



**SMALL
BUSINESS
RESOURCE
GUIDE**

**MEAD AREA
CHAMBER OF
COMMERCE**



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Checklist for Starting A New Business

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 2 years for 3 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 3 cash flow projections. You have secured financial backing to cover the worst-case projections for at least 2 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 Mead Area Chamber at 970-893-3537 or www.meadchamber.org.

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Where to Go for Help



SMALL BUSINESS DEVELOPMENT CENTER

Greeley Office, 807 17th St.,
Greeley, CO 80631 (970-351-4274)
www.eastcoloradosbdc.com

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.

Check out the **Colorado Business Resource Guide** www.coloradosbdc.org/resources/resource-book



SMALL BUSINESS ADMINISTRATION

District Office, 721 19th St., Ste. 426, Denver, CO
80202 (303-844-2607) www.sba.gov
www.score.org

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.



MEAD AREA CHAMBER OF COMMERCE

PO Box 727, Mead, CO 80542
(970-893-3537) www.MeadChamber.org

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



UNIVERSITY OF NORTHERN COLORADO BIZHUB

807 17th Street, Suite D, Greeley, CO 80631 (970-351-4274) <https://eastcoloradosbdc.com/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.



SBA OFFICE OF TECHNOLOGY

www.sbir.gov

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.



COLORADO OFFICE OF ECONOMIC DEVELOPMENT & INTERNATIONAL TRADE

1625 Broadway, Ste. 2700,
Denver, CO 80202 (303-892-3840)
www.advancecolorado.com

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.



EWING MARION KAUFFMAN FOUNDATION

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

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.



BETTER BUSINESS BUREAU

8020 S. CO Road 5, #100,
Fort Collins, CO 80528
(800-564-0371)
www.bbb.org/wyoming-and-northern-colorado

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.



CUSTOM RESOURCE GUIDE

www.colorado.gov/apps/jboss/cbe/start-business.shtml

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.

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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. This website is a step by step guide on what you need to complete to register. mybiz.colorado.gov/myApp

Corporations, limited partnerships and limited liability companies file organizational paperwork with the Colorado Secretary of State at www.sos.state.co.us. 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.

State of Colorado General Information

303-866-5000
www.colorado.gov

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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: <https://cdle.colorado.gov/colorado-employment-security-act-cesa>

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
<https://cdle.colorado.gov>

Colorado State Directory of New Hires
P.O. Box 2920 Denver, CO 80201-2920
303-297-2849 (Metro Denver) and 1-800-696-1468 (National)
Email: CDHS_FSREmployerServices@state.co.us

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.

Colorado Unemployment - Denver Metro (To File a Claim or Make Inquiries) 303-318-9000
<https://cdle.colorado.gov/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.

Workers' Compensation

633 17th Street, Suite 400, Denver, CO 80202 303-318-8700 <https://cdle.colorado.gov/dwc>

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% (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% (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 non-principal-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
303-318-8000 <https://cdle.colorado.gov/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: <https://www.irs.gov/businesses/small-businesses-self-employed>

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 September 2020) 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

The Division of Labor Standards and Statistics has adopted Colorado Overtime and Minimum Pay Standards (COMPS) Order #36 effective January 1, 2020, to reflect the state minimum wage of \$12.00 per hour and tipped employee minimum wage is \$8.98. 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
cdle.colorado.gov/wage-and-hour-law/minimum-wage

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
ccrd.colorado.gov

Americans with Disabilities Act (ADA) 800-514-0301 (Voice) OR 800-514-0383 (TTY) www.ada.gov

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Licenses

BUSINESS/SALES TAX LICENSE

The Town of Mead requires **all** businesses maintaining or engaging in business, including service-oriented businesses, within the Town of Mead to obtain an Annual Business License to conduct business in the Town of Mead. The Town of Mead 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 Mead imposes a 2% 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 Mead are required to file an annual Business/Sales Tax License Application with the Town of Mead Town Clerk Department. Apply for or download a Business/Sales Tax License at: www.townofmead.org/townclerk/page/business-licenses

