

**FORT  BEND**

**CHAMBER OF COMMERCE**

**CONVENTION AND VISITOR SERVICES**

# **FORT BEND BUSINESS**

## *Start-Up Guide*

*The Advocate for Business Excellence  
in Fort Bend County*

# WELCOME TO THE NATION'S FASTEST GROWING COUNTY

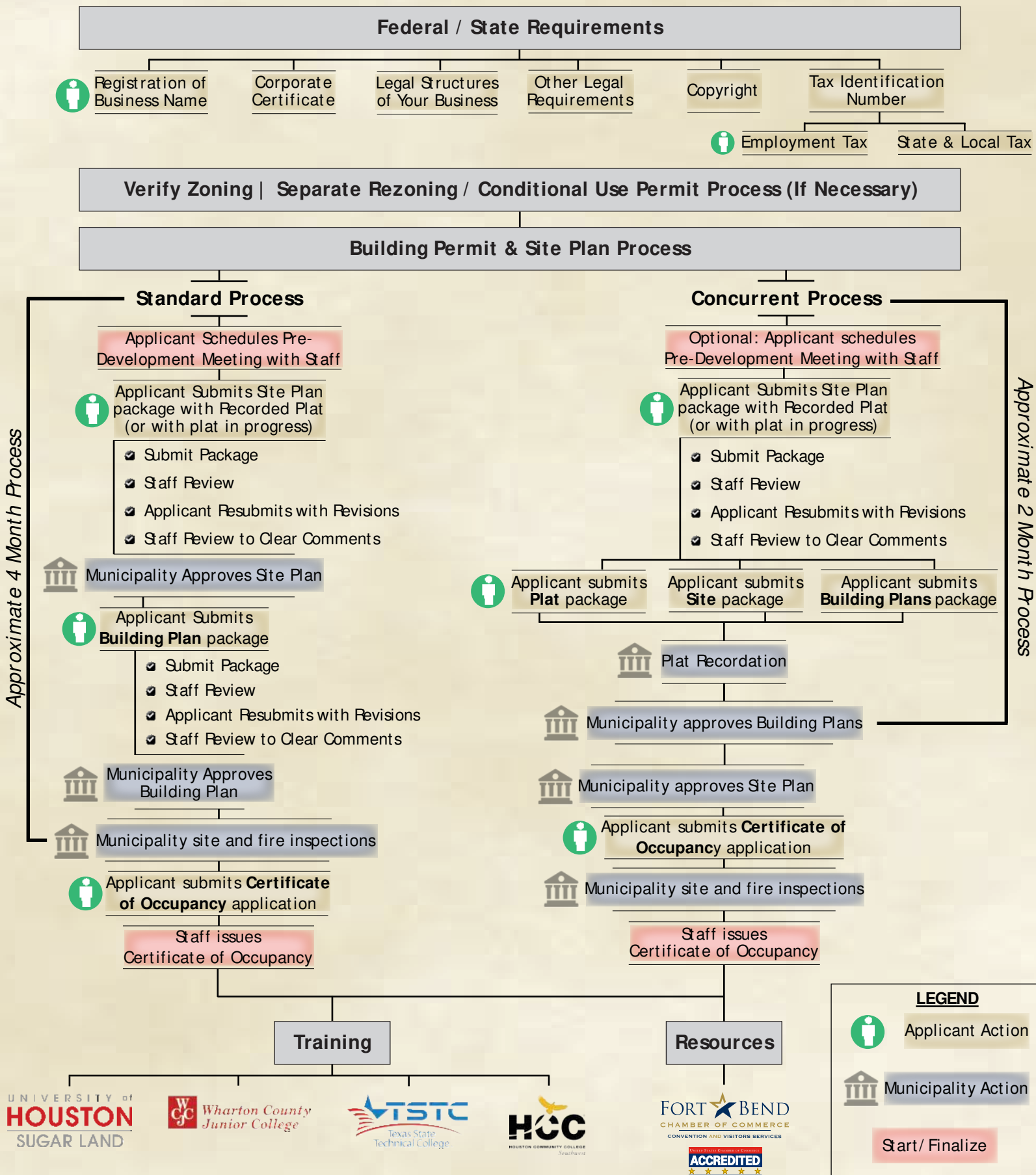
*The Fort Bend Chamber of Commerce would like to welcome you to Fort Bend County and assist you in your quest to create a successful business. The Fort Bend Business Start-Up Guide is a resource for business and entrepreneurs of all types; whether you are looking at Fort Bend County as a possible location for your existing business or are thinking about starting a new business in Fort Bend, this guide can assist you in finding the proper resources. It contains information about contacting agencies, obtaining permits and licenses, and explains the different types of business structures that exist in Texas.*

