

The background of the image is a composite of two aerial photographs. The top half shows a city skyline with several tall buildings, including a prominent dark skyscraper and a large, light-colored rectangular building. The bottom half shows a dense residential neighborhood with many small houses and apartment buildings. A dark grey horizontal band runs across the middle of the image, containing the title text. There are solid orange vertical bars on the far left and far right edges.

CITY OF EL PASO

BUSINESS DEVELOPMENT GUIDE

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The City of El Paso welcomes you on your journey of starting your business. This Business Development Guide is designed to support you in transforming your aspirations of starting a successful business into a tangible reality. We are excited to offer our congratulations and best wishes for your continued success.

We work collaboratively with community partners to implement programs and services to support our business community, including entrepreneurs and small businesses. We are excited to offer our guidance and support.

Our region represents one of the largest manufacturing centers in North America. It is globally competitive and has the largest bilingual and bicultural workforce in the Western Hemisphere. We are eager and ready to work with you!



**CITY OF EL PASO
ECONOMIC & INTERNATIONAL
DEVELOPMENT DEPARTMENT**



TABLE OF CONTENTS

Starting Your Business 4

 Financing 7

 Hiring Employees 10

 Taxes 12

 Licensing 14

Helpful Resources 18

 Contact Page 28

An aerial photograph of a city. The top half shows a dense urban skyline with various high-rise buildings in shades of blue, grey, and brown. The bottom half shows a residential neighborhood with smaller, colorful houses and streets. A dark grey rectangular box is overlaid in the center, containing the text.

STARTING YOUR BUSINESS

ARE YOU THINKING ABOUT STARTING A BUSINESS?

Here are some useful steps

- 1 Develop an idea
- 2 Do the research
- 3 Draft a business plan
 - Not sure where to start? Visit the El Paso SBDC at: www.elpasosbdc.net
- 4 Secure funding (see page 7)
- 5 Decide on a legal Business entity
 - Sole Proprietorship
 - LLC
 - Corporation
 - Partnership
- 6 Register your business
 - Contact the Texas Secretary of State for pricing and requirements
 - Register an LLC, Limited Partnership, or Corporation online or by mail through the Texas Secretary of State at www.sos.state.tx.us/corp
 - For sole proprietorships, please register your Doing Business As (DBA) with the County of El Paso Recording Division at www.epcounty.com/clerk/recording.htm

For more information on your business type, visit: www.sba.gov/business-guide/launch-your-business/choose-business-structure

- 7 Acquire federal and state tax IDs
Your Employer Identification Number (EIN)—also known as state tax ID and federal tax ID numbers—work like a personal social security number but for your business. They allow your small business to pay state and federal taxes.
Visit: www.irs.gov/businesses
- 8 Open a business bank account
Business banking offers limited personal liability protection by keeping your business funds separate from your personal funds.
Visit: www.sba.gov/business-guide/launch-your-business/open-business-bank-account
- 9 Obtain the necessary licenses and permits (see page 15)
Most small businesses need a combination of licenses and permits from local, state, and federal agencies. Requirements vary based on your business activities, location, and government rules.
Visit: www.sba.gov/business-guide/launch-your-business/apply-licenses-permits
- 10 Choose a location (see page 15 for zoning information)
- 11 Get insured
Business insurance protects you from the unexpected costs of running a business. Without the right insurance, accidents, natural disasters, or lawsuits could run you out of a business.
Visit: www.sba.gov/business-guide/launch-your-business/get-business-insurance
- 12 Develop an internet presence

Is your small business in need of additional funding?

Community Financial Development Institutions (CDFI) are financial institutions that aim to promote economic development by providing affordable financial services to low-income communities. Contact a CDFI near you!

- **LIFTFUND**

Provides small business loans and business consultations services.

1421 Lee Trevino Dr., Suite B-1

El Paso, TX 79935

(888) 215-2373

www.LiftFund.com

- **PEOPLE FUND**

Provides small business loans, veteran loans, and women-owned business assistance.

