Center at 314-622-4800.
2. **Commercial Occupancy Permit:** All Businesses will need to obtain a Commercial Occupancy Permit. This permit will be reviewed by the Zoning Department and your space will be inspected by City Inspectors for the following:
 1. Building
 2. Electrical
 3. Plumbing
 4. Mechanical
 5. Fire Suppression

Visit the following website to apply: <https://www.stlcitypermits.com/OccupancyRequest>

Note: When your Occupancy Permit is reviewed, the Permit Office will tell you if you need a Conditional Use Permit. It is important to include letters of support in your Occupancy Permit application from the Alderperson and any community organizations in the area.

3. **Letters of Support:** Reach out to Community Members and Organizations to gather letters in support of your business.
 1. Alderperson for Ward 10
 2. East Loop Community Improvement District
 3. Skinker DeBaliviere Community Council
 4. West End Neighbors
 5. Your Businesses' Surrounding Neighbors

Letters can be addressed to:

Mary Hart Burton, Zoning Administrator
St. Louis City Zoning Division
1200 Market Street, Room 400
St. Louis, MO 63103

Community Presentations:
If your business requires a Conditional Use Permit, You may need to present to the Skinker DeBaliviere Community Council.

Permits and Licenses Cont.

4. Other Permits and Licenses

1. **Home Occupancy Waiver:** Required to work from home.
2. **Incidental Business Waiver:** Required for a small business operating within another business, tied to the primary business's occupancy waiver.
3. **Incubator Claim Form:** Required to operate from an incubator or coworking space.
4. **Building Permits:** If you plan to proceed with any renovations or construction, call the Building Division to find out what permits you may need. You can reach the Building Division Permit Office at (314) 622-3313.
5. **Liquor License:** To obtain a liquor license in the City of St. Louis, you must first understand any ordinances or regulations required to have a liquor license in your ward. To learn more about the process of obtaining a liquor license and contact the Excise Department, visit:

<https://www.stlouis-mo.gov/government/departments/public-safety/excise/steps-to-apply.cfm>

Zoning

1. **Zoning Compliance:** Prior to filling out your Commercial Occupancy Permit, you may want to ensure that your business location complies with the local zoning regulations. Certain areas may have restrictions on the type of businesses allowed in specific zones. The Delmar Loop is zoned as F Neighborhood Commercial District and G Local Commercial and Office District. To read more about these and see if your business complies, visit the code documents for each here:

https://library.municode.com/mo/st._louis/codes/code_of_ordinances

If your business doesn't fall within the Zoning Compliance, you must get a Conditional Use Permit. The Zoning Department will contact you about obtaining a Conditional Use Permit after reviewing your Commercial Occupancy Permit Application.

1. Business Examples that require Conditional Use Permits are:
 1. Restaurants
 2. Businesses that sell liquor, tobacco, or other regulated products
 3. Businesses that allow smoking
 4. Businesses that would like outdoor dining

Business License

1. **Business License:** To receive your St. Louis City Business License, you must submit the following items:

- Business email address
- EIN/Fed or ID/SSN
- Trade name
- True name
- Structure address
- Number of employees
- Business owner information
- Business contact information
- Driver's license information
- Certificate of no tax due
- Occupancy permit (or receipt)
- Earnings Tax Form

There are other documents needed that you can find here:

<https://www.stlouis-mo.gov/government/departments/license/new-business-license/apply-new-business-license.cfm>

Health Inspection

Health and Safety Inspections: Depending on your business type, such as a restaurant, you may need to pass health and safety inspections conducted by relevant city agencies. Once you have all of the above documentation, you will go to the Health Department to receive an inspection. For more information about Food and Beverage Codes, you can call 314-657-1539 or visit: <https://www.stlouis-mo.gov/government/departments/health/environmental-health/food-control/food-beverage-regularions.cfm>

Other Considerations

1. **Business Insurance:** Consider getting insurance coverage to protect your business against liabilities, property damage, and other risks.
2. **Business Banking:** Open a business bank account to keep your personal and business finances separate.
3. **Employer Obligations:** If you plan to hire employees, make sure you comply with all federal, state, and local employment regulations. This includes obtaining workers' compensation insurance and setting up payroll taxes.

