ADVERTISING SERVICES GUIDE

BUSINESS STARTUP GUIDE AND WORKBOOK

VETERAN'S STRATEGIC SOLUTIONS LLC

Advertising services

ADVERTISING SERVICES

A start guide for getting your own business off the ground

A START GUIDE FOR GETTING YOUR OWN BUSINESS OFF THE GR

Veteran’s Strategic Solutions LLC — Business Model Series

Before you read this

BEFORE YOU READ THIS

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This guide works anywhere in the United States. Dollar figures are ranges, not quotes. Anything about licensing you have to check yourself, because it changes by state and city — this guide shows you where to look.

Wherever there is a blank line, write in your own answer. A guide you have not filled in is just reading material.

What this business actually is

WHAT THIS BUSINESS ACTUALLY IS

You help small local businesses get noticed. You do not own a printing press, a sign shop, or a billboard. You figure out what a business needs, you design it or arrange it, and you hand the production to somebody who has the machine. You get paid for knowing what to do and for making it happen.

Your customer is the man with the barbershop who knows he needs something but has no idea what. He does not want a marketing lecture. He wants more people through the door next month.

What this is not: a creative agency. You are not pitching campaigns to national brands. You are making sure a tire shop has a decent sign, an online listing that is not wrong, and a flyer that does not look homemade.

Honest gut check

HONEST GUT CHECK

Answer these before you go further.

- Can you talk to a stranger about their business for twenty minutes without it feeling like a sales pitch? This work is eighty percent conversation.
- Are you comfortable being told no, repeatedly, for two months?
- Can you go three months without income from this?

If any of those is a no, that is not a character flaw. It means this particular business is not the one. Better to know now than after you have spent money.

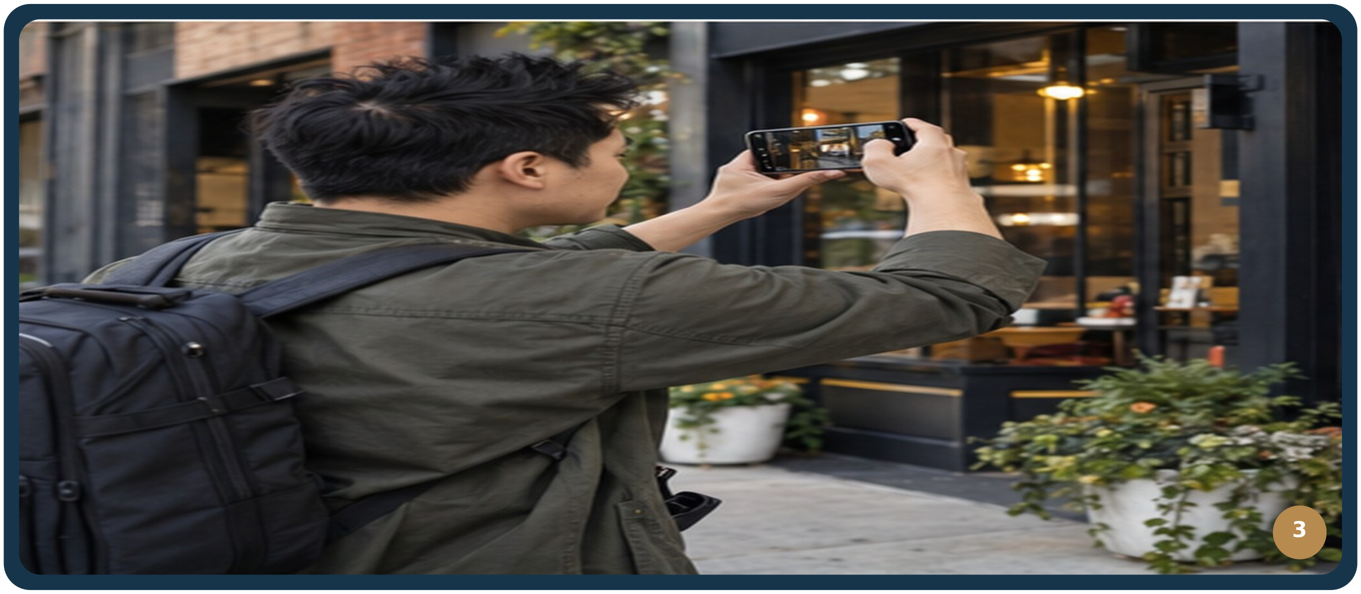
Snapshot

SNAPSHOT

Money to start	$300 to $1,500
Storefront needed	No
Skill gate	Low technical, high people
Licence	Usually none beyond a general local business licence
Time to first dollar	Three to eight weeks
Income shape	Project fees early, monthly retainers later

Part 1 — Making it a real business

PART 1 MAKING IT A REAL BUSINESS



Do these in order. Skipping ahead causes problems later.

