

## Small Business Startup Checklist (Comprehensive)

This is a comprehensive, strategic, and practical roadmap for starting a typical small business — with each step laid out in the logical order most business owners should follow. Substeps and dependencies are clearly defined to ensure a strong, compliant, and intentional launch.

### 1. Business Identity & Branding

- 1.1 Choose a Business Name
  - Brainstorm names that align with your mission and tone
  - Check for clarity, pronunciation, uniqueness, and meaning
  - Avoid difficult spellings or unintentional word mashups
- 1.2 Secure Your Domain and Digital Presence
  - Check and purchase domain (preferably .com)
  - Buy relevant variants (.net, .org, common misspellings)
  - Secure social media handles for consistent branding
- 1.3 Design Basic Brand Assets
  - Create a temporary or official logo (Canva, Looka, DesignCrowd)
  - Choose core brand colors and fonts
  - Define a simple brand voice guide (tone, style, key phrases)
- 1.4 Begin Drafting Business Foundational Documents
  - Mission statement
  - Vision statement
  - Core values
  - Ideal Client Profile (ICP)
  - Product/service descriptions
  - Pricing structure or logic
  - Brand positioning/voice
  - High-level competitive overview
  - Legal/administrative checklist
  - Role/responsibility map (even if it's just you)

### 2. Legal Formation

- 2.0 Meet with Core Advisors Early

- Consult a CPA — for tax implications and entity choice
- Meet with a business attorney — for formation, IP, and contracts
- Speak with an insurance agent — to identify coverage needs by industry
- 2.1 Decide on Legal Entity Structure
  - Sole Proprietorship
  - Limited Liability Company (LLC)
  - S Corporation or C Corporation
  - Determine tax treatment and ownership structure
- 2.2 Register Your Business with the State
  - Confirm name availability with the Secretary of State
  - File Articles of Organization (LLC) or Incorporation (Corp)
  - Pay state filing fees
- 2.3 Obtain Your EIN
  - Apply for free at IRS.gov
  - Required for banking, payroll, and tax filings
- 2.4 Open Business Bank Accounts
  - Open checking and optional savings under business name/EIN
  - Avoid co-mingling funds — personal and business must stay separate
- 2.5 Apply for Business Credit
  - Get a business credit card that reports to your EIN
  - Establish a Dun & Bradstreet profile
  - Track your credit-building accounts

### **3. Licensing, Insurance & Compliance**

- 3.1 Apply for Local and Industry Licenses
  - City, county, and state business licenses
  - Industry-specific certifications and permits
  - Home business zoning or HOA checks
- 3.2 Register for Hiring (if applicable)
  - Register with state Department of Labor
  - Set up unemployment insurance tax account
  - Understand new hire reporting rules

- 3.3 Acquire Business Insurance
  - General liability
  - Professional liability (E&O)
  - Workers' comp (required if hiring in most states)
  - Cyber/data breach insurance if handling client data

## 4. Operational Setup

- 4.1 Choose an Accounting/Bookkeeping System
  - Select software (QuickBooks, Wave, Xero)
  - Create a chart of accounts
  - Set up templates for invoicing, receipts, and expense tracking
- 4.2 Build Out Your Tech Stack
  - Productivity suite (Google Workspace or Microsoft 365)
  - CRM for client tracking (HubSpot, Zoho, etc.)
  - Project management (Asana, Trello, ClickUp)
  - Cloud storage (Google Drive, Dropbox, OneDrive)
  - Team communication tools (Slack, Zoom, Teams)
- 4.3 Set Up Merchant and Payment Systems
  - Stripe, Square, PayPal, or bank merchant services
  - Connect to bookkeeping software
  - Automate recurring payments or invoice scheduling
- 4.4 Prepare Boilerplate Templates
  - Sales agreement templates
  - Independent contractor or service contracts
  - Client onboarding forms and engagement letters
  - Confidentiality or non-disclosure agreements (NDAs)

## 5. Marketing Infrastructure

- 5.1 Launch Your Website
  - Use Wix, Squarespace, or WordPress
  - Ensure it's mobile-friendly and clearly communicates your offer
  - Add Google Analytics or Meta Pixel for tracking
- 5.2 Brand Your Social Media

- Claim branded usernames across platforms
- Upload consistent logos, bios, banners
- Schedule an initial content rollout or announcement campaign
- 5.3 Build a Basic Marketing Plan
  - Define target audience and unique value proposition
  - Outline customer journey and marketing funnel
  - Identify marketing channels (organic, paid, local, partnerships)
  - Draft a 30–60 day content calendar

## 6. HR, Hiring & Team Systems (if applicable)

- 6.1 Hiring Prep
  - Define clear roles and write job descriptions
  - Choose a payroll system (Gusto, ADP, QuickBooks Payroll)
  - Ensure compliance with state and federal employment taxes
- 6.2 Workplace Compliance
  - Labor law posters (state and federal)
  - Draft an employee handbook
  - Establish workplace safety, anti-discrimination, and training policies

## 7. Final Pre-Launch Review

- Mission, vision, and values finalized from Step 1
- Business foundational documents completed and reviewed
- 90-day goals outlined with accountability
- KPIs selected and tracking method in place
- Client onboarding flow prepared (contracts, welcome packets, FAQs)
- Emergency plan, backup systems, and SOPs sketched out