

1. **Create a business plan.** A business plan is like a roadmap, it shows you where you are in relation to where you want to be. Starting a business involves many ideas that need to be documented and actions that need to be taken. Most businesses without a plan fail. If you are getting a loan from a bank, they will require one before considering you for a loan.

Contact: U.S. Small Business Administration, 550 West C Street, Ste. 550, San Diego, CA 92101 619-237-0502 www.sba.gov

2. **Determine a business name:** The name you choose for your business is very important. If the name you choose is your own legal surname and a one word description such as Steve Clapp Properties then you are not required to register for a fictitious business name. If you choose a name that does not meet these parameters, such as SC Properties, state law requires you to file a fictitious business name statement with The County of San Diego.

County of San Diego, Assessor/Recorder/County Clerk's Office – 1600 Pacific Highway, Rm 260, San Diego, CA. 92101 619-237-0502
<https://arcc.sdcounty.ca.gov/Pages/default.aspx>

3. **Determine the legal structure of the business:** Several legal structures exist in the state of California. Your choice will affect your income taxes and personal liability. Sole Proprietorship or a General Partnership is the least complicated. Limited Partnerships, Limited Liability Partnerships, Corporations and Limited Liability Companies must register with The Secretary of State. www.ss.ca.gov/business/business.htm

Please contact your accountant or attorney for advice and assistance in determining the best legal structure for you and your business

4. **Selecting a site and determine zoning requirements:** Determining zone requirements is imperative before signing a lease or contract. You must check with The County to see if the type of business you plan to operate is legal in the desired location.

San Diego County Dept of Planning and Land Use 858-694-2960 www.sandiegocounty.gov/lueg

5. **Businesses selling tangible personal property** in The State of California must apply for a Sellers Permit/Resale Number www.boe.ca.gov

6. **Businesses engaged in selling goods by weight or volume** must register the devices with The County Agriculture, Weights and Measures Office. www.sdcawm.org

7. **Businesses engaged in selling or handling food products,** operating a pool or spa, handling hazardous materials, underground storage tanks, medical waste, x-ray equipment or waste handling must contact the Department of Environmental Health www.sdcdeh.org

8. **Get Tax Information**: Several types of taxes may be levied on businesses including income tax and employment tax. For state tax visit The California Tax Information Center www.taxes.ca.gov/

For Federal Tax information www.irs.treas.gov

9. **Employer Responsibilities**: A whole new set of responsibilities arise when a business hires employees. Employers must register and obtain a federal ID number (EIN), pay additional taxes, withhold, match and submit employee withholdings, must obtain workers compensation insurance and adhere to employee eligibility regulations. The EIN is also known as a Federal Tax Identification Number, is a nine digit number that the IRS assigns to business entities. The IRS uses this number to identify taxpayers that are required to file various business tax returns. Federal Employee numbers can be obtained by completing form SS-4.

Get info on state requirements, taxes and services for employers at Employment Development Dept www.edd.ca.gov/employer.htm

10. **Join the Ramona Chamber:** New businesses who join their local chamber have a greater chance of succeeding. It's an investment worth more than the cost! Through the chamber you will make valuable connections, receive economical advertisement opportunities & will increase your presence on the internet.

Chamber members receive free business listing on the Experience Ramona Mobile App and can be featured on Ramona Town Radio for business promotion.