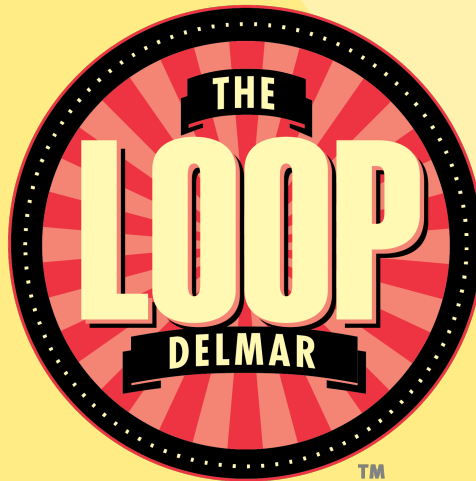


Business Start Up Guide



2023

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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 and The Loop Special Business District are 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.

City / County Line

As you contemplate locating your brick-and-mortar business in this dynamic district, it's essential to recognize its dual municipal identity. The Delmar Loop Business Start Up Guide offers a comprehensive, step-by-step process tailored for both municipalities. To determine the specific guidelines applicable to your business, consult the provided map and verify your address, ensuring accurate navigation through regulatory processes and resources. Whether your venture calls the City of St. Louis or University City home, this guide is designed to provide you with the support necessary for your business to flourish in the heart of this thriving community.



If you plan to move to St. Louis City, please see page 4.

If you plan to move to University City, please see page 11.

Starting a Business in St. Louis City

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>

Starting a Business in St. Louis City

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.

Starting a Business in St. Louis City

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

Starting a Business in St. Louis City

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.

Starting a Business in St. Louis City

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

Starting a Business in St. Louis City

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/>

Starting a Business in St. Louis City

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.

Starting a Business in University City

10-Step Road Map to Opening A Business in University City

If you're aiming to create a new business from the ground up or relocating and expanding your current business. Here at U City we are eager to help and provide local resources for your company needs. These steps are essential for opening a business here in the City of University City. For other municipalities the process may differ. Please take time and read these 10 steps carefully.

1. Generate a Business Idea

Why Start a Business?

Starting a business is hard work and takes time and research. There are some people who are destined to be an entrepreneur, fulfilling their dreams, and becoming their own BOSS. But for others it might not be so easy, you may need some tools and motivation. Here are some exciting concepts to help you along your journey to becoming a successful entrepreneur.

Being an entrepreneur is not for everyone. There is no way to eliminate all the risks. It takes a special person with a strong commitment and specific skills to be successful as an entrepreneur. According to the U.S SBA, "Market research helps you find customers for your business. Competitive analysis helps you make your business unique. Combine them to find a competitive advantage for your small business."

2. Create a Business Plan

What is a business plan? A business plan is essential as an entrepreneur. It helps you set clear goals and guidelines for how you will manage your business. These are a few things to think about when creating your business plan.

Define your, "why". In the words of Simon Sinek, 'always start with why,'" Glenn Gutek, CEO of Awake Consulting and Coaching, told Business News Daily. "It is good to know why you are launching your business. In this process, it may be wise to differentiate between [whether] the business serves a personal why or a marketplace why. When your why is focused on meeting a need in the marketplace, the scope of your business will always be

Starting a Business in University City

2. Create a Business Plan (Cont.)

larger than a business that is designed to serve a personal need.”

- Short-term- goals refer to goals that you would like to accomplish soon. The near future might include any period up to about a year. You might have a series of short-term goals, such as a goal for the day, week, and month, and then your longer-term goals for the year.
- Long-term- goals describe the milestones you want to reach further in the future. This is where you begin to articulate your one-, five-, and 10-year plans for your business. You want to think about your final ambitions for your business and what you want to accomplish as an entrepreneur.
- Professionals/Mentors- look at a mentor as your personal business cheerleader. Get out there and find yourself a professional who will be there to keep you accountable. Your mentor will be there to help push you to your next business goal and keep you on track with resources and inspiration.

3. Create a Business Name

Choosing a unique business name can be tricky but use your sense of creativity when it comes to this and you might not have any problems. Try to think of a name that will reflect you and your business. Use key words that best describe your business ideas and/or industry.

