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

### To Register a Corporate and/or Fictitious Name:

<table>
<thead>
<tr>
<th>Sole Proprietor</th>
<th>Partnership</th>
<th>Corporation or LLC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secretary of State</td>
<td>Yes, if operating under a name</td>
<td>Required</td>
</tr>
<tr>
<td>600 W Main St, PO Box 778</td>
<td>other than the business owners legal name</td>
<td></td>
</tr>
<tr>
<td>Jefferson City, MO 65102</td>
<td></td>
<td></td>
</tr>
<tr>
<td>573/751-4153</td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.sos.mo.gov">www.sos.mo.gov</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### To Register Articles of Incorporation:

<table>
<thead>
<tr>
<th>Secretary of State</th>
<th>No</th>
<th>No</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>600 W Main St, PO Box 778</td>
<td></td>
<td></td>
<td>(annual, registration and Franchise Tax)</td>
</tr>
<tr>
<td>Jefferson City, MO 65102</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>573/751-4153</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### City Business Licenses:

<table>
<thead>
<tr>
<th>City Business Licenses</th>
<th>Camdenton 573/346-3600 ($15 Annual Fee)</th>
<th>Required</th>
<th>Required</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lake Ozark 573/365-5378 ($50 Annual Fee)</td>
<td>Required</td>
<td>Required</td>
<td>Required</td>
<td></td>
</tr>
<tr>
<td>Osage Beach 573/302-3000 ($35 Annual Fee)</td>
<td>Required</td>
<td>Required</td>
<td>Required</td>
<td></td>
</tr>
</tbody>
</table>

*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

<table>
<thead>
<tr>
<th>Fire Department Inspection</th>
<th>Camdenton Fire Department 573/346-6260</th>
<th>Required</th>
<th>Required</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lake Ozark Fire Protection District 573/365-3380</td>
<td>Required</td>
<td>Required</td>
<td>Required</td>
<td></td>
</tr>
<tr>
<td>Osage Beach Fire Protection District 573/348-1221</td>
<td>Required</td>
<td>Required</td>
<td>Required</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>County Merchant Licenses</th>
<th>Camden County 573/346-4440 ($25 Annual Fee)</th>
<th>Required</th>
<th>Required</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Miller County 573/369-1910 ($25 Annual Fee)</td>
<td>Required</td>
<td>Required</td>
<td>Required</td>
<td></td>
</tr>
</tbody>
</table>

*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  
Must have corporate charter, then call for application; File on-line but will receive number later: [www.dor.mo.gov](http://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)

**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](http://www.dor.mo.gov/tax/business)

**Unemployment Insurance Tax Number:**

Missouri Division of Employment Security  
421 E Dunklin, PO Box 59  
Jefferson City, MO 65104  
573/751-3215 or [www.dolir.state.mo.us](http://www.dolir.state.mo.us)  
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](http://www.insurance.mo.gov)

**Department of Insurance, Financial Institutions & Professional Registration**

Division of Professional Registration  
573/751-0293  
[www.difp.mo.gov](http://www.difp.mo.gov)

**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  
You may be required to obtain a Federal Employer Identification Number (FEIN)
Federal & State Licenses:
Consult an attorney well in advance regarding regulatory requirements.

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 573/751-7191 or 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

University of Missouri Extension
PO Box 20 Tuscumbia, MO 65082
573/346-2644

Missouri Small Business Development Centers
410 S Sixth Street
Columbia, MO 65211
573/884-1555
www.mo-sbdc.org
Contact one of these Business Planning Sources as a First Step: (cont.)

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

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.

- **1st 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
- **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 573/346-331

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.

- Great Southern Bank 573/348-1795 www.greatsouthernbank.com
- Providence Bank 573/302-1117 www.myprovidencebank.com
- US Bancorp Bank 573/348-1705 www.usbank.com
- Bank of St. Elizabeth at the Lake 573/493-2313 www.stebank.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](http://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](http://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  
573/751-4540

**Environmental Issues**
Missouri Department of Natural Resources  
1101 Riverside Dr  
Jefferson City, MO 65102  
573/751-4732

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

**MOSourceLink**
[www.mosourcelink.com](http://www.mosourcelink.com)

- MOSourceLink is a statewide referral network which links Missouri businesses owners to Local, Regional and state Resource Partners who provide services to help businesses grow and prosper.
- Provides easy access to a specialized network of services providers offering a broad range of expertise.
- Quick links to the appropriate resources to assist in starting or growing a business.