



small business resource guide



table of contents

01 ... Checklist for Starting a New Business

02 ... Windsor at a Glance

03 ... Elected Officials

04 ... Where to Go for Help

08 ... Planning & Zoning

12 ... Registering Your Business Name

14 ... Employee Regulations

18 ... Licenses

22 ... Taxes

28 ... Financial Assistance

32 ... Workforce Development

36 ... Trademarks & Patents

38 ... International Trade

40 ... Utilities

42 ... Meeting Places

Brought to you by the:

**TOWN OF WINDSOR
ECONOMIC DEVELOPMENT
DEPARTMENT**

970-674-2488

windsoreconomicdevelopment.com

starting a new business checklist

- You have written a description of the product and/or services that you will be providing and have defined the market you are going to serve.
- You have written a business plan, defining your long-range and short-range goals and objectives.
- You have developed a financial plan, including projected profit and loss statements and cash flow statements for a period of at least two years for three scenarios — what you expect, the worst-case scenario, and the best-case scenario.
- You have outlined the financial requirements for your startup costs and your three cash flow projections. You have secured financial backing to cover the worst-case projections for at least two years.
- You have studied and identified your market, checked zoning and building code regulations, reviewed state and local licensing requirements, and found a good location for your business.
- You have developed an advertising plan and budget.
- You have decided under what business form you will operate — Sole Proprietorship, Partnership, LLC or Corporation.
- You have consulted an attorney, an accountant, a banker and an insurance agent, and you have followed their advice.



If you did not answer yes to all of the above questions, then you may require assistance before starting your business. Contact the Windsor Economic Development department at 970-674-2488 or www.windsoreconomicdevelopment.com.

windsor at a glance

 <p>population *22,391</p>	<p>24.44 square miles</p> 	 <p>8,700 households</p>
<p>2.74 average household size</p> 	 <p>median age 38.7</p>	<p>\$380K median home sale price</p> 
 <p>per capita income \$36,583</p>	<p>\$82,724 median household income</p> 	 <p>Weld RE-4 School District</p>



For more information visit windsorgov.com or call the Economic Development Department to request demographics for a specific location at 970-674-2488.

Sources: 2010 U.S. Census base; 2013 ACS three-year survey; 2014 State Demography Office (SDO) Estimates using 2014 SDO Estimates with 3 percent annual growth rate.

Icons: Gregor Crešnar, Mark McCormick, Creative Stall

elected officials

The Windsor Town Board is comprised of a mayor and six board members. The mayor is elected at large for a term of four years. Board members are elected on a non-partisan basis for a term of four years, one from each of the six voting districts. The Mayor Pro Tem is chosen from among the entire Town Board and serves a term of two years.

TOWN BOARD MEMBERS



Mayor Kristie Melendez

Elected: April 2016
Term Expires: April 2020
970-215-5495



District 4: Paul Rennemeyer

Elected: May 2016
Term Expires: April 2018
303-748-0706



District 1: Myles Baker
Mayor Pro Tem

Elected: April 2016
Term Expires: April 2020
714-924-4672



District 5: Brenden Boudreau

Elected: April 2016
Term Expires: April 2018
970-460-4038



District 2 : Christian Morgan

Elected: April 2014
Term Expires: April 2018
970-460-0169



District 6: Ivan Adams

Elected: April 2012
Term Expires: April 2018
970-674-8969



District 3: Ken Bennett

Elected: April 2016
Term Expires: April 2020
970-686-7519

Send mail to the Town Board at:

Town Board
Town of Windsor
301 Walnut Street
Windsor, CO 80550



ATTEND A TOWN BOARD MEETING:
Second and fourth Monday of each
month at 7 p.m. in Town Hall, 301
Walnut Street, Windsor, Colo.



where to go for help



WINDSOR ECONOMIC DEVELOPMENT DEPARTMENT

The Economic Development Department exists to diversify, grow and strengthen the local Windsor economy. Main objectives are to expand the primary employment base and secure retail and service opportunities for residents and industries.

- ⊕ 301 Walnut Street
Windsor, CO 80550
970-674-2488
www.windsoreconomicdevelopment.com



WINDSOR CHAMBER OF COMMERCE

The Windsor Chamber of Commerce offers businesses opportunities to succeed and grow through networking opportunities, educational seminars and community involvement. Visit the Benefits section of the Chamber website to learn how the Chamber can strengthen you and your business.

- ⊕ 421 Main Street
Windsor, CO 80550
970-686-7189
www.windsorchamber.net



SMALL BUSINESS ADMINISTRATION

The Small Business Administration (SBA) provides financial, technical and management assistance to help small business owners start, run and grow their businesses. Specific programs are available for special interest groups, including minority, veteran, women-owned businesses and international trade. The SBA is the nation's largest financial backer of small businesses through commercial loan guarantee programs, financial contract procurement assistance, and loans to victims of natural disasters. The SBA offers technical assistance in the form of training and counseling through the Small Business Development Centers and SCORE. The local SBA office is in Denver and is a SCORE location.

- ⊕ *Colorado District Office*
721 19th Street, Suite 426
Denver, CO 80202
303-844-2607
www.sba.gov
www.score.org



SBA OFFICE OF TECHNOLOGY

The Technology Program Office administers the Small Business Innovation Research (SBIR) Program and the Small Business Technology Transfer (STTR) Program. Through these two competitive programs, SBA ensures that the nation's small, high-tech, innovative businesses are a significant part of the federal government's research and development efforts. Eleven federal departments participate in the SBIR program; five departments participate in the STTR program, awarding \$2 billion to small high-tech businesses.

- ⊕ www.sbir.gov



SMALL BUSINESS DEVELOPMENT CENTER

The Small Business Development Center (SBDC) provides business and economic development assistance to existing and prospective small businesses. SBDC offers free, one-on-one counseling sessions with experienced small business specialists in a variety of areas, including starting a small business, preparing a business plan, marketing, financing, taxes and record keeping, and business growth issues. The SBDC offices also distribute the Colorado Business Resource Guide. This comprehensive guide to starting and operating a business in Colorado includes information about Colorado sales tax, income withholding tax, unemployment insurance, worker's compensation, registering your business name, training opportunities and the Colorado income tax withholding tables.

