

Small Business Start-Up Guide

U.S. Small Business Administration



Your Small Business Resource

Thank you for contacting the **U.S. Small Business Administration, Colorado District Office** requesting our "Small Business Start-Up Guide". Whether you are currently in business or just thinking about opening a business ----- the following information links entrepreneurs with resources, services and support specifically designed to help you **START, GROW AND SUCCEED**:

- [Starting your business](#) (business/marketing plans, etc.)
- [Financing your business](#)
- [Growing your business](#) (export options, product diversification)
- [Contracting opportunities](#) (federal contracting/subcontracting programs)
- [Free expert advice/counseling](#)
- [Small business training](#) every Wednesday (marketing, businesses plans, how to promote & grow your business, etc.)
- [Surety bond guarantee program](#) for small contractors needing bid, payment, performance or ancillary bonds

Visit the SBA website, www.sba.gov or Colorado specific www.sba.gov/co for more information about our programs and services and to also see our extensive library of **FREE** SBA publications and on-line business courses.

If you need further information or have questions, please contact **Benny Ochoa** at (303) 844-2607 x225, benny.ochoa@sba.gov or Taylor Marshall at x232, taylor.marshall@sba.gov

"SBA IS YOUR SMALL BUSINESS RESOURCE"

U. S. SMALL BUSINESS ADMINISTRATION

Colorado District Office

721 19TH Street, Suite 426

Denver CO 80202-2517

(303) 844-2607 • FAX (303) 844-6490

www.sba.gov
1-800-U ASK SBA

All of SBA's programs and services are provided to the public on a nondiscriminatory basis.

Start, Run & Grow

To start a business in Colorado, a company must comply with a number of requirements. The type of business, its location, and whether or not there will be employees determines what must be done. The Colorado District Office of the U.S. Small Business Administration has developed this general information provided below to help get you started.

NEW BUSINESS COMPLIANCE CHECKLIST

A. BUSINESS REGISTRATION

1. Sole Proprietor or General Partnership

Corporations, Limited Partnerships and Limited Liability Companies (LLC's)

- Check on available business names with the Secretary of State.
- Register a trade name.
- File Articles of Incorporation for a Corporation, or
- File Certificate of Limited Partnership, or
- File Articles of Organization for Limited Liability Companies (LLC's)

File with the Secretary of State at 1700 Broadway, Suite 200, Denver, CO 80290.
Telephone (303) 894-2200. <http://www.sos.state.co.us>

B. BUSINESS AND OCCUPATIONAL LICENSES

Information about state licenses and permits may also be obtained by calling the Colorado Department of Regulatory Agencies at (303) 894-7855 or (800) 886-7675 or by visiting the state's license and permit web site at <http://www.state.co.us/oed/industry-license/index.cfm> .

Cities and counties may also require business licenses. Look for the license division under the appropriate city or county listing in the government section of your phone book.

For general information regarding permits, licensing requirements, and funding sources for your small business, call the Colorado Office of Economic Development and International Trade at (303) 892-3840. Request a copy of the Colorado Business Resource Guide or download a copy from the web site at <http://www.colorado.gov/cs/Satellite?c=Page&childpagename=OEDIT%2FOEDITLayout&cid=1154721645662&p=1154721645662&pagename=OEDITWrapper>

C. ZONING

Cities and counties may have zoning restrictions on certain business locations. Look for the planning or zoning department under the appropriate city or county listing in the government section of the phone book.

D. TAXES

1. Property Taxes

Property tax must be paid on real and business personal property. Call the county assessor or treasurer in the city or county in which your business is located.

2. Income Taxes

“C” Corporations report business income and expenses to the IRS on a corporate tax return. Corporate tax payments are also made through estimated tax filings. Corporations make these payments to an authorized financial institution or a Federal Reserve Bank, using federal tax deposit coupons.

Sole Proprietors, Partnerships, Subchapter “S” Corporations and Limited Liability Companies (LLC) report business income and expenses to the IRS as part of personal income tax and file estimated tax payments with the IRS. Sole proprietors must also pay self-employment tax on their income through estimated tax payments. This tax is similar to the social security tax withheld from the pay of wage earners.

The IRS has the forms needed to file and pay federal business taxes at its office at 1999 Broadway. Forms can also be found on their web site www.irs.gov.

