



Business Resource Guide

Provided by the
Lake Area Chamber of Commerce



Business Resource Guide

Agencies to Contact

Provided by the Lake Area Chamber of Commerce 573/964-1008
with input from the Jefferson City Area Chamber of Commerce

After consulting with an attorney and accountant to determine legal structure of your business, then contact the following:

	Sole Proprietor	Partnership	Corporation or LLC
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To Register a Corporate and/or Fictitious Name:

Secretary of State 600 W Main St, PO Box 778 Jefferson City, MO 65102 573/751-3827 www.sos.mo.gov	Yes, if operating under a name other than the business owners legal name	Required	Required
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To Register Articles of Incorporation

Secretary of State 600 W Main St, PO Box 778 Jefferson City, MO 65102 573/751-3827	No	No	Required (annual, registration and Franchise Tax)
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City Business Licenses:

City Business Licenses

Camdenton 573/346-3600 (\$15 Annual Fee)	Required	Required	Required
Lake Ozark 573/365-5378 (\$50 Annual Fee)	Required	Required	Required
Osage Beach 573/302-3000 (\$35 Annual Fee)	Required	Required	Required

**With your application you will need your Missouri Sales Tax Number and legal name of Business and location. City license fees are generally 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. Call for specific city requirements or for any further information.*

Fire Department Inspection

Camdenton Fire Department 573/346-6260	Required	Required	Required
Lake Ozark Fire Protection District 573/365-3380	Required	Required	Required
Osage Beach Fire Protection District 573/348-1221	Required	Required	Required

Businesses are not allowed to open for business until inspected and approved by the Fire District/Department. Call to Schedule fire inspection prior to opening. Not required for Home Based businesses.

County Merchant Licenses

County Merchant Licenses are in addition to any city license requirements.

Camden County 573/346-4440 (\$25 Annual Fee)	Required	Required	Required
Miller County 573/369-1910 (\$25 Annual Fee)	Required	Required	Required

**With your application you will need your Missouri Sales Tax Number and legal name of Business and location. Business must comply with all laws and regulations, including zoning, fire codes and health directives. Call for specific county requirements or for any further information.*

Missouri Tax Identification Number:

Missouri Department of Revenue Central Registration 301 W High St, Truman Bldg, Rm 330 Jefferson City, MO 65102 573/751-3505 or 573/751-5836	Yes	Yes	Required
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Must have corporate charter, then call for application; File on-line but will receive number later: www.dor.mo.gov
(Select Taxation, On-line Services then Business tax)

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 (Call first to get bond requirements)	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
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Employee Withholding Tax Number:

Missouri Department of Revenue Assistance Center 3237 W Truman Blvd, Ste 100 Jefferson City, MO 65109 573/751-7191 www.dor.mo.gov/tax/business	Yes, if you have employees	Yes, if you have employees	Yes, if you have employees
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Unemployment Insurance Tax Number:

Missouri Division of Employment Security 421 E Dunklin, PO Box 59 Jefferson City, MO 65104 573/751-3215 or 573/751-3340 www.labor.mo.gov/des	Yes, if you have employees	Yes, if you have employees	Yes, if you have employees
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Call for application if not received from Missouri Business Assistance Center

Worker's Compensation Insurance:

Contact your insurance agent, or the MO Department of Insurance-Consumer Affairs 302 W High St, PO Box 690 Jefferson City, MO 65102 1/800-726-7390 www.insurance.mo.gov	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)
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Department of Insurance, Financial Institutions & Professional Registration

Division of Professional Registration 573/751-0293 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
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Federal business Tax Kit, Employer

Identification Number (EIN):

Tax Forms 1/800-829-3676, 1/800-TAX-FORM Toll Free Tax Info 1/800-829-1040 www.irs.ustreas.gov	Yes, If you have 1 or more employees	Required	Required
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Federal & State Licenses:

Consult an attorney well in advance regarding regulatory requirements.	Maybe	Maybe	Maybe
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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 sale/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 at www.dor.mo.gov/contact/assistance.php

City Code Enforcement

Contact City/County Government for specific code requirements.

Camdenton	City Hall	573/346-3600	www.camdentoncity.com
Lake Ozark	City Hall	573/365-5378	www.cityoflakeozark.net
Osage Beach	City Hall	573/302-2000	www.osagebeach.org
Camden County	Court House	573/346-4440	www.camdenmo.org
Miller County	Court House	573/369-1910	www.millercountymissouri.org

Home Based Businesses

Contact City/County Government in city of business, for business license, how to apply, home occupation permit.

