




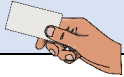







 <h3>1. Location and Contracts</h3> <ul style="list-style-type: none"> <li>Look for the best location for your business, price and rental conditions</li> <li>Check for loading, parking and neighboring areas</li> <li>Check Regulations with:             <ul style="list-style-type: none"> <li>Fire Marshal (Inspection)</li> <li>Health Department (Licenses)</li> <li>City Hall-Building Inspectors (Inspection)</li> <li>USDA (Grocery Stores)</li> </ul> </li> <li>After passing the inspections make a <b>LEASE CONTRACT</b>, verify the clauses and conditions with your <b>ATTORNEY</b></li> </ul> 	 <h3>Legal Structure of your Business \$ _____</h3> <p><a href="http://www.sos.ne.gov/business/corp_serv/busine ssstartups.html">http://www.sos.ne.gov/business/corp_serv/busine ssstartups.html</a></p> <ul style="list-style-type: none"> <li>Sole Proprietorship</li> <li>Partnership</li> <li>Corporation</li> <li>Limited Liability Company (LLC)</li> </ul>  <p><a href="http://www.sos.ne.gov/business/corp_serv/corp_form.html">http://www.sos.ne.gov/business/corp_serv/corp_form.html</a></p> <p><b>REPORTS EVERY TWO YEARS –NE GOV</b></p> 	 <h3>3. Business Name \$ _____</h3>  <ol style="list-style-type: none"> <li><b>Check name availability</b> <a href="https://www.nebraska.gov/sos/corp/corptestsearch.cgi">https://www.nebraska.gov/sos/corp/corptestsearch.cgi</a></li> <li>“Trade Name” registration, upload the form: <a href="http://www.sos.ne.gov/business/corp_serv/pdf/210_219.pdf">http://www.sos.ne.gov/business/corp_serv/pdf/210_219.pdf</a> and make the Online registration: <a href="https://www.nebraska.gov/apps-sos-edocs/tradeNameRegistration">https://www.nebraska.gov/apps-sos-edocs/tradeNameRegistration</a></li> <li>Wait for answer for approving your trade name and</li> <li>You are required by law to <b>publish one legal notice in a newspaper</b> stating you have registered a Trade Name with the Secretary of State’s Office (<b>you have 45 days</b>)</li> <li><b>Sent</b> a proof of the publication to Secretary of State by mail “CERTIFIED”</li> </ol>
<h3>4. State Law Compliance \$ _____</h3>  <p>Downloaded forms will still need to be filled out online or mailed with any appropriate fees to the agency. <a href="https://www.nebraska.gov/osbr/index.cgi">https://www.nebraska.gov/osbr/index.cgi</a></p> <ul style="list-style-type: none"> <li>Obtain the <b>EIN</b> ( Form SS-4) <a href="https://sa.www4.irs.gov/modiein/individual/index.jsp">https://sa.www4.irs.gov/modiein/individual/index.jsp</a></li> <li>Unemployment Insurance Tax- Workforce (<b>UI Form 1</b>) <a href="https://www.dol.nebraska.gov/UI/Tax/EmployerResources/Forms">https://www.dol.nebraska.gov/UI/Tax/EmployerResources/Forms</a></li> <li><b>NE TAX</b> Application (Form 20) if applicable <a href="http://www.revenue.nebraska.gov/electron/online_f20.html">http://www.revenue.nebraska.gov/electron/online_f20.html</a></li> <li>Register if apply to local y estate level</li> </ul> <p>Contractors: <a href="https://www.dol.nebraska.gov/conreg">https://www.dol.nebraska.gov/conreg</a> Electricians: <a href="https://electrical.nebraska.gov/2019-2020-license-and-registration-renewal-fees">https://electrical.nebraska.gov/2019-2020-license-and-registration-renewal-fees</a> If you need <b>DOT (transportation)</b> <a href="https://www.fmcsa.dot.gov/registration/fraudulent-and-misleading-marketing-new-fmcsa-applicants">https://www.fmcsa.dot.gov/registration/fraudulent-and-misleading-marketing-new-fmcsa-applicants</a></p>	