

## Tools

### Checklist for Starting a Business

- Prepare a timeline detailing your action timetable.
- Perform a feasibility study for your business idea:
  1. Know what type of business you would like to start and learn all you can about it.
  2. Conduct thorough research of your potential customer, trade or industry, competition, licensing and tax requirements, location, and name.
  3. Check on territory and federal regulations that may affect your business.
  4. Determine whether your business requires a Territory or Federal license or permit to operate.
- Check with the following offices for information on zoning ordinances, licenses, regulations, building permits, ADA compliance, and fire codes.
  - U.S. Virgin Islands - Department of Licensing and Consumer Affairs (DLCA): <http://dlca.vi.gov/>. Telephone: St. Croix (340) 718-6982 / St. Thomas (340) 776-8303
  - U.S. Virgin Islands - Department of Planning and Natural Resources: <https://dpr.vi.gov/>. Telephone: St. Croix (340) 773-1082 / St. Thomas (340) 774-3320
- Evaluate possible site locations. Check physical condition, suitability, traffic flow, parking, utility requirements, and cost.
- Prepare a written business plan, complete with financial statements.
- Determine whether you wish to operate as a sole proprietorship, partnership, limited liability company, or corporation.
- Consult with an attorney for legal issues regarding your business.
- Contact an accountant to assist you with tax requirements and compliance.
- Contact an insurance agent and consult with him or her regarding liability, fire, accident, theft, business continuation, and/or other types of commercial insurance.
- Reserve your business name with the U.S. Virgin Islands - Office of the Lieutenant Governor - Division of Corporations and Trademarks: [tg.gov.vi/departments/corporations-trademarks](http://tg.gov.vi/departments/corporations-trademarks). Telephone: St. Croix (340) 773-6449 / St. Thomas (340) 776-8515
- If you decide to incorporate, obtain the necessary incorporation papers from the U.S. Virgin Islands - Office of the Lieutenant Governor - Division of Corporations and Trademarks: [tg.gov.vi/departments/corporations-trademarks](http://tg.gov.vi/departments/corporations-trademarks). Telephone: St. Croix (340) 773-6449 / St. Thomas (340) 776-8515
- Obtain a Federal Employer Identification Number (EIN) from the Internal Revenue Service. <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>.
- Review the IRS website to determine potential tax obligations and filing requirements: <https://www.irs.gov/businesses>.

- Contact the U.S. Virgin Islands - Bureau of Internal Revenue (BIR) to determine potential withholding tax obligations and filing requirements: <http://bir.vi.gov/index.html>. For more information about the U.S. Virgin Islands tax structure visit the BIR website and download the "Tax Structure Booklet of the U.S. Virgin Islands": [http://bir.vi.gov/pdfs/Tax\\_Structure\\_2019\\_Updated\\_01312019.pdf](http://bir.vi.gov/pdfs/Tax_Structure_2019_Updated_01312019.pdf). Telephone: St. Croix (340) 773-1040 / St. Thomas (340) 715-1040
- Obtain a U.S. Virgin Islands Business License through the U.S. Virgin Islands - Department of Licensing and Consumer Affairs (DLCA) - Division of Licensing: <http://dlca.vi.gov/businesslicense/>. Telephone: St. Croix (340) 718-6982 / St. Thomas (340) 776-8303

Review the following items that will need to be on file at the DLCA's Division of Licensing before a business license will be issued:

### 1. Certificate of Trade Name/Partnership and Corporation Registration

U.S. Virgin Islands - Office of the Lieutenant Governor - Division of Corporations and Trademarks  
 Telephone: St. Croix (340) 773-6449 / St. Thomas (340) 776-8515  
 Website: [ltg.gov.vi/departments/corporations-trademarks](http://ltg.gov.vi/departments/corporations-trademarks).