Camdenton	City Hall	573/346-3600	www.camdentoncity.com
Lake Ozark	City Hall	573/365-5378	www.cityoflakeozark.net
Osage Beach	City Hall	573/302-2000	www.osagebeach.org
Camden County	Court House	573/346-4440	www.camdenmo.org
Miller County	Court House	573/369-1910	www.millercountymissouri.org

Contact one of these Business Planning Sources as a First Step:

University of Missouri Extension
 PO Box 1405 Camdenton, MO 65020
 573/346-2644

Missouri Small Business Development Centers
 410 S Sixth Street
 Columbia, MO 65211
www.mo-sbdc.org

SCORE Office
 PO Box 1375
 Camdenton, MO 65020
 573/873-6293

Contact one of these Business Planning Sources as a First Step: (cont.)

Missouri Business Portal

www.mo.gov

(Select business Portal on Left)

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

www.business.usa.gov

The official Business Link to the U.S. Government

Make Utility Arrangements and Deposits

The following are the major utility companies. Service providers vary with location of business. Contact the appropriate city/county governmental office for more information.

Electric	Ameren Missouri	800/552-7583
Telephone	A T & T	800/499-7928
Cable	Charter	877/286-5390
Water, Sewer, Trash		Contact the local city/county office

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 financial to small businesses. There are About 290 CDCs nationwide. There are two regional CDC's in mid Missouri.

Rural Missouri Inc	3324 Emerald Ln	Jefferson City, MO 65109	573/635-0136
Enterprise Development Corp	910 E Broadway Ste 201	Columbia, MO 65201	573/875-8117

SBA Express Lenders

SBAExpress relies on the lender's credit analysis, forms and procedures to obtain SBA guarantees for a loan without prior credit approval from SBA. In return for this flexibility, participating lenders agree to accept a maximum loan guarantee of 50%. The maximum loan amount is \$350,000. A line of credit also exists under the *SBAExpress* program.

1 st Bank of the Lake	4558 Osage Beach Parkway	Osage Beach, MO	573/348-2265
Central Bank Lake of the Ozarks	3848 Osage Beach Parkway	Osage Beach, MO	573/348-2761
Citizens Bank of Eldon	110 N Maple	Eldon, MO	573/392-3381
The Bank of Sullivan	13932 N Hwy 5	Sunrise Beach, MO	573/374-5245
First National Bank	117 N Business Rte 5	Camdenton, MO 65020	573/346-3311

Additional Area Banks approved for SBA Loans include: Bank of Iberia, Bank of Macks Creek, and Bank of Versailles

In addition to Banks listed above, all Lake Area Banks are full service Banks offering a wide variety of programs and services. Programs and services may differ from Bank to Bank, please utilize the specific Bank web site for a complete listing of services offered at that Bank.

Bank Star	573/365-2265	www.bank-star.com
Great Southern Bank	573/348-1795	www.greatsouthernbank.com
Providence Bank	573/302-1117	www.myprovidencebank.com
Regions/Bank NA	573/392-3317	www.regions.com
US Bancorp Bank	573/348-1705	www.usbank.com

Approved MicroLoan Participants

The MicroLoan Program was developed to increase the availability of very small loans to prospective small business borrowers. Under this program, the SBA makes funds available to nonprofit intermediaries, who in turn make loans to eligible borrowers in amounts that range from under \$100 to a maximum of \$35,000. The average loan size is \$10,000. Completed applications can usually be processed by the intermediary in less than one week.

Rural Missouri Inc	3324 Emerald Ln	Jefferson City, MO 65109	573/635-0136
Enterprise Development Corp	910 E Broadway Ste 201	Columbia, MO 65201	573/875-8117

Additional Resources

On-Site Safety and Health Consultation Program

Missouri Department of Labor & Industrial relations
Division of Labor Standards

www.labor.mo.gov

- Provides no-cost workplace safety consultation visits, including any necessary chemical and noise sampling, for Missouri's small businesses.
- Completely confidential from OSHA with no fines or penalties issued for hazards found.
- Conducts specialized safety training upon request for employer groups or associations.

Wage & Hour Program

Missouri Department of Labor & Industrial Relations
Division of Labor Standards

www.labor.mo.gov

- Provides education and enforcement of Missouri's child labor law
- Answers Questions for the public about wages, hours, dismissal rights, etc. Provides education and enforcement of Missouri's Prevailing Wage Law. Also compiles wage information statewide for the Annual Wage Order and General Wage Order.

Department of Public Safety

Division of Alcohol & Tobacco Control
1738 E Elm, Lower Level
Jefferson City, 65101
573/751-2333

Environmental Issues

Missouri Department of Natural Resources
1101 Riverside Dr
Jefferson City, MO 65102
573/751-3443

- Deals with environmental issues, (i.e. wells, sewer, lagoons, petroleum storage tanks, drinking water, land survey, etc.)

MOSourceLink

www.mosourcelink.com

- MOSourceLink connects small business owners with a network of nonprofit resource organizations that provide business-building services. We facilitate the linking of these resource organizations to one another and to established, emerging and start-up small businesses throughout the region.