IRS Taxpayer Hotline	(801) 620-6339 or (800) 829-1040
Federal TeleTax System	(800) 829-4477
IRS Form Distribution Center	(800) 829-3676

The Colorado Department of Revenue also requires the payment of state income and withholding taxes through the filing of estimated taxes throughout the year. Contact the Colorado Department of Revenue, 1375 Sherman St, Denver, CO 80203, (303) 238-3278 for additional information.

3. Other Taxes

Denver Sales & Head Tax – Call the Denver Treasury Division at (720) 865-7018.

State Sales Tax - Sales taxes must be collected if goods are sold to a consumer in Colorado. Call the Colorado Department of Revenue at (303) 238-3278 for information on state sales tax rates, special sales taxes, and special event sales taxes

Local Sales Tax - Many cities and counties levy local sales tax. The Colorado Department of Revenue collects taxes for 214 of these local governments. There are also 59 home rule entities that collect their own tax. Contact the Colorado Department of Revenue at (303) 238-2378 or contact the city or county sales tax division.

4. Employee vs. Independent Contractor

Many state and federal laws define when an individual who performs services for you is an employee or an independent contractor. Call the IRS Taxpayer Hotline at (303) 820-3942 or the Colorado Department of Revenue at (303) 238-3278 for details.

Employer Identification Numbers (EIN)

Businesses are required by federal and state law to have an Employer Identification Number (EIN) if they have employees, sell alcohol/tobacco/firearms or maintain assets outside of the United States. Banks usually require an EIN to open a business account. Obtain Form SS-4, "Application for EIN" from the IRS. www.irs.gov.

E. EMPLOYEE/EMPLOYER ISSUES

Colorado Department of Labor and Employment

Division of Workers Compensation

1515 Arapahoe Street, Denver, CO 80202

Request the Workers Compensation Guide for Employers (303) 318-8700

Web site: <http://coworkforce.com/dwc>

Colorado Department of Labor and Employment

Unemployment Insurance Tax Branch

303-318-9000 (Denver-metro area)

1515 Arapahoe Street, Denver, CO 80202

1-800-388-5515 (Outside Denver-metro)

Web site: <http://unemploytax.cdle.state.co.us/>

U.S. Department of Labor

(720) 264-3250

Wage and Hour Division (minimum wage)

1 (800) 487-9243

1801 California Street, Suite 935, Denver, CO 80202

For a copy of the Small Business Handbook, visit the web site at

<http://www.dol.gov/dol/esa/public/minwage/main.htm>

Colorado Department of Labor and Employment

Division of Labor (minimum wage)

(303) 318-8441 or

1515 Arapahoe Street, Denver, CO 80202

(888) 390-7936

Web site: <http://laborstand.cdle.state.co.us/>

Bureau of Immigration and Customs Enforcement

Employer is required to complete and maintain a Form I-9, employment eligibility verification for each employee. Visit the web site at <http://uscis.gov/graphics/services/employerinfo/index.htm>

Office of Special Counsel for Related Unfair Employment Practices (800) 255-8155

ICE Customer Service Center

(800) 375-5283

Forms Request Line

(800) 870-3676

U. S. Department of Labor

Occupational and Safety Health Administration (OSHA)

(303) 844-5285 (N-NW-NE Colo)

1391 North Speer Boulevard, Denver, CO

(303) 843-4500 (S-SW-SE Colo)

Federal regulations protect the safety and health of employees.

If outside metro Denver, visit the web site at <http://www.osha.gov>

F. LEGAL

Getting legal information can be found on <http://www.BusinessLaw.gov>.

SCORE, Counselors to America's Small Business has four workshops in Denver. Their second workshop is "Meet the Experts". An attorney speaks on what you need to know for your business and how to find a good attorney. Web site is <http://www.scoredenver.org> or call 303-844-2607 x213.

Small Business Development Centers (SBDC) has 18 Centers throughout the state of Colorado and their locations can be found at <http://www.state.co.us/oed/sbdc/> or call 303-892-3840.

Mi Casa Resource Center for Women, Inc has three locations, Denver, Pueblo, and Colorado Springs. Web site is <http://www.micasadenver.org> or call Denver 303-573-1302, Colorado Springs 1-866-844-0091, or Pueblo 719-542-0091.

G. MISCELLANEOUS INFORMATION regarding ADA requirements, copyright laws, trademarks, patents, exports, demographic data, health insurance, environmental and health requirements, food safety, etc.

