

## STARTING A NEW BUSINESS CHECKLIST

- Attend a Business Start-up Workshop at the Lodi District Chamber of Commerce (at 35 South School Street in Lodi). The workshop is offered monthly on the 3<sup>rd</sup> Thursday, from noon to 1 P.M. Call 367-7840 to make a reservation. Sponsored by the San Joaquin Delta College Small Business Development Center (SBDC) and the Lodi District Chamber of Commerce.
- Develop a business plan. Contact the SBDC and/or SCORE for free assistance with your plan.
- Consult, as necessary, with appropriate professionals, e.g.: attorney, accountant, insurance agent, banker, etc.
- Decide on a legal structure, e.g.: sole proprietorship, partnership, corporation, or LLC.
- Apply for a City of Lodi business license.
- File a Fictitious Business Name Statement (if necessary) with the County Clerk.
- Ensure the planned location meets current zoning, land use ordinances, and building and fire codes for the proposed use.
- Apply for a home occupation permit (if business is home-based).
- Obtain other necessary permits or licenses from the City of Lodi, County, State, and/or Federal offices.
- Apply for a Federal Identification Number if necessary.
- Apply for a State Employer Tax Identification Number if necessary
- You need insurance! At a minimum, contact your insurance agent for liability coverage. If you have employees, you must have Workers' Compensation coverage.