

E&F COMPLIANCE SERVICES

Stay Compliant. Stay Confident.

The LLC Is Not the Whole Setup

Why the filing is the easy part, and what ongoing compliance really asks of you.

PREPARED FOR

Colorado founders who filed the LLC and want to know what comes next.

A FREE FOUNDER GUIDE

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

You Filed the LLC. Now the Real Work Starts.

Forming an LLC feels like the finish line. It is closer to the starting gun. The filing is a single, one-time event. Staying compliant is a set of obligations that begins the day you open and never fully stops. Colorado does not issue one statewide general business license you can point to as proof you are covered, so the responsibility to find and meet each requirement sits with you. This guide walks through the ongoing buckets most founders underestimate, what tends to trigger each one, and how to keep them from piling up. It is education, not legal advice. Verify the specifics for your situation with the right agency or a qualified advisor.

The Filing Is One Step, Not the Set

Articles of Organization create the entity. They do not register you for taxes, grant any license your trade requires, satisfy your city or county, or put insurance in place. Each of those is a separate action with its own agency and its own timing.

The trap is assuming the Secretary of State filing signals you are cleared to operate. It signals one thing only: the entity exists. Everything that lets it legally do business comes after.

Taxes Are a Standing Obligation, Not a One-Time Setup

If you sell taxable goods or services, you likely need a sales tax license and a system to collect, file, and remit on a schedule. If you hire, you add wage withholding and unemployment insurance. These are not set-and-forget. They recur, and the filing calendar does not wait for you to remember it.

Licenses and Permits Live at the Local Level

Because there is no statewide general business license, your real licensing picture is built from your industry plus every city and county you operate in. One jurisdiction may require a local business license, another a permit, a third a zoning or home-occupation approval.

Founders who work across multiple towns often discover a requirement only after they have been operating without it. Mapping this early is cheaper than fixing it later.

Hiring Flips On a New Layer of Rules

The first employee is a compliance event. Colorado generally requires workers' compensation coverage for businesses with one or more employees, plus unemployment insurance registration, employment eligibility verification, and new-hire reporting inside a set window. Miss the sequence and the gap follows you.

Good Standing Has to Be Maintained

Colorado requires a periodic report each year to keep the entity in good standing. Miss the window and the entity drifts into delinquency. Ignore it long enough and the state can administratively dissolve the business, after which you are paying to reinstate something you already built.

This is the clearest proof that the LLC is ongoing, not one-time. The filing that created it also has to be renewed to keep it alive.

The Cost of Treating Setup as Finished

The obligations above do not announce themselves. They surface at the worst moments: when a lender asks for proof of good standing, when a client requests a certificate of insurance, when a late tax filing turns into a penalty. The founders who stay out of trouble are the ones who treat compliance as a running checklist, not a launch-day task they finished months ago.

Next Step: Turn This Into a Checklist You Can Work

Reading the buckets is the start. The next step is mapping each one to your specific business and working through it. Our Colorado Startup Compliance Checklist gives you the action list. We can also walk it with you.

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.

team@efcompliance.com • efcompliance.com

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.

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