



GET STARTED

Complete Business Guide for Culpeper

Your step-by-step resource for launching a business in Culpeper County, Virginia

Whether you're just exploring a business idea or already taking steps to launch, this guide connects you with the resources, services, and guidance you need to move forward with confidence.

Plan For Success

Validate Your Business Idea

Validate your idea by identifying similar products or services and potential customers.

Explore Your Local Resources

There are a number of free, local resources that can help set you up for success.

Our office provides free events and workshops for small businesses and entrepreneurs that help you launch, grow, and connect with the community. Learn about these events in the “Grow Your Business” section below.

Looking for information on a specific community organization? Learn about our community partners on our Partners page.

Write a Business Plan as your Roadmap for Success

Important: The Small Business Development Center can help you write your business plan, work with you on marketing, financing, and more, **completely free!** If you're not already taking advantage of this service, schedule an appointment today at cvsbdc.org.



You're Ready to Start!

Follow this guide below to ensure you're set up for success:

Step 1: Determine Business Structure

If your business is a corporation, limited liability corporation, or limited partnership, register with the [Virginia State Corporation Commission](#) online. (This is called a Business Entity Filing.)

Not sure which business structure is best for you? Advisors with the Small Business Development Center can walk you through the benefits of each option and help determine the best option for your business. Schedule an appointment at cvsbdc.org

Step 2: Get Federal and State Tax ID Numbers


Your State Tax ID and Federal Tax ID numbers — also known as an Employer Identification Number (EIN) — work like a personal social security number, but for your business. They let your small business pay state and federal taxes.

Important Notes:

- It's free to apply for an EIN
- You can apply and receive an EIN immediately using the IRS assistance tool
- It will guide you through questions and ask for your name, social security number or taxpayer ID number, and business structure
- If you are a third-party, you will also need signed authorization to apply
- Your nine-digit federal tax ID becomes available immediately upon verification
- Do not apply for an EIN on websites that charge a fee – the EIN application is free of cost

Step 3: Register Your Business Name

You'll want to choose a business name that reflects your brand identity and doesn't clash with the types of goods and services you offer.

 **Note:** You'll need your Federal EIN number from Step 2 to register your business, so make sure you've completed that step first.

Register your business for free on the [Virginia Department of Taxation website](#).

Again, this is free. Don't use a website that charges a fee.



Step 4: Obtain a Business License

For County Businesses

(Outside Town Limits)

Businesses based in the county, outside the incorporated town limits, are not required to obtain a business license.

You will need to register your business with the Commission of the Revenue for tax purposes at: culpepercounty.gov

For Town of Culpeper Businesses

If looking to establish a business within the Town of Culpeper, you will require a business license.

The complete "Register Your Business in the Town of Culpeper" packet can be found at: culpeperva.gov

Note: This packet contains a variety of documents/forms for businesses in the town. You can turn in packets or ask questions at the Clerk's office located in Town Hall.

Town Hall Address: 400 South Main Street, Culpeper | **Phone:** 540.829.8240

Step 5: Register with Taxation Departments

You will need to register with taxation departments at the County, State, and Federal level.

Business Tangible Personal Property Tax

Businesses based in the county and businesses with business personal property located in the county, regardless of whether the property is located inside or outside the town limits, are required to register with the Culpeper County Commissioner of the Revenue for Business Tangible Personal Property Tax.

All property located in Culpeper County on January 1 and used or available for use in your business is taxable. The assessment is based on the date of purchase and the original purchase price of the property.

Resource: [Forms and Documents for the Commissioner of the Revenue](#)

Virginia Department of Taxation

Businesses engaged in retail or wholesale sales are required to register with the [Virginia Department of Taxation](#) online or by phone at **804-367-8037** for retail sales tax purposes.

Federal Tax for Your Business

The [Internal Revenue Service website](#) provides information for businesses preparing and filing their taxes. Getting ahead by learning about tax credits and information you'll need on hand to file is highly recommended.



Step 6: Register with the Virginia Department of Professional and Occupational Registration

In Virginia, businesses requiring registration with the Virginia Department of Professional and Occupational Regulation (DPOR) include those related to:

- Medical professions
- Legal services
- Accounting
- Construction
- Beauty services
- Architecture and engineering
- Real estate
- Private security
- Car dealerships
- Hair salons
- Food trucks
- Daycare centers

Register online at: dpor.gov or by phone at **804-367-8500**.

