

Downtown Small Business Startup Guide



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INTRODUCTION

Small businesses are the heart and soul of Wisconsin's economy and a critical element of every thriving community. It takes people with vision and, frankly, guts to build those businesses. Starting your own business can be a very rewarding experience filled with opportunities and challenges. Whether you are a budding entrepreneur or looking to turn passion into a profit, understanding the various detailed steps and certifications needed is crucial. This guide will walk you through the essential stages of business creation, from identifying your niche and business plan to finding a location and completing legal requirements to site selection and space planning.

In total, registering and setting up a new business can take anywhere from 1-12 months, with the bulk of time dedicated to physical space planning and improvements. Actual licensing, if done proactively, will take less than three months, but many licenses (such as restaurant or liquor) will require that the space be completed before final approval. The timing of this process can vary significantly depending on your specific community and its requirements for on-site inspections and/or plan approvals. Many common delays experienced by new businesses are associated with challenges in navigating local codes, regulations, and processes.

For more useful information and resources, visit your municipal website, downtown organization or chamber website, and WEDC's small business page at <https://wedc.org/build-your-small-business/>. Although this guide includes many relevant tips, communicating with business partners, friends and family, city managers, downtown organizations, chamber representatives and economic development specialists to understand local dynamics is also a critical step early in your startup journey.

Business Startup Timeline

This timeline is intended to provide a basis for planning your business venture. However, many businesses will take 18 months to three years to move through the process from inspiration to opening, especially when starting a brand-new establishment. Additionally, the steps required to secure a location and open typically require coordinating various activities and accommodating public meeting schedules which can create delays if not optimally planned. Understanding the steps required and creating a contingency for delays will significantly improve the likelihood of success for new business ventures.

	Timeline	Description
Idea Generation	1-3 months	Brainstorming, market research, identifying trends, assessing your skills, and evaluating potential competitors.
Business Plan	1-2 months	Develop a roadmap for your business, outlining goals, target markets, operational plans, and financial projections.
Customer Profile	1-2 months	Clearly define your ideal customer to tailor your products, marketing, and sales strategies.
Funding	3-6 months	Explore various funding options like self-funding, loans, angel investors, venture capital, crowdfunding, etc.
Marketing and Branding	2-4 months	Building a brand identity (name, logo, mission statement), creating a website, setting up social media accounts, and planning marketing campaigns (digital marketing, content, public relations, etc.).
Finding a Location	1-3 months	Identifying the right type of location (retail, office, manufacturing space), negotiating leases or purchases, and considering factors like foot traffic, rent, and proximity to suppliers or customers.
Setting Up Operations	2-6 months	Setting up supply chains, hiring employees, developing operational workflows, securing necessary tools and technologies, and setting up legal structures (licenses, insurance).
Launching the Business	1-3 months	Finalizing operations, launching a website or storefront, promoting the opening (events, discounts, online campaigns), and executing a customer acquisition plan. <i>Note: Many businesses may launch first as a popup, home-based, or other limited-scope business, in which case this step would appear before finding a location.</i>

Idea Generation

Generating ideas for a new business can be an exciting and creative process. It involves identifying opportunities, solving problems, and leveraging your interests or expertise, while being honest about shortcomings. Here are some structured steps you can take to generate business ideas:

1. Assess your strengths and weaknesses
 - a. Consider what excites you and where your passions lie. Starting a business around something you care about can sustain motivation in the long run.
2. Identify problems or gaps
 - a. Think about problems people face every day that could be solved with a product or service. This could be a new product or something missing from your community.
3. Brainstorm ideas
 - a. Start with a broad theme and use a mind map to explore subcategories. Then, conduct brainstorming sessions with friends, colleagues, or mentors.
 - b. Visit this site for recent business trends: <https://www.guidantfinancial.com/small-business-trends/>
4. Research market demand
 - a. Engage with potential customers through surveys, interviews, or focus groups. What do they wish existed? What do they feel is missing?
5. Explore different business models
 - a. Consider who you want to sell to and how you can best reach this audience.
6. Consider who you want to sell to and how to best reach them. Leverage technology and innovation
 - a. Understand the systems you will need to manage and market your business. Research common industry metrics and trends to set goals for your business.
7. Validate your ideas
 - a. Start small and test your idea before investing heavily. Then, get feedback from friends, family, and customers. What methods can you use to test your idea and iterate before committing to a lease? Markets, online sales or collaborations with other businesses are all great strategies to build a brand and a customer base.
8. Consider profitability and scale
 - a. Will the business generate enough revenue to cover its costs and generate a profit? Create a basic financial model to estimate potential margins and earnings. Identify best and worst-case scenarios and plan accordingly. Seek feedback from like-minded individuals
9. Seek feedback and outside expertise
 - a. Reach out to experienced entrepreneurs, mentors, or advisors for feedback on your business idea. Groups such as the SBDC, SCORE, WWBIC, Western Dairyland and others offer regular bootcamp-style training sessions and individual counseling opportunities for prospective entrepreneurs.

