



**HOW TO START  
& GROW  
A BUSINESS  
IN BALCH SPRINGS**

Balch Springs Chamber of Commerce  
P. O. Box 800095  
(located at Pioneer Oaks Shopping Center)  
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Balch Springs, Texas 75180  
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## INTRODUCTION

The Balch Springs Chamber of Commerce guide to “Starting and Growing a Business in Balch Springs” will guide you through the critical steps necessary to turn your dream of business ownership into a reality.

This guidebook was composed by Chamber staff, Board members in cooperation with the City of Balch Springs.

### **Mission Statement**

The Mission of the Balch Springs Chamber of Commerce is to support a strong business climate, which promotes economic growth and tourism while preserving the quality of life in our community.



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# Check List for Starting a Business

## Research Your Business

- Balch Springs Chamber of Commerce
- City of Balch Springs Economic Development Corporations
- Balch Springs Library-Learning Center
- Eastfield College, Dallas County Community College District
- Internet and other Sources

## Write a business plan

- Management and Operations
- Financial Plans
- Marketing Strategy

## Protect Your Business / Protect Your Products, Services and Ideas

- Crime Prevention
- Patents, Copyrights, Trademarks

## Choose Business Structure

- Sole proprietorship
- General partnership
- Limited liability partnership
- Limited partnership
- Registered limited partnership
- Limited liability company
- S-corporation
- C-corporation
- Non-profit

## Register Your Business

- Dallas County Clerk's Office
- Texas, Secretary of State's Office

## Ensure Accountability

- Establish bank accounts
- Set up an accounting system and outline/implement a strategy for reviewing entries on a regular basis

## Arrange for State, Federal and Local Taxes

- Property taxes
- State and local sales tax
- State franchise tax (corporations)
- Federal income tax

## Fulfill Employer Responsibilities

- Federal Employment and withholding taxes
- Texas: State unemployment tax
- Worker's compensation insurance
- Required workplace posters

## Permits, Licenses and Regulations

- Federal
- State
- County
- Local (including zoning requirements)

## What's Your Business?

**What Are You Selling?** Research and decide on type of business – on what product or service will you offer. You should take into consideration your skills and interests. If the business is a partnership, what skills does each partner bring to the business?

**Supply and Demand:** Also consider the supply and demand for a particular product or service. If there is an abundance of stores selling 'xyz', don't open another store selling that same line of products.

**Find Your Niche:** Look for voids that are not currently being served in the marketplace. When you come into the marketplace, what is it that's going to define what you're going to do? Your long-term success is going to be defined by your ability to be different, unique, and better.

**Market Research:** Study the following questions before making a final decision.

- Is my idea practical and will it serve a need?
- What is my competition?
- What is my business advantage over existing firms?
- Can I deliver a quality service?
- Can I create a demand for my business?

### IN SHORT:

1. Know yourself.
2. Know your goal.
3. Know your customer.
4. Keep it simple.
5. Have fun!



## Business Structure

**Who Are The Decision Makers?** Are you in business by yourself or do you have partners? Research and decide on business structure. General structures are listed below. Different paperwork and information is required for each type of business structure.

- **Sole Proprietor.** In business by yourself (read paragraph below for more info)
- **Partnership.** Two or more individuals own a business jointly. Each person contributes money, property, labor, or skill, and expects to share in the profits and losses of the business. (Know the difference between limited and general partnership and understand what personal liabilities could arise.)
- **Corporation.** This is the most formal business structure with a Board of Directors governing the organization. Although each state has its own laws concerning corporations, for federal tax purposes, the Internal Revenue Services recognizes two types of for-profit corporations: S-Corporations and C-Corporations. You need to understand the difference between these and the liabilities. To incorporate in Texas, you file "articles of incorporation" with the Secretary of State. This is a document that states the basic information about your new corporation; such as name, address, purpose, number of shares and so on. The fee is currently \$300. More information on the filing process is available through the Corporations Section of the Office of the Secretary of State. Visit the website at [www.sos.state.tx.us/corp/forms.shtml](http://www.sos.state.tx.us/corp/forms.shtml) to download the forms for free or call the office's SOSDirect hotline at (512) 475-2755.
- **Non-Profit.** A non-profit corporation is set up similarly to a for-profit corporation (listed above) however none of the earnings go to the Board of Directors. The profits and the properties do not belong to the Board or the members.

