

Establishing a New Missouri Business

A Guide from *Bookkeeping Solutions*

Create Your Business Entity

1. You'll need to choose a business entity type. See [Information on Missouri Business Entities](#).
 - **Sole-Proprietor:** You already exist; Register your Fictitious Name. **\$7 Filing Fee.**
<http://www.sos.mo.gov/BusinessEntity/BusinessEntitiesOnline/Fictitious/>
 - **Partnership:** This can be established when filing a partnership tax return, By creating an LLP, or through other legal contracts. You may wish to consult a lawyer.
 - **LLC:** Articles of Organization can be prepared and filed online. **\$105 Filing Fee.**
In addition to acting like corporations having members but limited filing and meeting requirements, these can be "sole-member" corporations that pass entirely on to your personal tax return while still keeping the company's liabilities separate from yourself.
<http://www.sos.mo.gov/BusinessEntity/BusinessEntitiesOnline/Help/MO/Notice.aspx>
 - **Corporation:** Consult a lawyer, or set up an appointment with us for further discussion.

The Secretary of State's office offers useful information in this area and the ability to perform many required filings online at the [Starting a Business](#) site.

(<http://www.sos.mo.gov/business/corporations/startBusines.asp>) (<http://sos.mo.gov/business/>)

Obtain a Federal Employer Identification Number

2. You may need a Federal Employer Identification Number (EIN). Most businesses do, but you can find out for sure at the Internal Revenue Service EIN page. If you do not acquire an EIN, then you may be able to use your Social Security Number (SSN) instead. ([Online EIN](#))

Establish Bank Accounts

3. The above two things must be completed before a bank will open an account for the business, with the exception of sole-proprietorships where the bank will assist you in registering your fictitious name and may use your SSN instead of an EIN if you prefer.

There are several quality banks in our area. You should look at their service offerings and select a bank that is appropriate for your business needs. Most banks can also point you to their preferred credit/debit card processing service, also known as a merchant services provider.

Register for State Sales Tax and State Unemployment Tax

4. If you plan to sell products or hire employees, you'll need to register for several tax types. The Department of Revenue and the Department of Labor and Industrial Relations have provided a combined site, [Online Business Tax Registration](#), which allows you to enter your information once and have it used for several registrations. (<https://dors.mo.gov/tax/coreg/index.jsp>)

With sales tax, you will need to know the estimated total of monthly sales you expect to have. This is a simple base point for determining filing frequency (monthly, quarterly) and for a bond

covering three months worth of sales tax to be made with the Missouri Department of Revenue. The Department of Revenue also issues [Sales Tax Exemption Letters](#) to religious, charitable, civic, social, fraternal and service organizations.

Note to out-of-state companies doing business in Missouri:

Even though your company was formed in another state, you are still required to register your business in the state of Missouri, and possibly file bonds for expected taxes, if you intend to do business here. More details can be found with the Secretary of State's office.

<http://www.sos.mo.gov/business/faqs.asp#toc7>

If you only intend to do business in Missouri temporarily, you should inquire with the Department of Revenue about a Transient Employer License. (573) 751-0459

Obtain Licenses and/or Permits From State Agencies

5. Many businesses or individual workers are required to obtain licenses and/or permits from state agencies. You can contact these agencies by first checking the [State Government Offices](#) page. This page provides the online web address for each agency in Missouri state government. (<http://www.mo.gov/mo/govoffices.htm>) (<http://www.business.mo.gov/permits.asp>)

Obtain Professional Licenses

6. If you or your employees are required to be licensed with the State of Missouri, you can find the information you need at the [Professional Registration](#) (<http://pr.mo.gov/>) web site.

Most of the professions subject to licensing fall within the following industries:
Healthcare; Beauty; Athletics; Housing Sales & Contractors.

Request Background Checks

7. If you are in an industry that requires background checks of employees, or if you have another valid reason to request background checks, you will need to submit your requests to the Missouri State Highway Patrol [Criminal Record Checks](#). The request form is [SHP-158](#).

<http://www.mshp.dps.mo.gov>

Register With the Attorney General

8. Several specific types of businesses are required to register with the office of the Attorney General. (<http://ago.mo.gov>) These include [Non-Profits](#), [Health Spas](#), [Telemarketing](#) and [Travel Clubs](#). The IRS also has information for Non-Profits and Charities.

City and County Licenses, Permits and Taxes

9. When you've completed your registration with state agencies, you'll need to obtain the appropriate business licenses and permits (if any) required by the city and county where your business is located. You should also check about permits for where you are doing business, including such scenarios as retail displays in stores owned by others. Your business may also be

liable for Business Property Tax. Most counties also require a merchant's license if you intend to sell products directly to the public in a retail setting. Contact the governing body for your business's location for further details.

We've compiled some useful contacts below for governments in our area.

Ray County

Courthouse

100 W Main St / Richmond, MO 64085
Tel: 816-776-3184

Ray County Health Department (Foodservice Permits)

820 E. Lexington St. / Richmond, MO 64085
Tel: 816-776-5413 Fax: 816-776-2441

E-mail Address: coxs@lpha.health.state.mo.us **Web:** N/A

Clay County

Administration Building

1 Courthouse Square / Liberty, MO 64068
Tel: 816-407-3600 Fax: 816-407-3601

Web: <http://claycogov.com>

Clay County Health Department (Foodservice Permits)

1940 W. Hwy 152 / Liberty, MO 64068
Tel: 816-781-1600 Fax: 816-792-1285

Web: <http://clayhealth.com>

Clay county requires food handler training and permits for employees of food service establishments in addition to an Eatery's Health Inspection.

Clinton County

Clerk's Office

211 N Main St / Plattsburg, MO 64477
Tel: 816-539-3713

City of Lawson

City Hall (Occupational License)

3rd & Pennsylvania / Lawson, MO 64068
Tel: 816-580-3217

Insurance

10. There are several insurance factors to consider. An insurance agent can best advise you on what coverages you need based on your industry and your specific situation. Coverages to consider include general liability for customers and employees on the premises, and property/disaster for your facilities and inventory.

Keep in mind, if you are renting or otherwise using someone else's property, it's a good idea to coordinate with the owner's insurance coverage to make certain that all things are considered. It also helps to know ahead of time who's insurance coverage is responsible for what.

Hire Employees

11. Once your business gets started and you need to hire employees, you can find some excellent candidates through the Missouri Works program at the [Great Hires](http://greathires.org) web site (greathires.org).

When you hire employees, you'll want to make appropriate arrangements for Workers' Compensation Insurance. For more information contact the [Missouri Division of Workers' Compensation](#) or the [Department of Insurance, Finance and Professional Registration](#).

Required Signage & Posters

12. There are several factors determining which signs you are required to have present, mostly regarding employees. You can find companies who print "consolidated required information posters" but you may not need all of the included information (especially with fewer employees) and there's no need to pay when all of the information and many pre-prepared posters are publicly available for free. What is required to post and other recommended information to post varies widely by industry and numerous other factors. The basic required postings can be found at the following links:

Federal - <http://www.dol.gov/osbp/sbrefa/poster/matrix.htm>

State of MO - <http://www.dolir.mo.gov/posters2.htm>

We recommend consulting with someone regarding what is required for your situation.

For our ongoing clients, we make an effort to research and provide the relevant posters.

References and Resources

This document was based upon the checklist from the Missouri Business Portal located at <http://www.business.mo.gov/register.asp>

Another fantastic reference that includes several workshops on business planning and finances: <http://www.bankofamerica.com/smallbusiness/resourcecenter/>

Call us if you have questions. We're here to help.

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