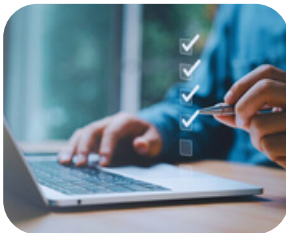
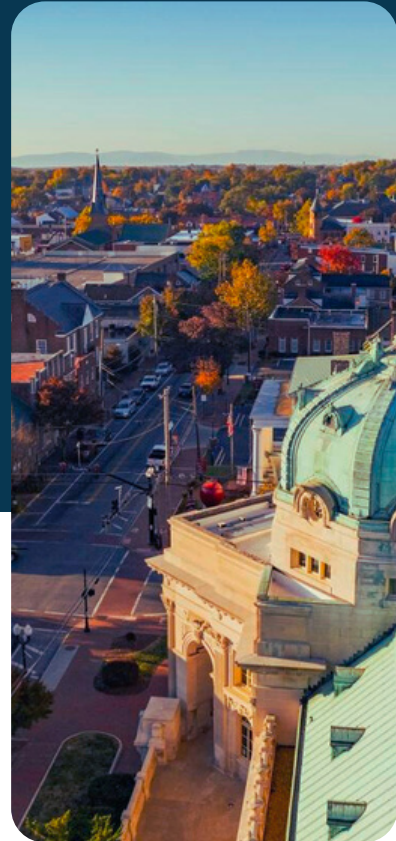


Starting a Business in Winchester

Entrepreneur Checklist



(540) 313-3037

www.developwinchesterva.com

2 N. Cameron St.
Winchester, VA 22601

We're here to help

Starting a business involves several steps, but not all apply to every entrepreneur. This guide is designed to make the process simple and clear. The checklist groups related tasks together and includes "Only if" notes so you can focus on what's truly required for your situation. The goal is to help you start strong and stay compliant without unnecessary steps.



You are strongly encouraged to contact the Laurel Ridge Small Business Development Center (SBDC), to schedule a one-on-one meeting. The SBDC can assist with planning, financing preparation, and navigating the steps outlined in this checklist and has helped thousands of businesses in the area start, grow, and thrive. Whether you are a newbie or seasoned business owner, the SBDC has information to help your business thrive and grow.

Small Business Development Center

The Laurel Ridge Small Business Development Center (SBDC) provides confidential, no-cost advising and affordable training to entrepreneurs and small business owners throughout the region. Their team helps businesses start, grow, and succeed by offering guidance on business planning, financing, marketing, and operations.

SBDC Laurel Ridge
173 Skirmisher Lane
Middletown, VA
(540) 868-7093
www.laurelridgesbdc.org





Where to begin

Before choosing a business location, signing a lease, or applying for a business license, it is important to complete the following planning and readiness steps. Taking time to evaluate your idea, research your market, assess financial readiness, and confirm zoning considerations early can help prevent costly mistakes and better position your business for long-term success.

Idea, Readiness & Planning

- ☐ Define your business idea and identify your target market
- ☐ Research local demand and competitors in Winchester
- ☐ Review personal and business credit readiness
- ☐ Obtain a free credit report and address issues early (www.annualcreditreport.com)
- ☐ Write a business plan
- ☐ Estimate startup costs and operating expenses
- ☐ Research financing options (loans, grants, microloans)
- ☐ Get pre-qualified or secure financing before leasing
- ☐ Confirm zoning requirements for your proposed business location, including home-based businesses, (if applicable)
- ☐ Choose a business name & ensure the domain name is available.



Making It Official



During this phase, you will choose the legal structure that best fits your business and complete the required state and federal registrations. Before applying for a City Business License, you should first obtain an approved Zoning Use Permit confirming the proposed business use is allowed at the selected location. Completing these steps early helps avoid delays, compliance issues, and unnecessary financial loss. You are also encouraged to work with the Small Business Development Center (SBDC), which can help guide you through the startup process and connect you with valuable resources and support.

Structure & Registration

- Choose legal structure (LLC, Corporation, Partnership, Sole Prop)
 - Establish Operating Agreement if starting an LLC
 - Establish Shareholder Agreement if starting a Corporation
 - Establish Partner agreements if starting a Partnership
- Consult a business attorney and ensure all documents are signed and retained
- Consult a CPA or tax professional

Register the Business (State & Federal)

- Create an online account and register with Virginia State Corporation Commission (SCC)
 - <https://scc.virginia.gov/>
 - Fees: LLC \$100, Corporation \$75
- Obtain an Employer Identification Number (EIN) from the Internal Revenue Service (IRS)
 - <https://www.irs.gov>
 - 800-829-4933

Register the Business (Local)

- Prior to applying for a City Business License, ensure that you have an approved Zoning Use Permit for your chosen location. (See pg. 6 for Zoning & Permits)
- Apply for City Business License (BPOL) with the Commissioner of the Revenue
 - 21 S. Kent Street, Suite 100
The Creamery Building
Winchester, VA
 - 540-667-1815
 - [Business Online Application](#)
 - cor@winchesterva.gov
- File Articles of Organization / Incorporation
- File Certificate of Assumed Name (DBA), if applicable
 - Winchester General District Court
 - 5 N. Kent Street,
Rouss City Hall
Winchester, VA 22601-5037
 - 540-772-1063



The Creamery Building (above), houses the offices of The Commissioner of the Revenue. The Winchester General District (below).