### **Many small businesses are operated as a sole proprietorship:**

A **sole proprietorship** is the simplest type of business structure to establish. You are considered a sole proprietor just by doing business without partners. For example, if you do paid carpentry work in your spare time, you are a sole proprietor. You should only consider a sole proprietorship if you want to pay taxes from your business earnings on your personal income tax return and you are not concerned about personal liability. Otherwise, if you are sued or you cannot pay your business debts, your assets and wages could be at risk. As a sole proprietor, you must pay taxes from your company's earnings on your personal income tax return. More importantly, you are personally liable for all business-related obligations, such as debts and court judgments. You can find more information about taxes and other liabilities on the various business structures on the following websites.

IRS – [www.irs.gov/businesses/small/article/0,,id=98359,00.html](http://www.irs.gov/businesses/small/article/0,,id=98359,00.html)

Small Business Association - [sba.gov/smallbusinessplanner/start/choosestructure](http://sba.gov/smallbusinessplanner/start/choosestructure)

General Internet definition -

[www.entrepreneur.com/encyclopedia/categories/businessstructure/117982.html](http://www.entrepreneur.com/encyclopedia/categories/businessstructure/117982.html)

### **For more information, see also:**

Internal Revenue Service's *Starting a Business* at

[www.irs.gov/businesses/small/article/0,,id=99336,00.html](http://www.irs.gov/businesses/small/article/0,,id=99336,00.html)

United States Small Business Administration's *Startup Guide* at

[www.sba.gov/starting\\_business/startup/guide.html](http://www.sba.gov/starting_business/startup/guide.html)

## What's In A Name?

**What's Your Name?** Choose business name and file for an assumed name with Dallas County Clerk. Be prepared to choose a different name in case your first choice is unavailable.

### A good business name should:

- Be Distinctive
- Be Memorable
- Be Easily Spelled And Pronounced
- Suggest The Products Or Services You Offer, And
- Distinguish you from your competitors.

### Other considerations:

- **Avoid using local geography in your name.** Using local town or state names diminishes your uniqueness and makes it more difficult to expand your market in the future.
- Small businesses should **avoid acronyms or foreign words.** The marketing budget necessary to educate the public on their meaning can prove very costly.
- **eCommerce.** If you plan to create an Internet Website for your new business either now or in the future, you should secure your domain name right away. Visit [www.register.com](http://www.register.com) to see if your choice is currently available. Thousands of URL's are registered daily. Don't let yours get away.

### Create a tag line

A tagline is a sentence or phrase -- memorable and easy to understand -- that conveys the essence of your business in a nutshell. An effective tagline will ideally answer three questions:

1. What solution do you provide?
2. How (using what tactics)?
3. To whom?

**Your Company Name**

*- tag line -*



## What's Your Plan?

After thinking things through you should begin writing out your business plan. A business plan is a formal document that reflects your thoughts and developmental ideas; it is a chance for you to elaborately discuss the plans you have for your business and express the elements that will make your business financially successful. The more detailed the business plan, the better prepared you will be to survive the first 'three years' into your business.

If you think writing a business plan is just a waste of time, think again. Writing a business plan:

- Allows you to think about every element of your business.
- Helps you organize your thoughts and focus on particular aspect.
- Reassures you of the practicality of your ideas, and
- Provides you with your very own business check list, to guarantee your business is run the way you intended it to be.
- Provides a document to accompany loan applications

### Plan To Succeed

Many small businesses close within a year due to poor planning. Make sure that you address every circumstance that could occur or affect your business no matter how unlikely it may seem. It is better to be over prepared than to be hit with something unexpected along the way.

The plan should include:

- a statement of what you would like to accomplish
- the purpose of your business
- your strengths and weaknesses
- a list of your competitors
- proposed growth in the first five years
- Two-year budget and plan for start up capital



Experts recommend that you have 12 months in reserve. That means enough money in the bank to pay bills for 12 months. It takes time to build a customer base and time means money. Your start up budget should include all required licensing fees. Read **Licensing and Special Requirements for Food Establishments** before completing your budget calculations.

The plan should also include a summary of your business goals and objectives and express your commitment to the success of your business.

Once you have completed your business plan, review it with a friend or business associate or a Service Corps of Retired Executive (SCORE) or Small Business Development Center (SBDC) counselor. (See SCORE and SBDC listings in this guide)

When you feel comfortable with the content and structure make an appointment to review and discuss it with your lender. The business plan is a flexible document that should change as your business grows.