*Fort Bend County has much to offer and is a prime location for your business. With a population of over 700,000, Fort Bend County is home to seventeen cities, small to large, each with its own unique flavor and outstanding characteristics. Fort Bend is the fastest growing county of the ten largest counties in Texas and is consistently ranked in the Top 3% of the Nation's counties in 5 key demographic measures. A recent study published by Rice University identifies Fort Bend County as the single most diverse county in the United States. Fort Bend is known for high academic standards and an incredibly skilled and educated workforce. Our business climate is flourishing and Fort Bend County is an ideal area for your business to grow.*

*We wish you much success and prosperity! Your Fort Bend Chamber Representatives stand ready to assist in any way we can.*

# BUSINESS START-UP PROCESS

\* This is a standard process for a business start-up. Steps may differ based on the location of the business.



# LEGAL ASPECTS OF STARTING A BUSINESS



Deciding what form of legal entity your business will take is an important decision. This will have an impact on the future of your business including your protection under law and the rules and regulations that will apply to your business. It is recommended that before you enter into any of these forms of business, a professional tax consultant, accountant and/or attorney should be consulted before determining which legal business structure is most appropriate for the requirements of the business and owner(s). After determining the most suitable legal structure, please contact the Secretary of State to complete the necessary registration requirements.

## ***THERE ARE SIX BASIC BUSINESS STRUCTURES IN TEXAS:***

- Sole Proprietorship
- General Partnership
- Limited Partnership
- Corporation (C or S)
- Limited Liability Company (LLC)
- Registered Limited Liability Partnership

### ***Sole Proprietorship***

A sole proprietorship exists when a single individual operates a business owning all assets, is personally liable for all debts and business ownership is limited to the life of the individual proprietor. It makes no legal distinction between personal and business debts and does not require a separate income tax return.

### ***General Partnership***

A general partnership exists when two or more individuals or businesses join to operate on business. Under the general partnership, a separate business entity exists, but creditors can still look to the partners' personal assets for satisfaction. General partners often share equally in assets and liabilities. It requires an annual partnership income tax return, separate from the partner's personal returns.

### ***Limited Partnership***

A limited partnership is a partnership formed by two or more individuals or entities and having one or more general partners and one or more limited partners have limited debt obligations.

### ***Corporation***

A corporation is created when two or more individuals, partnerships or owners join together to form a separate entity for the purpose of operating a business in Texas. A corporation has its own legal identity, separate from its owners. The corporation safeguards the business owners' personal assets. Taxation of the corporation varies depending on the type of corporation formed: C Corporation or S Corporation. A C Corporation is often taxed at a rate higher than an individual. The owners are not taxed personally for profits, however, the owners do pay personal taxes on any salaries and/or dividends and the corporation is also taxed on the dividends. An S Corporation may personally deduct losses the same as a partnership. It also offers alternative methods of distributing the business income to the owners with no added cost to the incorporation process.

### ***Limited Liability Company (LLC)***

The limited liability company (LLC) is an unincorporated business entity, which shares some of the aspects of S corporations and limited partnerships, yet has more flexibility than some of the more traditional business entities. The LLC provides owners with limited liability and pass-through tax advantages without the restrictions imposed on S corporations and limited partnerships.

### ***Registered Limited Liability Partnership***

A registered limited liability partnership is similar to a general partnership, but differs in that a partner is not individually liable, under some circumstances, for debts and obligations of the partnership arising from errors, omissions, negligence, incompetence or malfeasance committed in the course of partnership business by other partners.



# STARTING A BUSINESS IN FORT BEND COUNTY

## STEP 1

You must contact these agencies:

### **Fort Bend County Clerk**

Permit: "DBA" or Assumed Name

An Assumed name, or DBA, is required to be filed in each county in which you do business. A DBA is a public notice – it does not permit others from using the same name.