Wisconsin Business Planning Resources

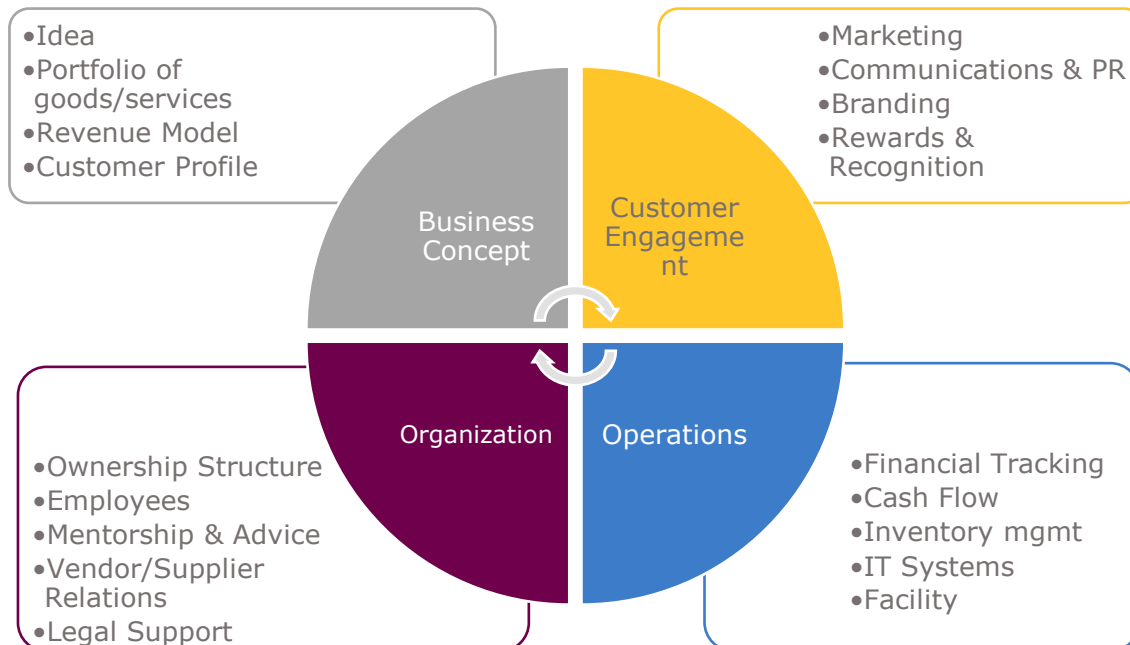
- » The BizStats tool provides typical business cost ratio by industry to help project expenses more effectively:
<http://www.bizstats.com/>
- » SBDC offers a useful Beginner’s Guide to Financial Projections to help identify expenses and revenues: [SBDC Financial Projections – UW–Madison](#)
- » WEDC’s [SizeUpWI Tool](#) provides information on earnings by industry and location, along with some demographic information that can help you build your customer profile and sales projections.

Business Planning

Creating a business plan is a crucial step in launching and growing a successful business. It serves as a roadmap for your business's goals, strategies, and financial projections, and is necessary to attract investors or secure loans. Here's a structured breakdown of the key steps involved in writing a comprehensive business plan:

- > Executive Summary
 - > This section includes owner backgrounds and experience, an overview of the business model, business objectives, financial goals, and success factors.
- > Business Description
 - > Define how your business will operate. Is it a product-based business, a service, or a combination? What revenue streams are anticipated?
- > Products or services
 - > Describe in detail what your product or service is, how it works, and the benefits it provides to customers and/or competitive advantage you hope to achieve.