6070 Gateway Blvd #105E

El Paso, TX 79905

(888) 222-0017

www.PeopleFund.org

- **EL PASO COLLABORATIVE**

Project Vida provides small business loans and development assistance through affiliate, El Paso Collaborative.

Project Vida

3607 Rivera Ave,

El Paso, TX 79903

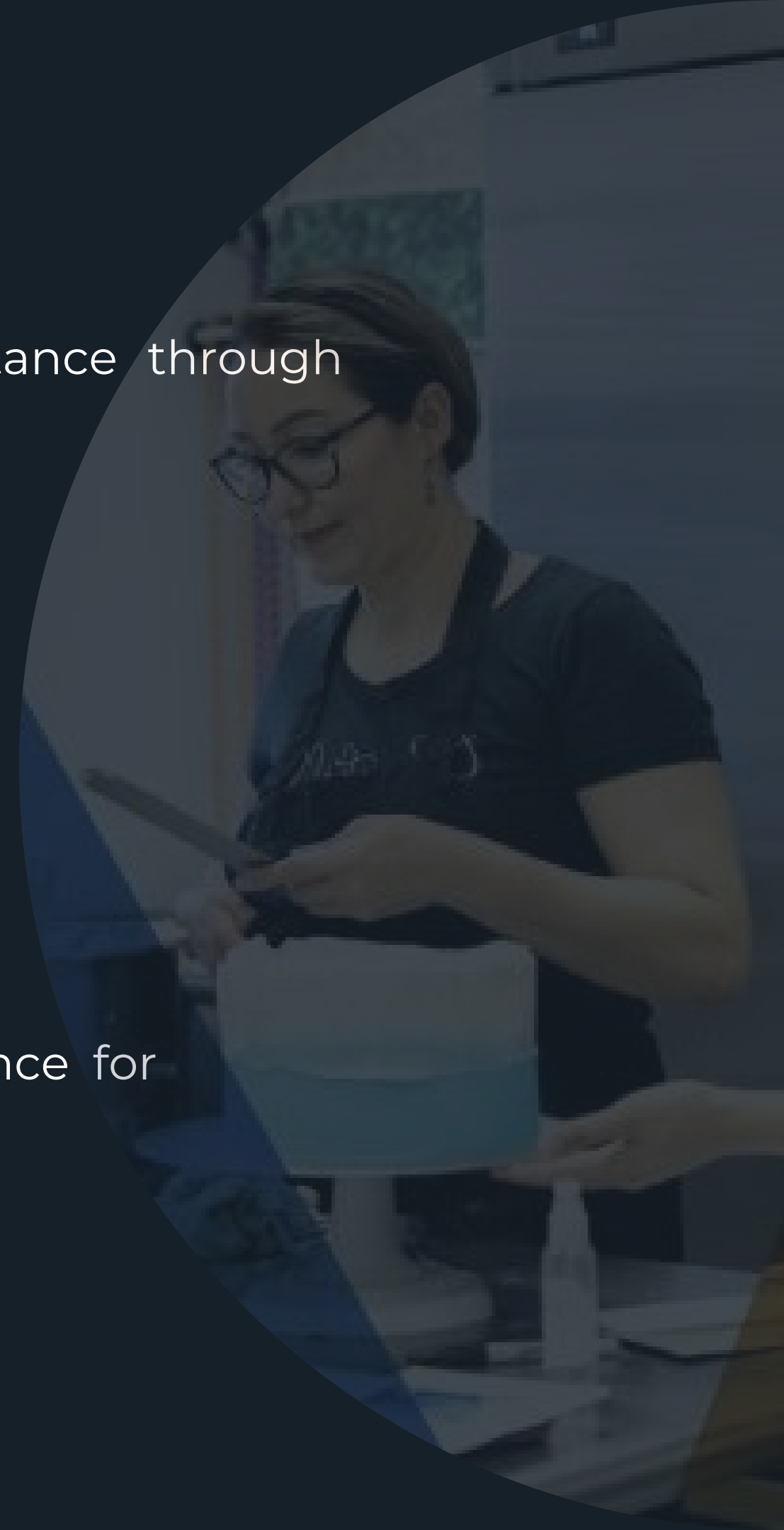
915-465-1191 ext 272

<https://www.pvida.net/el-paso-collaborative>

- **JUST**

Provides small business loans, peer-counseling, and network assistance for female entrepreneurs.

