

Checklist for Starting a Business In Del Norte County & Crescent City

- **LOCATION.** Choose a physical address for your business

OK to have a post office box as well, but you will have to have a physical location. Contact the Community Development Department to check the zoning of a location before you sign a lease or buy a building. There is a variety of commercial zones and not all business types can be located in all zones. Be aware that realtors and leasing agents are often unaware or misunderstand zoning regulations.

If you are proposing a home-based business, call the Community Development Department. Not all business types qualify and may require a commercial location.

- **LEGAL STUFF.** Determine legal structure of business, work through legal issue

Sole Proprietorship/Partnership/LLC/Corporation/B Corporation

Have legal documents drawn up if necessary (usually for a Partnership Agreement)

Trademarks/Patents/Copyrights/other proprietary information

! SBDC will help you figure out what to ask, but will not provide legal advice. Get a lawyer before you need one.

- **PLAN.** Create a Business Plan

You increase your chance for success when take time to first 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 one 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.

The Small Business Development Center offers business plan workshops throughout the county. You can reach them at (707) 464-2168 or check out our website.

- **Fictitious Business Name Statement**

County Recorder's Office: 981 H Street, Suite 160, (707) 464-7216. \$25.00 to file. You will receive 3 copies: one for the bank, one for the newspaper and one for yourself. Needed if the company name is different than your own. Required before you can open a business checking account. Filed copy of statement must be published in the Del Norte Triplicate and it must appear once a week for 4 consecutive weeks.



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❑ **Business License, Del Norte County and Crescent City**

In the unincorporated areas of Del Norte County, no business license is required when conducting any business.

Website: www.co.del-norte.ca.us

In Crescent City, the fee starts at \$32.00 and up depending on type of business and number of employees.

(707) 464-7483 www.crescentcity.org

❑ **Sign Permits/General Permits:**

City: Pick up the application at City Hall 377 J St. (707) 464-9506

County: Pick up the application at County Planning Department Suite. 110 981 H St. (707) 464-7253

Sign permits: needed for a new or changed sign in Crescent City and the cost range is \$50 to \$75. Certain signs might require applying for a building permit.

Building Permits: required by the city if any changes are to be made to the exterior or interior of a building.

❑ **Business Bank Account**

ALL business expenses and income go through the business account – not a personal account

Choose a Business Accountant / Set up Basic Bookkeeping Procedures and Accounting Software

❑ **“Not My Money” Bank Account** – separate account solely for:

An account for Sales Tax. An account Self Employment Tax / Payroll Tax

❑ **Retail Seller’s Permit:** 707-576-2100 / www.boe.ca.gov

Needed to buy goods wholesale and needed for most sales in California, and many services

❑ Federal Self Employment and income tax: www.irs.gov

❑ State Income tax: <http://www.taxes.ca.gov>

❑ **If you are an employer:**

Federal Tax ID #, the “Social Security #” for your Business at www.irs.gov

Fill out form SS-4 or go on-line: <http://www.irs.gov/businesses/small/article/0,,id=102767,00.html>

Or call toll free (800) 829-4933 or Fax- (215) 516-3990

Employment Development Department (EDD) Registration: an employer is required to file a Registration Form within 15 days after paying more than \$100 in wages to one or more employees:

http://www.edd.ca.gov/Payroll_Taxes/Am_I_Required_to_Register_as_an_Employer.htm#business_sub

Get an “Employer Guide” from the EDD at <http://www.edd.ca.gov/taxind.htm> or call 707-445-6532

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Workers Compensation Insurance – You MUST have it before hiring employees (call your insurance agent or State Fund (707) 443-9721).

Know the difference between employees and contractors, go to www.irs.gov

□ **Business Insurance:**

Comprehensive Liability is a must; Property coverage is necessary for any business assets and inventory, and maybe others such as Auto, Workers Compensation, Umbrella, etc. Ask your insurance agent, or find one via our referral list.

Contacts:

North Coast SBDC: Business advising and business skills workshops: 464-2168

Del Norte Workforce Center: (707) 464-8347,

Crescent City / Del Norte Chamber of Commerce: (707) 464-3174

Small Business Administration: Great site for business information: www.sba.gov

CalGold: A comprehensive listing of every permit you may need: www.calgold.ca.gov

Go Biz: A one-stop shop to start or grow a business in California: www.business.ca.gov/Business-Portal

Del Norte Economic Development Corp: (707) 464-2169 and Website: www.dnedc.com

Crescent City Community Development Department: (707) 464-7483

Website: www.crescentcity.org/comdev.html

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