Business Planning – Elements of a Successful Business





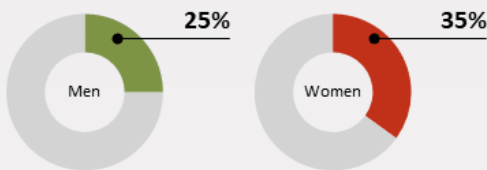
- > Market research and analysis
 - > Define a target consumer, including demographic information (age, gender, location, income, etc.), psychographics (lifestyle, interests, etc.), and buying behaviors.
- > Organization and Management
 - > Create a business structure, including identifying roles and responsibilities of employees.
- > Business Structure
 - > Your business structure will depend on your ownership structure and tax situation. Common options include a sole proprietorship, partnership, corporation, or LLC. This link explains the types of business structures: <https://www.sba.gov/business-guide/launch-your-business/choose-business-structure>
- > Marketing and sales strategy
 - > Outline how you plan to promote your business and reach your target market. This includes creating a brand image and sales strategy. Find marketing strategy information here: <https://www.indeed.com/career-advice/career-development/marketing-strategy-examples>
- > Operational Plan
 - > List the anticipated business location, vendors and suppliers, and production/inventory management process. Include all aspects of the distribution or inventory cycle of your product.
- > Financial Plan
 - > List all costs associated with business startup, your business revenue model, and financial projections for the future (usually 3-5 years).
 - > These templates can help identify elements to incorporate in your business modeling.
 - i. [Restaurant Cash Flow Template](#)
 - ii. [Startup & Operations Cost Spreadsheet](#)

Example Profile Elements

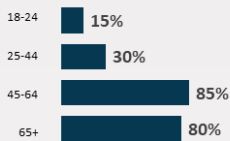
Kiva is a crowd-funded loan program that provides businesses with access to micro-capital. Businesses demonstrate market demand by recruiting local supporters to pledge \$25 or more towards their project. Once local fundraising goals are reached, businesses can access a global network of nonprofits and microfinance institutions to support network businesses.

Demographics & Spending

Gender



Age



Income



Customer Persona



NAME
Frugal Frankie

AGE
25

OCCUPATION
Associate Product Manager

INCOME
\$65,000

LOCATION
New York City, NY

INTERESTS

- Music
- Crocheting
- Social media

GOALS

Send sustainable, cost-effective gifts to out-of-town family members

PAIN POINTS

- Limited funds
- Avoids large retailers (prefers supporting eco-friendly options with low carbon footprint)
- Physical distance from gift recipients

MESSAGES

Focus on low-cost plant options, convenient online ordering with gift messages, and environmentally conscious local delivery

Customer Profile

A customer profile is a document that contains key information about your ideal customer. The goal is to identify, describe, and segment customers based on numerous characteristics and variables, based on their personalities, buying habits, and behaviors. It also helps to shape marketing plans and cash flow projections based on market competition, customer spending profiles and industry trends.

- > Conduct Market research
 - > Look at who your competitors are targeting. Research their customer base, their marketing strategies, and how they position their products. This can help you identify potential gaps or underserved customer groups. Remember that competitors include both physical and online businesses.
- > Analyze Demographics
 - > Identify the age, gender, and income level of customer that is a best fit for your business. How many of these individuals live within your trade area? How much do they spend annually on your product?
 - > Use [Census Quick Facts](#) and [Locate In Wisconsin's Community Comparison](#) tool to understand local demographics and spending patterns.
- > Explore Psychographics
 - > Consider the lifestyles and values, motivations, and buying behavior of your target consumer. The information is available online via providers such as Esri or Claritas, but it is also recommended to interview potential customers to understand their values and media consumption habits.
- > Create a Customer Persona
 - > Identify a representation of your ideal customer to guide your marketing efforts, content creation, and product development. Even if you hope to serve multiple demographics, your customers are likely to have common needs or values that should inform your business decisions.
- > Refine your Customer Profile and Marketing Plan
 - > As your business grows, continue to gather feedback and data about your customers. Look for changing trends, emerging needs, or shifts in behavior that might impact your target market. No business goes exactly according to plan, so updating expectations with actual observations is important for ongoing business planning.