Step 1. Sole proprietor or LLC

STEP 1 SOLE PROPRIETOR OR LLC

A sole proprietorship costs nothing and exists the moment you start working. An LLC costs a state filing fee and separates your personal assets from the business.

State filing fees run from $35 in Montana to $500 in Massachusetts, averaging about $132 nationally. Most states also charge an annual report fee, anywhere from nothing to $800 a year. Check licensing, zoning, and tax rules for your own city and state before starting.

For a service business with no employees and no inventory, starting as a sole proprietor is legitimate. Form the LLC once you have revenue coming in. Do not spend $500 on formation before you have earned a dollar.

My state’s filing fee: ______________ My state’s annual fee: ______________

Step 2. Get an EIN — it is free

STEP 2 GET AN EIN IT IS FREE

Apply directly at irs.gov. It takes about five minutes and costs nothing. Formation services charge $50 to $100 to do this for you. That is a fee for filling in a form you can fill in yourself. Do not pay it.

Step 3. Open a business bank account

STEP 3 OPEN A BUSINESS BANK ACCOUNT

Separate from your personal account, from day one, even as a sole proprietor. This is the single thing that makes tax time survivable. Every dollar in and out of the business goes through this account and nothing else. No exceptions, not even once.

Step 4. Understand what you owe

STEP 4 UNDERSTAND WHAT YOU OWE

Nobody is withholding taxes for you anymore. You now pay two things:

Self-employment tax — 15.3% of your net business income. This covers Social Security and Medicare. When you were employed, your employer paid half of this. Now you pay all of it.

Income tax on top of that, at your normal rate.

If you expect to owe $1,000 or more in federal tax for the year, you are required to pay quarterly rather than once at filing. The due dates are April 15, June 15, September 15, and January 15 of the following year. When one falls on a weekend or federal holiday it moves to the next business day.

The safe way to avoid penalties: pay 100% of what you owed in total last year, split into four equal payments. If your income last year was over $150,000, make it 110%. Do that and you cannot be penalized no matter how much you actually earn this year.

Set aside 25 to 30 percent of every single payment you receive into a separate savings account, the moment it lands. Pay your quarterly taxes out of that account and nothing else. This one habit prevents the most common way new businesses die — spending money that was never yours.

Step 5. Check your local requirements

STEP 5 CHECK YOUR LOCAL REQUIREMENTS

Check three levels, and do it yourself. This varies too much for any guide to answer for you.

State. I found no state that licenses advertising or marketing services as a profession, but I did not check all fifty. Search your state name plus “business license requirements” and confirm with your Secretary of State.

City. Most cities publish a list of businesses requiring a local licence. Read the entire list, not just the entry you expect. Requirements often sit under a heading you would not have guessed.

County. Less common, but real in some places.

My state requires: _______________ My city requires: _______________

Step 6. Insurance

STEP 6 INSURANCE

General liability at minimum. Professional liability — also called errors and omissions — if you are going to advise anyone on where to spend money. Get quotes before you take on a client, not after something goes wrong.

Part 2 — The law you are now subject to

PART 2 THE LAW YOU ARE NOW SUBJECT TO

Most start guides skip this. Do not skip it. The moment you make or place advertising for somebody else, federal advertising law applies to you personally, not just to your client.

The basic rule. Under the Federal Trade Commission Act, advertising must be truthful, must not be deceptive or unfair, and any claim must be backed by evidence.

Here is the part that catches new people. The FTC's rules expressly name advertising agencies, public relations firms, review brokers and reputation management companies as parties who can be held liable for creating or spreading endorsements they knew or should have known were deceptive. The FTC's own guidance for agencies states that you are responsible for reviewing the information used to substantiate a claim, and that you may not simply rely on your client's assurance that the claim is true.

In plain terms: if your client tells you to put "best prices in town, guaranteed" on a flyer and it is not true, you do not get to say the client told you to. You were supposed to ask.

Three rules that will keep you out of trouble:

Never write a claim you cannot prove. "Best," "guaranteed," "number one," "cheapest" — if the client cannot show you the evidence, the word does not go on the flyer. Use what is true instead. "Family owned since 1998" is provable and it works.

Never write, buy, or arrange a fake review. Not for a client, not ever. There are specific federal rules on consumer reviews and testimonials, and this is exactly the conduct they target.

Disclose material connections. If somebody is being paid or given free product to say something good, that has to be stated clearly and plainly in the message itself.

Ask your client for proof of any factual claim, in writing, and keep it. That file is your protection.