www.hellojust.com



• U.S. Small Business Administration (SBA) El Paso District Office

Through its local offices in Texas, the SBA offers several loan programs that can provide financial aid to small businesses. There are three principal players in most of the programs: the applicant small business, the lender, and the SBA. The agency does not provide the loan, rather they guaranty a portion of the loan provided by a lender (except for microloans). The lender can be a regulated bank, credit union, or a community based lending organization

211 N.Florence Ste. 201
El Paso, TX 79901
(915) 834-4600
sba.gov/district/el-paso

Common Requirements when applying for a loan program:

- Purpose of the loan
- History of the Business
- Financial Statements for three years (existing businesses)
- Schedule of term debts (existing businesses)
- Aging of accounts receivable and payable (existing businesses)
- Projected opening-day balance sheet (new businesses)
- Lease Details
- Amount of investment in the business by owner(s)
- Projections of income, expenses, and cash flow as well as an explanation of the assumptions used to develop items
- Personal financial statements on the principal owner(s) and resume(s) of the principal owner(s) and manager(s)



EMPLOYMENT & TAXES

HIRING EMPLOYEES

Our city's focus is to increase new and sustainable career opportunities, facilitate local and international business growth, and contribute to a high quality of life for residents and visitors.

Are you struggling to find qualified employees?

Workforce Solutions Borderplex offers employer services, grant-funded skills training for employees and talent recruitment assistance.

(915) 887-2600

www.BorderplexJobs.com

TAXES

What to expect

Federal tax obligations are filed through the Internal Revenue Service (IRS). State tax filings are filed through the Comptroller of Public Accounts (CPA). For questions about local business and property taxes, consult the El Paso County tax assessor-collector.

El Paso County Tax Office
301 Manny Martinez Dr., 1st Floor
El Paso, TX 79905
(915)771-2300

Federal Income Tax

The federal income tax is a pay-as-you-go-tax. You must pay the tax as you earn or receive income during the year. Self-employed individuals must often pay self-employment (SE) tax.

Internal Revenue Service
700 E San Antonio Ave Ste C101,
El Paso, TX 79901
Visit: <https://www.irs.gov/businesses>

Payroll Tax Information for Employers

Employers are required to report Unemployment Insurance (UI) wages and pay quarterly UI taxes. The Texas Workforce Commission collects all unemployment taxes for workers employed in Texas.

Workforce Solutions Borderplex - Texas Workforce Commission

8941 Dyer St

El Paso, TX 79904

(915) 887-2600

Visit: www.twc.texas.gov

Sales and Use Tax

Texas imposes a sales tax on all retail sales, leases and rentals of goods, and services that are expressly enumerated as taxable under the Texas Tax Code.

Texas State Comptroller Office of Public Accounts

401 E. Franklin Ave., Suite 160

El Paso, TX 79901

(915) 533-0506

Visit: www.Comptroller.texas.gov

For more information on your business taxes visit: www.sba.gov/business-guide/manage-your-business/pay-taxes

LICENSING



Do you know what licenses you need?

To find out what licenses, permits, or zoning your business may need, visit the City of El Paso One-Stop-Shop (OSS) at:

811 Texas Ave.

El Paso, TX 79901

(915) 212-0104

Visit: elpasotexas.gov/planning-and-inspections/

The City of El Paso requires licenses for certain types of businesses such as Adult Care (Home Occupation) , Child Care (Home Occupation) , Lodging House, Motor Vehicle Dealers, Secondhand Dealers, Tattoo & Body Piercing Artist, Food Service and more.

Visit our Zoning Map at: elpasotexas.gov/planning-and-inspections or contact the City of El Paso OSS to verify zoning limits. Zoning laws dictate how land can be used in different areas of a city. Knowing your zone ensures that your business activities comply with local regulations, avoiding potential legal issues and fines.