Kiva Loan Program

Kiva is a crowdfunded loan program that provides businesses with access to micro-capital. Businesses demonstrate market demand by recruiting local supporters to pledge \$25 or more towards their project. Once local fundraising goals are reached, businesses have access to a global network of nonprofits and microfinance institutions to support network businesses.

Kiva loan basics:

- 0% interest loans up to \$15,000 with 3-year terms
- Fee-free loans and simple repayment via PayPal platform
- Engaging customers in your business enhances loyalty.

Visit the website to learn more or start an application: www.kiva.org

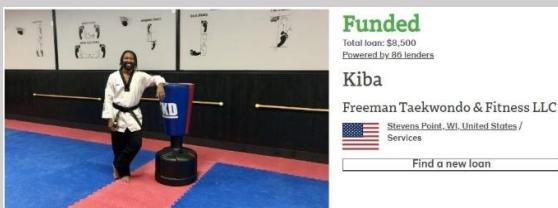


Paying back
8% repaid
\$6,416.65 to go

Total loan: \$7,000
Powered by 54 lenders

Aaron
Lakeside Music/Amplify Cafe
Port Washington, WI, United States / Services

[Find a new loan](#)



Funded
Total loan: \$8,500
Powered by 80 lenders

Kiba
Freeman Taekwondo & Fitness LLC
Stevens Point, WI, United States / Services

[Find a new loan](#)



Paying back
13% repaid
\$6,458.30 to go

Total loan: \$7,500
Powered by 116 lenders

Jamie
K-STREET CAFE
West Allis, WI, United States / Restaurant

[Find a new loan](#)

Business Funding

Funding a business is a critical step in turning your idea into a reality. Undercapitalized businesses are more likely to fail in the first few years as they are unable to weather unexpected adverse events. Make sure to carefully assess the terms of any funding opportunity to ensure it aligns with your goals and business vision and is sustainable given your case flow projections.

Most micro businesses with one to three employees require at least \$5,000 to start. Additionally, it is recommended that startups have at least three months of expenses on hand in case of an emergency. In most cases, it is wise to have up to six months of expenses. New businesses often experience unexpected costs, especially during the startup period.

Common business funding sources include:

- > Self-funding
 - > Using your own savings, personal assets, or income to fund your business. This is often the first step for many entrepreneurs, as it doesn't require giving up equity or taking on debt. Many other investors will want to see that the owner is investing in the business before committing resources.
- > Friends and Family
 - > Raising funds from people you know, such as family members, friends, or acquaintances is common for . This can be a quicker and more informal route compared to other funding sources.
- > Bank loans and lines of credit
 - > A traditional method for obtaining business funding. Banks provide loans with fixed repayment terms and interest rates and offer products for various needs ranging from real estate and capital equipment to working capital. Talk to your local lenders, or visit <https://www.wbd.org/> for information on SBA lending options.
- > Grants & Targeted Loans
 - > Businesses in certain industries or geographies may be eligible for grants or business competitions that offer targeted funding. For businesses purchasing and renovating downtown properties, many communities also offer grants or loans for certain types of projects, especially façade rehab, upper floor conversions or energy efficiency improvements.
 - > The Start In Wisconsin website provides information on resources to start, scale or accelerate new businesses: <https://www.startinwi.com/>

Operations Planning

- > Define Key operations
 - » List the key areas needed for day-to-day functioning (product vendors, inventory/production, customer service, marketing, sales, financial tracking etc.).
- > Set up your Financial Systems
 - » Open a Business Bank account
 - » Set up bookkeeping and accounting software.
 - » Finalize financial plan with cash flow projections, operational costs, and sales forecasts by week/month/year.
 - » Set up payment methods for customers (credit card processing and online payments). Establish financial management policies and procedures.
- > Establish a Supply Chain Management
 - » Identify reliable suppliers or manufacturers for your product or service.
 - » Set up a system to track inventory levels to reduce stockouts or overstock.
 - » Plan for warehousing, shipping, and delivery if applicable.
- > Develop Operational Processes
 - » Set up standard operating procedures
 - » Define employee roles and responsibilities, create a HR handbook
 - » Implement tools for team communication (text, email, Microsoft Teams, etc.)
- > Launch or Expand your Operations
 - » Gather feedback from customers, employees, and suppliers to improve operations.
 - » Closely monitor metrics like sales, profit margins, customer satisfaction, and employee performance to track operational efficiency.