⊕ *Fort Collins Office*
320 E. Vine Drive, #303
Fort Collins, CO 80524
970-498-9295
www.larimersbdc.org

Greeley Office
807 17th Street
Greeley, CO 80631
970-351-4274

www.eastcoloradosbdc.com
Colorado Business Resource Guide
www.coloradosbdc.org/resources/resource-book



UNIVERSITY OF NORTHERN COLORADO BIZHUB

Whether you are a seasoned entrepreneur or a new start up, the University of Northern Colorado (UNC) BizHub Collaborative, partnered with the East Colorado SBDC, may be just what you need to get your business to the next level. While businesses in any industry can become a member of the BizHub, the incubator focuses on four primary industries: oil and gas; agriculture and agritourism; health and wellness; and manufacturing.

⊕ 807 17th Street, Suite D
Greeley, CO 80631
970-351-4274
www.eastcoloradosbdc.com/unc-bizhub-collaborative



COLORADO OFFICE OF ECONOMIC DEVELOPMENT & INTERNATIONAL TRADE

The Colorado Office of Economic Development and International Trade (OED&IT) offers a variety of services to assist new and existing businesses in Colorado. The department operates the Colorado Small Business Hotline, and maintains a database of state and federal licensing regulations, as well as a database of small, minority and women-owned businesses. These databases are available online.

⊕ 1625 Broadway, Suite 2700
Denver, CO 80202
303-892-3840
www.advancencolorado.com



CLEARVIEW LIBRARY DISTRICT

Libraries offer resources for starting a business or assisting existing businesses. Available information includes everything from specifics on marketing and accounting to industry trends.

- ⊕ 720 3rd Street
Windsor, CO 80550
970-686-5603
www.clearviewlibrary.org



EWING MARION KAUFFMAN FOUNDATION

The Ewing Marion Kauffman Foundation focuses its grants and operations on two areas — educational achievement and entrepreneurial success — which its founder, Ewing Kauffman, believed were critical in developing self-sufficient people and a vibrant economy and society. Programs include the Kauffman Center for Entrepreneurial Leadership — which takes an innovative approach to accelerating entrepreneurship through educational programming and research — and an entrepreneurial training course called Kauffman FastTrac.

- ⊕ 4801 Rockhill Road
Kansas City, MO 64110
816-932-1000
www.kauffman.org



BETTER BUSINESS BUREAU

For more than 100 years, the Better Business Bureau (BBB) has helped people make smarter decisions and is evolving to meet fast changing marketplace needs. BBB sets standards for ethical business behavior and monitors compliance. BBB helps consumers identify trustworthy businesses, and those that aren't, through more than 4 million BBB Business Reviews. BBB offers its national and local consumer services online and in person. Through its efforts, BBB helps millions of people each year.

- ⊕ *Northern Colorado/Wyoming*
8020 S. CO Road 5, #100
Fort Collins, CO 80528
800-564-0371
www.bbb.org/wyoming-and-northern-colorado



CUSTOM RESOURCE GUIDE

Learn how to assess your business idea, prepare a written business plan, and develop a structure for your business from the state of Colorado. The Custom Resource Guide also includes information on government business requirements, counseling, training and other entrepreneurial resources.

- ⊕ www.colorado.gov/apps/jboss/cbe/start-business.xhtml



LINKEDIN GROUPS

LinkedIn provides a host of networking and resource opportunities. Two groups, in particular, are helpful:

- Small Business Network
- Small Business & Independent Consultant Network
- ⊕ www.linkedin.com



planning & zoning

DEVELOPMENT REVIEW

Once you find a location that you are considering for your business, a concept review application and meeting with the Development Review Committee (DRC) is highly encouraged. Through the concept review process, town staff will assist applicants with their proposal to meet all town standards and code requirements. All forms of development within the Town of Windsor are required to complete a development review process as outlined in the Municipal Code. In addition, the “Application, Forms & Handouts” tab within the Planning Department webpage (www.windsorgov.com/133/Application-Forms-Handouts) provides links to all land use applications and workflows. Windsor Severance Fire Rescue and the town contracted building agency, SAFEbuilt, will be involved throughout the development review process.

Land development, or redevelopment, usually requires site work in addition to building construction. A concept review identifies the process and documents needed so that the schedule of the costs for a development can be better understood.

 *Planning Department*
301 Walnut Street
Windsor, CO 80550

970-674-2400

ZONING

You must check the property zoning to be sure your business can legally operate at that location.

The Planning Department can verify the zoning of a specific property. You can also find property information online via the town’s interactive GIS map, “Community Maps,” at gis.windsorgov.com/maps.

The zoning on all property in the Town of Windsor establishes the land use allowed on a specific property. Zoning requirements also control specific development requirements. The zoning and subdivision ordinances, and development and building permit applications are all available online on the Town of Windsor’s Planning Department webpage, as well as through the Development Center icon found on the Town of Windsor homepage: www.windsorgov.com/949/Development-Center

You can also view the zoning map on the Town of Windsor website. Under the planning section, there will be the Zoning and Land Use maps for areas within the Town’s Growth Management Area (GMA). For more information, visit: www.windsorgov.com/628/Additional-Maps.

 *Planning Department*
301 Walnut Street
Windsor, CO 80550

970-674-2400

LANDSCAPING

All development projects require Planning Department review and approval of landscape plans as part of the overall development application. Landscape plans are required to meet town

standards, which help to promote the health, safety and welfare of the community. The Tree and Landscape Standards promote the creation of strong aesthetic features in all aspects of development. The town recognizes that landscaping can be used to improve air quality, reduce dust, act as a noise buffer, promote energy and wildlife conservation, visually facilitate traffic flow, promote water conservation through the use of low water adaptive vegetation, and mitigate the impact of otherwise incompatible uses. Stringent landscape standards ensure that the entire community benefits from an enhanced visual experience, higher property values, the protection of existing natural areas, and an improved quality of life.

The Tree and Landscaping Standards, Landscape Permit (if applicable) and the Recommended Tree List for Windsor can be found through the Development Center icon on the Town of Windsor website and on the Parks, Recreation & Culture Department webpage in the Forestry section:

www.windsorgov.com/949/Development-Center
windsorgov.com/498/Forestry.

COMMERCIAL SIGNS

Commercial signs must meet the standard the town has established. There is an application for a temporary sign, building-mounted sign and a free-standing sign. These forms can be found on the Town of Windsor website through the Development Center icon and the Town of Windsor's Planning Department webpage:

windsorgov.com/949/Development-Center.

