

Retail Guide

Caroline Simmons
MAYOR



Decide on Location

Setup Business

Finance

- Find a location zoned for your business.** Every location is zoned differently -some could require a “Change of Use” or “Conditional Use” application, which can include a public hearing and neighborhood notification.
- Visit the Stamford’s Planning Department’s Planning Information Counter** at 888 Washington Blvd. to understand zoning and building codes. These requirements will determine where you open your restaurant.
- Review Americans with Disabilities Act (ADA) guidelines** to make sure your business is accessible
- Sign your lease.** Consult with a lawyer before signing your lease.

- Create a plan** for the type of restaurant you will open.
- Choose a business structure.** LLCs, Corporations, and Limited Partnerships must register their structure with CT Department of Revenue Services before registering locally.
- Trade Name Registration Form** In Stamford, you must register your trade name through the Town Clerk’s office. More information can be found on the Create a Name page.
- Apply for an Employer Identification Number (EIN)** Known as a Federal Tax ID Number from the IRS. This number is used to identify your business and allows you to hire employees. If you are a sole proprietor without employees, you may choose to use your Social Security Number instead.
- REG-1: CT Tax Registration Form** In order to register your business with the State of Connecticut, you must complete the REG-1 Business Tax Registration Form. By filling out this form and the proper addendums, you can get your permit to sell tobacco products, fuel, etc. with the City through the Office of the Tax Collection and the Office of the Assessor.
- Sales and Use Tax Permit** is required in order to sell or lease tangible personal property in the State of Connecticut. You can fill out this permit using the Taxpayer Service Center.
- Obtain workers’ compensation insurance** if you will have employees. You will need this in order to obtain the Department of Public Health (DPH) Permit to Operate.
- New Construction** Submit plans and documents to the Stamford’s Department of Building Inspection. Change and resubmit plans as needed.

- Loans and loan assistance programs** available specifically for small businesses to take advantage of. This funding can be used to pay for a variety of costs including construction, machinery, worker wages, and many other expenses small businesses often incur. Please look into each of the following listing for specific information regarding what each of the loans covers and the requirements needed to receive the funding.
- Here is a list of some prominent small business loan programs:**
 - Enterprise Zone Program;
 - Small Business Assistance Program;
 - New Job Creation Tax Credit Program;
 - Small Business Express Loan;
 - Community Investment Corporation 504 Basic;
 - Connecticut Innovation Fund
- Banks** Financing is generally short-term loans, seasonal lines of credit, or single-purpose loans for machinery and equipment. Most banks require an organized and well-constructed business plan, any personal/business credit history and a cash flow projection for at least one year. Refer to the United States Small Business Administration website for more information on securing a bank loan.
- SCORE** The Service Corps of Retired Executives (SCORE) is an SBA supported nonprofit association made up of thousands of volunteer business counselors throughout the U.S. SCORE is dedicated to the mentoring and education of small business owners. The Fairfield County SCORE Chapter, located in Norwalk Connecticut, is one of the most successful in the country.

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What If..

After Opening

- What will you sell.** The types of items you sell, such as electronics, pets, antiques, or used equipment, will affect which permits and licenses you need. Our Permit and Licenses page can help you determine which permits and licenses are necessary.
- Sign Permit** If your business plans on using a sign, you will need a sign permit. This permit is required for most business signs and includes fabricated, hanging, and painted signs.
- Please avoid the use of plastic bags.** Its best to use reusable bags, recycled paper bags, or compostable bags

- The Weights and Measures Licenses program** registers weighing or measuring devices to ensure consumer protection and rights. Applies to any business that will be using regulated weighing and measuring devices. <http://www.stamfordct.gov/environmental-health-inspections>
- If you plan to hire employees,** be sure to follow all wage and employment guidelines.
- If you plan on playing music over speakers,** you must obtain a music license from at least one of the major music companies, like Broadcast Music, Inc. (BMI) or the American Society of Composers, Authors and Publishers (ASCAP). Retail store under 3,750 SQ FT that only play radio or TV broadcasts are exempt.
- If you want bike racks in front of your retail store,** you must get a Street Use Permit on ViewPermit and have it reviewed by the Department of Engineering and be approved by the Department of Operations.

- Post all required posters and permits** including No Smoking signs, minimum wage information, health inspection results, etc.
- Mark your calendar.** Schedule equipment maintenance and set reminders to renew your permits and licenses as needed.
- Prepare and pay your local, state, and federal taxes.** Learn more from these departments
 - Stamfordct.gov/tax-collection
 - Ct.gov/DRS
 - Irs.gov

Important City Department Phone Numbers:

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| Planning and Zoning | 203-977-4711 |
| Building Department | 203-977-5651 |
| Department of Health | 203-977-4382 |
| Fire Marshal | 203-977-4651 |

Find all related permits and resources on the online version of this starter guide:
www.ChooseStamford.com

For further business assistance, please contact
Stamford's Office of Economic Development
(203)-977-5168
EconomicDevelopment@StamfordCT.gov