301 Jackson Street  
Richmond, TX 77476  
281-341- 8685  
ccclerk@fortbendcountytexas.gov  
www.fortbendcountytexas.gov

### **Texas State Comptroller**

Permit: Texas Sales Tax Permit

Texas levies a 6.25% sales tax on tangible personal property, some types of labor and services. A sales tax permit and sales tax bond is required of all businesses selling, renting, leasing, or providing taxable items or services. Corporations are required to pay franchise taxes. Local taxing jurisdictions (cities, counties, special purpose districts and transit authorities) can also impose up to a 2% sales and use tax for a maximum combined rate of 8.25%. Also collected are taxes on amusement machines, motor fuels, minerals, vehicle tires & batteries and motor vehicles. Operating without a valid sales tax permit is a crime and is punishable for up to a \$500 fine for each day in operation without permit.

Texas Comptroller of Public Accounts  
Lyndon B. Johnson State Office Building  
111 East 17th Street  
Austin, Texas 78774  
1-800-252-5555  
www.comptroller.texas.gov  
www.comptroller.texas.gov/taxpermit

### **Field Offices in Houston:**

Houston Northwest  
1919 North Loop West, Ste. 510  
Houston, Texas 77008-1354  
713-426-8200

Houston Southwest  
7011 Harwin Drive, Ste. 186  
Houston, Texas 77036-2151  
713-783-1665

### **Internal Revenue Service**

Filing: Employer ID Number, Federal Tax ID Number  
281-721-7021  
www.irs.gov

Houston (Downtown)  
1919 Smith Street  
Houston, TX 77002

Houston (NW)  
12941 I-45N  
Houston, TX 77060

Houston (SE)  
8876 I-45 S  
Houston, TX 77017

Houston (SW)  
8701 S. Gessner  
Houston, TX 77074

# STARTING A BUSINESS IN FORT BEND COUNTY

**STEP 1**  
CONTINUED

File an Employer ID Number (EIN) Application Form if you pay wages to one or more employees. Sole proprietors with no employees may use their social security number. Corporations, partnerships or non-profit 501(c)(3) organizations must have EIN's – ask for Publication 583, Publication 1635 and the "Employer's Tax Guide."

## ***Fort Bend County Appraisal District***

Filing: Rendition of Business Personal Property

Owners of business personal property as of January 1st of each year must file a rendition, a listing of business personal property assets, between January 1st and April 15th of every year. Assets include inventory items, raw materials, leasehold improvements, machinery and other equipment, furniture and fixtures, computer equipment and vehicles used for business purposes. Property must be located in the taxing jurisdiction for more than a temporary period.

2801 B.F. Terry Blvd.  
Rosenberg, TX 77471  
281-344-8623  
[www.fbcad.org](http://www.fbcad.org)

If a business is operated in a home, review the deed restrictions and contact the homeowner's association. You can obtain a copy of your deed restrictions through the Fort Bend County Clerk at 281-341-8685.



*Fort Bend County Courthouse*

# STARTING A BUSINESS IN FORT BEND COUNTY

## STEP 2

Contact the number listed below for permit, license and regulatory information required by the city in which you plan to run your business.

### **CITY OF MEADOWS PLACE**

One Troyan Drive  
Meadows Place, TX 77477  
281-983-2950  
[www.cityofmeadowsplace.org](http://www.cityofmeadowsplace.org)



*Alarm System, Application | Building Permits | Certificate of Compliance/Occupancy | Commercial Permits  
Development Plat | Electrical Licenses | Food Dealer/Health Permits | Government Procurement  
Permits & Code Enforcement | Planning & Zoning | Purchasing | Wastewater Capacity Reservation*

### **CITY OF MISSOURI CITY**

1522 Texas Parkway  
Missouri City, TX 77489  
281-403-8500  
[www.missouricitytx.gov](http://www.missouricitytx.gov)



*Building Permits | Certificate of Compliance/Occupancy | Commercial Permits | Development Plat  
Electrical Permit | Food Dealer/Health Permits | Permits & Code Enforcement | Government Procurement  
Planning & Zoning | Purchasing*

### **CITY OF RICHMOND**

402 Morton Street  
Richmond, TX 77469  
281-342-5456  
[www.richmondtx.gov](http://www.richmondtx.gov)



*Alarm System, Application | Building Permits | Certificate of Compliance/Occupancy | Development Plat  
Electrical Licenses | Food Dealer/Health Permits | Permits & Code Enforcement | Development Plat  
Government Procurement | Planning & Zoning | Purchasing | Police Department Permits  
Wastewater Capacity Reservation | Commercial Permits (281-232-6871)*