**U.S. Architectural & Transportation Barriers Compliance Board
(USACCESS Board)**

Provides minimum guidelines for architectural requirements under the Americans with Disabilities Act.

For technical assistance call (202) 272-0080.

<http://www.access-board.gov>

Copyrights:

Library of Congress (202) 707-3000

<http://www.loc.gov/copyright/>

Trademarks and Patents:

Colorado Secretary of State (trademarks only) (303) 894-2200

<http://www.sos.state.co.us/pubs/business/citguide.htm#trademarks>

U.S. Patent and Trademark Office (800) 786-9199

<http://www.uspto.gov>

Colorado Department of Agriculture (303) 239-4114
Markets Division

700 Kipling Street, Suite 400, Lakewood, CO 80215-5894

Specializes in foreign and domestic market development and technical assistance for Colorado agricultural products.

Colorado Department of Public Health and Environment (303) 692-2035

4300 Cherry Creek Drive South, Denver, CO 80246

<http://www.cdphe.state.co.us>

Food and Drug Administration (FDA) (303) 236-3000

Small Business Representative (214) 655-8100

Dallas, TX (covers Colorado)

<http://www.fda.gov>

Export/Import

Colorado Office of Economic Development & International Trade (303) 892-3850

U.S. Export Assistance Center (303) 844-6623

1625 Broadway, Denver, CO

The Denver Public Library (720) 865-1731
10 West 14th Avenue Parkway, Denver, CO 80202
<http://www.denver.lib.co.us>
ACLIN Libraries web site: <http://www.business.aclin.org>

Colorado Demography Service Line (303) 866-4147
<http://www.dlg.oem2.state.co.us/demog/demog.htm>

Colorado Division of Insurance (303) 894-7490
1560 Broadway, Denver, CO 80202
Information on health insurance, a list of small group carriers, and rate survey.
<http://www.dora.state.co.us/insurance>

H. INCUBATORS are designed to encourage business start-ups. They provide workshops, multi-tenant office space, shared office services, and improved access to capital. Each center provides services to a very specific clientele. They do this at a low cost and with a good return on investment to investors.

Colorado Springs Technology Incubator (719) 685-7877
3595 East fountain Blvd., Colorado Springs, CO 80910
<http://www.cstionline.org>

Southern Colorado Business and Technology Center (719) 546-1133
301 North Main, Pueblo, CO 81003
<http://www.btc-pueblo.com>

Western Colorado Business Development Corp. (970) 243-5242
2591 B 3/4 Road, Grand Junction, CO 81503
<http://www.gjincubator.org/>

Fitzsimons BioBusiness Partners (720) 859-4108
12635 East Montview Blvd., Aurora, CO 80010
<http://fitzscience.com>

Visit our web site at <http://www.sba.gov/co>.

7(a) Loan Guaranty Program

What is a 7(a) business loan?

It is a commercial business loan funded by your local bank and guaranteed by the Small Business Administration. SBA guarantees range between 75-85 percent of the loan amount.

How does a 7(a) loan help a small business?

Lenders have very strict credit criteria (lending guidelines) for their commercial business loans. They apply to SBA for a guaranty when a small business does not quite meet all these criteria but is still a good credit risk. Lenders also use the SBA loan guaranty program to provide the small business a longer loan maturity, which lowers the monthly payment. Without the SBA guaranty, the lender may not approve the loan, and the small business would not have the capital it needs to succeed.

How can the money be used?

An existing or new business may purchase machinery, equipment, furniture, and inventory; refinance existing loans under certain conditions; purchase, build or expand owner-occupied business real estate; and finance short-term or long-term working capital needs. Loan funds may also be used to purchase an existing small business.

What is the interest rate and how long does a small business have to repay the loan?

The interest rate and maturity are negotiated with the lender, within certain guidelines established by SBA. Generally, the interest rate will not exceed prime rate plus 2.25 for a loan with less than a 7 year maturity and 2¾ percent for a maturity greater than 7 years. For small loans below \$50,000 interest rate maximums may be higher. The maturity may range from 5 years to 25 years. Money borrowed for working capital will have a shorter maturity than money borrowed to purchase business real estate.

Is there a cost to the borrowing for obtaining an SBA 7(a) guaranty?