4. Choose a Location

We want to help you find the perfect location for your business! Before you select a site for your business, verify the zoning classification of the property and if the business type is allowed for the zone. In some instances, the type of business may require additional zoning procedures such as a Rezoning (Map Amendment) or Conditional Use Permit (CUP) which is a multi-step process that can take 2-4 months in addition to the building permit process. The City encourages prospective business owners to secure the services of a certified and licensed inspection agency or architect. You can also contact the City's Planning Director, John Wagner at (314) 505-8500 or jwagner@ucitymo.org for a pre-submittal meeting, which is encouraged. If you need help finding a location, contact our

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4. Choose a Location (Cont.)

Economic Development Specialist, Montez Miles at (314) 505-8524 or mmiles@ucitymo.org.

5. Register Business Entity. The Structure of your Business

LLC

Limited Liability Corporation (LLCs) are very popular. The business has limited legal liability like a corporation but has fewer governance requirements. LLC owners are called “members.” Creating an LLC requires filing with the Missouri Secretary of State. For federal taxes, LLCs are typically treated like sole proprietorships if there is one owner, or like partnerships if there is more than one owner. However, by filing an entity classification election form with the IRS, LLCs can be treated like corporations for federal tax purposes. Although not required, forming an LLC should be done with the help of a qualified legal professional. Among other requirements, LLCs must create a governance document called an Operating Agreement.

Sole Proprietorship

Sole Proprietorships are owned by a single person or a married couple. These businesses are inexpensive to form and there are no special reporting requirements. The owner is personally responsible (liable) for all business debts and for federal taxes.

Non-Profit

Nonprofit corporations focus on philanthropic work. Because their work benefits the public, they can receive tax-exempt status and not pay taxes on profits. They follow organizational rules like those of a C corp but also have special rules regarding profits.

General Partnership

General Partnerships are like sole proprietorships with more than one owner. Partners share managerial duties, profits, and losses, and each is personally responsible (liable) for all business debt. Because the actions of one partner can result in personal liability for the others, partnerships have become less popular since LLCs have been around. For federal

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5. Register Business Entity. The Structure of your Business (Cont.)

General Partnership (Cont.)

tax purposes, the business is required to file a partnership return, with the income or loss going to each partner based on how much of the business each owns.

Corporation

Corporations are more complex structures than the others. As with LLCs, corporations have limited legal liability. To form a corporation, you must file with Missouri Secretary of State and you must create a governance document – which, in this case, would be bylaws. Corporations also have other requirements, such as issuing stock certificates, holding annual meetings, keeping minutes, electing directors, etc. Corporation owners are called “shareholders” or “stockholders.” Working owners of corporations are employees and must have federal payroll taxes withheld and reported the same as other employees. Corporations file federal corporate tax returns with the IRS. If qualified and applied for on a timely basis, corporations may choose passthrough taxation (“S-Corporation”). Although not required, forming a corporation should be done with the assistance of a qualified legal professional.

6. Create an EIN

EIN means Employer Identification Number. It is also known as a Federal Employer Identification Number (FEIN), Tax Identification Number (TIN), or Federal Tax Identification Number. An EIN consists of a unique, 9-digit number, which the IRS issues to businesses as a form of identification for tax purposes. Your business requires an EIN for a wide range of activities and processes throughout its life.

7. Apply for Business Licensing and / or Permits

Before you can open your business, you will need to comply with all City codes and licensing requirements. The information below is a summary of what steps you will need to take. Prospective business owners should first procure a commercial/ home occupancy permit from Community Development on the 4th Floor of City Hall. Community

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7. *Apply for Business Licensing and / or Permits (Cont.)*

Development may be contacted at (314)505-8500. For additional information, please visit the City's website at www.ucitymo.org.

- **Building Permit:**

A building permit is required when any structural change, major alteration, or renovation is made to a building, when any new construction is undertaken, or when there is a change of use for the building. Projects that require major renovation or alterations to a building may require using a licensed professional (architect, engineer, etc.) For any questions regarding building permits, contact (314) 505-8500. For questions regarding building codes or design work, e-mail Mark Zaiontz, Deputy Building Commissioner, at mzaiontz@ucitymo.org.

- **Business License**

After receiving notification of occupancy approval, a new business owner will then proceed to the 1st Floor of City Hall to complete the process. For questions the Finance Department may be contacted at (314) 505-8544. You must bring the following items to apply for a business license.