<h3>5. Licenses and Permits \$ _____</h3>  <p><b>General:</b> <a href="http://www.nebraska.gov/business/business-licensing.html">http://www.nebraska.gov/business/business-licensing.html</a></p> <ul style="list-style-type: none"> <li>Liquor Control Commission (LCC) Licensing Division: <a href="https://lcc.nebraska.gov/licensing">https://lcc.nebraska.gov/licensing</a></li> <li>Health and Human Services Business Licenses: <a href="http://dhhs.ne.gov/publichealth/Pages/crl_profindex1.aspx">http://dhhs.ne.gov/publichealth/Pages/crl_profindex1.aspx</a></li> <li>Child Care: <a href="http://dhhs.ne.gov/publichealth/pages/crlChildCareLicensingIndex.aspx">http://dhhs.ne.gov/publichealth/pages/crlChildCareLicensingIndex.aspx</a></li> <li>Dept. of Ag Licensing, Permits &amp; Registrations: <a href="http://www.nda.nebraska.gov/forms/index.html">http://www.nda.nebraska.gov/forms/index.html</a></li> <li>Nebraska Motor Vehicle industry licensing board: <a href="http://mvdealerbd.ne.gov/pdfs/Instructions_for_Dealer_Lic.pdf">http://mvdealerbd.ne.gov/pdfs/Instructions_for_Dealer_Lic.pdf</a></li> <li>Food Places and Restaurants: <a href="http://www.nda.nebraska.gov/fscp/foods/inspection_areas.html">http://www.nda.nebraska.gov/fscp/foods/inspection_areas.html</a></li> </ul>	<h3>6. Insurance \$ _____</h3> <p>Insurance a Small Business Owner Should Have:</p> <ul style="list-style-type: none"> <li>Life Insurance</li> <li>Health Insurance</li> <li>Auto: Personal and Commercial</li> <li>Property: Buildings Inventory, machinery, furniture..</li> <li>General Liability</li> <li>Workers Compensation:             <ul style="list-style-type: none"> <li>*Workers accidents must be report to department of labor</li> <li>*Keep reports with dates, witnesses, photos...</li> </ul> </li> </ul> <p><b>CHECK THE COVERAGE OF YOUR INSURANCE</b></p> 
<h3>7. Find Financial Resources: Loans, Grants</h3> <p><a href="http://www.neded.org/business/start-a-business/loan-guarantee">http://www.neded.org/business/start-a-business/loan-guarantee</a></p> <ul style="list-style-type: none"> <li>Banks</li> <li>REAP, NEF, and agencies</li> <li>Grants</li> <li>USDA:</li> </ul> <p><a href="https://www.rd.usda.gov/programs-services/all-programs/business-programs">https://www.rd.usda.gov/programs-services/all-programs/business-programs</a></p> 	<h3>8. Diversity and Inclusion (D&amp;I) Polices</h3>  <ul style="list-style-type: none"> <li>Plan a <b>D &amp; I policy</b> for employees and clients. Always keep in mind your mission and <b>ANNOUNCE</b></li> <li><b>Create</b> LIST OF MENUS, SERVICES AND PRICES in <b>several languages</b> and/or graphics, <b>easy for ALL</b></li> <li><b>Post</b> the Federal Labor Law Posters: get them <b>free</b> the Department of Labor. <a href="https://www.dol.nebraska.gov/LaborStandards/Compliance/RequiredPosters">https://www.dol.nebraska.gov/LaborStandards/Compliance/RequiredPosters</a></li> </ul>	<h3>9. Open a Business Checking Account \$</h3>  <ul style="list-style-type: none"> <li>Open a <b>Business Checking Account</b></li> <li>Accept credit cards, EBT (food stamps)</li> <li>Find tools to prepare Invoices and Sales</li> </ul> <p><b>TIPS USING CREDIT CARD MACHINES:</b></p> <ul style="list-style-type: none"> <li>Do not buy reading card machines from <b>UNKNOWN people</b></li> <li>Consider costs, fees and contracts before accepting any system</li> <li>Buy antivirus and security cameras</li> </ul> 