Yes. SBA charges a fee for its guaranty. For 7(a) loans approved after December 12, 2004, with a maturity exceeding 12 months, SBA charges the following fees:

- (1) A guaranty fee equal to 2.0% of the SBA guaranteed portion of a total loan amount that is not more than \$150,000 (Lender retains 0.25% of the guarantee fee)
- (2) A guaranty fee equal to 3.0% of the SBA guaranteed portion of a total loan amount that is more than \$150,000 but not more than \$700,000
- (3) A guaranty fee equal to 3.5% of the SBA guaranteed portion of a total loan amount that is more than \$700,000 but not more than \$1,000,000
- (4) A guaranty fee equal to 3.75% of the SBA guaranteed portion of the loan amount which exceeds \$1,000,000

Will the owners be required to personally guarantee the loan?

Yes. Anyone owning 20 percent or more of a small business will be required to personally guaranty the loan.

How much money may a small business borrow?

The maximum loan amount under SBA's 7(a) guaranteed loan program is \$5.0 million and the maximum SBA guaranty is \$3 million.

How do you know if you are a small business under the 7(a) guidelines?

If you are starting a new business, you are small because you have not yet opened for business. If you are an existing business, you are generally considered small if annual sales are \$5 million or less and you have no more than 100 employees. There are some exceptions where annual sales and number of employees may exceed these amounts. Please call our office if you have a question.

How do you apply for a 7(a) loan?

An existing small business (or new small business) applies to a bank for a business loan. Most banks in Colorado are familiar with SBA's loan guaranty program. The lender approves the loan, subject to SBA's guaranty, and applies to SBA for the guaranty. SBA approves the guaranty and informs the lender. The lender prepares the loan closing documents and funds the loan.

How long does the process take?

SBA's processing time generally takes 8-15 working days from the day SBA receives the complete application from the lender. The more complex the application, the more time it takes to review it. The lender's processing times may vary.

SPECIALIZED 7(A) LOANS

SBAExpress – This loan program provides financing up to \$350,000 with a 50% guarantee. The application process is streamlined, and allows the lender to use its own credit analyzes, loan procedures, and loan documentation. SBA completes its review of the application within 24 hours.

Community Express – This loan program providing financing up to \$250,000 with a 75-85% guarantee depending on the loan amount. The business must be located in a rural area or low-moderate income (LMI) area of the state. The application process is streamlined, and SBA completes its review of an application within 24 hours.

CAPLines (Current Asset Program) – This is a short-term commercial line of credit to fund working capital needs, such as inventory and accounts receivable. The SBA guarantees up to \$5.0million.

SBA Export Express – This loan program provides financing up to \$500,000 with a 75-85% guaranty. Applicants must demonstrate that the loan proceeds will enable them to enter a new export market or expand an existing export market, and the business has been in operation, though not necessarily in exporting, for at least 12 months. Export *Express* lenders use expedited loan review and approval procedures to process SBA guaranteed loans. The SBA provides the lender with a response, typically within 36 hours.

EWCP loan (Export Working Capital Program) – This is a short-term, commercial line of credit to fund working capital needs for companies that export goods or services overseas.

IT term loan (International Trade) – A long-term loan for companies exporting goods or services overseas. Funds may be used to purchase commercial real estate, machinery and equipment and fund long-term working capital needs. The loan cannot refinance existing debt.

Colorado District Office
Small Business Administration
721 19th Street, Suite 426
Denver, Colorado 80202-2517
Phone: 303-844-2607 / Web address: <http://www.sba.gov/co>

504 Loan Program

U.S. Small Business Administration



Your Small Business Resource

What is a 504 business loan?

The 504 loan, also known as a certified development company loan, finances the purchase of fixed assets, such as owner-occupied business real estate and equipment.

How does a 504 loan help a small business?

Growing businesses need more space in which to expand. This rapid growth leaves a small business strapped for cash, often making it difficult to qualify for traditional commercial real estate loans because down payments of 30 percent or more can be required. The 504 loan program requires a 10 to 20 percent down payment.

How can the money be used?

The loan may be used to purchase land and construct a building, renovate a building, buy a building and buy equipment, which has a useful life of at least ten years. The money may not be used to refinance existing debt, purchase inventory or provide working capital.

How much may I borrow?

Typically, real estate financed by this loan program costs between \$500,000 and \$1.5 million. In most instances, the maximum amount SBA can finance under job creation guidelines is \$1.5 million. For 504 loans meeting public policy guidelines, the maximum amount SBA can finance is \$5.0 million and for manufacturers, \$5.50 million. Generally, for every \$50,000 SBA provides, the small business must create or retain one job.