Texas Department of Licensing and Regulation

Specific professions require state level licenses, such as barber and cosmetology licenses, and can be found at the Texas Department of Licensing and Regulation (TDLR) at www.tdlr.texas.gov/services.htm

Alcohol Licensing

The sale and use of alcohol beverages in Texas is regulated by the Texas Alcoholic Beverage Commission.

Texas Alcoholic Beverage Commission

401 East Franklin Ave. Suite 120

El Paso, TX 79901

(512) 206-3382

Visit: www.tabc.texas.gov

Food Licensing

The Department of Public Health enforces compliance with applicable local, state, and federal regulations governing all types of food establishments through active inspection, surveillance, enforcement, licensing and monitoring.

Department of Public Health

5115 El Paso Dr., Suite A

El Paso, TX 79905

(915) 212-6610

Visit: www.elpasotexas.gov/public-health/services/food-inspection/

Texas State Environmental Compliance & Regulations

Businesses that deal with hazardous waste or the pollution of the environment, water or air are regulated by the Texas Commission on Environmental Quality. Permits, registrations, and licenses are required for these types of businesses.

Texas Commission on Environmental Quality

401 E. Franklin Suite 560

El Paso, TX 79901

(915) 834-4949

Visit: www.tceq.state.texas.gov/assistance

Texas Health & Human Services

The Texas HHS manages the licensing, credentialing, and regulation for child care, nurse aides and nursing facility administrators, long-term care providers, and healthcare facilities.

Texas Health & Human Services

401 E. Franklin, Suite 210

El Paso, TX 79901

(915) 834-7680

Visit: www.hhs.texas.gov/business/licensing-credentialing-regulation

For more information regarding business-specific licensing, visit : www.gov.texas.gov/business/page/business-permits-office/

RESOURCES



Are you a veteran business owner?

The Veteran Entrepreneur Program (VEP) provides veteran entrepreneurs and veteran small businesses the resources they need to start or grow their business. The VEP team of consultants, made up of veterans, business owners, and MBA graduates, are dedicated to your success. Their program advisor ensures their resources and processes help deliver timely, quality services to veterans, family members, and survivors.

Visit: www.tvc.texas.gov/entrepreneurs/

Are you interested in mentorship?

Business mentorship provides expert guidance, valuable insights, and practical advice to enhance growth and overcome challenges. SCORE is a non-profit association dedicated to mentorship, entrepreneur education, and the formation, growth, and success of small businesses nationwide.

Visit: www.score.org/elpaso

Are you interested in networking events?

The El Paso Hispanic Chamber of Commerce has remained dedicated to serving the minority and women-owned small business community in the border area for over 30 years.

El Paso Hispanic Chamber of Commerce

2401 E Missouri Ave.

El Paso, TX 79903

(915) 566-4066

Visit: www.ephcc.org

El Paso Chamber events are member-focused and member-led, designed to help build connections and improve business opportunities.

El Paso Chamber

303 N Oregon St. Suite 610

El Paso, TX 79901

(915) 534-0500

Visit: www.elpaso.org

Are you looking to develop a vacant or underutilized property?

The City recognizes there may be physical and monetary challenges to developing vacant and underutilized properties. In response, the City has provided financial incentives to get started. Contact the Economic Development department to learn more.

Economic Development

123 W. Mills Ave Suite. 111

El Paso, TX 79902

(915) 212-0094

Visit: www.elpasotexas.gov/economic-development/

Are you located in Downtown?

The best way to support Downtown El Paso's revitalization is through continued investment by property and business owners. To help facilitate that investment, the Downtown Management District has established grant programs to match private investment dollars for certain property renovations. Contact the DMD to learn more.

Downtown Management District

201 E Main Dr Ste 107

El Paso, TX 79901

(915) 400-2294

Visit: www.downtownelpaso.com/downtown-grant-programs/

Are you looking to export?