Making It Official (Cont'd)



Completing Virginia tax registration and federal Beneficial Ownership Information (BOI) reporting is crucial to establish legal legitimacy, avoid heavy penalties, and prevent personal liability. Virginia tax registration enables legal sales tax collection and employee hiring, while BOI compliance provides transparency to the FinCEN to combat financial crimes. While opening a business checking account and maintaining strict financial separation is crucial to protect personal assets from business liabilities, ensure accurate tax reporting, and establish professional credibility.

Structure & Registration (cont'd)

Virginia Tax Registration

- ☐ Register tangible personal property
- ☐ Register with Virginia Tax Registration

 <https://tax.virginia.gov>

Obtain Virginia Tax ID ONLY if:

- ☐ Selling taxable goods (sales tax)
- ☐ Hiring employees (withholding + VEC)

The same tax ID is used for payroll and sales tax.

- ☐ Register meals or lodging tax (if applicable)

Federal Beneficial Ownership Information (BOI) Compliance

- ☐ File Beneficial Ownership Information (BOI) Report

- ☐ File with U.S. Treasury – FinCEN

- ☐ Must be filed within 60 days of registration

 <https://www.fincen.gov/boi>

Business Banking and Bookkeeping

- ☐ Open a business checking account
- ☐ Keep personal and business finances separate
- ☐ Set up accounting system (QuickBooks, Xero, Wave, etc.)
- ☐ Establish chart of accounts
- ☐ Consult CPA or certified bookkeeper



Rouss City Hall, pictured here, houses the offices of Planning and Zoning.

Location, Zoning & Permits



The following steps are critical because they help business owners avoid costly mistakes, delays, legal problems, and unexpected expenses before opening their doors. Many entrepreneurs sign leases or begin renovations too early, only to discover the property is not approved for their type of business or requires expensive upgrades. Completing these items first helps ensure the business location is legally compliant, financially feasible, and safe for customers and employees.



City of Winchester Planning & Zoning

Rouss City Hall, 3rd Floor
15 N. Cameron St., Winchester, VA
540-546-3487

Online Permit Portal

<https://winchesterva.portal.opengov.com/>



Do NOT sign a lease yet!

- ☐ Identify proposed business location
- ☐ Verify zoning approval with the City of Winchester
- ☐ Determine whether a Conditional Use Permit is required
- ☐ Review lease with attorney before signing
- ☐ Verify permits and inspections required
- ☐ Apply for building and trade permits



DO NOT SKIP THIS STEP!

- ☐ Determine parking, signage, and occupancy requirements
- ☐ Obtain Certificate of Occupancy (CO) or Certificate of Completion (CC), if required
- ☐ Obtain Home Occupation approval if operating from home
- ☐ Secure financing approval
- ☐ Schedule required inspections
- ☐ Schedule Fire Marshal inspection if required



Industry-Specific Requirements

Different types of businesses are subject to different laws, safety standards, licensing requirements, and operational regulations. These requirements help protect public health and safety, ensure businesses operate legally, and reduce risk for both the business owner and customers. Completing the proper steps before opening helps ensure your business is legally compliant, safer for customers and employees, and better positioned for long-term success.



Restaurant / Cafe / Food Truck

- ☐ Verify zoning approval
- ☐ Submit plans to Frederick/ Winchester Health Department
- ☐ Obtain Food Establishment Permit
- ☐ Pass pre-opening inspection
- ☐ Obtain ServSafe certification
- ☐ Fire suppression and hood approval
- ☐ Grease trap approval if required
- ☐ Obtain Virginia ABC License if serving alcohol

Health Department

107 N. Kent St., Suite 201,
Winchester, VA

540-722-3480

AskLFHD@vdh.virginia.gov



Bar / Club / Lounge

- ☐ Verify zoning approval
 - ☐ Apply for Virginia ABC License
 - ☐ Ensure noise ordinance compliance
 - ☐ If serving food, submit plans to Frederick/ Winchester Health Dept
 - ☐ Obtain Food Establishment Permit
- <https://www.abc.virginia.gov/licenses>



Retail / Clothing Store

- ☐ Verify zoning approval
- ☐ Register for sales tax
- ☐ Obtain Certificate of Occupancy
- ☐ Verify ADA compliance



Personal & Professional Services

- ☐ Verify zoning approval
- ☐ Obtain DPOR licensing if required
- ☐ Obtain Health Department approvals if applicable

<https://www.dpor.virginia.gov/Applicants>



Pictured here: The Frederick - Winchester Health Department

Special Permits & Insurance

Special permits are often required for businesses that involve heightened public interaction, regulated activities, or safety concerns, such as massage establishments, security companies, alcohol-serving businesses, or pawn shops. These permits help ensure businesses meet local, state, and public safety standards.

