



From Business Plan to Business Opening Starting Your Business through SBSC

- 1) Develop your business plan. Gather information about:
 - a. Business Summary including Business Type
 - b. Marketing and Sales
 - c. Competition
 - d. Products and/or Services
 - e. Manufacturing Plan (if applicable)
 - f. Production and Personnel
 - g. Research and Development
 - h. Management
 - i. Financial Reports
 - j. Capitalization or Equity Structure
 - k. Capitalization or Debt Structure
 - l. Exhibits/Appendices

- 2) Identify what type of funding you will need (construction, equipment, etc.):
 - a. Determine where to apply for your loan (SBSC, SBA, or commercial bank)
 - b. Gather Financial Information
 - c. Fill out Pre-Loan Application
 - d. Apply for Loan

- 3) Research government regulations:¹
 - a. Apply for Business License
 - i. For local go to city or county Business License Office
 - ii. For state go to www.calgold.gov
 - b. Register business legal structure
 - i. Sole Proprietorship go to www.ss.ca.gov/business/filings.htm#SP
 - ii. General Partnership go to www.ss.ca.gov/business/gp/gp.htm
 - c. Register Fictitious Business Name

¹ Information provided by U.S. Small Business Administration

- i. For local registration visit
www.scac.counties.org/counties_close_up/county_web/index.html
- d. Apply for Employer Identification Number
 - i. Visit www.irs.gov/smallbiz then click **Employer ID Numbers (EINs)** button.