# STARTING A BUSINESS IN FORT BEND COUNTY

**STEP 2**  
CONTINUED

## **CITY OF ROSENBERG**

2110 Fourth Street  
Rosenberg, TX 77471  
832-595-3300  
[www.rosenbergtx.gov](http://www.rosenbergtx.gov)



*Alarm System, Application (832-595-3500) | Building Permits | Certificate of Compliance/Occupancy  
Commercial Permits | Food/Dealer Health Permits | Government Procurement | Permits & Code Enforcement  
Planning | Purchasing | Wastewater Capacity Reservation | Police Department Permits (832-595-3700)*

## **CITY OF STAFFORD**

2610 South Main  
Stafford, TX 77477  
281-261-3900  
[www.cityofstafford.com](http://www.cityofstafford.com)



*Alarm System, Application (281-261-3950) | Police Department Permits | Building Permits (281-261-3940)  
Certificate of Compliance/Occupancy | Commercial Permits | Electrical Licenses | Food/Dealer Health Permits  
Permits & Code Enforcement | Planning & Zoning | Development Plat | Government Procurement  
Purchasing | Wastewater Capacity Reservation*

## **CITY OF SUGAR LAND**

2700 Town Center Blvd.  
Sugar Land, TX 77479  
281-275-2700  
[www.sugarlandtx.gov](http://www.sugarlandtx.gov)



*Alarm System, Application | Building Permits | Certificate of Compliance/Occupancy | Commercial Permits  
Electrical Licenses | Food/Dealer Health Permits | Government Procurement | Permits & Code Enforcement  
Planning & Zoning | Development Plat | Purchasing | Police Department Permits  
Wastewater Capacity Reservation*



# STARTING A BUSINESS IN FORT BEND COUNTY

## STEP 3

### Other Resources

**Texas Workforce Commission**

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

Employers ID #

1-800-252-3642

**Texas New Hire Program**

[www.twc.state.tx.us/businesses/new-hire-reporting](http://www.twc.state.tx.us/businesses/new-hire-reporting)

New Hire Reporting

512-463-2222

**Texas Workers' Compensation Commission**

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

Workers' Compensation General Information

512-676-6000 OR 1-800-578-4677

**To report Unsafe Working Conditions or Create a Workers' Compensation Claim**

1-800-252-7031

**Equal Employment Opportunity Commission**

[www.eeoc.gov](http://www.eeoc.gov)

Information regarding Title VII of the Civil Rights Act of 1964 and 1991, Americans with Disabilities Act, Equal Pay Act of 1963, Age Discrimination in Employment Act of 1967 and the Rehabilitation Act of 1973.

**OSHA-U.S. Occupational Safety & Health Administration**

[www.osha.gov](http://www.osha.gov)

Safety Regulations

281-286-0583 OR 1-800-321-6742

**Immigration and Naturalization Service**

[www.uscis.gov](http://www.uscis.gov)

1-800-375-5283

Employee eligibility verification of those authorized to work in the U.S.

**U.S. Department of Labor**

[www.dol.gov](http://www.dol.gov)

1-866-487-2365

Information regarding minimum wage requirements, overtime, and child labor recording under the Fair Labor Standards Act

**Secretary of State, State of Texas**

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

512-463-5555

Texas trademark information

**United States Patent and Trademark Office**

[www.uspto.gov](http://www.uspto.gov)

1-800-786-9199

**Copyright Office, Library of Congress**

[www.copyright.gov](http://www.copyright.gov)

202-707-3000

# STARTING A BUSINESS IN FORT BEND COUNTY

**STEP 3**  
CONTINUED

## Business Development & Training Agencies

### **University of Houston Small Business Development Center - Houston**

[www.sbdc.uh.edu](http://www.sbdc.uh.edu)

281-491-8086: Fort Bend Office

713-752-8444: Houston Office

2302 Fannin, Ste. 200

Houston, TX 77002

*University of Houston campuses offer free business consulting and fee-based training seminars to help entrepreneurs start, manage and grow their companies.*

### **University of Houston Fort Bend County**

Small Business Development Center - Missouri City

[www.fortbend.sbdcnetwork.net](http://www.fortbend.sbdcnetwork.net)