- Copy of approved occupancy permit
- Articles of Fictitious Name documents received when you registered your business with the state.
- Certificate of No Tac Due (if charging sales tax)
- Missouri Real tax I.D documents (if charging sales tax)

- **Commercial Occupancy Permit**

Each time (any part of) a commercial building changes tenants or owners, or when a new business is being proposed for a site, the new tenant or owner is required to apply for a Commercial Occupancy permit and a Business License. Information and applications for both Commercial Occupancy Permits and Business Licenses are available on the 1st Floor of City Hall and on the City's website. Retail businesses applying for a business license need to bring in addition to the application: Retail Sales Tax License and a Certificate of No Tax Due.

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7. *Apply for Business Licensing and / or Permits (Cont.)*

- **Commercial Occupancy Permit (Cont.)**
 - Upon submitting the combined application and paying the permit and license fees, a representative from Community Development will contact you regarding the status of your Commercial Occupancy Permit application. If your business meets all zoning, structural, fire, and health standards, a Commercial Occupancy Permit will be issued.
 - Both the Commercial Occupancy Permit and Business License can be obtained from the Finance Department on the 1st Floor of City Hall after they have both been issued.
 - All inquiries regarding Commercial Occupancy Permits should be directed to inspections@ucitymo.org, and all inquiries regarding the Business License should be directed to 314.505.8544.

- **Construction Permits**

In addition to a building permit, if you are going to make major modifications to the building interior (mechanical, electrical, or plumbing) or exterior (fencing, landscaping, etc.) systems, you will need to obtain permits. Information on each permit is below.

- Electrical permits are issued to electrical contractors who are registered by University City.
- Plumbing permits are issued to master plumbers and drain layers who are registered by the City of University City.
- Mechanical permits can be issued to a registered contractor or the property owner. Valid permits should be issued prior to starting the work.
- Fence - All fences must comply with the City's zoning code and require a permit.
- Dumpsters used for temporary storage on private property require a permit from the Department of Community Development and construction-type dumpsters to be located on public property, require a permit from the Department of Public Works.

Starting a Business in University City

7. *Apply for Business Licensing and / or Permits (Cont.)*

- **Liquor License**

If your business is going to sell beer, wine, or liquor, you will need to obtain a liquor license from the Finance Department on the 1st Floor of City Hall. Prior to applying, you must have applied for a Commercial Occupancy Permit. It is important to note that the entire process to obtain a liquor license can take up to 4 months. Once you are approved for the City's liquor license, you will need to obtain licenses from the State of Missouri and St. Louis County. Complete details on the liquor license process can be found under "Business" on the City's website or by calling the City's Finance Department at (314) 505-8544. n

- **Signage**

Here at University City we know how important it is to visibly advertise and promote your business with the use of correct signage. However, we also have specific rules which regulate the type, size, placement, and number of signs allowed for each business. These rules help us ensure safety by prohibiting signs that could distract drivers or obstruct their view of traffic, promote fair and consistent enforcement of sign regulations, and maintain a quality physical environment by avoiding visual clutter. Most signs require a permit prior to installation, so please get in touch with the Department of Planning & Development to check if you need a permit and if you do, what is required for your application. Please visit the Department of Planning & Development on the 4th floor of City Hall, by phone at (314) 505- 8500, or by email at cdclerks@ucitymo.org.

8. *Create a Business Bank Account*

There are many reasons why a business owner should have their own banking account for their business. Opening a business account can help you in ways you wouldn't expect, from simplifying your accounting, to establishing your business's credit history to make it easier to get a loan.

Starting a Business in University City

9. Hire Employees

Time to get ready and hire new employees to further the growth of your business. Hiring the correct people for your business is critical.

10. Open for Business!

Have a Grand Opening to showcase your business! This is good a way for you to introduce your business to the public. A grand opening will allow for the University City community to get- to know you “the business owner” and what you’re offering the community. Invite family, friends, and maybe even special guests. Remember this is a celebration, you’re Open for Business!

Conclusion

Here at the City of University City, we believe in the transformative power of community-driven businesses. Our initiative is aimed at fostering impactful businesses that contribute positively to our community. We understand that embarking on the journey of entrepreneurship can be both exhilarating and challenging. That is why we want to express our commitment to supporting individuals like yourself, driven by a desire to make a tangible difference within our community. Our shared goal is not merely to create new businesses but to create lasting ones that address the needs of our community. We envision innovative products and services that tackle local challenges while fostering economic growth and a social environment. Remember, the journey of making a difference within your community starts with your determination and vision. We are here to provide the guidance, resources, and unwavering support needed to transform your aspirations into a thriving reality.

Montez Miles
Economic Development Retention Specialist

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