



# BIZNET

A Program of the North Coast Small Business Resource Center

[www.northcoastsbdc.org](http://www.northcoastsbdc.org)

520 E Street • Eureka, CA 95501 • Phone (707) 445-9720 • Fax (707) 445-9652  
225 H Street • Crescent City, CA 95531 • Phone (707) 464-2168 • Fax: (707) 464-1349

## Checklist for Starting a Business in Eureka

- ❑ Chose a **physical** address for your business
  - OK to have a post office box as well, but you will have to have a physical location
- ❑ Figure out legal structure of business, legal issues.
  - Sole Proprietorship/Partnership/LLC/Corporation
  - Have legal documents drawn up as necessary (Partnership Agreement)
  - Trademarks/Patents/Proprietary information...SBDC is a good resource
  - Have a lawyer on your team before you need them
- ❑ To increase your chance for success, take the time up front to explore and evaluate your business and personal goals. Then use this information to build a comprehensive and well-thought-out business plan that will help you reach these goals. The process of developing a business plan will help you think through some important issues that you may not have considered yet. Your plan will become a valuable tool as you set out to raise money for your business. It should also provide milestones to gauge your success.
  - North Coast SBRC offers free business plan workshops throughout the county. (707) 445-9035
- ❑ Fictitious Business Name Statement
  - County (707) 445-7593. Under \$100.00 usually. They will send you a packet, or you can pick one up.
  - Needed if the company name is different than your own. Required before you can open a business checking account.
- ❑ Business License (707) 441-4120.
  - City Hall-Depends on business. \$40.00- \$400.00
  - Needed before you hit \$500 per quarter in sales
- ❑ Business Bank Account
  - ALL expenses and income go through the business account
  - Choose a Business Accountant/ Set up Basic Bookkeeping Procedures/
  - What to do with money coming in
  - How to chart money going out
  - What to be tracking daily/weekly/monthly/quarterly
- ❑ “Not My Money” Bank Account
  - An account for Sales Tax.
  - An account for Payroll Tax/Self Employment Tax

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## Checklist for Starting a Business in Eureka continued...

- Retail Sellers Permit ([www.boe.ca.gov](http://www.boe.ca.gov)) (707) 576-2100 Needed to buy wholesale
  - Needed for most sales in California, and many services
- Self Employment and income tax , Federal ([www.irs.gov](http://www.irs.gov))
- Income tax, State ( <http://www.taxes.ca.gov> )
- If you are an employer...
  - Federal Tax ID #, the “Social Security #” for your Business ([www.irs.gov](http://www.irs.gov)) Fill out form SS-4
  - Mail to EIN Operations \* Philadelphia, PA 19255 or call toll free (800) 829-4933 or Fax- (215) 516-3990
  - Get an “Employer Guide” from the EDD (<http://www.edd.ca.gov/taxind.htm>) (707) 445-6532
  - Workers Comp Insurance...MUST have it before hire employees (your insurance agent or State Fund (707) 443-9721
  - Know the difference between employees and contractors ( [www.irs.gov](http://www.irs.gov))
- Business Insurance: Liability and Property Insurance, maybe others. Ask your insurer, or 411.

## Contacts:

North Coast Small Business Development Center: Business counseling and workshops, 445-9720

Redwood Region Economic Development Commission: Business Lender, 445-9651

Small Business Administration: Great site for business information, [www.sba.gov](http://www.sba.gov)

CalGold: A comprehensive listing of every permit you may need, [www.calgold.ca.gov](http://www.calgold.ca.gov)

Arcata Economic Development Corporation: Business Lender, 822-4616

City of Eureka Website, <http://www.eurekaweb.com/cityhall/>

Eureka Chamber of Commerce: (707) 442-3738, [www.eurekachamber.com](http://www.eurekachamber.com)

Humboldt County Website: [www.co.humboldt.ca.us](http://www.co.humboldt.ca.us)

Humboldt County Environmental Health: 445-6215

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