281-499-9787

2440 Texas Parkway, Ste. 220

Missouri City, Texas 77489

### **University of Houston Fort Bend County**

Small Business Development Center - Rosenberg

[www.fortbend.sbdcnetwork.net](http://www.fortbend.sbdcnetwork.net)

281-341-5027

117 Lane Drive, Ste. 31

Rosenberg, Texas 77471

### **University of Houston Fort Bend County**

Small Business Development Center - Katy

[www.fortbend.sbdcnetwork.net](http://www.fortbend.sbdcnetwork.net)

281-717-1140

1773 Westborough, Ste. 226

Katy, Texas 77449

### **IRS Small Business Tax Workshops**

[www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/](http://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/)

Texas-Tax-Workshops-Meetings-and-Seminars

*Offers free Small Business Tax Workshops weekly covering business tax returns, tax benefits, and obligations.*

### **Houston Community College System - Small Business Resources**

[www.hccs.edu/continuing-education/](http://www.hccs.edu/continuing-education/)

[www.hccs.edu/district/departments/small-business-entrepreneurship](http://www.hccs.edu/district/departments/small-business-entrepreneurship)

713-718-8267

3100 Main Street, Suite 12E14

Houston, TX 77002

*Provides online workforce development and continuing education services for businesses and their employees.*

# STARTING A BUSINESS IN FORT BEND COUNTY

## STEP 3 CONTINUED

### Business Development & Training Agencies Continued

#### **U.S. Small Business Administration Houston District Office**

[www.sba.gov/tx/houston](http://www.sba.gov/tx/houston)

713-773-6500

8701 S. Gessner Dr., Ste. 1200

Houston, TX 77074

*SBA helps Americans start and grow their small business through its main programs of counseling, contracting (doing business with the federal government), and access to capital.*

*- Free counseling and low-cost workshops are offered by SBA and its resource partners (SCORE, Small Business Development Centers, and the Women's Business Center).*

*- SBA lenders provide small businesses with an array of financing options from the smallest needs in micro-lending to substantial debt and equity investments.*

*- SBA with other federal agencies award 23 percent in prime contract dollars to small businesses. SBA contracting programs include 8(a) Business Development, HUBZone, Woman Owned Small Business (WOSB), Economically Disadvantaged Woman-Owned Small Business (EDWOSB), Small Disadvantaged Business, and Service-Disabled Veteran Owned Small Business.*

#### **SCORE - Service Corps of Retired Executives**

[www.houston.score.org](http://www.houston.score.org)

713-487-6565

8701 S. Gessner Dr., Ste. 1200

Houston, TX 77074

*A resource partner of the U.S. Small Business Administration (SBA), the Houston Chapter has 130+ volunteer business people who share their expertise across 62 industries. Through free 1-on-1 business mentoring and no fee or low cost workshops, SCORE mentors provide the education and tools necessary to help small businesses succeed.*

#### **WBC - Womens Business Center**

[www.wbea-texas.org/womens-business-center](http://www.wbea-texas.org/womens-business-center)

713-681-9232

9800 Northwest Freeway, Ste. 120

Houston, TX 77092

*The Houston Women's Business Center (WBC) is committed to inspiring and empowering women who want to start or expand their business. The WBC provides support to entrepreneurs in education, scholarships, and matchmaking with corporate and government contracting offices.*



# COUNTY-WIDE ECONOMIC DEVELOPMENT PARTNERS



**JACK BELT**

*Executive Vice President*  
281-242-0000

[jbelt@fortbendcounty.org](mailto:jbelt@fortbendcounty.org)

**Greater Fort Bend  
Economic Development Council**  
One Fluor Daniel Dr.  
Sugar Land, TX 77478  
[www.fortbendcounty.com](http://www.fortbendcounty.com)



**JOE ESCH**

*Director, Economic Development*  
281-403-8695

[jesch@missouricitytx.gov](mailto:jesch@missouricitytx.gov)

**City of Missouri City**  
1522 Texas Parkway  
Missouri City, TX 77459  
[www.missouricitytx.gov](http://www.missouricitytx.gov)



**ANGELA FRITZ**

*Director, Economic Development*  
281-346-8874

[afritz@fulsheartexas.org](mailto:afritz@fulsheartexas.org)