Step 7: Building & Zoning Permits

Before you open your doors—or even start renovations—it's important to understand the local zoning and permitting requirements that apply to your business. These requirements vary depending on your location and the type of business you're planning to open.

Businesses in Culpeper County (Outside of Town Limits)

If your business will be located in Culpeper County, but not within the Town limits, you'll work with the **Culpeper County Department of Planning & Zoning**. They provide permits, applications, and guidance for:

- New construction or renovations
- Changes in land use or business type
- Home-based businesses

You can find general permits, applications, and contact information on their website.

Businesses Within the Town of Culpeper

If your business will be located within Town limits, you'll want to review the **"Register Your Business in the Town of Culpeper"** packet. It includes important information about:

- Business license registration
- Zoning compliance
- Home occupation permits
- Building improvements and sign regulations



Access to Capital & Financial Tools

Financial Readiness & Funding Resources

Financing a new business can feel overwhelming—especially when traditional loans aren't an option. But you're not alone. There are incredible organizations ready to help entrepreneurs like you access funding, build credit, and make smart financial decisions from day one.

Business Bank Accounts

Before you start bringing in revenue or paying expenses, you'll want to open a dedicated business bank account. This helps separate personal and business finances, protects your personal assets, simplifies tax time, and gives your business a more professional appearance.

Not sure where to start? The [Small Business Administration's guide](#) outlines the benefits, tips for finding low-fee accounts with strong perks, and what documents you'll need to get started.

Flexible Financing & Financial Tools

People Inc. is a certified Community Development Financial Institution (CDFI) dedicated to creating economic opportunity for all. They offer a range of flexible loan options and financial services designed to support new and growing businesses, including:

- Business Loans
- Personal Loans
- Free Income Tax Preparation
- Matched Savings Accounts
- ReadySet Credit Building Program

Learn more about their financial programs at peopleinc.net.

Community-Based Microloans & Mentorship

Community Investment Collaborative (CIC) is a nonprofit organization focused on helping under-resourced entrepreneurs succeed through education, mentoring, financing, and networking.

They offer **microloans up to \$50,000** to fill lending gaps for qualified entrepreneurs, especially those who may not be able to access capital through conventional lenders. Their programs are designed with small business realities in mind.

Learn more about CIC's financing options at cicville.org.

Need help preparing to apply for funding? The Small Business Development Center can work with you on your business plan, financial projections, and credit-building strategies — all for free! Schedule at cvsbdc.org.



Planning to Hire Employees?

Make sure to register with the [Virginia Employment Commission](#).

When you're ready to hire, be sure to take advantage of the [Work In Culpeper website](#), a job platform tailored to hiring needs specifically for Culpeper County businesses.

Let's Grow Your Business

Boost Your Business: Free Events & Workshops

Facts & Snacks

These free, monthly workshops are designed to deliver practical knowledge in a relaxed setting. Each session covers a different area of business development and features local experts who are ready to help you grow.

C3 — Culpeper County Conference

Our annual small business summit is designed to help local businesses grow, market themselves effectively, and operate more efficiently. C3 brings together expert advisors, entrepreneurs, and resource partners, for a day of learning, networking, and inspiration.

Be A Culpeper Local Week

We celebrate Culpeper businesses each August with a week-long, shop-local event. Be A Culpeper Local Week is a fun opportunity to connect with residents and benefit from free marketing and community support.

Get Featured: Share Your Small Business Story

Our office offers a free Small Business Spotlight for entrepreneurs who want to share their story and build stronger connections in the community. Just sign up and our Business Development Manager will work with you one-on-one to help craft your spotlight feature.

Receive Free Business Advising

The Small Business Development Center doesn't just help with business plans and launching your business, they offer **continuous one-on-one, free advising** to businesses throughout their journeys. Meet in our office, conveniently located on Main Street, or virtually, whatever fits your schedule.

Request an appointment on their website: cvsbdc.org.

Questions? We're Here to Help.

Visit us at our office on Main Street or reach out through the resources in this guide.

beaculpeperlocal.com