Before the Town of Mead Sales Tax Application can be approved, the retail applicant must first complete a Sales Tax License Application from the Colorado Department of Revenue. Apply online or download a State of Colorado Sales Tax Application at tax.colorado.gov/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 Mead Town Clerk Department's business license /sales tax technician: *Business License/Sales Tax Technician*, 441 Third Street, Mead, CO 80542 970-535-4477

LIQUOR LICENSE

The Town of Mead 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 Town Clerk:

Town Clerk, 441 Third Street, Mead, CO 80542 970-535-4477

FOOD-RELATED BUSINESSES

Restaurants, grocery stores and other food-related businesses in the Town of Mead are regulated by the Weld County Department of Health.

Weld County Department of Public Health and Environment, 1555 N. 17th Avenue, Greeley, CO 80631 970-304-6420 [www.weldgov.com/departments/health and environment/health services](http://www.weldgov.com/departments/health%20and%20environment/health%20services)

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 at www.colorado.gov/dmv.

Weld County Office, 1402 N. 17th Avenue, P.O. Box 459, Greeley, CO 80632 www.weldgov.com

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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 Mead Business/Sales Tax License.

Effective January 1, 2015, Mead's Sales and Use Tax rate is 2.0% of net sales and service in Mead. In Mead, all food, beverages, machinery and tools are taxable. The state of Colorado sales tax exemption does not apply.

The Colorado state sales tax rate is currently 2.9%. Depending on local municipalities, the total tax rate can be as high as 10.9%. 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 Mead including State and County is 4.9%.

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 Mead Municipal Code at library.municode.com/co/mead/codes/municipal_code

- 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 this website for a great video and step by step instructions.

tax.colorado.gov/how-to-apply-for-a-colorado-sales-tax-license

You must complete the Colorado Business Registration (CR 0100) Form:
https://tax.colorado.gov/sites/tax/files/CR0100AP_2018.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 \$38.20 per hour as of June 2020. 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 AND EMPLOYER TAX COSTS

You should budget for Social Security/FICA taxes for each employee. For more information, visit this website.

<https://tax.colorado.gov/file-individual-income-tax-online>

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.

*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

*Unemployment Insurance Employer Services,
P.O. Box 46538, Denver, CO 80201
303-318-9100, Option 4*

cdle.colorado.gov/independent-contractors

STATE WITHHOLDING TAXES

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

<https://cdle.colorado.gov/suta>

UNEMPLOYMENT TAXES

Detailed information about the State Unemployment Tax Act is available online at the Colorado Department of Labor and Employment website.

www.bls.gov/news.release/ecec.toc.htm

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. 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.

*Weld County Treasurer, 1400 N. 17th
Avenue, P.O. Box 458, Greeley, CO 80632
970-353-3845, x3290*

www.weldgov.com/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.

*Weld County Assessor, 1400 N 17th
Avenue, Greeley, CO 80631
970-353-3845, x3650 or 720-652-4255*

www.weldgov.com/departments/assessor

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.

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.

Colorado Department of
Revenue – Taxation Division
tax.colorado.gov

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.

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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.

807 17th Street, Greeley, CO
80631 970-351-4274
<https://www.sba.gov/business-guide/10-steps-start-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 3,800 small businesses start, grow and expand, resulting in the creation of 20,000 new jobs and injecting more than \$4.7 billion into the economy.

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.

<https://staging.choosecolorado.com/doing-business/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

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.

Indiegogo - www.indiegogo.com
Kickstarter - www.kickstarter.com
FunderHut - www.funderhut.com
Fundanything - www.fundanything.com
Pozible - www.pozible.com
Rockethub - www.rockethub.com

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Workforce Development

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.