**City of Fulshear**  
30603 FM 1093  
Fulshear, TX 770441  
[www.fulsheartexas.gov](http://www.fulsheartexas.gov)



**BOB GRAF**

*Consultant*  
281-983-2931

[meadowsplaceedc@yahoo.com](mailto:meadowsplaceedc@yahoo.com)

**City of Meadows Place**  
1 Trojan Dr.  
Meadows Place, TX 77477  
[www.cityofmeadowsplace.org](http://www.cityofmeadowsplace.org)



**LANCE LACOUR**

*President/CEO*  
281-396-2200

[lancelacour@katyedc.org](mailto:lancelacour@katyedc.org)

**Katy Economic Development Council**  
6301 S. Stadium Dr.  
Katy, TX 77494  
[www.katyedc.org](http://www.katyedc.org)



**Bret Gardella**

*Director, Economic Development*  
832-595-3339

[bgardella@rosenbergtx.gov](mailto:bgardella@rosenbergtx.gov)

**City of Rosenberg**  
3825 Hwy. 36 S.  
Rosenberg, TX 77471  
[www.rosenbergtx.gov](http://www.rosenbergtx.gov)



**CAMERON GOODMAN**

*Director, Economic Development*  
281-342-5456

[cgoodman@richmondtx.gov](mailto:cgoodman@richmondtx.gov)

**City of Richmond**  
402 Morton St.  
Richmond, TX 77469  
[www.richmondecodex.gov](http://www.richmondecodex.gov)



**ELIZABETH HUFF**

*Director, Economic Development*  
281-275-2777

[ehuff@sugarlandtx.gov](mailto:ehuff@sugarlandtx.gov)

**City of Sugar Land**  
2700 Town Center Blvd.  
Sugar Land, TX 77478  
[www.sugarlandecodev.com](http://www.sugarlandecodev.com)



**PATTI WORFE**

*Director, Economic Development*  
281-261-3907

[pworfe@staffordtx.gov](mailto:pworfe@staffordtx.gov)