Conclusion

The East Loop Community Improvement District is dedicated to ensuring your success. With a steadfast commitment to fostering a robust business ecosystem, we are here to provide support, resources, and a network that propels your ambitions forward. This business guide stands as your compass in navigating the exciting possibilities that await you in the Delmar Loop.

Thank you for choosing the Delmar Loop. We look forward to celebrating your achievements and being a part of your business success story.

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Executive Director

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RESOURCES ON THE FOLLOWING PAGES

Resources

- **St. Louis Business Assistance Center:** BAC facilitates the licensing and permitting of businesses in the City of St. Louis and acts as the ombudsman for the City business community. Website: <https://www.stlouis-mo.gov/government/departments/sldc/economic-development/business-services/business-assistance-center/index.cfm>
- **St. Louis Small Business Development Center (SBDC):** Offers free business counseling, training, and resources to help start and grow businesses. Website: <https://sbdc.missouri.edu/>
- **St. Louis Small Business Empowerment Center:** (SBEC) This center offers resources, education, and assistance to empower small businesses in St. Louis. Website: <https://stlouissbec.org/>
- **St. Louis Economic Development Partnership:** Offers resources and support for business growth, including funding, site selection, and workforce development. Website: <https://www.stlpartnership.com/>
- **Northside Empowerment Center:** Offers providing resources, support, and opportunities to individuals, entrepreneurs, and businesses. Website: <https://www.developstlouis.org/neec>
- **St. Louis SCORE:** Provides free mentoring and workshops from experienced entrepreneurs and business professionals. Website: <https://stlouis.score.org/>
- **Missouri Department of Economic Development:** Provides information on starting and growing businesses in the state. Website: <https://ded.mo.gov/>
- **U.S. Small Business Administration (SBA):** The SBA provides resources, funding opportunities, and support for small businesses across the United States, offering guidance on starting, growing, and managing businesses. Website: <https://www.sba.gov/>
- **Missouri Small Business & Technology Development Centers (MO SBTDC):** Offers resources, training, and consulting to small businesses across the state. Website: <https://www.missouribusiness.net/>
- **St. Louis Minority Business Council:** Supports minority-owned businesses through networking, education, and advocacy. Website: <https://www.stlmbc.com/>
- **St. Louis Women's Business Development Center:** Offers training, counseling, and resources for women entrepreneurs. Website: <https://www.wbdc.org/en/>
- **Hello Alice:** An online platform that provides resources, mentorship, and grant opportunities for small business owners. Website: <https://helloalice.com/>

Business Plan - One Page Template

Here are some ideas to think about as you complete your One-Page Business Plan:

Vision, Mission - This is what you ultimately want to achieve through your through your work – why you want to do what you are doing.

Business Goals – You can create a goal worksheet that includes all of your business goals (which should be specific and measurable).

Business Strategies / Objectives – These are your general plans for actually reaching your goals. For example, if a goal is to have 10 new clients by the end of your first month, one strategy might be plan to network in communities where those prospective clients are so that you can meet them.

Total Yearly Budget – Running a business will have costs, no matter what kind of business you will create. Figure out what you can realistically spend through a total budget (you may also want to include a percentage of any amounts that you will save or plan to re-invest in to grow your business).

Income Projection & Explanation – You should estimate your income for your first year, and explain how you got to that estimate. Then at the end of the year, you can evaluate your actual income versus your estimate and see where you stand, adjusting estimates each year (or even sooner if you realize the estimate was unrealistic). Be careful not to overestimate your income projections.

Cost Projection & Explanation – You will also want to estimate your expenses (yearly or monthly). It's important that you consider everything you will need, and not underestimate your costs. Include everything from your domain registration costs to advertising costs to office supplies. (You'll detail them in a later section).

Income Streams – What are all of your starting or existing income streams? For example, if you offer different products or services, you can list them separately and explain what percentage you think each will bring to your total revenue.

Future Income Streams – What other future income streams do you plan to, or would you like to, add? This might include future products or services, or a new niche you'd like to launch, etc.

Expenses – You want to know all of the expenses you can imagine that you will incur.