Exporting is an attractive way to expand your company's reach, profits and success. Contact the SBA El Paso District Office or an International Business & Trade Specialist by visiting the State of Texas Economic Development gov.texas.gov/business/page/trade-and-export

U.S. Small Business Administration

211 N. Florence St., Suite 201

El Paso, TX 79901

(915) 834-4600

Visit: www.sba.gov/business-guide/grow-your-business/export-products/trade-tools-international-sales

A business using the Foreign Trade Zone (FTZ) can reduce its duties and excise tax costs, thereby increasing cash flow and return on investment. Be sure to consider US Customs policies when utilizing the City of El Paso's FTZ.

Foreign Trade Zone 68

501 George Perry Suite I

El Paso, TX 79925

(915) 212-0480

Email: FTZ68@elpasotexas.gov

Visit: <https://ftz.elpasointernationalairport.com>

Are you interested in marketing assistance for your business?

Contact the El Paso Small Business Development Center (SBDC) for more information regarding marketing strategies, branding, and customer acquisition.

Small Business Development Center
9050 Viscount Blvd. BLDG B, Suite B520
El Paso, Texas 79925
(915)831-7742
Visit: www.elpasosbdc.net

Contact Buy El Paso to promote your small business product and participate in local events that encourage El Pasoans to buy local!
Visit: www.buyep.org

Legal Services

State Bar of Texas

- Lawyer Referral Service at the State Bar of Texas assists you in contacting an attorney in Texas with expertise relevant to each individual's situation. The Lawyer Referral Service can be reached at (800) 252-9690 or online. https://www.texasbar.com/AM/Template.cfm?Section=Lawyer_Referral_Service_LRIS_

Legal Aid

- Lone Star Legal Aid (LSLA) and Texas Rio Grande Legal Aid (TRLA) provide free legal services for low-income Texas residents to start or maintain their small business. Services include:
 - Legal counsel and advice in starting and organizing a new business
 - Drafting and/or reviewing formation documents, and contracts such as leases and loan documents
 - Assistance in negotiating contracts
 - Legal advice regarding business permits and licenses, and other applicable laws and regulations
 - Referral to micro-lenders, entrepreneurial training and technical assistance program
 - Presentations on legal issues for micro entrepreneurs
- To learn more about each organization and their coverage area, please visit their websites:
<https://www.lonestarlegal.org/>
<https://www.trla.org/>

Contracting Resources

Government contracts are a tremendous financial opportunity for small businesses. The U.S. government buys all types of products and services -in both large and small quantities- and it's required by law to consider buying from small businesses.

The Contract Opportunity Center (COC)

The COC provides individual support to help you determine eligibility for certain certifications and provides procurement technical assistance. The Center is committed to assisting businesses toward market expansion through active pursuit of government contracting opportunities to include federal, state, county, municipal, educational institutions including their prime contractors.

Contract Opportunity Center
9050 Viscount Blvd. Building B, Room 545,
El Paso, Texas 79925
(915)831-7745
Visit: www.elpasococ-events.org

City of El Paso Purchasing Department

The City of El Paso Purchasing Department is continually seeking suppliers and contractors to provide quality products and services at competitive prices. Contact the purchasing department to learn about the different ways of doing business with the City of El Paso.

300 N Campbell St.

El Paso, TX 79901

(915) 212-0043

Email: VendorManagement@elpasotexas.gov

Visit: www.elpasotexas.gov/purchasing

Are you interested in certifications for your business?

Certifications are not necessary for you to conduct business but can be extremely beneficial in “opening new doors of opportunities” in doing business with corporations, the federal government, or prime contractors.

For a quick guide on various certifications available, visit: www.uschamber.com/co/start/strategy/small-business-certifications-guide

EL PASO BUSINESS STRONG

The Economic & International Development Department at the City of El Paso works diligently to support small businesses in the El Paso community.

For further information, please reach us at the information provided below.

123 W. Mills Ave. Suite 111

El Paso, Texas 79901

Phone: (915) 212-0094

Email: ED@elpasotexas.gov

elpasotexas.gov/economic-development/business-development/

View guide online:





CITY OF EL PASO

Economic
Development

¡BIENVENIDOS!
INSPIRING
ECONOMIC
TRANSFORMATION