

U.S. SMALL BUSINESS ADMINISTRATION



VETERANS BUSINESS OUTREACH CENTERS

**Amy Amoroso, Director  
VBOC Region II  
McNulty Veteran Business Center**

**Steps in Getting Started**

**1. Establish a Business Entity**

- a. Certificate of Incorporation, LLC, S-Corp  
NYS Department of State, Division of Corporation  
(518) 473-2492  
<https://www.dos.ny.gov/corps/index.html>
- b. Business Certificates (Sole Proprietorship or Partnership) and/or DBA:  
Local County Clerks Office

**2. Obtain Local Permits**

Local Health, Fire and Building Departments (depending on location and business type)

**3. Verify Zoning Requirements**

Village, Town or City Zoning Board

**4. Obtain Federal Employer Id Number (EIN)**

Internal Revenue Service  
Form – SS-4 EIN  
(800) 829-4933 or (518) 427-4250  
<https://irs-ein-tax.com/>

**5. Become Authorized to Collect Sales Tax**

NYS Department of Taxation and Finance  
(518) 485-2889  
<https://www.tax.ny.gov/bus/st/register.htm>

**6. Verify that you have the correct Licenses and/or Permits**

Governor's Office of Regulatory Reform  
518-474-8275  
<https://www.ny.gov/services/licenses>

## **7. Self-Employment Taxes**

Internal Revenue Service  
Form 1040 (Estimated Taxes – Form 1040ES)  
(800) 829-4933 or (518) 427-4250

<https://www.irs.gov/businesses/small-businesses-self-employed>

## **8. Liability Insurance**

Contact local Insurance Agency

## **9. If you Have Employees:**

- a. Obtain NYS Unemployment Insurance  
NYS Department of Labor  
(518) 485-8589  
<https://www.labor.ny.gov/home/>
- b. Obtain Worker's Compensation Insurance and Disability  
State Insurance Fund  
(888) 875-5790 or (866) 697-4332  
[www.nysif.com](http://www.nysif.com)
- c. Payroll Withholding  
Internal Revenue Service  
(800) 829-4933 [www.irs.gov](http://www.irs.gov)  
NYS Department of Taxation and Finance  
(800) 469-2909  
<https://www.tax.ny.gov/bus/wt/wtidx.htm.us>
- d. Health Insurance Options  
NYS Health Department  
(800) 836-5689  
<https://www.health.ny.gov/>  
Consider local Chambers of Commerce or Trade Associations
- e. ACH Health Care Options  
<http://obamacarefacts.com/health-insurance/premium/>