## Sample Business Plan Outline

The following outline of a typical business plan can serve as a guide. You can adapt it to your specific business. Breaking down the plan into several components helps make drafting it a more manageable task.

### Introduction:

- Give a detailed description of the business and its goals
- Discuss the ownership of the business and the legal structure
- List the skills and experience you bring to the business including strengths and weaknesses
- Identify your competitors and their strengths and weaknesses
- Discuss the advantages you and your business have over your competitors

### Marketing:

- Discuss the products/services offered
- Identify the customer demand for your product/service
- Identify your market, its size and location
- Explain how your product/service will be advertised and marketed
- Explain your pricing strategy including your costs

### Financial Management:

- Explain your source and the amount of initial equity capital
- Develop a monthly operating budget for the first year
- Develop an expected return on investment and monthly cash flow for the first year
- Provide projected income statements and balance sheets for a two-year period by month if possible
- Discuss who will maintain your accounting and records and how they will be kept
- Provide “what if” statements that address alternative approaches to any problem that may develop

### Operations:

- Explain how the business will be managed on a day-to-day basis
- Discuss hiring and personnel procedures
- Discuss insurance, lease or rent agreements, and issues pertaining to your business
- Account for the equipment necessary to produce your products or services
- Account for production and delivery of products and services

**See Other Sample Business Plans online from the SBA website:**

[www.sba.gov/smallbusinessplanner/plan/writeabusinessplan/index.html](http://www.sba.gov/smallbusinessplanner/plan/writeabusinessplan/index.html)

## Financing

**Banking:** Open a business bank account(s) using assumed name certificate and EIN or other tax identification number. Contact the bank in advance to inquire about required documents and signatures.

**Accounting methods:** Set up general accounting procedures. Choose between a cash basis or accrual basis.

### Cash vs. Accrual

**Accrual is the most common accounting method used in business.** Income is counted when the sale occurs. The expense is recorded as soon as it is a known expense (not when the invoice is received). A charge that has not been paid by the end of an accounting period but must be included in the accounting results for the period. If no invoice has been received for the charge, an estimate must be included in the accounting results. Under the accrual method of accounting, income is reported in the tax year earned, whether or not received, and deductions are claimed in the tax year incurred, whether or not paid. Most lenders prefer this method.

**Cash method does not meet the requirements of GAAP** (generally accepted accounting principles) but is used by some small businesses and sole proprietors. Revenue is recognized when cash is received and expense is recognized when cash is paid.

**Budgets:** Experts recommend that you have 12 months in reserve. That means enough money in the bank to pay bills for 12 months. It takes time to build a customer base and time means money. Your start up budget should include all required licensing fees. Read **Licensing** and **Special Requirements for Food Establishments** before completing your budget calculations.

**Accounting Software:** There are a number of software packages that a business can use to perform their own accounting or secure the services of a certified public accountant or a reputable bookkeeping service. Research any software package to be sure that it will be adequate for your business needs. Major software packages offer a 30-day trial version for free. After 30 days you must purchase a full version to continue use.



## **Taxes and Licensing**

**Federal Tax / Employee Identification Number EIN:** Though it is possible to use your Social Security Number when you are a sole proprietor, generally businesses get a Federal Tax ID, also known as an EIN. In addition to other uses, you will use this number when you open a bank account and when you file reports concerning employees.

### **Sales Tax:**

To sell taxable items or provide taxable services in Texas, all businesses must have a sales tax permit. The requirement to obtain a Texas sales and use tax permit applies to individuals as well as corporations, firms, partnerships, and all other legal entities. Contact the state comptroller's office for information and applications.

### **Franchise Tax:**

Corporations and Limited Liability Companies doing business in Texas are subject to franchise tax. Find forms, publications, frequently asked questions, and the Franchise Tax Code on the Comptroller Web site. [www.window.state.tx.us/taxinfo/franchise](http://www.window.state.tx.us/taxinfo/franchise)

Foreign (out-of-state) companies doing business in Texas are also subject to franchise tax and should submit form AP-114, Texas Nexus Questionnaire to the Comptroller of Public Accounts. [www.window.state.tx.us/taxinfo/taxforms/ap-114.pdf](http://www.window.state.tx.us/taxinfo/taxforms/ap-114.pdf)

### **Exemptions:**

Non-profit corporations can apply for an exemption from state taxes, including an exemption from the franchise tax.