Chapter 16 – Zoning of the Municipal Code contains the Town of Windsor's codes for signs:

www2.municode.com/library/co/windsor/codes/charter_and_municipal_code?nodeId=WI_CH16ZO_ARTIXSIRE.

TRAFFIC INFORMATION

The traffic count for a specific street or intersection can be useful in making a decision about where to locate your business. The Town of Windsor conducts occasional traffic counts in some areas, and also uses the Colorado Department of Transportation's traffic count maps.

CDOT traffic count maps can be found on the Economic Development Department section of the Town of Windsor website:

windsorgov.com/815/Maps-Data.

 *Engineering Department*
301 Walnut Street
Windsor, CO 80550

970-674-2400 (Main)
970-674-2437 (Engineering)

BUILDING PERMITS

All buildings, most remodels, and most additions to existing structures will require permits. Any change in the use or occupancy of the building or structure must be approved. There are many important reasons to obtain building permits. If your construction project does not comply with building codes, your investment could lose value and also affect the properties around you. Permits and inspections are also done to ensure all safety requirements are met. This may also protect you against an unlicensed contractor.

Building permit code can be found in Chapter 16 – Zoning, Article IV - Administration and Enforcement, starting with Section 16-4-10, of the Windsor Municipal Code:

www2.municode.com/library/co/windsor/codes/charter_and_municipal_code.

The Town of Windsor has building permits available online in the Government section of the town website under Planning: www.windsorgov.com/137/Building-Permits.

 *Building Permit Technician*
301 Walnut Street
Windsor, CO 80550

970-674-2436

STREETS AND SIDEWALKS

Windsor property owners/occupants are responsible for keeping all sidewalks free of snow and ice. Shovel sidewalks within 24 hours after a storm. It is unlawful and prohibited to shovel snow from driveways and sidewalks into the streets or public right of way. Doing so can cause obstructions in the roadways. Public right of way typically extends five feet behind the curb. Please remove snow in flow pans and gutters to help eliminate ice backups in storm drains.

Residents living outside town limits should move their mail boxes away from the roadways or make them snow worthy to prevent damage from snow removal equipment. The Town of Windsor assumes no responsibility for damage to mail boxes. Do not pile snow on sidewalks or in or around fire hydrants.

The Street Division is responsible for maintaining all streets and street signs within the Town of Windsor, including minor street patching, pot hole repair, water break areas, minor drainage issues, pavement markings and street signs.

The Engineering Department oversees capital improvement projects, such as crack sealing, road sealing, road overlays and concrete work and repairs within town limits.

To report street issues, such as pot holes or damaged road signs, call 970-674-5403 or fill out the online ReportIt form at www.windsorgov.com/report-it.

WINDSOR SEVERANCE FIRE RESCUE

Windsor Severance Fire Rescue (WSFR) inspects all commercial occupancies to ensure compliance with fire codes. Inspections performed by Windsor Severance Fire Rescue are required for building permits — new structures and tenant finishes — issued by the Town of Windsor, and for all fire-protection system permits issued by WSFR for structures in Windsor.

 100 N. 7th Street
Windsor, CO 80550

970-686-2626

www.wsfr.us



registering your business name

To register a business name in Colorado, you need to obtain a Colorado Tax I.D. number, sales tax account and/or a Colorado wage withholding account:
www.colorado.gov/pacific/tax/sales-tax-account-license.

You must also complete the Colorado Business Registration (CR 0100) Form:
www.colorado.gov/cms/forms/dor-tax/CR0100.pdf.

Corporations, limited partnerships and limited liability companies file organizational paperwork with the Colorado Secretary of State. Sole proprietors, general partnerships and all other organizations should register trade names with the state:
www.colorado.gov/apps/jboss/cbe/start-business.xhtml.

 *Colorado Department of Revenue*
1375 Sherman Street, Room 160
Denver, CO 80261

303-894-2200

Colorado Secretary of State
1700 Broadway, Suite 200
Denver, CO 80202

303-894-2200

The application for a state sales tax license requires a trade name to be entered on the same form. Recording the business name does not protect the name; it only gives notice to the public that a business is conducting business under that name. The name must be checked to make sure that it is not already being used before it can be recorded. Trade name registration and information, including a listing of trade names registered with the department, is available from the Colorado Secretary of State. For more information, visit:
www.sos.state.co.us/pubs/business/FAQs/tradeNames.html.

The business must register as a foreign corporation in each state in which you plan to do business. You can also register nationally. Filing the business' corporate name in Colorado does not give you the right to do business in other states and does not mean that the name is not already used in other states. It is recommended that you consult an attorney if you plan to do business in more than one state or nationally, and for the preparation of your articles of incorporation.

To check if the name is already used in other states, contact the reference desk at a public library or visit the U.S. Small Business Administration website:
www.sba.gov/blogs/business-name-search-registration.

 *State of Colorado General Information*
303-866-5000

www.colorado.gov



employee regulations

STATE

The Labor Law Division of the Colorado Department of Labor and Employment administers laws governing wages, minimum wage, working conditions, the Colorado Youth Employment Opportunity Act (CYEOA), Colorado Labor Peace Act, Keep Jobs in Colorado Act and more.

When you have paid any wage to any employee, you have become liable under the Colorado Employment Security Act:

www.colorado.gov/pacific/sites/default/files/ColoradoEmploymentSecurityAct_2013.pdf

The state requires that CR0100 be completed after beginning business even though you may consider yourself not liable for unemployment insurance. State tax applies to the first \$10,000 of wages paid to each employee per year.

 *Colorado Department of Labor and Employment*
633 17th Street, Suite 201
Denver, CO 80202-3660

303-318-8000

www.colorado.gov/cdle
www.colorado.gov/pacific/cdle/labor

Colorado Unemployment - Denver Metro
To File a Claim or Make Inquiries
303-318-9000

www.colorado.gov/pacific/cdle/unemployment

Colorado State Directory of New Hires
P.O. BOX 2920
Denver, CO 80201-2920

303-297-2849 (Metro Denver)

1-800-696-1468 (National)

Email: CDHS_FSREmployerServices@state.co.us

newhire.state.co.us/newhire/do/vfs/Frag?file=/cm:nh_home.jsp

UNEMPLOYMENT INSURANCE

The Unemployment Insurance Fund is established by law to provide benefits to employees who lose their jobs through no fault of their own. Employers are required to pay state and federal unemployment insurance tax on wages paid to all employees.

