

E&F COMPLIANCE SERVICES

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Colorado Startup Compliance Checklist

The setup steps that come after you file the LLC,
before you open for business.

PREPARED FOR

Founders launching a new business or legal entity in Colorado.

A FREE FOUNDER-READINESS CHECKLIST

Prepared by E&F Compliance Services LLC • efcompliance.com

Filing the LLC Is Only the Start

Colorado does not issue one single statewide general business license. Forming an LLC with the Secretary of State is one step, not the whole setup. Depending on what you do and where, you may still need tax accounts, local licenses, permits, insurance, and employer registrations before you can legally operate. Requirements depend on your industry and your city or county. This checklist walks you through seven readiness areas. Use it as a starting point, then verify each item with the appropriate agency or local department before you open.

How to use it

Each section has a context line, a verify list, and a status row. Mark each section Verified, N/A, Research, or Pro help. Tally your Verified count on the Readiness Score page near the end.

SECTION 01 Entity Formation and Name

An LLC or corporation organizes the business, but the name and filing have to be done right before anything else attaches to it.

- Searched the Secretary of State database to confirm the name is available
- Filed Articles of Organization or Incorporation with the Colorado Secretary of State
- Listed a registered agent with a Colorado street address
- Filed a trade name if you operate under a name different from the entity

STATUS

- Verified N/A Research Pro help

SECTION 02 Federal EIN and Tax Election

Most businesses need an EIN from the IRS. Your tax treatment depends on your structure and any elections you make.

- Obtained an EIN from the IRS
- Confirmed how your entity is taxed by default
- Decided whether an S-corporation election makes sense for you
- Talked the tax picture through with an accountant

STATUS

- Verified N/A Research Pro help

SECTION 03 State Tax Accounts

State tax registration runs through the Colorado Department of Revenue. Which accounts you need depends on what you sell and whether you hire.

- Determined whether a sales tax license is required for what you sell
- Registered for a wage withholding account if you will have employees
- Checked whether any excise or industry-specific taxes apply
- Identified your filing frequency and first due dates

STATUS

- Verified N/A Research Pro help

SECTION 04 Local Licenses and Permits

Many Colorado cities and counties require their own business licenses, permits, or zoning approvals. There is no statewide general business license to rely on instead.

- Checked business license requirements in each city and county where you operate
- Confirmed zoning or home-occupation rules for your location
- Identified any permits tied to your specific activity
- Reviewed local sales tax licensing where it applies

STATUS

- Verified N/A Research Pro help

SECTION 05 Industry or Occupational Licensing

Some trades and professions require a state or local license to operate. The LLC filing does not cover this.

- Determined whether your work requires an occupational or professional license
- Identified the agency or board that issues it
- Confirmed exam, education, or experience requirements
- Noted renewal timelines so the license stays active

STATUS

- Verified N/A Research Pro help

SECTION 06 Employer Setup and Insurance

Hiring triggers several requirements before the first employee starts. Colorado requires workers' compensation for businesses with one or more employees.

- Registered for unemployment insurance with the Department of Labor and Employment
- Put workers' compensation coverage in place before work begins
- Set up employment eligibility verification for new hires
- Confirmed the new-hire reporting deadline applies to you

STATUS

- Verified N/A Research Pro help

SECTION 07 Banking, Records, and Good Standing

Keeping the entity separate and current protects your structure and keeps you out of administrative trouble down the road.

- Opened a dedicated business bank account
- Set a reminder for the Secretary of State periodic report deadline
- Created a system to keep filings, licenses, and tax records together
- Kept registered agent and address details up to date

STATUS

- Verified N/A Research Pro help

Quick Launch Readiness Score

Count how many sections you marked Verified.

Verified	Readiness Position
0 – 2	Not ready to open yet, key setup remains
3 – 4	Setup in progress, gaps remain
5 – 6	Stronger launch position
7	Strong setup posture before opening

A high score is a starting point, not a guarantee of compliance. Verify each item with the appropriate agency, local building department, licensed professional, or qualified advisor before taking paid work.

Next Step: Get Your Setup Reviewed

This checklist helps you spot gaps. The next step is closing them with the filings, accounts, and records that hold up when an agency or lender takes a closer look.

How E&F Compliance Services Can Help

- **Startup Compliance Review** — We walk your structure, your city and county licensing triggers, and your tax setup. Leave with a punch list.
- **Document and Account Setup** — Tax accounts, licenses, employer registrations, and the records that go with them.
- **Ongoing Compliance Support** — Renewals, periodic reports, and regulatory updates so you stay in good standing.

Ready to talk through your setup?

Reach out for a no-pressure compliance consult.

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About E&F Compliance Services

E&F Compliance Services LLC helps founders and small operators in heavily regulated industries get compliant and stay compliant — from DOT to AI governance. Based in Colorado. Founded by Cecilia Santiago.

Disclaimer

This checklist is for general educational purposes only. It is not legal, tax, insurance, licensing, or accounting advice. Requirements may vary by city, county, scope of work, business structure, and service type. Verify directly with the appropriate agency, local building department, licensed professional, or qualified advisor before you open. E&F Compliance Services LLC makes no warranty regarding completeness or current accuracy.