**City of Stafford**  
2610 S. Main  
Stafford, TX 77477  
[www.staffordtxedc.com](http://www.staffordtxedc.com)

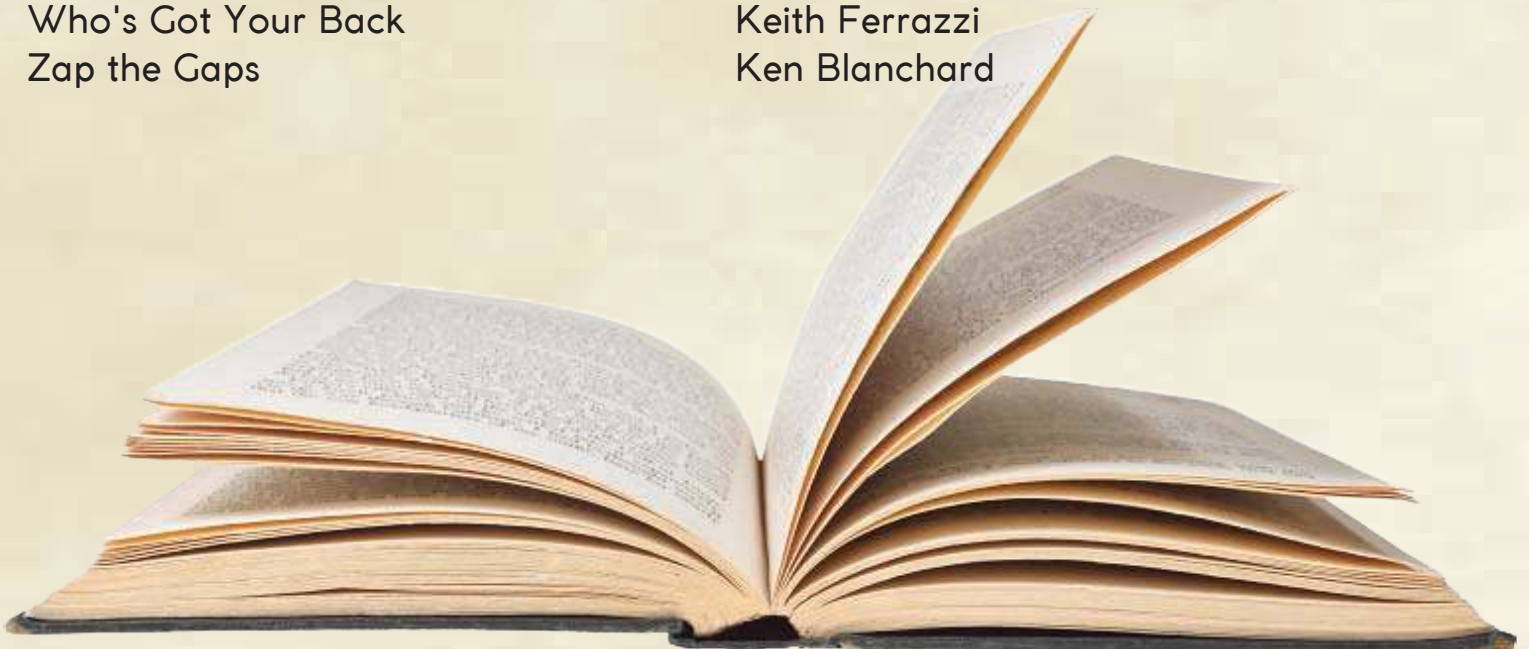
# FORT BEND CHAMBER OF COMMERCE RECOMMENDED READING FOR SUCCESS

## Book Titles

7 Habits of Highly Successful People  
Awakening Your Inner Genius  
Brief  
Duct Tape Marketing  
Extreme Ownership  
Four Conversations  
Four Disciplines of Execution  
Give & Take  
Good to Great  
Great by Choice  
How the Mighty Fall  
It's Not About You  
Never Eat Alone  
Resolved: 13 Resolutions For Life  
The Advantage  
The Compound Effect  
The Dip  
The E Myth Revisited  
The Five Most Important Questions  
The Go-Giver  
Touch Points  
Tribes  
Who's Got Your Back  
Zap the Gaps

## Authors

Stephen R. Covey  
Sean Patrick  
Joseph McCormack  
John Jantsch  
Jocko Willink & Leif Babin  
Rod Brace  
Chris McChesney, Sean Covey & Jim Huling  
Adam Grant  
Jim Collins  
Jim Collins  
Jim Collins  
Bob Burg & John David Mann  
Keith Ferrazzi  
Orrin Woodward  
Patrick Lencioni  
Darren Hardy  
Seth Godin  
Michael E. Gerber  
Peter F. Drucker  
Bob Burg & John David Mann  
Douglas Conant & Mette Norgaard  
Seth Godin  
Keith Ferrazzi  
Ken Blanchard



# WHAT IS THE FORT BEND CHAMBER?

At the Fort Bend Chamber of Commerce, we are proud to partner in the success of Fort Bend County ensuring that Fort Bend is the foremost location for economic development and business prosperity. In 2014, the United States Chamber of Commerce awarded the Fort Bend Chamber of Commerce with 5-Star Accreditation for its sound policies, effective organizational procedures, and positive impact on the community.

Here, you can meet premier business leaders in the County and have access to a multitude of opportunities to network, further your career, hear success stories, stay up to date on community and industry news and socialize. As the voice of business in Fort Bend County, the Chamber strives to understand the legislative issues important to our members.

For over 40 years, the Fort Bend Chamber has diligently fulfilled its mission as the advocate for business excellence in Fort Bend. We create, enhance and promote the thriving economic environment in which we work and live. Through available Divisions, we bring value to our members.

Graduates of our sought-after Fort Bend Leadership Forum program are serving in leadership positions throughout our community. Its sister program, the Leadership Excellence for Nonprofits builds organizational effectiveness within our philanthropic community. High school students have the unique opportunity to experience how volunteerism and philanthropy coexist to serve the community in our Youth in Philanthropy program. The Chamber Young Professionals Division ensures that the Chamber is delivering value to the future leaders of Fort Bend County.

Through the Fort Bend Convention & Visitors Services, we provide our visitors and new residents resources that highlight the great amenities and attractions in Fort Bend County. Under the Chamber's banner, the Farmers Market at Imperial operates year-round and is the largest certified farmers market in Texas. Not to be outdone, the Sugar Land Wine & Food Affair attracts thousands of wine and food aficionados to our area each year.

As a Fort Bend Chamber of Commerce member, this is just a snapshot of what you have access to, all right here in one of America's most dynamic and fastest growing counties, where success is just around the Bend.

## M.A.I.N. BENEFITS OF JOINING FORT BEND CHAMBER

**M**arketing tools to highlight your company on a regional platform, deliver your message to customers and community stakeholders, and establish your brand presence in association with the Fort Bend Chamber of Commerce.