 *Workers' Compensation*
633 17th Street, Suite 400
Denver, CO 80202

303-318-8700

www.colorado.gov/pacific/cdle/unemployment

WORKERS' COMPENSATION

Workers' Compensation is a requirement for all employers in Colorado if one or more full or part-time persons are employed. A person hired to perform services for pay is presumed by law to be an employee. Workers' Compensation Insurance may be purchased from any of the more than 200 private insurance companies that conduct business in the state of Colorado. Businesses are encouraged to shop for the best rates and services. Consult online reviews and talk with other business owners for references.

Prior to the end of each quarter, you will receive a State Unemployment Tax Form. It must be completed and returned prior to the last day of the month following the end of the quarter. You will need to show the Social Security Number, name and wages for each employee. Penalties assessed for late payments are \$50 per report, plus \$50 for each quarter.

Delinquent Premiums

If you owe delinquent premiums as of the computations date (June 30), you are assessed a delinquent premium penalty equal to the amount of delinquent premiums or 1 percent (0.01) of the taxable payroll, whichever is less. This penalty is billed and payable in four quarterly installments.

Interest Charges

Interest is charged at a rate of 1.5 percent (0.015) per month or any portion of a month on delinquent premiums and penalties.

Order of Payments Applied

- Unpaid interest assessments from Federal Trust fund advances, starting with the earliest quarter in which premiums are due.
- Unpaid nonprincipal-related bond repayment assessments, starting with the earliest quarter in which premiums are due.
- Penalties owed, starting with the earliest quarter in which such penalty was incurred.
- Interest already charged, commencing with the earliest quarter in which such interest is due.
- Interest accrued on unpaid premiums as of the date of the payment, commencing with the earliest quarter in which premiums are due.
- Unpaid premiums or unpaid regular unemployment insurance benefits charged, starting with the earliest quarter in which premiums or reimbursements are due.
- Unpaid reimbursements for extended benefits

charged, starting with the earliest quarter in which amounts are due.

 *Colorado Department of Labor & Employment*
633 17th Street, Suite 201
Denver, CO 80202-3660

303-318-8000

www.colorado.gov/pacific/cdle/dwc

FEDERAL TAXES

Due to annual changes with the IRS, it is best to confirm what needs to be collected. For more information, visit the IRS website: www.irs.gov/Businesses/Small-Businesses-%26-Self-Employed/Employment-Taxes-2.

The following are some basics on Federal Payroll Taxes:

- Personal exemption — \$4,050 for 2016
- Social Security (old age, survivors and disability insurance)
- 6.2 percent on \$118,500 for 2016 (employee and employer)
- 12.4 percent on \$118,500 in 2016 for self employed
- Medicare basic hospital insurance
- 1.45 percent on all wages (employee and employer)
- Additional 0.9 percent Medicare tax on wages in excess of \$200,000
- 2.9 percent on net earnings (self-employed)
- FUTA taxes are calculated by multiplying 6.0 percent times the employer's taxable wages. The taxable wage base is the first \$7,000 paid in wages to each employee during a calendar year. Employers who pay state unemployment taxes on a timely basis receive an offset credit of up to 5.4 percent regardless of the rate of tax

paid to the state. The FUTA tax rate for employers in states not subject to a FUTA credit reduction is generally 0.6 percent (6.0 percent - 5.4 percent), for a maximum FUTA tax of \$42 per employee, per year ($.006 \times \$7,000 = \42).

IMPORTANT — Effective for tax payments after January 1, 2011, the IRS will not accept deposit coupons. All tax deposit transactions must be made through the Electronic Federal Tax Payment System (EFTPS).

 *Local IRS Office*
301 S. Howes Street
Fort Collins, CO 80521

970-221-0688

For other assistance on small businesses, corporations, partnerships and trusts who need information and/or help related to their Business Returns or Business (BMF) Accounts, contact the Business and Specialty Tax Line. Services cover Employer Identification Numbers (EINs), 94x returns, 1041, 1065, 1120S, Excise Returns, Estate and Gift Returns, as well as issues related to Federal tax deposits.

 *Business and Specialty Tax Line*
800-829-4933

FEDERAL HOURLY WAGE LAW

The Federal Wage and Hour Law established the minimum wage for covered nonexempt employees. Currently (as of April 20, 2016) minimum wage is \$7.25 per hour. The federal minimum wage provisions are contained in the Fair Labor Standards Act.

 *U.S. Department of Labor, Denver Office*
1999 Broadway, #3210
Denver, CO 80202

303-844-1726

www.dol.gov

COLORADO MINIMUM WAGE

Effective Jan. 1, 2016, the Colorado Minimum Wage is \$8.31 and tipped employee minimum wage is \$5.29. The Division of Labor Standards and Statistics has adopted Colorado Minimum Wage Order Number 32 effective Jan. 1, 2016, through Dec. 31, 2016, to reflect the state minimum wage of \$8.31 per hour. No more than \$3.02 per hour in tip income may be used to offset the minimum wage of tipped employees. Article XVIII, Section 15, of the Colorado Constitution requires the Colorado minimum wage to be adjusted annually for inflation, as measured by the Consumer Price Index used for Colorado.

 *Colorado Division of Labor Standards and Statistics*
303-318-8441

www.colorado.gov/pacific/cdle/minimumwage

CIVIL RIGHTS AND DISCRIMINATION

Civil rights and employment discrimination questions should be directed to the Colorado Civil Rights Commission. The commission enforces all Colorado laws concerning individual rights and employment discrimination.

 *Colorado Civil Rights Division*
1560 Broadway, Suite 1050
Denver, CO 80202

303-894-2997

www.colorado.gov/pacific/dora/civil-rights

Americans with Disabilities Act
800-514-0301 (Voice)
800-514-0383 (TTY)

www.ada.gov



licenses

The Town of Windsor requires *all* businesses maintaining or engaging in business, including service-oriented businesses, within the Town of Windsor to obtain an Annual Business License to conduct business in the Town of Windsor.

The Town of Windsor allows home occupations within residential zoning districts, as long as they meet certain criteria. All home occupations must be registered with the town by completing a business license application.