What is the interest rate and what is the maturity?

The interest rate is fixed on the SBA second mortgage and is slightly above the current rate for five- and 10-year

U. S. Treasury issues. The maturity is either 10 or 20 years.

What do you mean by an SBA second mortgage?

SBA finances 30 to 40 percent of the money needed and secures its note with a second deed of trust on the property being financed. A private lender, usually a commercial bank, finances 50 percent of the money needed and secures its note with a first deed of trust. The small business owner comes up with the remaining 10 to 20 percent as a down payment. For example, if it costs \$1.2 million to purchase vacant land and construct a building for your small business, a bank would lend you \$600,000 (50%), SBA would lend you \$360,000 (30%) to 480,000 (40%) and the small business's down payment would be \$120,000 (10%) to \$240,000 (20%).

How do you know if you are a small business under the 504 guidelines?

A business is small if its net worth is \$8.5 million or less and its average net profit after taxes does not exceed \$3.0 million.

How does a small business apply for this financing? Contact a certified development companies listed on the reverse side of this paper.

Colorado District Office
Small Business Administration
721 19th Street, Suite 426
Denver, Colorado 80202-2517
Phone: 303-844-2607
Web address: <http://www.sba.gov/co>

CERTIFIED DEVELOPMENT COMPANIES

Community Economic Development Company of Colorado Accredited Lender Program - (ALP)
d/b/a Small Business Finance Corporation
1175 Osage Street, Suite #110
Denver, Colorado 80204
Contact: Bill Bacon (303) 893-8989/FAX (303) 892-8398
Pat Berry (970) 243-5442 ext 409 [Grand Junction Office]
Edith A. Corwin-Newberg (970) 264-0496 [Pagosa Springs Office]
E-mail: bill@cedco.org Area of Operation - Colorado

Preferred Lending Partners, a Denver Urban Economic Development Corporation company
140 E 19th St, Suite 202
Denver, Colorado 80203
Contact: Stephanie G. Gerringer, Director (303) 861-4100/FAX (303) 861-9456
E-mail: stephanieg.preferredlendingpartners.net
Area of Operation - Colorado

Front Range Regional Economic Development Corporation Preferred Certified Lender-(PCL)
d/b/a Colorado Lending Source Accredited Lender Program - (ALP)
518 17th St, Suite 1800
Denver, Colorado 80202
Contact: Mike O'Donnell, Director (303) 657-0010/FAX (303) 657-0140
Tod Cecil (970) 947-1400 (Glenwood Springs Office)
E-mail: info@ColoradoLendingSource.org Area of Operation - Colorado

Pikes Peak Regional Development Corporation
322 S Cascade Avenue
Colorado Springs, Colorado 80903
Contact: Douglas Adams (719) 471-2044 /FAX (719) 471-2042
E-mail: dfa@pprpd.com Area of Operation - Colorado

SCEDD Development Company d/b/a Business Lending Center
1104 N Main Street
Pueblo, Colorado 81003
Contact: Kelly Taylor, Assistant Director (719) 545-8680/ FAX (719) 545-9908
E-mail: kelly@scedd.com
Area of Operation - Colorado

Greater Salt Lake Business District d/b/a Mountain West Small Business Finance
2595 East 3300 South Accredited Lender Program - (ALP)
Salt Lake City, UT 84109
Contact: Robert Edminster (801) 474-3232 FAX (801) 493-0111
E-mail: Robert@mwsbf.com
Area of Operation- Moffat, Rio Blanco, Garfield, Mesa, Montrose, San Miguel, Dolores,
Montezuma, and La Plata counties.

Micro Loan Program



What is a micro loan?

It is a small business loan of \$50,000 or less. Micro loans are available to small businesses located in the cities and counties listed under each micro loan intermediary.

How can the money be used?

The loan may be used to purchase inventory, supplies, furniture, machinery and equipment and for working capital, such as salaries, rent, telephone bill, utility bill, etc.

What is the interest rate and long how do I have to repay the loan?

The interest rate varies and is generally a little higher than the larger, commercial business loans. The maximum loan maturity is six years.

How do you apply for a micro loan? Contact one of the following micro loan intermediaries.