[www.window.state.tx.us/taxinfo/taxpubs/tx96\\_1045.html](http://www.window.state.tx.us/taxinfo/taxpubs/tx96_1045.html)

### **Other Taxes:**

Some businesses may have [additional Texas business tax responsibilities](#).

### **Permits:**

Contact the Texas Small Business Administration to inquire about required permits for your business. [www.governor.state.tx.us/ecodev/sba/files/permits.pdf](http://www.governor.state.tx.us/ecodev/sba/files/permits.pdf)

### **Local Permits/Licenses:**

Information about local/city permits and licenses is included under **Building Location**.

## **Business Location / Special Permits**

**Business Location:** Choose your business location. Contact a commercial realtor or the city economic development office to inquire about available commercial properties.

**Zoning Requirements:** Contact the city zoning office to inquire about special zoning requirements, especially if you plan to use property in a manner that is not consistent with its current zoning status. Each city has its own requirements and limits concerning commercial zoning and there are different types of commercial property.

**Re-zoning:** It is possible to ‘rezone’ property – for instance convert residential to commercial. The minimum fee in Balch Springs for a rezoning request is \$700. Understand that a request does not ensure that the property will be rezoned for commercial use.

**If you plan to rent property,** you are still required to contact the city’s public works / code compliance office. Read your rental agreement carefully and be sure you understand your responsibilities and liabilities.

**Building Permit:** Contact the city’s public works / code compliance office for information on building permits. You must apply for a certificate of occupancy for your physical business location. Inquire about other required licensing through that same city office. This office also enforces city code requirements. Familiarize yourself with all requirements that are specific to your business so that you will avoid unnecessary fines or delays in opening your business.

**Special Requirements for Food Establishments, etc.:** Contact Dallas County WCID #6 to inquire about other special requirements for your business. Businesses such as restaurants and bakeries are required to have a ‘grease pit’. Size requirements can vary from one city to the next.

**If you do not have required licenses, permits or other structures – your business will not be allowed to operate.**

## Getting “Hooked Up”

- **Utilities:** Contact utility companies to set up electricity, water/sewage and gas as is required for the operation of your business. Certain types of business may require more specialized services.
- **Phone/Internet** Contact Internet, cable and phone service providers to set up these services .
- **Security:** Register your business with the local police department and inquire about ways you can secure your business. The more the police department knows about your business hours, physical layout of property and building(s), and security procedures the better equipped they will be to aid you in protecting your business. Join a Neighborhood Crime Watch and contact the Chamber of Commerce to receive their “Business Crime Watch Bulletin”.
- **Other Professional Services:** Secure other professional services as needed (such as a lawyer, advertising/graphics). Remember to insure your business against theft and lawsuits.

## OTHER CONSIDERATIONS

**Vendors:** Which vendors or distributors will you use to supply product for your business? You will need to set up an account with each distributor. If you have no credit history, then most vendors will require that you pay on a cash basis. Maintaining good relationships with your vendors/distributors can help to build a good credit rating for your business enabling you to set up charge accounts in the future. This good credit history will also aid you in seeking business loans from banks and other lending institutions.

**Customers:** Who are your customers? Knowing your customers helps to identify your product or service. For instance, if a large number of your customers speak only Spanish, you will need to include descriptions, marketing and other info in Spanish. Are your customers local or do you ship out of state or out of country?

Note: If you plan to import or export product, contact the **United States Export Assistance Center** (see agency listing) for information and requirements.

**Know your partners.**

**Know your vendors.**

**Know your customers.**



## Marketing and Business Strategies

**Business Strategies That Work:** Remember to schedule time for professional development. Attend a continuing education class at a local college. Check with your local Chamber of Commerce for management and small business seminars.

**Professional Associations:** Membership in a professional association can prove very lucrative for your business. Research the numerous associations available and choose those that can be helpful in promoting your business or improving your capacity to give good service or product. Membership in a professional association can help provide visibility for your business and opportunities for you to participate in a support network of other business owners. Some professional associations are general in scope, such as a Chamber of Commerce, while others may be specific to: type of business; a skill or trade area; or gender or ethnicity.

**Branding:** A brand is the promise you make to customers combined with the customers' judgment about how well you deliver on that promise. A successful brand becomes an emotional bond that builds customer loyalty. A brand includes your logo, color scheme, taglines, slogan, design elements and more.