The Town of Windsor imposes a 3.95 percent local sales tax on the sale of all tangible personal property sold at retail, including food for home consumption and the furnishing of services, which are taxable pursuant to local and state law. Prior to the first day of business, all persons or businesses engaged in either sale of goods or the furnishing of any taxable or non-taxable services within the corporate limits of the Town of Windsor are required to file an annual Business/Sales Tax License Application with the Town of Windsor Finance Department.

Download a Business/Sales Tax License at:
www.windsorgov.com/DocumentCenter/Home/View/1166.

Before approving the Town of Windsor Sales Tax Application, the retail applicant must first complete a Sales Tax License Application from the Colorado Department of Revenue. Download a State of Colorado Sales Tax Application at www.colorado.gov/pacific/tax/sales-tax-account-license.

Applicants may contact the Colorado Department of Revenue at either of the local service centers:

 *Fort Collins Office*
3030 S. College Avenue
Fort Collins, CO 80525

970-416-5993

Denver Office
1375 Sherman Street
Denver, CO 80203

303-205-8411

For more information or questions pertaining to business and sales tax licenses, please contact the Windsor Finance Department's business license / sales tax technician:

 *Business License/Sales Tax Technician*
301 Walnut Street
Windsor, CO 80550

970-674-2486

LIQUOR LICENSE

The Town of Windsor requires a license for the sale of all alcoholic beverages within the corporate limits and imposes an application fee.

Liquor Licensing is administered by the Town Clerk. Liquor licensing involves everything from accepting liquor license applications to processing those applications and holding administrative hearings.

Liquor laws of the state of Colorado restrict the sale and dispensing of alcoholic beverages. Any person intending to manufacture, sell or deal in spirituous liquor in the state of Colorado must apply for a liquor license.

For more information on Liquor Licenses, contact the Deputy Town Clerk:

 *Deputy Town Clerk*
301 Walnut Street
Windsor, CO 80550

970-674-2400

FOOD-RELATED BUSINESSES

Restaurants, grocery stores and other food-related businesses in the Town of Windsor are regulated by either the Larimer County Health and Environment Department, or the Weld County Department of Health.

Due to Windsor being in both counties, contact the county your property will reside in for more details on what they may need from you.

 Larimer County Health and Environment Department
Fort Collins Office
1525 Blue Spruce Drive
Fort Collins, CO 80524

970-498-6700

Loveland Office
205 E. 6th Street
Loveland, CO 80537

970-679-4580

www.larimer.org/health

Weld County Department of Public Health and Environment

1555 N. 17th Avenue
Greeley, CO 80631

970-304-6420

www.co.weld.co.us/Departments/HealthEnvironment/AbouttheHealthDepartment/index.html

VEHICLE USE IN YOUR BUSINESS

If your vehicle is used for commercial purposes for your business, it may require a commercial vehicle license. Check with the Colorado Department of Revenue – Motor Vehicle Division.

 www.colorado.gov/dmv

Larimer County Office
200 W. Oak, Suite 1100

P.O. Box 1429
Fort Collins, CO 80522

205 E. 6th Street
Loveland, CO 80537

www.co.larimer.co.us

Weld County Office
1402 N. 17th Avenue

P.O. Box 459
Greeley, CO 80632

www.co.weld.co.us

notes



12

- 1 Single
- 2 Married filing jointly (even if only one had work or income)
- 3 Married filing separately. Enter spouse's last name and full name here. ▶

6a Yourself. If someone can claim you as a dependent, you cannot claim you as a dependent.

b Spouse

c Dependents:

(1) First name	Last name	(2) Dependents' social security numbers

Refund

Direct deposit? ▶ See instructions.

Amount You Owe

Third Party Designee

Sign Here

Joint return? See page 12. Keep a copy for your records.

Paid Preparer Use Only

72	
73	If the amount of the refund is less than the amount of the tax you owe, the amount of the refund will be applied to your tax liability.
74a	Amount of refund
b	Routing number
d	Account number
75	Amount of refund
76	Amount you owe
77	Estimated tax

Do you want to designate a third party designee to receive your refund? ▶

Designee's name ▶
Under penalties of perjury, I declare that the information on this return is true and correct. I am aware that anyone who furnishes false or misleading information on a tax return or who omits material or information on a tax return is guilty of tax evasion, tax fraud, and willfully failing to file a tax return. Such offenses carry serious penalties. See Instructions for more details.

Signature of taxpayer

Signature of preparer

taxes

SELLING PRODUCTS TO THE PUBLIC

If you are selling, leasing or renting tangible personal products or taxable services to the public, you are required to collect sales tax on those sales. You must obtain both a state of Colorado and Town of Windsor Business/Sales Tax License.

Effective January 1, 2015, Windsor's Sales and Use Tax rate is 3.95 percent of net sales and service in Windsor.

In Windsor, all food, beverages, machinery and tools are taxable. The state of Colorado sales tax exemption does not apply.

Larimer County Sales tax increased from 0.6 percent to 0.65 percent as of January 1, 2015.

The Colorado state sales tax rate is currently 2.9 percent. Depending on local municipalities, the total tax rate can be as high as 10.9 percent. Colorado is a "home rule" state. Local-level tax rates in the state of Colorado are quite complex compared against local-level tax rates in other states.

The total retail sales tax in the Larimer County portion of Windsor is 7.5 percent. The total retail sales tax in the Weld County portion of Windsor is 6.85 percent.

WHAT IS USE TAX?

This tax is a complement to the sales tax and is imposed on the storage, use or consumption of

tangible personal property and taxable services on which the correct sales tax has not been paid. The amount of tax is paid on the purchase price or fair market value. If you purchase tangible personal property when buying a business (furniture, fixtures or equipment) and did not pay sales tax at the time of the sale, Use Tax is due.

For more details, refer to the following Town of Windsor Municipal Code at bit.ly/2bIJoLp:

- Sec. 4-3-190 — Use Tax, Taxable Property and Services
- Sec. 4-3-120 — Imposition of Use Tax
- Sec. 4-3-200 — Use Tax, Exemptions

STATE AND FEDERAL EMPLOYEE WITHHOLDING

To obtain a Colorado Tax I.D. number, sales tax account and/or a Colorado wage withholding account, visit:
www.colorado.gov/pacific/tax/sales-tax-account-license.

You must complete the Colorado Business Registration (CR 0100) Form:
www.colorado.gov/cms/forms/dor-tax/CR0100.pdf.