Colorado Enterprise Fund
1888 Sherman St, Suite 530
Denver, CO 80203
Contact: Lewis Hagler
Tel: (303) 860-0242 Fax (303) 860-0409
Web page: www.coloradoenterprisefund.org
E-mail: microloans@coloradoenterprisefund.org

SERVICE AREA: State of Colorado

Do you have to be an existing business or can a new business apply?

Existing and new businesses may apply for a micro loan and will need to complete a business plan, as part of the application package.

What collateral will be required?

The business assets, such as furniture, a computer or other office equipment, delivery vehicle or company car, inventory, etc. will secure the loan. Personal assets, such as a car or home, may also be required.

Colorado District Office
U.S. Small Business Administration
721 19th St., Suite 426
Denver, Colorado 80202-2517
Tel: 303-844-2607
Web Site: www.sba.gov/

Colorado SCORE Chapters

Mr. Ken Hootnick
SCORE District Director
721 19th St., Suite 426
Denver, CO 80202
303-844-2607 x214
www.scoredenver.org

Mr. Larry Storms
Denver Chapter U.S. Customs House
721 19th St. Room 426
Denver, CO 80202
(303) 844-3985
Score62@scoredenver.org
www.scoredenver.org

Mr. Jerry Musselman
Colorado Springs Chapter
3595 E. Fountain Blvd., Suite G1
Colorado Springs, CO 80910
(719) 636-3074
score@csc.org
www.coloradospringsscore.org

Ms. Iris Clark
Pueblo Chapter 110
302 N. Santa Fe
Pueblo, CO 81003
(719) 542-1704
score@puebloscore.org
<http://score.pueblo.org/>

Rural SCORE Counseling Sites

Steamboat Springs SCORE Office
Colorado Mountain College-Alpine
Campus
1330 Bob Adams Dr.
Bouge Hall, Room 316
Steamboat Springs, CO 80487
(970) 870-4549

SCORE®

Counselors to America's Small Business

We are a non-profit, volunteer organization sponsored by the U.S. Small Business Administration. We bring a wealth of experience, knowledge and skill to the table from a wide variety of industries and professions. Call or e-mail for dates and fees.

2013 Seminars and Workshops

DENVER CHAPTER

303-844-3985

www.scoredenver.org

IDEAS TO ACTION SERIES

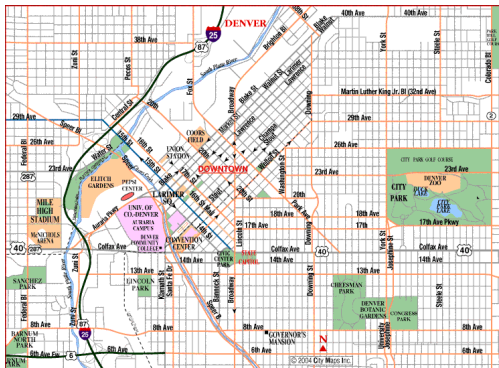
- Startup – Workshop 1 Starting your Business
Initial steps in planning to start a small business
- Startup – Workshop 2 Expert Advice
Legal, Banking, Taxes, Record Keeping
- Startup – Workshop 3 Promoting your Business
Marketing, Advertising, Internet
- Startup – Workshop 4 Writing a Business Plan
Business Plan Fundamentals and Preparation

SUCCESS SERIES

- Selling For Success and Survival
Let our experts help you overcome your fears of selling
- Understanding Your Financial Statements
Know the Story your financial statements are telling you!
- Web Startup 101
Dreamed of owning a web-based business? Learn how to start and run a successful online company.
- Quick Book Basics
Learn how to use QuickBooks to manage accounting and management information

Denver SCORE Chapter Workshop Locations when not at SBA office

SBA Colorado District Office Downtown Denver



721 19th Street, Suite 426

Denver, CO 80202

(crossing between 19th St. & Stout and 20th & California)

Colorado SBDC's Colorado Small Business Development Center Network

The SBDC network combines information and resources from federal, state, and local government with those of the education system and private sector to meet the needs of the small business community. The SBDC program is sponsored and partially funded by the U.S. Small Business Administration.
<http://www.coloradosbdc.org>.