# And then?



## 10. Marketing: Sales is a priority

- Plan your "OPEN HOUSE"
- Create a marketing message: Logo, Colors, slogan
- Use internet website/ Facebook/ social media
- Develop a **MARKETING PLAN**
- Use a **Calendar** for events and offers
- Advertise your business on Radio, Press, TV
- Analyze your **competition**
- Maintain **advertisement plans**
- Improve your products and services make changes
- Think about **GIFTS CARDS**

**ALWAYS CARRY YOUR BUSINESS CARD WITH YOU**  
**INVEST ON MARKETING**

## 11. Files and Organization-Bookkeeping

- Buy File cabinets and look for Security Systems for backups.
- Pay an expert or buy a financial software.
- **Keep** your files updated:
  - Legal
  - Financial (MONTHLY)
  - General Files
  - Personnel and Payroll
  - Taxes
- Check your Bank Statement (keep a copy on you financial File)
- Keep a **consecutive record** of Sales Invoices
- Keep business documents for up to **7 years**.

**DISCIPLINE AND DAILY ROUTINE**  
**MAKE A FINANCIAL PLAN FOR RETIREMENT AND SAVINGS**

## 12. Pay TAXES

- Be aware of **due dates** for Local taxes and IRS
- Collect and Pay your taxes on time, remember Taxes:
  - ✓ Income (Income Tax)
  - ✓ Sales tax
  - ✓ Occupation Tax
  - ✓ Self-Employment Tax: Medicare and Social Security (FICA)
  - ✓ Payroll (Employment Tax: Social Security, Medicare, Federal Income tax withholding, Federal Unemployment-FUTA)
  - ✓ Specific Activities (Excise Taxes - Gas, Transportation, Environment, Trucks, Trailers, Manufacturing)

<http://www.nebraska.gov/business/business-taxes/>  
**PAY ON TIME NEVER LATE**  
**LOOK FOR LOCAL PROFESSIONALS**

## 13. Financial Management

- **Learn Basic Accounting:** Vocabulary & Financial Statements
- Keep your Business & Personal Finances **separate**
- Learn to **manage your invoices**
- **Start tracking your expenses** from day 1
- Make a conservative **budget**
- Create a new **cash flow** without more debt
- Manage your **inventory** efficiently
- **Be careful** using debt to fund operations
- **Diversify** your investments
- Keep reserves in an **emergency savings** account
- Make sure you **pay yourself**

**ESTABLISH FINANCIAL GOALS**

## 14. Education, Training and Networking

- **Participate** in trainings for entrepreneurs in your area and train your best team, "your employees"
- **Be aware** of new trends in technology, marketing and customer service. INVEST IN FINANCIAL EDUCATION!
- **Have your team:** Accountant, Lawyer, professionals
- **Be informed** about agencies support entrepreneurs
- **Attend** business meetings and **coffee tables**
- **Listen and learn** from others
- **Become a member** of chamber of commerce or associations, and support business groups
- **Recommend your colleagues** and support new businesses

**BE IN CONTINUOUS TRAINING**

## 15. Support your Community

- Support and give donations to support Youth or agencies
- Give gift certificates to your store instead of cash donations
- **Recycle:** Energy, Water, Waste
- Find out what's happening in your community
- Make a **Meal plan and exercise**- Take care yourself

**BUY LOCAL**

## 16. Security and Cybersecurity

- Keep the security software updated
- Automate software updates
- Protect your personal and clients DATA
- Create long and secure passwords, do not share them
- Control your presence online
- Make backup copies

<https://www.stopthinkconnect.org/tips-advice>

## 17. Plan ahead for disasters

- Have a business **EMERGENCY PLAN:** Active Shooter and natural disasters, and diseases.
- Plan the welfare of employees and clients in case of emergency - EVACUATION PLAN / Practice
- Prepare for interruption of public services
- Install fire extinguishers, smoke alarms, have free exits

<https://www.ready.gov/make-a-plan>  
<https://www.ready.gov/business>  
**BE READY**

## 18. Review and Make Changes

**Review and Update:**

- Business Plan for 5 years
- Insurance (Coverage)
- Emergency and Evacuation plans
- Marketing plan
- Diversity and Inclusion (Policies)
- Financial plans (Make decisions)
- Retirement and Will

**BE INNOVATOR ALL THE TIME**