Location Factors

Key considerations when choosing your business location include:



Local ordinances and zoning:

Contact your zoning administrator and discuss your business. Understand municipal ordinances, rules and limitations, including special considerations such as additional permitting for patio cafes, sandwich boards, local taxes, etc.



Market demographics:

Understand mix of locals, visitors and event traffic. What is the demographic of the core customers? What marketing avenues are effective at reaching them?



Foot traffic: Understand local traffic patterns by day/time/season. What other destinations exist near potential locations? Use DOT or geofencing data to understand vehicular and foot traffic patterns.



Proximity to other businesses:

All businesses benefit from proximity to customers, destinations and other similar businesses. Consider the visibility of your space relative to travel patterns of your customers.



Total cost: Know how much you can afford to pay in monthly rent. There are often ratios of rent relative to anticipated revenues. Consider other location costs such as permitting, space improvements, parking reimbursement, etc. when comparing locations.

Location Selection

Zoning

- > Make sure the building you plan to rent/buy aligns with local zoning regulations for the type of business you own (Connect with your local planning office to see local zoning)
- > For more information on zoning, visit: <https://fyi.extension.wisc.edu/landusetraining/zoning-districts-and-regulations/>

Space Planning

- > Consider accessibility to your space (link to ADA checklist from inclusion toolkit), loading for pickups and deliveries, and parking for employees and customers. Lease terms and Flexibility: Ensure you have an enforceable executed lease (link to standard templates). Regardless of how nice your landlord is, insurance may not cover you if something happens and there is no formal lease. Discuss how improvements to the space will be funded and how future space needs (more/less space) can be accommodated.

Negotiations and Deal Structure

- > Commercial broker: will help you locate potential properties meeting your price range and requirements.
- > Accountant: will advise you on what your business can afford and navigate you through tax implications of lease/purchase negotiations and collections/budgeting plans.
- > Lawyer: will help negotiate and complete the transaction

Comparing Locations

- > Tour sites and talk with other local businesses, downtown directors, economic developers or other business assistance offices.
- > Ask your municipality about potentially available spaces or land in your community that meets your needs
- > Tour preferred spaces with an architect or engineer to ensure that they will work for your business and understand code compliance and cost implications of any necessary changes.

Other Resources

- > Location Strategy Checklist: <https://www.guidantfinancial.com/becoming-a-small-business-owner-guide/how-to-find-the-best-small-business-location/>

Engaging with Events

One of the benefits of a downtown location is the ability to share customers with nearby businesses and capitalize on existing foot traffic. Downtowns are also typically the venue for many community events. As a small business, engaging with events is a simple way to build brand awareness, attract potential customers, and establish credibility. Events provide opportunities for direct interaction with target audiences, building brand identity and creating lasting relationships.

Many events allow businesses to showcase their products or services in a dynamic way, to generate leads, and gather valuable feedback. Engaging in events enables new businesses to stand out, network with key industry players, and build a strong community presence, all of which are critical for long-term growth and success.



(Wine Walk On Broadway, Green Bay)

Local Considerations

While property location, community demographics, space characteristics and cost considerations are the most important factors influencing future business success, some ordinances and policies set at the local level that can significantly impact business operations. Key questions that should be asked of local representatives include:

- > What local business organizations exist to support my business? Are there training or educational opportunities available in the community?
- > What building permits are necessary for the type of renovations being considered? What is the process and cost associated with securing these permits? What individuals need to be consulted, and in what order? Consider both interior and exterior planned improvements. What is the process and timeline for securing a Certificate of Occupancy to begin operations in the new space? Is there a local business registration requirement?
- > What additional permits and approvals are needed to open my type of business in the locations being considered? What individuals or committees are responsible for these approvals, and with what frequency are applications reviewed? Depending on your business, you may want to specifically inquire about:
 - » Historic preservation
 - » Alcohol licensing
 - » Sidewalk cafes
 - » Temporary signage (such as sandwich boards)
 - » Outdoor merchandising
- > Are there financial incentives available to support business operations or property renovations? What are the requirements and deadlines associated with these programs?
- > Who are the utility providers that serve the community?
- > What are the requirements for parking, loading and trash removal near my proposed location?
- > What are key event dates that happen in the community? Who is responsible for these events?
- > Who are the contacts for local media outlets? What days do they go to press?