Employers pay a substantial amount more than salaries for their employees. The U.S. Bureau of Labor Statistics states that the average employee compensation averaged \$25.69 per hour as of July 2016. In addition to compensation, employers pay for benefits, along with local, state and federal taxes.

You should also consider your expenses to recruit employees, physical workplace space and the cost of equipment, such as computers, telephones, printers, copiers, office networks and voicemail.

COST BREAKDOWN

According to the Bureau of Labor and Statistics (BLS), as of Aug. 15, 2016, wages and salaries average \$24.61 per hour worked, while employer paid benefits average \$10.70 per hour. Interestingly, private businesses, like yours, pay less, averaging \$24.61 per hour for wages and benefits. However, state and local government employee costs average \$34.75 per hour. This might help explain why many nonprofit entities, such as cities, towns and states, are hurtling towards receivership. As you might expect, major metropolitan areas, like San Francisco, average more than \$49 per hour while lower cost of living areas, like Miami-Fort Lauderdale average only \$21.70 for compensation and benefits.

EMPLOYER TAX COSTS

You should budget for Social Security/FICA taxes for each employee. These are currently 6.2 percent of the first \$106,800 of compensation for each employee. Unemployment taxes amount to another 6.2 percent of \$7,000 in pay. Medicare insurance taxes equal 1.45 percent of wages with no maximum salary cap. Don't forget about Workers' Compensation Insurance, which vary based on your employees' job classifications. Office employees' premiums are low, while manufacturing workers will cost you more.

 smallbusiness.chron.com

INDEPENDENT CONTRACTORS

Both the IRS and the state of Colorado regulate who can be classified as an independent contractor. The tax law covering independent contractors is very complicated. To determine whether the person providing service is an employee or an independent contractor, all information that provides evidence of the degree of control and independence must be considered. To be completely sure, contact the IRS and/or the Colorado Department of Labor and Employment.

 *Colorado Department of Labor and Employment
Unemployment Insurance Employer Services, Audits*
P.O. Box 46538
Denver, CO 80201

303-318-9100, Option 4

www.colorado.gov/pacific/cdle/independent-contractors

Local IRS Office
301 S. Howes Street
Fort Collins, CO 80521

970-221-0688

www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Independent-Contractor-Defined

STATE WITHHOLDING TAXES

Colorado's state income tax rate is a flat 4.63 percent of your federal taxable income, regardless of your income level. Contact the Colorado Department of Revenue for all your necessary forms.

 www.colorado.gov/pacific/tax/individual-income-tax-instructions-and-forms

UNEMPLOYMENT TAXES

Detailed information about the state of Colorado's unemployment taxes is available online at the Colorado Department of Labor and Employment website.

 www.colorado.gov/pacific/cdle/suta

PERSONAL PROPERTY TAX

Personal Property Tax is imposed on income-producing, tangible personal property. Even though the value is assessed in January, tax bills are not mailed until January of the following year. If you purchase a business, you should contact the Weld County Treasurer or the Larimer County Treasurer, depending on where the property is within the Windsor boundaries. A tax search is important to determine the status of the taxes, because unpaid taxes can result in a lien on the property. The search should be done by both the name of the business and the address.

 *Larimer County Treasurer*
200 W. Oak Street, Second Floor
Fort Collins, CO 80521

970-498-7020

www.larimer.org/treasurer

Weld County Treasurer

1400 N. 17th Avenue

P.O. Box 458

Greeley, CO 80632

970-353-3845, x3290

www.co.weld.co.us/Departments/Treasurer

PERSONAL PROPERTY DECLARATION

A Personal Property Declaration must be filed annually with the County Assessor. It requires a statement of the original cost, year acquired, and description of the personal property (furniture, fixtures and equipment) used in the business and serves as the basis for determining the assessed value.

A Business Personal Property Declaration Schedule is mailed to business owners and all owners of leased equipment at the beginning of January each year. If your business did not receive a declaration schedule, please contact the Assessor's Office as soon as possible. Failure to receive a declaration schedule does not relieve the business owner of the requirement to file. If no declaration form was received, please print a blank form (see below). All declarations must be completed and returned to the Assessor's Office by April 15.

 *Larimer County Assessor*
200 W. Oak Street, Second Floor

P.O. Box 1190

Fort Collins, CO 80522-1190

970-498-7050

www.larimer.org/assessor/personal_property

Weld County Assessor

1400 N 17th Avenue

Greeley, CO 80631

970-353-3845, x3650

720-652-4255

www.co.weld.co.us/Departments/Assessor

MILEAGE AND FUEL TAX

If you operate or will operate a vehicle upon the public highways of the state of Colorado and are liable for certain taxes, penalties or interest, you are required under the Colorado Revised Statutes Sections 42-3-123 to 42-3-126 to file a Colorado Mileage and Fuel Tax Bond as a condition of licensure.

A surety bond protects the party requesting the bond, the obligee, against any financial losses as a result of poor financial decisions, damages, unethical decisions, or a failure to follow state and local laws on the part of you, the principal. The Colorado Mileage and Fuel Tax Bond holds you accountable for your business decisions. By possessing a Colorado Mileage and Fuel Tax Bond, you are telling your obligee that you can be trusted as a principal and that you stand behind your business decisions.

 *Colorado Department of Revenue – Taxation Division*
www.colorado.gov/pacific/tax/fuel-tax-instructions-and-forms

notes



financial assistance

Financing a new business is very difficult. The majority of financial backing for a new business is provided from the personal assets of the owner, the owner's family and/or friends. Banks generally want to see a two or three-year business history before making a loan, regardless of the age of the business.

The government has seen the need for small business success and started a program through the U.S. Small Business Administration. A comprehensive and well-written business plan is critical to any type of financing.

The following agencies may be of assistance in the financing of a new business.

U.S. SMALL BUSINESS ADMINISTRATION (SBA)

The SBA provides tools and resources to help you start and grow your business through a variety of resources. There are two local offices in northern Colorado:

 *Larimer County SBDC*
320 E. Vine Drive
Fort Collins, CO 80524

970-498-9295

East Colorado SBDC
807 17th Street
Greeley, CO 80631

970-351-4274

www.sba.gov/starting-business/finance-your-business

GRANTS

The federal government does NOT provide grants for starting and expanding a business. Government grants are funded by your tax dollars, and, therefore, require very stringent compliance and reporting measures to ensure the money is well spent. As you can imagine, grants are not given away indiscriminately. Grants from the federal government are only available to non-commercial organizations, such as nonprofits and educational institutions in areas, such as medicine, education, scientific research and technology development. The federal government also provides grants to state and local governments to assist them with economic development.