Business gets easier when you have a recognizable brand. What comes to mind when you see 'golden arches'? All you need do is mention the phrase and millions of people throughout the world have an immediate perception and expectation of what that company stands for. There's an emotional connection between the customer and the company name.

Branding helps to **increase the public's awareness** of your business name and logo. It helps to **build a strong company "essence"** that inspires loyalty and trust in your current customers and provides a level of familiarity and comfort to draw in potential customers. Often referred to as the "good will" portion of your business, your brand is intangible and has nothing at all to do with any real estate, inventory or vehicle fleets your company may count as assets. Instead, it refers to the reputation behind your company's name and logo. A carefully built brand is worth more in actual dollars than all the tangible assets put together and is what will reap monetary rewards when you're ready to sell your company. The first thing you have to do is decide how you want people to perceive your business, and then figure out what you have to do to get there.

Branding comes from: consistency in advertising; customer service; public relations; and your willingness to use the Internet. In today's business world, 70% of your potential customers are looking for you on the Internet. *Research in 2005 from Kelsey Group and ConStat shows that 70 percent of U.S. adults use the Internet as an information source when shopping locally for products and services.*

## Insight! The 411

**Be a good Corporate Citizen!** Do you support positive growth in your community or does your purpose begin and end with a **dollar\$sign**? How do you thank your customers and community for loyalty to your product or your service? Do you offer special incentives to long-time customers? How does your business support the general public? Do you have a strong connection to a local charity or community organization?

**Giving back to your community** – aligning yourself with strong community leaders, identifying your company with worthwhile community projects – is one of the greatest advertising strategies used today.



A 2003 survey of corporate America conducted by the Center for Corporate Citizenship produced the following definition of being a **Good Corporate Citizen**:

1. Operating with ethical business practices
2. Treating employees well
3. Making a profit, paying taxes, providing jobs
4. Providing safe and reliable products & services
5. Having a good environmental record
6. Working to improve conditions in the community

### **How can it affect your sales?**

Over 80 percent of businesses responding to the survey felt that being a good corporate citizen affected their bottom line (improved sales) and that it improved their image and reputation.

# Network! Network! Network!

**Networking is essential to growing your business.**

Simply defined, networking is making connections. Maintain contact information for every person you spoke with in the process of starting your business – and everyone you will meet from this point forward. Keep their info or business cards on file. You never know when you may need their help again.

Marketing your **business** takes time. You want people to get to know you. To trust you. To be interested in seeing how you can help them. To buy something from you. We dream of the instant sale. The reality is that it takes work to build a customer relationship. Remember every time you talk to someone is a marketing opportunity.

Good business is all about **relationships**. You may meet a new business owner who needs help getting started. **Be a mentor!** Pass information on and then also watch for your mentor – that savvy business owner who has already made it and can help you reach the next level. Their years of experience can pay off for you. **Say thank you!** If someone gives you good advice, send a thank you note. Treat them to lunch. You never know what opportunities they may send in your direction.



## OPEN FOR BUSINESS

Congratulations and best of luck in your business venture! Hold onto this guide and refer to it from time to time. Contact the Balch Springs Chamber of Commerce or City of Balch Springs if you need more information, want to expand or just need a word of encouragement.

Did this book help you? If you have suggestions on how we can improve this guide, we welcome your comments. Call the Balch Springs Chamber of Commerce, 972.557.0988.

## CONTACT LISTS

### Local Agencies/ Contacts

**Balch Springs Chamber of Commerce**  
**4000 Pioneer Road Suite 201A**  
**Balch Springs, TX 75180**  
Sandra Wood, President/CEO  
Phone: 972-557-0988  
Fax: 972-584-0320

**City of Balch Springs**  
**City Manager Ed Morris**  
**Municipal Building**  
**3117 Hickory Tree Road**  
**Balch Springs, TX 75180**  
**Phone: 972-557-6063**

**Type A Industrial & Economic Development**  
**Type B Commercial & Economic**  
**Development**  
John Hubbard, Director  
Phone: 972-913-3009  
Effie Donaldson, Secretary  
Phone: 972-913-3004

**Building Inspection/Code Compliance**  
**Inspections and Permits**  
Zulma Jasso, Secretary  
Phone: 972-557-6075  
David Haas, Public Works Director  
Phone: 972-557-6082