Part 3 — What you actually sell

PART 3 WHAT YOU ACTUALLY SELL

Start with the three things nearly every small business gets wrong and none of them fix.

1. Their online listing is wrong. Wrong hours, dead phone number, no photographs, reviews nobody ever answered. This is the highest-value, lowest-effort fix in the entire trade. A business with a broken listing is losing customers today, and the owner usually does not know it.

2. Their sign is bad or missing. You do not make signs. You know what the sign should say, you get quotes from a sign shop, you manage the job. You are paid for the judgment and the running around.

3. Nobody knows they exist. Flyers, mailers, local social posts, sponsoring a youth team. Unglamorous, cheap, and it works in small towns.

Pick one of these and get good at it before you add the others.

When they ask for something you cannot do

WHEN THEY ASK FOR SOMETHING YOU CANNOT DO

This will happen in your second week. Somebody wants five hundred printed shirts, or a vehicle wrap, or a radio spot. You do not own any of that equipment.

You have three honest options, and only three:

Broker it. Get a quote from a supplier, add your fee on top, and manage the job. Tell the client plainly that you are managing production, not doing it in-house. A markup of 15 to 25 percent on brokered work is normal and defensible. Hiding the markup is not.

Refer it and take nothing. Send them to the sign shop directly. You lose the money and you gain a reputation for being straight, which in a small town is worth more.

Say you do not do that. Perfectly acceptable. “That is not something I handle, but here is who does” is a complete answer.

What you must never do is take the job, figure it out as you go, and deliver something bad. One botched job in a small town costs you the next ten.

Part 4 — Finding out whether your town supports this

PART 4 FINDING OUT WHETHER YOUR TOWN SUPPORTS THIS

One hour, no money.

Step 1. Search your town name plus “marketing agency,” then plus “advertising,” then plus “web design.” Write down every result with its review count. Review count matters more than star rating — a 4.2 with three hundred reviews is entrenched, a 5.0 with four reviews is not.

Step 2. Do not stop at counting them. Read what they actually sell. This is the step everyone skips and it decides everything. Read their reviews and their websites, and work out the size of job they take. An agency that does full brand campaigns for hospitals is not your competitor even if they are next door.

Step 3. Walk your own main street. Look at ten businesses. Count how many have a bad sign, no visible online presence, or wrong hours posted. That count is your customer list.

Agencies in my town: _______ Businesses on my street with an obvious problem: _______

Market test for your area

MARKET TEST FOR YOUR AREA

Run the method above in your own town and use the results to identify the size of job local competitors take, the businesses they do not serve, and the visible problems you can solve.

Part 5 — Getting your first customer

PART 5 GETTING YOUR FIRST CUSTOMER

Do not build a website first. Do not design a logo first. Do this.

- Pick five local businesses where you already know somebody.
- Before you speak to any of them, spend twenty minutes finding one specific, fixable problem with how they are seen. Their hours are wrong online. Their sign is faded. Their last review was three years ago.
- Walk in and tell them the problem. Do not pitch.
- Offer to fix that one thing for a small flat fee.
- When it is done, ask for a written review and the names of two other owners.

The first three customers come from conversation. Everything after that comes from those three.

What to actually say

WHAT TO ACTUALLY SAY

The hardest part of this business is the first thirty seconds. Here is a structure that works. Change the words to sound like you — but keep the shape.

Opening. “Hey, I’m ______, I live over on ______. I’ve been starting up a little business helping local shops get found. I noticed something about yours and figured you’d want to know.”

Then say the thing. Specifically. “Your hours on Google say you close at five. Your door says six.”

Then stop talking. Let them respond. Most people will say some version of “really?” and pull out their phone. That is the whole opening working.

If they are busy: “You’re slammed — I’ll get out of your way. Can I stop back Tuesday morning?” Then leave, and actually come back Tuesday.

If they say they already have someone: “Good, glad you’re covered. Mind if I ask who? I’m trying to learn who’s doing what around here.” You just got free market intelligence and you did not argue.

If they say they cannot afford it: “Fair enough. Honestly, the listing fix takes me about twenty minutes — let me just do it, no charge. If it helps and you want more later, you know where I am.” Free work on a twenty-minute job buys you a case study and a referral source.

If they say no: “No problem at all, appreciate the time.” Leave. Do not push. In a small town you will see this person again, and how you handled a no is what they will remember.

Expect roughly fifteen to eighteen of your first twenty conversations to end in no. That is not failure. That is the trade.

Part 6 — Pricing

PART 6 PRICING

These are starting points to test in your own market, not researched market rates. Find out what local businesses near you are actually paying before you set yours.