Some business grants are available through state and local programs, nonprofit organizations and other groups. For example, some states provide grants for expanding child care centers; creating energy efficient technology; and developing marketing campaigns for tourism. These grants are not necessarily free money, and usually require the recipient to match funds or combine the grant with other forms of financing, such as a loan. The amount of the grant money available varies with each business and each grantor.

If you are not one of these specialized businesses, both federal and state government agencies provide financial assistance programs that help small business owners obtain low-interest loans and venture capital financing from commercial lenders.

COLORADO LENDING SOURCE

Colorado Lending Source (CLS) is Colorado's trusted not-for-profit resource for small business financing. CLS serves as a bridge connecting small business owners with the loan programs, lenders and support needed for success. Colorado Lending Source partners with local lenders, government agencies, and resource partners to turn small business dreams into reality. Through its 25-year history, CLS has helped 3,293 small businesses start, grow and expand, resulting in the creation of 24,187 jobs and \$4,238,471,932.76 lent.

 www.coloradolendingsource.org

COLORADO ENTERPRISE FUND

Colorado Enterprise Fund is a nonprofit community development financial institution that provides small business loans up to \$50,000 to entrepreneurs who are unable to obtain financing from traditional sources. If you receive a loan from CEF, you will participate in one-on-one business advising to help you succeed.

 www.coloradoenterprisefund.org

COLORADO CAPITAL ACCESS

The Colorado Capital Access (CCA) program is through the Colorado Office of Economic Development and International Trade. CCA creates greater access to capital for small and medium-sized businesses operating in Colorado by using small amounts of public resources to encourage financing by eligible lenders, such as banks and community development financial institutions.

 www.advancecolorado.com/funding-incentives/financing/colorado-capital-access-cca-ssbci

COLORADO HOUSING AND FINANCE AUTHORITY

The Colorado Housing and Finance Authority (CHFA) is a public enterprise that finances affordable housing, business and economic growth opportunities in Colorado. CHFA's Business Finance Division provides a variety of programs, including loan programs specific to women and minority-owned businesses, manufacturers in the state, and nonprofit organizations committed to better serving the needs of Colorado citizens.

 1981 Blake Street
Denver, CO 80202-1229

800-202-1272
303-297-2432
800-877-2432
800-659-2656 (Hearing Impaired TDD)
800-659-3656 (Hearing Impaired Voice)

www.chfainfo.com/pages/contact.aspx

CROWDFUNDING

Crowdfunding is a fairly new concept in business financing, and is the practice of funding a project or venture by raising monetary contributions from a large number of people, often via internet-mediated registries. The concept can also be executed through mail-order subscriptions, benefit events and other methods. Some of these sites may also require you to raise some of the funds on your own, some may also have fees.

Here are just a few of the more popular sites:

 <i>Indiegogo</i> www.indiegogo.com	<i>Fundanything</i> www.fundanything.com
<i>Kickstarter</i> www.kickstarter.com	<i>Pozible</i> www.pozible.com
<i>FunderHut</i> www.funderhut.com	<i>RocketHub</i> www.rockethub.com

notes



workforce development

LARIMER COUNTY WORKFORCE CENTER

The Larimer County Workforce Center provides easy access to a wide array of employment and training services. Following the trend initiated by the U.S. Department of Labor, Colorado has consolidated the many components of job service and employment and training services to maximize its ability to serve job seekers, as well as area employers.

⊕ *Fort Collins*
200 W. Oak Street, Suite 5000
Fort Collins, CO 80522

970-498-6600

Loveland
418 E. 4th Street
Loveland, CO 80537

970-619-4650

Estes Park
1601 Brodie Avenue
Estes Park, CO 80517

970-577-2140

www.larimerworkforce.org

EMPLOYMENT SERVICES – WELD COUNTY, DEPARTMENT OF HUMAN SERVICES

Employment Services of Weld County is a comprehensive workforce center that connects resources for employment, education and training services. Employment Services of Weld County offers these services at the local, state and national level.

Employment Services of Weld County prides itself in offering self-service resources, promotion of personal and career development, furnishing access to Internet tools for employment and training opportunities, and providing information about local and regional employers, as well as other labor markets.

Employment Services of Weld County also strives to assist those local and regional employers with applicant referrals and other employer-specific services. Check the Employment Services website for job fair possibilities and more information.

⊕ 315 N. 11th Avenue, Building B
Greeley, CO 80631

970-353-3800, x6731

[www.co.weld.co.us/Departments/
HumanServices/EmploymentServices/
EmploymentServices/index.html](http://www.co.weld.co.us/Departments/HumanServices/EmploymentServices/EmploymentServices/index.html)

UNIVERSITY OF COLORADO EXECUTIVE PROGRAM

The University of Colorado Executive MBA program is designed to inspire its students to see their future and to provide them with the knowledge and skills to achieve their goals, turning vision into reality. University of Colorado Executive MBA students use the insight shared by CU faculty and their fellow students to make better decisions within their organizations. Classes are comprised of executives from diverse backgrounds, functional areas, and stages in their careers, exposing students to critical conversations and experiences that provide immediate, real-time impact on the organizations they represent, allowing students to apply their knowledge and progress in their careers even before they graduate from the program.

⊕ *Executive Programs*
University of Colorado
P.O. Box 480006
Denver, CO 80248-9901

303-623-1888
800-228-5778

Email: emba@cu.edu

COLORADO STATE UNIVERSITY EXECUTIVE MBA

Colorado State University's Executive MBA program features a blended learning model that offers flexibility for busy executive students. Students meet every other Saturday in the Downtown Denver Executive Classroom, and between sessions students engage in online lectures from College of Business faculty, virtually collaborate with classmates, and participate in real-world case studies, innovative projects, and stimulating assignments. Students also participate in three on-campus residencies in Fort Collins and an international residency.

⊕ *CSU Executive MBA*
475 17th Street
Denver, CO 80202

303-534-3191

Email: DenverMBA@biz.colostate.edu

COMMUNITY COLLEGES

Front Range Community College and Aims Community College have programs that are geared toward getting students into the workplace for the State's Career and Technical Education (CTE) Programs.

