

HOW TO SET UP A NEW BUSINESS

BY HALIMA MOORE



How to Set Up a New Business

From My Personal Experience

My name is **Halima Moore**, Owner and Founder of multiple businesses over the years. I've started businesses from the ground up, navigated the paperwork, made mistakes, learned hard lessons, and achieved growth. I'm sharing my experience in hopes of inspiring you to turn your idea into a real, operating business.

Starting a business can feel overwhelming, but when broken into steps, it is very achievable.

Step-by-Step: How to Register a New Business (Any State)

1. Choose Your Business Structure

Decide how you want your business legally structured:

- Sole Proprietorship
- Limited Liability Company (LLC)
- Corporation (S-Corp or C-Corp)

Most small businesses choose an **LLC** for flexibility and liability protection.

2. Choose and Register Your Business Name

- Verify the name is available in your state
- Register the name with your **Secretary of State**
- If using a different operating name, file a **DBA (Doing Business As)**

3. Register With Your State

- File your formation documents (Articles of Organization or Incorporation)
- Pay the state filing fee (varies by state)
- Receive confirmation that your business is officially registered

4. Obtain an EIN (Employer Identification Number)

- EINs are issued by the **IRS**
- **EINs are FREE**
- You do **not** need to purchase an EIN unless you are paying a service to complete the process on your behalf

 Be cautious of third-party websites charging for EINs. The IRS does not charge a fee.

5. Open a Business Bank Account

- Use your registered business name and EIN
- Keep personal and business finances separate
- This is critical for professionalism and tax reporting

6. Register for State & Local Requirements

Depending on your state and business type, you may need:

- State tax registration
- Sales tax permit
- Local business license
- County or municipal registrations

7. Obtain Required Insurance

Common examples:

- General Liability Insurance
- Commercial Auto Insurance
- Workers' Compensation (if applicable)

8. Industry-Specific Requirements (If Applicable)

If your business involves transportation or delivery services:

- DOT Registration
- FMCSA Authority (if required)
- Insurance filings (BMC-91/BMC-34)
- Driver qualification and compliance setup

Important Notes About Fees

- All government filing fees are paid directly by the business owner
- Fees vary by state and service type
- I do not mark up government or filing fees

Optional Business Setup Assistance

If you would prefer help navigating the setup process, I offer **business establishment services**.

What's Included:

- Business registration assistance
- EIN guidance
- Compliance setup support
- Optional DOT / FMCSA registration assistance

Service Fee: \$500 (services only)

- All government, filing, and licensing fees are paid separately by the business owner

Professional Disclaimer

I am **not an attorney or an accountant**, and I do not provide legal or accounting advice. For legal or accounting matters, I am able to offer **referrals to licensed professionals** upon request.

Final Thoughts

Starting a business is more than paperwork. It's a commitment to yourself, your vision, and your future. I've been where you are, and I know that with the right guidance and determination, you can build something real.

If you're ready to take the next step, I'm here to help you move forward with confidence.

— **Halima Moore**

Owner & Founder