Insurance is equally important because it protects the business from financial losses caused by accidents, lawsuits, property damage, employee injuries, theft, or other unexpected events. Even a single incident could create significant financial hardship for a new business without proper coverage. Business insurance is also frequently required by landlords, lenders, contractors, licensing boards, and government agencies before a business can operate or sign agreements.

Police & Special Permits

- ☐ Apply for special permits if applicable* (Massage, pawnbroker, security, etc.)

*City of Winchester Planning & Zoning can help direct applicants to the correct permitting department.

Insurance & Risk Management

- ☐ General liability insurance
- ☐ Professional / Errors & Omissions insurance
- ☐ Product liability insurance
- ☐ Property & equipment insurance
- ☐ Workers' compensation insurance
- ☐ Commercial auto insurance

Winchester Police Department – Permits Office

📍 231 E. Cork St., Winchester, VA
☎️ 540-546-3976



Pictured here: The City of Winchester Police Department

Staffing & Pre-Opening Checklist

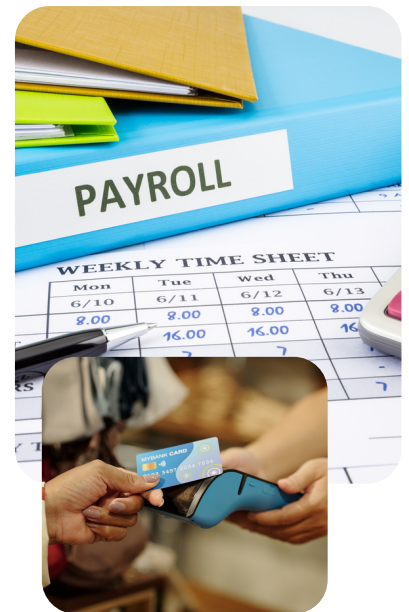
As your opening day approaches, it is important to ensure your team, systems, and operations are fully prepared for launch. Proper staffing and payroll setup helps businesses comply with employment laws, tax requirements, and workforce regulations, while the pre-opening process ensures the business is safe, organized, and ready to serve customers. Completing these steps before opening can help identify and resolve last-minute issues involving staffing, inspections, utilities, inventory, technology, and customer experience, creating a smoother and more successful launch from day one.

Staffing & Payroll

- ☐ Hire employees or contractors
- ☐ Register with Virginia Employment Commission (VEC)
<https://www.vec.virginia.gov/>
- ☐ Set up payroll service
- ☐ Set up federal and state tax withholding
- ☐ Review the new RetirePath Requirements & register as needed (5+ employees)
<https://www.retirepathva.com/>

Pre-Opening Checklist

- ☐ All permits and inspections approved
- ☐ Utilities active
- ☐ Point of Sale (POS) and systems installed (if applicable)
- ☐ Inventory stocked (if applicable)
- ☐ Marketing and signage in place (if applicable)
- ☐ Soft opening (optional)



You're Open for Business

What Now? Keep Growing!

Opening your business is just the beginning! Once you are officially open, there are many local, regional, and state resources available to help your business grow and succeed. From marketing support and networking opportunities to workforce assistance, certifications, financing programs, and government contracting opportunities, entrepreneurs have access to tools designed to support long-term success. Continue building relationships with organizations like the SBDC, Chamber of Commerce, and Economic Development Authority to stay connected to valuable programs, educational workshops, and growth opportunities as your business evolves.



Open for Business

- ☐ Final approvals complete
- ☐ Grand opening
- ☐ Maintain annual renewals
(Licenses, SCC filings, insurance, etc.)



Pictured here: The Kurtz Building, which houses the Winchester EDA office.

Growth & Ongoing Support

- ☐ Continue working with the Small Business Development Center (SBDC)
- ☐ Apply for Small, Women-Owned, and Minority-Owned Business (SWaM) Certification

<https://sbsd.virginia.gov/certification-division/swam/>

- ☐ Register with eVA-Virginia's digital gateway for government contracting opportunities. The eVA makes it easier for businesses to find opportunities and for public entities to buy efficiently.