**A**dvocate on behalf of Fort Bend businesses to create a catalyst for economic prosperity, tourism and community involvement.

**I**nformation to keep you in touch, informed, involved and an integral part of the Fort Bend community.

**N**etworking to allow valuable connections be made and build collegial business relationships on the executive level.



# FORT BEND CHAMBER BUSINESS DIRECTORY

The business cards below are Fort Bend Chamber of Commerce members that have agreed to provide an initial consultation meeting at no charge. Please use them as a resource to starting your business.

**Michael J. Dobert, SPHR, SHRM-SCP**  
Principal/ Owner

Sugar Land, Texas  
O: 281.494.2985  
M: 281.889.9075  
mdobert@hrinalignment.com  
www.hrinalignment.com

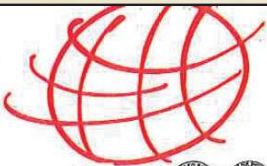
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**SECURITY**  
DOCUMENT DESTRUCTION AT YOUR DOOR



**Brock Bruce**  
President & General Manager



12703 Capricorn Drive  
Suite 100  
Stafford, TX 77477  
PHONE (832) 947 5700 ex 301  
FAX (832) 201 8671  
EMAIL [brock.bruce@proshred.com](mailto:brock.bruce@proshred.com)

[www.proshred.com](http://www.proshred.com)

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Agent, Owner, LLC

**Pris M. Mouton, LUTCF**  
Mouton Insurance & Financial Services  
Box 2354, Sugar Land, TX 77478

Tel: (713) 649-2242 Cell: (713) 825-8108  
Fax: (713) 649-2490 Toll Free: 1 (866) 980-4600  
[moutonpris@aol.com](mailto:moutonpris@aol.com) [www.moutoninsurance.com](http://www.moutoninsurance.com)

|           |            |               |            |                 |                   |               |                   |
|-----------|------------|---------------|------------|-----------------|-------------------|---------------|-------------------|
| ACCIDENT  | BUSINESS   | DISABILITY    | GEN. LIAB. | HEALTH          | PRIDE LIAB.       | SEP           | UNIV. LIFE        |
| AFLAC     | CANCER     | 401K/421K/457 | GOLF CARTS | LIFE            | RV                | SUPPL. INCOME | VAR. ANNUITY/LIFE |
| ANNUITIES | CLAIM ADJ. | EDUCATION     | GROUPS     | LONG TERM CARE  | RX                | SURETY BONDS  | VISION            |
| ATV       | COLLEGE    | E & O         | HEALTH     | LEGAL SHIELD    | RENTERS           | TAX SGT. FREE | WHOLE LIFE        |
| AUTO      | COMMERCIAL | ESTATE PLAN   | HOME       | MED. ADV/SUPPL. | RETIREMENT        | TERM LIFE     | WILL              |
| BOAT      | DEE CAMP   | F & C         | HSA        | MOTORCYCLE      | ROTH              | TRUSTS        | W/O OR ALT.       |
| BOYS/ELL  | DENTAL     | FLOOD         | IRA - 529  | PROPERTY        | CHARITABLE GIVING | UMBRELLA      | GUN LIAB.         |



**M&D**  
**Mitchell & Duff**  
Attorneys At Law

Mitchell & Duff, LLC.  
[mitchellandduff.com](http://mitchellandduff.com)

210 Main Street  
Richmond, TX 77469  
281-341-1718

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**PAULIETT POWELL**  
Vice President | Banking Center Manager  
[ppowell@capitalbanktx.com](mailto:ppowell@capitalbanktx.com) | NMLS #1454227

1914 Wescott Avenue | Sugar Land, TX 77479  
713-675-2341 | F: 832-999-4485 | [www.capitalbanktx.com](http://www.capitalbanktx.com)

# FORT BEND CHAMBER BUSINESS DIRECTORY

The business cards below are Fort Bend Chamber of Commerce members that have agreed to provide an initial consultation meeting at no charge. Please use them as a resource to starting your business.



**WONG FLEMING**  
ATTORNEYS AT LAW

Tariq Zafar | Partner  
77 Sugar Creek Center Blvd., Suite 401  
Sugar Land, TX 77478  
Phone: 281.340.2074 | TZafar@wongfleming.com




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