### 2. Tax Clearance Letter

U.S. Virgin Islands - Bureau of Internal Revenue (BIR)  
 Telephone: St. Croix (340) 773-1040 / St. Thomas (340) 715-1040  
 Website: <http://bir.vi.gov/index.html>

Note: All applicants for license renewal must submit a tax clearance letter showing good standing with the Bureau of Internal Revenue. This review will be conducted on applicant's behalf by the DLCA - Division of Licensing upon submission of application for new business license.

### 3. Police Records Check

U.S. Virgin Islands - Police Department - Office of the Police Commissioner - Records Bureau  
 Telephone: St. Croix (340) 712-6044 / St. John (340) 693-8880 / St. Thomas (340) 715-5523  
 Website: [http://www.vipd.gov.vi/Departments/Office\\_of\\_the\\_Police\\_Commissioner/Records\\_Bureau.aspx](http://www.vipd.gov.vi/Departments/Office_of_the_Police_Commissioner/Records_Bureau.aspx)

Note: All applicants must submit to a Background Check from the Police Department. This review will be conducted on applicant's behalf by the DLCA - Division of Licensing upon submission of application for new business license or change of principal(s).

### 4. Zoning Approval

U.S. Virgin Islands - Department of Planning and Natural Resources - Division of Comprehensive and Coastal Zone Planning  
 Telephone: St. Croix (340) 773-1082 ext 2222 / St. Thomas (340) 774-3320 ext 5184  
 Website: <https://dpr.vi.gov/comprehensive-coastal-zone-planning/>

Note: All businesses must submit to a review by the Department of Planning and Natural Resources for zoning compliance. This review will be conducted on applicant's behalf by the DLCA - Division of Licensing upon submission of application for business license.

### 5. Fire Inspection

U.S. Virgin Islands Fire Service (VIFS)  
 Telephone: St. Croix (340) 773-8050 / St. Thomas (340) 774-7610

Note: All businesses must submit to a review by the Fire Service for fire code compliance. The Fire service will determine the nature of the review that is required for your business type.

## 6. Health Inspection

U.S. Virgin Islands - Department of Health  
Telephone: St. Croix (340) 718-1311 / St. Thomas (340) 774-9000  
Website: <https://doh.vi.gov/>

Note: Some businesses will need to submit to a review by the Department of Health depending on type of license requested. (food related business, counseling practices, massage therapists, etc.).

## 7. Board Certifications

U.S. Virgin Islands - Department of Licensing and Consumer Affairs (DLCA) - Office of Boards and Commissions  
Telephone: St. Croix (340) 718-8250 / St. Thomas (340) 776-8303  
Website: <http://dlca.vi.gov/boardcertifications/>

Note: The following listed professions must be certified by their respective board to practice in the U.S. Virgin Islands:

- Architects, Engineers, and Land Surveyors
- Barbers, Beauticians and Manicurists;
- Construction Contractors;
- Electricians;
- Plumbers;
- Public Accountancy;
- Real Estate Appraisers;
- Real Estate Commissioners;
- Social Workers

- Select a banking institution and open a business account (separate from a personal account).
- Secure necessary capital: Bank loans, private investors, personal savings, family, friends, home equity, etc.

### Hiring Employees:

- Obtain a Federal Employer Identification Number (EIN) from the Internal Revenue Service.  
<https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>.
- Review the IRS website to determine potential tax obligations and filing requirements:  
<https://www.irs.gov/businesses>.
- Contact the U.S. Virgin Islands - Department of Labor to determine potential employer obligations and filing requirements: <https://www.vidol.gov/employers/>. For more information, download the "Unemployment Insurance Handbook": [http://www.vidol.gov/wp-content/doluploads/16\\_141.pdf](http://www.vidol.gov/wp-content/doluploads/16_141.pdf).  
Telephone: St. Croix (340) 773-1994 / St. Thomas (340) 776-3700
- Contact the University of the Virgin Islands - UVICELL Center - Safety in Paradise Program for assistance with workplace safety and health regulations: <https://safety.uvi.edu/default.aspx>  
Telephone: St. Croix (340) 693-1146 / St. Thomas (340) 693-1146