Colorado SBDC Network

State Director

1625 Broadway #1700

Denver, CO 80202

Director Ms. Kelly Manning

303-892-3840

kelly.manning@state.co.us

Boulder SBDC

Boulder Chamber of Commerce

2440 Pearl Street

PO Box 73

Boulder, CO 80302

Director Ms. Sharon King

303-442-1475

Sharon@boulderchamber.com

Colorado Springs SBDC

University of Colorado at Colorado Springs

1420 Austin Bluffs Parkway

PO Box 7150

Colorado Springs, CO 80933

Director Ms. Aikta Marcoulier

719-255-3844

amarcoul@uccs.edu

Denver Metro SBDC

Denver Metro Chamber of Commerce

1445 Market Street

Denver, CO 80202

Director Mr. Abram Sloss

303-620-8076

abram.sloss@denversbdc.org

Fort Morgan SBDC

Morgan Community College

300 Main Street

Fort Morgan, CO 80701

Director Tim Edgar

970-542-3263

tim.edgar@morgancc.edu

Grand Junction SBDC

Western CO Business Development Corp.

2591 B ¾ Road

Grand Junction, CO 81503

Director Ms Julie Morey

970-243-5242

jmorey@gjincubator.org

Greeley/Weld SBDC

Greeley & Weld Chamber of Commerce

902 7th Ave.

Greeley, CO 80631

Director Mr. Dick Pickett

970-352-3661

Richard.Pickett@unco.edu

Denver Metro SBDC at J&W

Johnson & Wales University

7150 Montview Blvd., Room 222

Denver, CO 80220

Consultant Mr. Jeff Gilbert

303-256-9786

jeff.gilbert@denverchamber.org

SBDC's Network (cont'd)

La Junta SBDC Office

Otero Junior College
1802 Colorado Ave
La Junta, CO 81050
Director Mr. Bill Dutro
719-384-6959
bill.dutro@ojc.edu

Lakewood SBDC – Satellite Office

Director Ms. Jayne Reiter
303-256-2640
jayne.reiter@den-chamber.org

Larimer County SBDC – Satellite Ofc.

125 South Howes Street, Suite 150
Key Tower Building
Fort Collins, CO 80521
Director Ms. Deborah Moeck
970-498-9295
admin@larimersbdc.org

Loveland SBDC

5400 Stone Creek Circle
Loveland, CO 80538
Director Ms. Robin Shea
970-667-4106
sbdcloveland@frii.com

North Metro SBDC

Front Range Community College
3645 W. 112th Ave.
Westminster, CO 80030
Director Mr. Glenn Plagens
303-460-1032
northmetro.sbdc@frontrange.edu

North West Colorado SBDC

Colorado Mountain College
333 Fiedler Ave.
Dillon, CO 80435
Coordinator Ms. Lindsey Shorthouse
970-468-5989

San Luis Valley SBDC

Alamosa Community Development Corp.
609 Main Street, Suite 108 #8
Alamosa, CO 81101
Director Ms. Donna Wehe
719-587-5151
donna@slv-sbdc.com

South Metro SBDC

South Metro Chamber of Commerce
6840 S. University Blvd.
Centennial, CO 80122
Director Ms. Marcia McGilley
303-548-5300
mmcgilley@bestchamber.com

Southern Colorado SBDC

Pueblo Community College
900 W. Orman Ave.
Pueblo, CO 81004
Director Ms. Caroline Trani
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caroline.trani@pueblocc.edu

Southwest SBDC

1000 Rim Drive, 140 EBB
Durango, CO 81301
Director Mr. Joe Keck
970-247-7009
keck_j@fortlewis.edu

West Central SBDC

Western State College
Taylor Hall 306
Gunnison, CO 81231
Director Marilyn Laverty
970-943-3157
sbdc@western.edu



U.S. Small Business Administration



Your Small Business Resource

SBA Women's Business Ownership Representative

Mia Fagley (303) 844-2607 ext. 224

SBA, 721 19th Street, #426, Denver, CO 80202

Women's Business Centers (WBC)

Each Women's Business Center provides assistance and/or training in finance, management, marketing, selling to the government, and the Internet, as well as addressing specialized topics, such as home-based businesses, the legal structure of your business, and welfare-to-work. All centers provide individual business counseling and access to the SBA's programs and services. The WBC tailors its programs to the needs of its constituency. The centers offer programs and counseling in Spanish as well as in English. The following contact information is provided for each WBC in Colorado.

Mi Casa Resource Center for Women, Inc.
Business Center for Women
Christine Marquez-Hudson
360 Acoma St.
Denver, CO 80223
303-573-1302
www.micasadenver.org