

Starting A Business - Resource

- 1. Register for a Limited Liability Company [LARA] or other business structure
- 2. EIN (Employment Identification Number)
- 3. Business Plan
- 4. <u>List of Assets</u> (all equipment owned by business)
 - Item
 - Date purchased
 - Purchase Price
 - Estimated Current Value
 - Serial, Product or VIN number
- 5. FREE Business checking account

RPC partner institutions:

- □ United Bank of Michigan
- ☐ Flagstar Bank
- Michigan State University Federal Credit Union
- ☐ Fifth Third Bank
- Huntington Bank
- Mercantile Bank of Michigan
- □ PNC Bank
- 6. Budget (both personal and business) free templates on GOOGLE
- 7. Processes and procedures on
 - Recording financial transactions (debit, credit) keep all receipts
 - Use of Equipment
 - Others as deemed necessary
- 8. Commercial Insurance Quote for both (rental space, liability, and equipment)
 - ***Go to a commercial broker to shop the market like....
 - ☐ Lighthouse Insurance Group
 - ☐ Koop & Burr
 - Oliver Van Dyk
 - Meyering Insurance
 - Ottawa Kent
 - BHS Insurance
 - Anchor Insurance Group
 - ☐ Michigan Insurance and Financial Services
 - West Michigan Insurance
 - ☐ Michigan Insurance Brokers, Inc.
 - □ Compass Insurance Agency
 - Ron Jackson Insurance
 - □ Platinum Insurance Group
 - Shoreline Insurance Agency



☐ Lloyds of London

*****The above listings are not recommendations nor endorsements. The above serve as examples of Commercial Insurance Brokers in West Michigan and beyond.

- 9. Establish a basic contract or Memorandum of Understanding document to use with customers (make it a simple one-page agreement) ***Free templates are on GOOGLE
- 10. Meeting with the following to have on "standby" (gather information only) -always use specialists.

- Miller Johnson
- Warner, Norcross, & Judd
- ☐ Smith Haughey Rice & Roegge
- Varnum Law
- Barnes & Thornburg
- Dickinson Wright
- Cunningham Dalman
- Skadden
- Akerman LLP
- Alston & Bird
- □ DLA Piper

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Commercial Accounting Firm

- □ Rehmann
- Strategic CPA
- □ BDO
- ☐ Plante Moran
- Beene Garter
- ☐ Vander Ploeg, Bergakker & Associates
- Deloitte
- ☐ Ernst & Young
- □ KPMG
- □ RSM
- □ Grant Thorton

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- 11. Establish your <u>Employee Code of Conduct Manual</u> ****There are many FREE examples on <u>GOOGLE</u> just ensure that you are using up to date <u>Michigan laws</u>.
- 12. Employer information, Programs & Employment forms:
 - New Employment Reporting Form State of Michigan (online)
 - ☐ Federal I-9 Form
 - ☐ Federal W-4
 - ☐ State W-4
 - State Labor Law Posters
 - ☐ Family Medical Leave Act
 - Migrant and Seasonal Agricultural Worker Protection Act (MSPA)
 - MIOSHA Health & Safety
 - Michigan Wage & Hour
 - National Labor Relations Act
 - Unemployment Insurance
 - Worker's Compensation
 - American Disability Act [ADA]
 - Department of Labor Posters
 - Employee Polygraph Protection Act
 - Equal Employment Opportunity
 - ☐ Michigan Employment Security Act Notice to Employees
 - Michigan Safety and Health Protection on the Job Michigan Right to Know
 - Michigan Whistleblowers Protection Act Poster <u>Obtain a copy</u> of Public Act 469 of 1980
 - Minimum Wage (Federal)
 - Minimum Wage Law (State)
 - SDS Location Poster and SDS New and Revised Poster Required for businesses that have hazardous chemicals. Contact the Department of Labor and Economic Opportunity, Michigan Occupational Safety and Health Administration, Consultation



Education and Training Division, PO Box 30643, Lansing, MI 48909-8143, telephone: (517) 284-7720, website: www.michigan.gov/documents/dleg/wsh cet2105 219990 7.pdf and www.michigan.gov/documents/dleg/wsh cet2106 219991 7.pdf Uniformed Services Employment and Reemployment Rights Act Occupational Safety & Health Administration Hazard Communication Quick Card Data Sheets ■ MSDS Online [free material safety data sheets] Injury, Illness RecordKeeping OSHA 300 Logs [Department of Labor] ☐ IFTA [International Fuel Tax] ☐ Trucking Safety & Hours [Interstate Motor Carrier Safety <u>Administration</u>] ■ <u>Verizon Connect</u> [Electronic Trucking Driving Logs] ☐ Federal Motor Carrier Safety Administration Operators Qualification [Pipeline & Hazardous Materials Safety Administration] ■ Industrial Training Services ■ MEA Energy Association ☐ Gold Shovel Standard ■ Energy Worldnet ☐ ISO 9000 Family ■ HAZWOPER OSHA 10 Hour Training OSHA 30 hour Training