315 N. 11th
Avenue, Building B,
Greeley, CO 80631
970-353-3800,
x6731

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.

www.weldgov.com/departments/human_services/employment_services

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 OR 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
[www.online.colostate.edu/degrees/
executive-mba](http://www.online.colostate.edu/degrees/executive-mba)

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/student/career/post-a-job.php

Front Range Community College

www.frontrange.edu/graduation-and-beyond/career-services/for-employers

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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 OR 571-272-1000 (Local) OR 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/rockymountain-regional-office-colorado

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

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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-tradeadministration 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. Customs, www.cbp.gov

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Veteran Services

US DEPARTMENT OF VETERAN AFFAIRS

If you have a Veteran-Owned Small Business, you may qualify for advantages when bidding on government contracts—along with access to other resources and support—through the Vets First Verification Program. This program is run by the Office of Small & Disadvantaged Business Utilization (OSDBU). Registering through OSDBU will allow you to work with us (all businesses who work with VA must be registered). Find out if you're eligible and how to register your business.

For more information visit <https://www.va.gov/careers-employment/veteran-owned-business-support/> or call 800-698-2411.

SMALL BUSINESS ASSOCIATION (SBA)

Joining the SBA's Service-Disabled Veteran-Owned Small Business program makes your business eligible to compete for the program's set-aside contracts. The government limits competition for certain contracts to businesses that participate in the Service-disabled Veteran-Owned Small Business program.

For more information, visit <https://www.sba.gov/federal-contracting/contracting-assistance-programs/service-disabled-veteran-owned-small-businesses-program> or call 970-352-3661.

OFFICE OF VETERANS BUSINESS DEVELOPMENT

The Office of Veterans Business Development's (OVBD) mission is to maximize the availability, applicability and usability of small business programs for Veterans, Service-Disabled Veterans, Reserve Component Members, and their dependents or survivors. OVBD is SBA's liaison with the veterans business community; provides policy analysis and reporting; and is as an Ombudsman for veteran entrepreneurs. OVBD has a number of programs and services to assist aspiring and existing veteran entrepreneurs such as training, counseling and mentorship, and oversight of Federal procurement programs for Veteran-Owned and Service-Disabled Veteran-Owned Small Businesses.

For more information, visit <https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development> or call 202-205-6773.

EAST COLORADO SMALL BUSINESS DEVELOPMENT CENTER (SBDC) BOOTS TO BUSINESS

East Colorado SBDC offers this seminar for Entrepreneurial-Minded Veterans, Guard, Reserve or Transitioning Active-Duty Service Members & Spouses. This great opportunity for Colorado's military community to learn everything needed to start or grow a small business!

For more information visit <https://eastcoloradosbdc.com/east-colorado-boots-to-business/> or call 970-351-4274.

GOVERNMENT SERVICES EXCHANGE (GSA)

GSE is proud to assist businesses with applications, paperwork, marketing, and securing contracts in many areas. Veterans can learn how to obtain Veteran Owned Small Business (VOSB) / Service Disabled Veteran Owned Small Business (SDVOSB) Certifications that were put in place to assist US Veterans who own a business. The certification gives businesses access to millions of dollars of government spending and a steady source of reliable income.

For more information, visit <https://governmentservicesexchange.com> or call 866-808-7913.

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Important Contacts

Little Thompson Water District	970-532-2096	www.ltwd.org
Longs Peak Water District	303-776-3847	www.lpwd.org
Mead Area Chamber of Commerce	970-893-3537	www.meadchamber.org
Mead Elementary School	970-535-4488	www.mes.svvsd.org
Mead Middle School	970-535-4446	www.mms.svvsd.org
Mead High School	720-494-3940	www.mhs.svvsd.org
St. Vrain Sanitation District	303-776-9570	www.stsan.com
Town of Mead Sewer	970-535-4477	www.townofmead.org
Town of Mead Police	970-805-4194	www.townofmead.org/police
United Power	800-468-8809	www.unitedpower.com
Xcel Energy	800-481-4700	www.xcelenergy.com
Trash Services *		

* Mead does not have one local trash service. Many companies are used within Mead. Please see Mead Business Directory for available providers.

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MEAD AREA CHAMBER OF COMMERCE

Life is Better in Mead



**Mead Area Chamber of
Commerce**

(970)-893-3537

PO Box 727

Mead, CO 80542

www.meadchamber.org

info@meadchamber.org