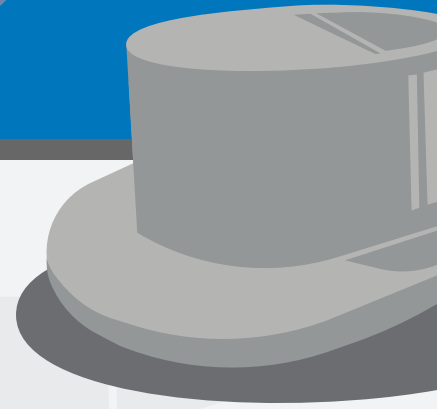
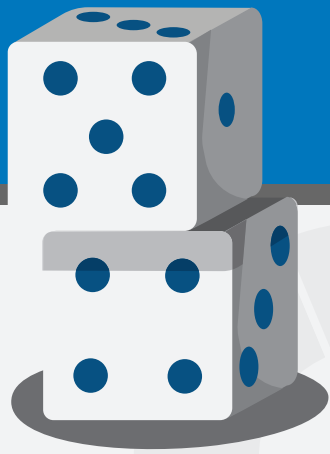


10 STEPS

to Starting a Business

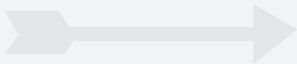


Starting a business is more than a roll of the dice. There are many challenges that require preparation — jumping the competition, meeting customer needs, and putting together a winning team. Let's help you put together a sound strategy to ensure you advance to the next level.

01

Develop a Business Plan

Define the products or services your business will offer, and research your competition and target market.



02

Brand Your Business

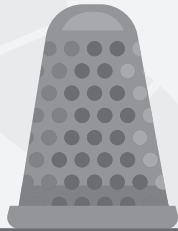
Decide the messages and graphics you will use to present yourself to the world.



03

Incorporate

Protect personal assets, gain tax benefits, and boost credibility by incorporating or forming an LLC for your business.



04

Form Alliances With Expert Advisers

Seek experienced accountants and attorneys who know your industry and have a track record of helping entrepreneurs and small business owners.

05

Obtain Licenses and IDs

Make sure you have all necessary licenses and permits to operate legally, including a federal tax identification number.



06

Cover All the Bases

Seek advice on insurance needs, tax requirements, and health and safety requirements.



07

Separate Your Finances

Open a business bank account to separate your business and personal finances.



08

Run the Numbers

Use a software program to keep a close eye on expenses, invoices, income, inventory, and so on.

09

Build Credit

Establish a line of credit to avoid prepaying for products and services. It's advisable to obtain a D&B D-U-N-S® number so vendors and suppliers can check your creditworthiness.

10

Open Your Doors

If home-based, be sure you meet city zoning requirements. Otherwise, find a space to lease and then purchase or rent furniture and equipment to get ready to welcome your first customers.