<https://eva.virginia.gov/>

- ☐ Contact the Winchester Economic Development Authority to explore grants, incentives, and Enterprise Zone benefits. (Contact info and resources available on the next pages)

- ☐ Get connected with the Top of Virginia Regional Chamber to build your business network and elevate your business presence.



Top of Virginia Regional Chamber

491 Airport Rd
Suite 101,

Winchester, VA 22602

(540) 662-4118

<https://www.regionalchamber.biz/>

Business Resources

The Winchester Economic Development Authority is here to support your business. We are ready to help connect you to local and state resources including business financing programs, incentive opportunities, workforce and talent development support, site selection assistance, and guidance navigating local permitting and regulatory processes.

Through partnerships with organizations such as the Small Business Development Center (SBDC) at Laurel Ridge Community College, Virginia Works, regional economic development partners, and state agencies, we help businesses access the tools and connections needed to move forward. As your business grows, our team remains a resource to help identify expansion opportunities, redevelopment programs, and long-term business support in Winchester.



Pictured here: The City of Winchester and the Enterprise Zone (highlighted in green)

Local Incentives

Commercial Facade Loan Program (CFLP):

- Low interest loans of up to \$35,000 are available for qualifying businesses/property owners who wish to make exterior improvements such as signage, masonry, repair, painting, awnings, etc.

Micro Loan Fund (MLF):

- Prime rate loans between \$1,000 to \$15,000 are available to help new or existing businesses fund working capital, minor leasehold improvements, and small equipment/furniture needs

Real Estate Development Revolving Loan Fund (RED-RLF):

- Below-market gap financing for small-to-medium sized mixed-use or commercial real estate projects where vacant or under-utilized property will be put to productive uses and cannot be fully financed with equity and other public and private financing sources

Business Growth Revolving Loan Fund (BG-RLF):

- Below-market gap financing for small-to-medium sized businesses that cannot fully finance their proposed projects with equity and other public and private financing sources

Exterior Improvement Grant Program (EIGP):

- Provides funding (up to \$20,000) for half the project cost for qualifying property owners who complete exterior improvements such as painting, awnings, and signage to commercial, industrial, or mixed-use buildings

Commercial/Industrial/Mixed-use Property Rehabilitation Grant (CIMUP-RG):

- One-time cash grant up to \$15,000 for qualifying properties whose assessed value has increased by at least 50% following substantial rehabilitation

Growing Business Development Program Waiver (GBD-PW):

- Offers a fee waiver to eligible businesses for either one year of membership with the Top of Virginia Regional Chamber (TVRC) or a class administered by TVRC

Business Development Grant for Vacant Properties (BDGVP):

- Grant equaling between 25% to 100% of all qualifying business taxes over a five-year term based on square footage for projects where the project cost is equal at least 75% of the assessed value of the vacant property prior to rehabilitation

Major Mixed-use Development Incentive (MMDI):

- Partial tax rebate ranging from 35% to 65% for large scale projects with a minimum investment of \$5 million for a ten-year term, based on the percentage of commercial space resulting from the project

State Incentives

The Virginia Enterprise Zone program is administered by the Virginia Department of Housing and Community Development (DHCD). There are two state incentives available to businesses and/or property owners located within the Winchester Enterprise Zone.

Job Creation Grants (JCG):

- Grant provided to businesses creating permanent full-time jobs (over a four-job threshold), exceeding qualifying wage thresholds, and making health benefits available
- Personal service, retail, food, and beverage businesses are not eligible to apply
- The grant amount will be based on the wages paid to those grant-eligible positions

Real Property Investment Grants (RPIG):

- Grant provided for qualified real property investments made to a commercial, industrial, or mixed-use building in the Enterprise Zone
- A minimum of \$100,000 must be spent on existing building renovations & a minimum of \$500,000 must be spent on new construction
- The grant is capped at \$100,000 per building for investments less than \$5 million & \$200,000 for investments of \$5 million or more

Starting a Business in Winchester?

You Don't Have to Do It Alone.

Whether you're planning, launching, or growing, the Winchester Economic Development Authority is here to support your business at every stage. We can connect you with local resources, guidance, funding opportunities & community partnerships to help turn your ideas into long-term success.



HOW WE CAN HELP YOUR BUSINESS



**BUSINESS
LOANS & GRANTS**



**SITE SELECTION
ASSISTANCE**



**INCENTIVES &
TAX ASSISTANCE**



**BUSINESS
RESOURCES & SUPPORT**



Scan Here

Winchester
economic development Virginia

Growing Business. Strengthening Winchester.

www.developwinchesterva.com

Presented by

**The City of Winchester
Economic Development Authority**



(540) 313-3037

www.developwinchesterva.com

2 N. Cameron Street Winchester, VA 22601