⊕ *Aims Community College*
www.aims.edu/about/departments/marketing/news.php?id=456

Front Range Community College
www.coloradostateplan.com/CVAschedule.htm

notes



Brand

trademarks & patents

TRADEMARKS

A trademark is a recognizable sign, design or expression that identifies products or services of a particular source from those of others, although trademarks used to identify services are usually called service marks. A trademark allows the holder to prevent others from using a similar trademark for the same goods or services. It will not prevent new businesses from registering the same name.

In Colorado, you cannot register a trademark until you have actually used it in your business. At the federal level, you can register a trademark prior to actual use, however it will require additional paperwork and fees when it is placed into use. Trademarks are registered with the Colorado Secretary of State, if used in Colorado.

If a trademark will be used in more than one state, it can be registered with the U.S. Patent and Trademark Office. It is possible to search trademark availability online, however an Internet search is not conclusive.

 *Colorado Secretary of State*
1700 Broadway, Suite 200
Denver, CO 80290

303-894-2200

www.sos.state.co.us/pubs/business/FAQs/trademarks.html

U.S. Patent and Trademark Office
800-786-9199
571-272-1000 (Local)
800-877-8339 (TTY)

www.uspto.gov

PATENTS

A patent is an exclusive right granted for an invention, which is a product or a process that provides, in general, a new way of doing something or offers a new technical solution to a problem.

To get a patent, technical information about the invention must be disclosed to the public in a patent application. For applications filed on or after June 8, 1995, the patent term is 20 years from the filing date of the earliest U.S. or international (PCT) application to which priority is claimed, excluding provisional applications. A patent can be used for any machine, process, compensation, written work, material or design that is novel, non-obvious and useful.

 *U.S. Patent and Trademark Office – Rocky Mountain Regional Office*
1961 Stout Street
Denver, CO 80294

303-297-4600

www.uspto.gov/about-us/uspto-locations/rocky-mountain-regional-office-colorado

U.S. Patent and Trademark Office
800-786-9199
571-272-1000 (Local)
800-877-8339 (TTY)

www.uspto.gov



international trade

DENVER WORLD TRADE CENTER

The Denver World Trade Center facilitates international trade by educating, serving and connecting businesses in the Rocky Mountain region to its global network of 330 World Trade Centers in 100 countries. The Denver World Trade Center is the Rocky Mountain region's premier international business resource. Information available includes classes on importing, exporting, membership and networking opportunities.

⊕ 2650 E. 40th Avenue
Denver, CO 80205

303-592-5760

www.wtcdenver.org

U.S. DEPARTMENT OF COMMERCE

The U.S. Department of Commerce is the national source for information on exporting goods. Federal requirements for entering international markets are available online.

⊕ *International Trade Administration*
U.S. Department of Commerce
1401 Constitution Avenue NW
Washington, D.C. 20230

1-800 USA TRAD(E)

www.commerce.gov/international-trade-administration

www.trade.gov

U.S. COMMERCIAL SERVICE

Are you interested in expanding your business? U.S. Commercial Service helps U.S. companies find new international business partners in worldwide markets. If you're outside the U.S. and looking for U.S. suppliers, U.S. Commercial Service can help. Locate your local U.S. Commercial Service office in more than 100 U.S. cities and nearly 80 countries around the world for more information about its international business services.

⊕ *World Trade Center Denver*
1625 Broadway, #680
Denver, CO 80202-4725

303-844-6001

www.export.gov/colorado (State)
www.buyusa.gov (Federal)

Other informational sites on importing and exporting:

U.S. Department of State
www.state.gov

U.S. Customs
www.cbp.gov



utilities

WATER AND SEWER SERVICES

The Town of Windsor provides water, sewer and storm drain services for customers in the Weld County limits of Windsor and storm drain only for customers in the Larimer County limits of Windsor. This division is responsible for both the issuance of monthly statements and the collection of those charges.

- 301 Walnut Street
Windsor, CO 80550

970-674-2403

24-hour Emergency: 970-674-5415

www.windsorgov.com/369/Utility-Services

Other agency websites
co-windsor3.civicplus.com/998/Services-by-other-Agencies

The Larimer County portion of Windsor is supported by Fort Collins Loveland Water District for water and South Fort Collins Sanitation District for sewer.

- 5150 Snead Drive
Fort Collins, CO 80525

970-226-3104

24-hour Emergency: 970-226-3104

www.fclwd.com

TELEPHONE, TV OR INTERNET

- CenturyLink**
www.centurylink.com

Comcast / Xfinity
www.xfinity.com
- Direct TV*
www.directv.com

Dish
www.dish.com

ELECTRIC AND GAS

- Poudre Valley REA**
P.O. Box 272550
Fort Collins, CO 80527

800-432-1012

www.pvrea.com
- Xcel Energy*
www.xcelenergy.com

Atmos Energy
www.atmosenergy.com

TRASH PROVIDERS

- Bunting Disposal**
970-339-3023

buntingdisposal.com

Gallegos Sanitation
1941 Heath Parkway,
Unit 2
Fort Collins, CO 80524

P.O. BOX 1986
Fort Collins, CO 80522

970-484-5556

gsiwaste.com
- Ram Waste Systems*
5704 Bueno Drive
Fort Collins, CO 80525

350 E. 8th Street
Greeley, CO

970-226-3396

ramwastesystems.com

Waste Management
40950 WCR 25
Ault, CO 80610

303-797-1600 (Sales)

866-305-7433
(Customer Service)

www.wm.com

There may be additional providers not listed.



meeting places



COMMUNITY RECREATION CENTER

250 N. 11th Street
Windsor, CO 80550

970-674-3500



NATIONAL GUARD READINESS CENTER

31725 Great Western Drive
Windsor, CO 80550

720-250-2000



CLEARVIEW LIBRARY

720 3rd Street
Windsor, CO 80550

970-686-5603



PELICAN LAKES GOLF AND COUNTRY CLUB

1620 Pelican Lakes Point
Windsor, CO 80550

970-674-0930



HIGHLAND MEADOWS GOLF COURSE

6300 Highland Meadows Parkway
Windsor, CO 80550

970-204-4653



These facilities may be available for meetings in the Windsor. There may be a fee, and reservations are recommended.



**TOWN OF WINDSOR
ECONOMIC DEVELOPMENT**

301 Walnut Street
Windsor, CO 80550

970-674-2488

www.windsoreconomicdevelopment.com

 @windsorecondevo