Wisconsin Business Resources

Businesses in Wisconsin can take advantage of technical assistance, training and other resources from many regional and statewide partners. Statewide resources relevant to small businesses include:

WEDC -Start In Wisconsin
<https://business.wisconsin.edu/start-in-wisconsin/>

UW Office of Business & Entrepreneurship
<https://business.wisconsin.edu/>

Small Business Development Center (SBDC) <https://wisconsinsbdc.org/>

Small Business Administration (SBA) <https://www.sba.gov/>

SCORE Business Counseling
<https://www.score.org/>

WWBIC <https://www.wwbic.com/>

WBD (Non-profit SBA finance entity) <https://www.wbd.org/>

Space Planning

Designing the interior and exterior of your physical space is a critical step in business planning. Exterior elements help customers locate your business and provide a critical first impression, while interior design and layout shape the customer experience and influence the time (and money) spent in your business.

Signage & Storefront Design

Good signage and storefront design is essential to creating a strong first impression, enhancing brand visibility, and attracting foot traffic. Well-designed signage and storefront merchandising clearly communicates your image, builds trust with customers, and differentiates a business from competitors. A visually appealing storefront reflects the quality and professionalism of the business, which can have a direct impact on success. Effective signage should include the following elements:



- » Flush mounted sign over the storefront visible to automobile traffic
- » Projecting sign (unless on a state highway) visible to pedestrians on the sidewalk
- » Window signage (on door and/or storefront) indicating the address, business names, goods and services offered, hours of operation and website

Storefronts themselves should be highly transparent, feature simple and striking displays that showcase products and change at least quarterly to create visual interest.

Accessibility

By making buildings more accessible, businesses not only comply with legal requirements but also expand their customer base and foster a positive, welcoming environment. Even small changes can have a big impact on customer experiences and therefore spending.

The helpful checklist linked below helps businesses identify the most beneficial improvements so they can improve accessibility over time. Tax credits and deductions are available to small businesses for this type of improvement – consult your accountant to take advantage of these programs.



<https://www.adachecklist.org/doc/fullchecklist/ada-checklist.pdf>

Lease Negotiations

Regardless of the location selected, structuring an effective lease is critical. Even if you purchase the building, or have a personal relationship with the landlord, having a written and executed lease is critical if issues arise. Leases can protect against unforeseen circumstances such as rent increases or a change in ownership, may provide tax benefits, and make negotiations for insurance claims and other claims far simpler and easier, which is an advantage if adversity strikes. Some elements that should be included in your lease:

- > **Define the premises.** What space(s) is your business allowed to use and when. Include storage and exterior parking or loading areas.
- > **Define the terms.** What is the rent, how often is it paid, how long does the lease run, and how will renewals and rate increases be handled?
- > **Maintenance and repair expenses.** What is the obligation of the owner and tenant when it comes to space improvements, maintenance, and repairs?
- > **Interference or disruption.** Identify recourse in the event of business disruption caused by landlord activities (such as construction) or the activities of other tenants.

New Business Registration and Licensing

Many legal requirements are associated with starting a business, some of which may be unfamiliar to many entrepreneurs. The list below provides a list of many important legal requirements along with the agency or entity that oversees the process. Keep records of these items, as many need to be renewed regularly. Understand tax filing requirements for your structure and retain necessary records and receipts to make this a seamless process.

Register your business name

- > Ensure that your business name is unique and not already in use. Check name availability through the US Patent and Trademark Office (www.uspto.gov) and the Wisconsin Department of Financial Institutions (DFI). You need to register in Wisconsin with DFI once you select a name. (<https://apps.dfi.wi.gov/apps/CorpSearch/Search.aspx>)
- > Obtain an Employer Identification Number from the IRS—often needed even if you don't plan to hire employees. <https://www.irs.gov/businesses/small-businesses-self-employed/employer-identification-number>

Register for state and local taxes Your business will likely need a state tax ID number and a sales tax permit.

- > Register for business taxes with the Department of Revenue (www.revenue.wi.gov/Pages/FAQS/pcs-btr-on.aspx)
- > Register for a sales tax number (www.revenue.wi.gov/faqs/pcs/seller.html)

Secure business insurance to protect your business and employees.

