

Doing Business

The City of Lone offers you many resources when starting a business. Whether you're interested in a basic checklist of steps to start your own small business, or if you'd like one-on-one assistance, contact our Business Concierge. The California Small Business Development Centers are also ready with regional expertise to assist you in becoming a successful business owner, with low cost business training and free business mentoring. [Find your local SBDC.](#)

Starting a business involves making many key decisions, both financially and legally. This guide provides the information to help you plan, prepare and operate your business.

1. Researching and Planning

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. [Find out more about researching and planning.](#)

2. Getting Business Assistance & Training

Take advantage of the several free counseling and training programs are available to assist you in starting your business. From low cost business training and free mentoring, selling to government, finding access to capital and expanding your business internationally, [these partners can help get you started.](#)

3. Choosing a Location

It's important to consider several factors when deciding on the location of your business. For the most part, the ideal location for your business will be dependent on what kind of business you run. Ease of access, proximity to competitors, zoning and signage regulations are all things to keep in mind. [Get advice about choosing your best location and complying with zoning laws.](#)

4. Financing Your Business

Every business needs capital at some point to start up or expand. Typically, this comes from savings, home equity, or friends and family. The next most frequent source of funding is to look for some kind of business loan. [Find federal, state and local governments financing programs](#) to help you start and grow your operation.

5. **Choosing a Business Structure**

When beginning a business, you must decide which form of business entity to establish. Your form of business determines the amount of paperwork you have to file, your personal liability regarding investments into your business, and the taxes you have to pay. [Learn how to define your business structure.](#)

6. **Choosing a Fictitious Business Name**

A fictitious business name statement is required if the company name is different than your own. Fictitious business name statements are obtained through your local county Clerk Recorder office. Find the list of county contacts and [FBN applications here](#). Find out more about [choosing a Fictitious business name](#).

7. **Registering for Taxes**

Register with the state of California and the federal government for a Federal Employer Identification Number, and find out about corporate, payroll, income, and sales tax, as well as learn more about different tax assistance programs for small businesses.

8. **Registering for Permits**

The business activity type chosen largely determines the licenses and permits needed to operate a business legally. Keep in mind, business licenses are obtained through your local city and business entity registration is through the [California Secretary of State](#). Find out about other permits and licenses you may need by using [CalGOLD](#), a database that provides you with links and contact information for permitting and licensing agencies. [Find out more about registering for permits.](#)

9. **Employer FAQs**

Learn the legal steps you need to take to hire new employees. There are specific federal, state and local requirements regarding equal opportunity employment, employee safety and health protection, taxes and insurance. [Find out more with these resources.](#)