**Planning and Zoning**  
Robin Hall, Coordinator  
Phone: 972-557-6062

**Fire / Police Departments**  
12500 Elam Road  
Balch Springs, TX 75180

Gary Brown, Fire Chief  
Phone: 972-557-6040

Ed Morris, Police Chief  
Phone: 972-557-6011

### Utility Service Providers

**Dallas County WCID #6**  
Water, sewage & garbage pickup  
**13503 Alexander**  
**Mesquite, TX 75181**  
Phone: 972-286-4477

**Oncor** (Electric Delivery)  
**Power Outages:** 1.888.313.4747  
24 hours 7 days a wk  
**Inquiries:** 1.888.313.6862  
Monday –Friday, 8 am-5 pm CST

**Atmos Energy** (Gas)  
Phone: 1-800-817-8090

**AT&T**  
Phone: 1-800-585-7928

**Suddenlink Connections**  
Phone, high speed Internet, Cable  
John Moses, Systems Manager  
[john.moses@suddenlink.com](mailto:john.moses@suddenlink.com)  
Phone: 972-286-5931

### County Agencies

**John F. Warren, County Clerk**  
Records Building  
2nd Floor  
Dallas, Texas 75202 Main  
Phone: 214-653-7099  
Fax: 214-653-7176

### State Agencies

**Comptroller of Public Accounts, Texas**  
Mailing address:  
PO Box 13528, Capitol Station  
Austin, Texas 78711-3528

Physical address:  
Lyndon B. Johnson State Office Building  
111 East 17th Street  
Austin, Texas 78774  
For questions, comments or concerns about a **tax-related** or **business matter**, contact **Jeff Wiginton** at 1-877-662-8375, or email [ombudsman@cpa.state.tx.us](mailto:ombudsman@cpa.state.tx.us).

For comments or concerns about a **non tax-related** matter or if you need assistance, contact **Lori Moya** at 1-888-334-4112, or email [texas.comptroller@cpa.state.tx.us](mailto:texas.comptroller@cpa.state.tx.us).

**To Contact the Comptroller**  
Email: [susan.combs@cpa.state.tx.us](mailto:susan.combs@cpa.state.tx.us)

**Secretary of State Office**

Name Availability and Business Entity  
Information

Phone: 512 463-5555

[Corpinfo@sos.state.tx.us](mailto:Corpinfo@sos.state.tx.us)

**Office of the Governor**

Economic Development and Tourism

P.O. Box 12428

Austin, TX 78711-2428

Information and Referral: (800) 843-5789

Phone: (512) 463-2000

Fax: (512) 463-1849

[www.governor.state.tx.us/divisions/ecodev](http://www.governor.state.tx.us/divisions/ecodev)

**Texas Department of Insurance****Workers Compensation Division**

333 Guadalupe, Austin 78701

P.O. Box 149104, Austin 78714-9104

(512) 463-6169 - 800-578-4677 (in Texas) •

Consumer Helpline 800-252-3439 (463-6515 in  
Austin)

**Texas Workforce Commission TWC**

[www.twc.state.tx.us](http://www.twc.state.tx.us)

Texas employers pay state unemployment tax to  
the Texas Workforce Commission.

**TWC Tax Office**

PO Box 534012

Grand Prairie, TX 75053-4012

Physical address:

2102 W. Main Street, Grand Prairie, TX 75050

Phone: 972-641-6526

Fax: 972-660-3166

**Texas Workforce Centers**

**Providing Services for employers & job  
seekers**

**Mesquite Workforce Center (TWC)**

2110 N Galloway Ave Ste 116

Mesquite, Tx 75150-5737

Phone: 972-329-1948

Fax: 972-329-2144

**Towne Market Center (TWC)**

3402 N Buckner Blvd Ste 308

Dallas, Tx 75228-5656

Phone: 972-288-273

Fax: 972-288-4332

**INTERNATIONAL AGENCIES**

United States Export Assistance Center USEAC

Offices in the DFW metroplex include:

**Ft. Worth USEAC**

800 Throckmorton St.

Ft. Worth, TX 76102

Phone: 817-392-2673

Fax: 817-392-2668

[Mark.weaver@mail.doc.gov](mailto:Mark.weaver@mail.doc.gov)

**North Texas USEAC & Regional Office**

1450 Hughes Rd Suite 220

Grapevine, TX 76051

Phone: 817-310-3744

Fax: 817-310-3757

[North.Texas.Office.Box@mail.doc.gov](mailto:North.Texas.Office.Box@mail.doc.gov)

**Multi-Bank Community  
Development Corporations****ACCION Texas**

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