- > Some tips for selecting appropriate coverage: www.sba.gov/business-guide/launch-your-business/get-business-insurance
- > If you will have employees, register for unemployment insurance and workers' compensation insurance: <https://dwd.wisconsin.gov/uitax/> and <https://dwd.wisconsin.gov/wc/>

Obtain licenses and permits. Depending on your industry, you may be required to secure additional state or local registration.

- > Review the list of industries and professions requiring permits or licensure with the Department of Agriculture, Trade and Consumer Protection: https://datcp.wi.gov/Pages/Licenses_Permits/

Plan for employees. Hiring employees requires additional paperwork and registration.

Have new employees complete a W-4 (for tax withholding) and an I-9 (for employment eligibility verification): <https://dwd.wisconsin.gov/uinh/>

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- > **Interference or disruption.** Identify recourse in the event of business disruption caused by landlord activities (such as construction) or the activities of other tenants.

Restaurants and Food Service Businesses

Restaurants have the same requirements as other businesses, plus additional permitting related to health codes and liquor licensing. Restaurants also typically have more employees, and deal with inventory with expiration dates, requiring more diligent record-keeping and planning than other business types. Additional insurance is also likely required, such as liquor liability and auto insurance (for delivery/food trucks). Additional food business startup tips are included below.

- > **Funding.** Unless you are taking over an existing restaurant space, building out a restaurant space requires significantly more capital than other types of businesses. This link explains some typical financial considerations for food-based businesses: <https://pos.toasttab.com/blog/on-the-line/restaurant-financing>
- > **Space Planning.** The flow of the seating area and kitchen can make a big difference in the efficiency and profitability of a restaurant operation. Consider engaging a knowledgeable architect early in the space search to ensure that potential spaces are suitable for the equipment and type of experience you hope to create.
 - » Verify local zoning and permitting to ensure that restaurants are an allowed use, that sufficient alcohol licenses are available, and that additional desired amenities such as food trucks or outdoor dining are allowed.
- > **Permitting.** Additional permitting requirements for food service businesses include:
 - » **Restaurant License:** This license is required to prepare, serve, or sell food to the public. You can apply for this license through the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP). The annual license fee ranges from \$105 to \$540, plus a one-time pre-inspection fee of \$130 to \$770.
 - » **Seller's Permit:** Required to charge sales tax on food sales.
 - » **Food Handler's License:** Also known as a Food Service License or Wisconsin Food Handler Card; this ensures that all employees are certified in food preparation and handling procedures.
 - » **Food Facility Health Permit:** Ensures that the restaurant space is set up with the equipment and processes that keep patrons and employees safe.
 - » **Liquor License Permit:** Required to sell and serve alcohol to your patrons.

Getting Started Checklist: a guide for service, retail and restaurant businesses.

	Service Businesses	Retail Establishments	Restaurants/ Food Service
<i>Business Permit</i>	✓ Yes	✓ Yes	✓ Yes
<i>Sign Permit</i>	✓ Varies by municipality, always for additions, relocations or temporary signs	✓ Varies by municipality, always for additions, relocations or temporary signs	✓ Varies by municipality, always for additions, relocations or temporary signs
<i>Building & Zoning Permits</i>	✓ For any improvements made	✓ For any improvements made	✓ For any improvements made
<i>Certificate of Occupancy</i>	✓ If change of use or improvements made	✓ If change of use or improvements made	✓ If change of use or improvements made
<i>Employer ID Number</i>	✓ If employees hired (including self-employed)	✓ If employees hired (including self-employed)	✓ If employees hired (including self-employed)
<i>Professional License/Certification</i>	✓ Varies by industry (legal, real estate, salons do)	✗	✓ Food Handler and/or Bartender
<i>Sales Tax Permit</i>	✓ If goods are sold	✓ Always	✗
<i>Health Department Permit</i>	✓ For many personal services	✓ For personal care or health related items	✓ For food safety compliance
<i>Fire Safety Inspection</i>	✓ Depending on customer traffic/industry	✓ Depending on store size	✓ Always
<i>Waste Disposal Permits</i>	✗	✓ Often	✓ Always
<i>Resale Certificate</i>	✗	✓ For previously used goods	✗
<i>Consumer Protection Certifications</i>	✓ For financial services	✓ If products are manufactured	✗
<i>Inspections</i>	✓ Fire - Annually	✓ Fire- Annually	✓ Fire-Annually Health Inspection - Annually