■ Six Sigma Training



- □ <u>Lien Management</u>
- RFID Software for Retailers
- Global trade item number (GTIN)
- Universal Product Code
- European Article Number
- ☐ Japan Article Number [International Article Number]
- Amazon Standard Identification Number
- Everything You Wanted to Know About SKUs
- □ Color & Size Codes
- Employer Drug Testing Programs
- Substance Abuse Policy
- ☐ SHRM Employment Handbook Builder
- Distracted Driving Policy
- □ SHRM Anti Harassment Policy , Complaint Procedure [also inner workplace relationship policy]
- Background Check Authorization Form
- Credit Check Authorization Form
- Non Discrimination Policy
- Anti Racism Actions
- ☐ Driver's Record Report for Michigan [MVR]
- Driving Record Subscription Service
- MVR Online [Motor Vehicle Report]
- ☐ Faire Wholesale
- Abound Wholesale



<u>Tundra</u>
Wholesale Central
Onoxa [white label products]
Vendasta [guide to white labeling]
Bulk Apothecary [wholesale white label]
White Label MFG
Intrepid Sourcing
UCHINA white label manufacturing
Custom Boxes & Packaging
<u>Packlane</u>
<u>Pakfactory</u>
<u>Belmark</u>
DUKE [private label foods]
<u>Private Label Foods</u>
LiDestri [private label foods]
SK Food Group [private label foods]
Hinkle Fine Foods [private label]
Food Science Corp
Power Brands [private label bottling company]
Newport Bottling & Packing [private label bottling]
Michigan Craft Beverage Council
Private Label Beverages

□ Crafted Spirits



	<u>Citrus Distillers</u>
	Michigan Minority Supplier Development Council
	Detroit MBDA Business Center
Accounting Softwa	
۰	Quickbooks Online WAVE
_	Xero
	Fresh Books
	Sage
	Explorer [construction accounting software]
	<u>Gusto</u>
	<u>Capterra</u> [construction accounting software]
	Free Agent
	<u>Stampli</u>
	<u>Pabbly</u> <u>Zoho</u>
	Godaddy Bookkeeping
	Onpay
	Zipbooks
	<u>Kashoo</u>
Procurement Softwo	are
	<u>Procurify</u>
	Coupa
	<u>Software One</u>
	<u>Vendorful</u>
	<u>Bellwether</u>
	<u>Fraxion</u>
0	<u>Approve</u> <u>Planergy</u>
Post	
	<u>United States Postal Service</u> [online version]
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	<u>Easyship</u>
	Easypost
	<u>Pirate Ship</u>
	<u>FedEx Ship Manager</u>



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	<u>Sendle</u>
	<u>UPS</u>
	<u>Inxeption</u>
	<u>ShipBob</u>
	Freight Center
	Ship monk [fulfillment]
	Shipstation
	DHL
	Uber Freight
	ShipAFreight
	Eagle Bulk
	Coyote Logistics
	Parcel Monkey
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- A. Ensuring that you are registered and paying sales and use tax if required)
- B. Ensure federal and state employment tax holdings
- C. Supply Chain Software
 - □ <u>EPICOR</u>
 - □ Oracle
 - Blue Yonder
 - Coupa
 - Basware
 - E2 Open
 - Korber
 - ☐ IFS
 - □ GEP

Important:

On the assets owned by the business that were paid for personally ensure that you are either marking that as a loan to payback or personal investment in the business.

Education Right Away:

1. **SCORE mentors** (go to score and acquire a mentor). These are retired business professionals that volunteer.



- 2. Small Business Development Center at GVSU (SBDC) downtown GR campus.
 - ✓ Ask for a meeting with <u>Jamaal Ewing</u>
 - ✓ Ask for free online education on business finances/taxes
 - ✓ Have them run a <u>market analysis</u> on their <u>industry</u> within GR region
- 3. Attend Rende Progress Capital's seminar series
- 4. Reach out to <u>SpringGR</u> and ask to interview for their next class contact them asap (they are in the <u>Goei Center</u>).
- Reach out to <u>Jamiel Robinson</u> of the <u>Grand Rapids Area Black Businesses</u>
 (GRABB) or <u>West Michigan Hispanic Chamber of Commerce</u> to introduce yourself and ask for a meeting.
- 6. Develop a <u>PITCH DECK</u> Google examples
- 7. Introduce yourselves to <u>Jorge Gonzales</u> and/or <u>Darrel Ross</u> at <u>Start Garden</u>.
- 8. Go and present at "Pitch Competitions"
 - ✓ Start Garden 5 x 5
 - ✓ Many <u>others</u> in the state of Michigan where you can win a lot of money

Other Resources:

Rende Progress Capital
<u>Emprende</u>
<u>Start Garden</u>
Grand Rapids Area Chamber of Commerce
Grand Rapids Black Wall Street
<u>Kalamazoo Black Wall Street</u>
<u>Muskegon Black Wall Street</u>
<u>Lansing Black Wall Street</u>
Minority Owned Business & Professional Services Directory
Mosaic Money
SCORE Mentors
Grand Rapids Opportunity for Michigan (GROW)
Michigan Women Forward
<u>Devos Entrepreneur Lab at GVSU</u>
West Michigan Hispanic Chamber of Commerce
Southwest Michigan Regional Chamber of Commerce
Kentwood/ Wyoming Chamber of Commerce [South Kent]
West Coast Chamber of Commerce
Greater Muskegon Economic Development
Muskegon Lakeshore Chamber of Commerce
<u>Lakeshore Advantage</u>
<u>Surge</u>
The Right Place
<u>Lansing Regional Chamber of Commerce</u>
National Black Chamber of Commerce
National Black MBA



- ☐ Asian Pacific American Chamber of Commerce ■ U.S. Minority Chamber of Commerce ☐ West Michigan Asian American Association ☐ U.S. Hispanic Chamber of Commerce ☐ Michigan Hispanic Chamber of Commerce ■ Native American Enterprise Initiative ■ Native American Business Association ■ Native American-owned Businesses [SBA] □ Native American Business Development ☐ American Indian Enterprise & Business Council ■ Native Business Magazine ■ MPWRD Magazine ☐ Grand Rapids Business Journal ☐ Michigan Economic Development Corporation [business partnership] ☐ Doing Business in Michigan by USA.GOV □ Small Business Administration [Detroit District office] ■ miplace ☐ Small Business Administration of Michigan ■ Northern Lakes Economic Alliance Detroit Chamber of Commerce ☐ GS1 U.S. Barcodes ■ Detroit Economic Growth Corporation Downtown Detroit Partnership ■ Procurement Technical Assistance ■ MITN Purchasing Group
- Vet Biz Central

■ Bid 4 Michiaan

☐ Great Lakes Women's Business Council

■ Pure Michigan Business Connect

Michigan Minority Supplier Diversity Council

Michigan Public Purchasing Officers Association

- National Minority Supplier Diversity Council
- MSU Business Connect
- MSU Innovation Center
- Michigan Works Association
- Lansing Schools Procurement
- SPARK Innovation
- MicroEnterprise Network Michigan
- □ Contract Opportunities
- Motor City Connect
- Automation Alley
- Prima Civitas



L.	<u>Detroit Economic Club</u>
	The Grand Rapids Economic Club
	Kalamazoo Junior Chamber [Jaycees]
	JCI Michigan [Junior Chamber/ Jaycees]
	<u>Van Andel Global Trade Center</u>
	Grand Angels
	New Community Transformation Fund LP
	•
	Michigan Association for Female Entrepreneurs
	Michigan Angel Fund
	Michigan Angel Community
	Alumni Ventures Group
	Endeavor Detroit
	Ann Arbor Angels
	Kick Starter
Web Domain/ Hosting:	
•	Godaddy
	Blue Host
	Dream Host
	Hostinger
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	WBE Certification [woman owned business enterprise]



	WBENC [woman owned business enterprise national council] DBE [disadvantaged business enterprise] MBE [minority business enterprise] VOSB [veteran owned small business] B Corporation 8 (a) Business Development HUBZone LEED Certification certify SBA.gov Diverse Business Certification				
Human Resources Software	2 :				
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Employee Expense Reporti	ng/ Tracking Software:				
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	<u>Fyle</u>				
	<u>Paramount</u> <u>Travel Bank</u>				
Employee Time Tracking So					
	<u>connecteam</u> <u>Timecamp</u>				
	Toggl				
	Timely				
٠	<u>ProofHub</u>				
Freelancer/ Sub Contractors/ Creative Services:					
	<u>Fiverr</u>				
	<u>Upwork</u>				
	<u>Freelancer</u> <u>Insolvo</u>				
	99designs				
	Solid Gigs				
	P <u>eoplePerHour</u>				
	<u>Guru</u>				



□ <u>Freeup</u> □ <u>Truelancer</u> □ <u>Toptal</u>	
□ GigBucks	
9. Build out an <u>operations plan</u>	
10. Develop a <u>non-compete</u> / <u>non-disclosure</u> employee form	
11. Establish <u>vacation policy</u>	
12. Establish <u>procedures</u> to OPEN and CLOSE the business every day.	
13. Create an Excel Spreadsheet that will be your CUSTOMER RELATIONSHIP	-
MANAGER (CRM). In the CRM list: ✓ Customer Name	
✓ Business	
✓ Contact Information	
✓ Meeting Dates	
✓ Notes from Meetings	
✓ ******LIST <u>PROSPECTIVE CUSTOMERS</u> TOO.	
Hubspot	
□ <u>Salesforce</u>	
Keap	
□ <u>Zendesk</u>	
Netsuite Netsuite	
Moxtra Display a district	
PipedriveFresh Works	
14. Develop a <u>Marketing and Sales Plan</u> – there are many FREE templates o	าท
GOOGLE.	ווכ
15. Project Management Resources:	
□ Asana	
□ Click Up	
Kiss Flow Project Management	
Monday.com	
Team Work	
Freedcamp	

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