Tier	What it looks like
Low	One-off fixes — $75 to $250 per job
Mid	Monthly retainer — $300 to $800 for listing management, posts, and one project
Premium	$1,000 and up per month, including managed advertising spend

Recommendation: start low, move to mid quickly. One-off jobs prove you are real and get you the first reviews. Retainers are the actual business — money you can predict and plan around. Your goal by month six is three retainer clients, not thirty one-off jobs.

Two rules that decide whether you make money:

Never charge by the hour. Getting faster should not cost you income.

Never promise a specific result you do not control. You cannot promise a ranking, a number of calls, or a sales figure. Promise the work, not the outcome.

Part 7 — Money help for veterans

PART 7 MONEY HELP FOR VETERANS

Read this part carefully, because most veteran business guides get it wrong.

VR&E self-employment track, Chapter 31. You will see this advertised as VA funding for your business. Here is what it actually is. The regulation requires that your service-connected disabilities be severe enough that self-employment is the only reasonably feasible career path for you. It is not a track you simply choose because you want to work for yourself.

In 2021, 162 veterans were in the self-employment track out of more than 80,000 veterans using VR&E overall. If your counselor determines that other employment is feasible for you, you will not get it, and that determination is theirs to make, not yours.

Apply for VR&E generally with VA Form 28-1900 and raise self-employment with your counselor. But do not build your plan around this money.

What is actually reliable, and free to everyone:

- Small Business Development Centers (SBDC) — free business counseling, federally funded, in every state.
- SCORE — free mentoring from retired business owners.
- Veterans Business Outreach Centers (VBOC) — free, veteran-specific business help.

None of these cost anything, and none of them depend on a disability rating.

Part 8 — Three reasons this fails

PART 8 THREE REASONS THIS FAILS

1. You sell what you enjoy doing instead of what they will pay for. Business owners do not buy strategy, branding, or creativity. They buy “my phone rings more.” If you cannot connect the work to that, you will not get paid a second time.

2. You never charge enough to matter. Seventy-five dollar jobs feel safe and will never add up to a living. If the move to monthly retainers has not happened by month six, this stays a hobby.

3. You quit at conversation twelve. The first twenty conversations are mostly no. That is the normal, expected shape of it. People who quit almost always quit right before it starts working.

Part 9 — Your first 90 days

PART 9 YOUR FIRST 90 DAYS

Days	What you do
1 to 14	Walk your main street. Build the list of ten businesses with visible problems. Talk to five of them. Spend nothing.
15 to 30	Get your EIN. Open the business bank account. Get insurance quotes. Check all three levels of licensing.
31 to 45	Land your first paying customer, even at a low price. Do the work well and on time.
46 to 60	Get the written review and the two referrals. Talk to both.
61 to 75	Convert one customer to a monthly retainer.
76 to 90	Decide honestly: is this working, or is it three months of conversations and no money?

The one number to track

THE ONE NUMBER TO TRACK

Conversations that turned into paying work, as a fraction of conversations you had.

If you have talked to twenty owners and none of them bought, the problem is not effort and it is not the town. It is either what you are offering or how you are describing it. That ratio is the only number that tells you which.

Week 4: ______ of ______ Week 8: ______ of ______ Week 12: ______ of ______

This guide is a starting framework, not legal, tax or financial advice. Licensing, insurance and tax requirements vary by state, county and city and change over time. Verify every regulatory item with the relevant authority before you operate. Tax figures reflect federal rules current as of August 2026. Dollar amounts are estimates, not quotes. The worked example reflects publicly available listings and reviews as of August 2026 and will go out of date.

Startup Checklist

STARTUP CHECKLIST

Use this checklist to turn the guide into a sequence of actions for your own market and circumstances.

Done	Startup action	Owner	Target date
☐	Choose the business structure you will use.		
☐	Get an EIN and open a separate business bank account.		
☐	Check licensing, zoning, and tax rules for your own city and state before starting.		
☐	Confirm insurance needs before accepting work or inventory.		
☐	Complete the local market test described in the core guide.		
☐	Build the startup budget and record actual costs.		
☐	Set pricing using your own costs and required margin.		
☐	Prepare customer terms, estimate and invoice forms.		
☐	Launch outreach and record every lead and result.		

Equipment and Budget Worksheet

EQUIPMENT AND BUDGET WORKSHEET

List only the tools, equipment, supplies, software and services required for the version of the business you plan to launch.

Item	Required or optional	Estimated cost	Actual cost	Supplier or source

Budget summary	Amount
Startup total	
Monthly fixed costs	
Working cash reserve	
Total funding needed	

Pricing and Estimate Template

PRICING AND ESTIMATE TEMPLATE

Complete the cost fields with your own numbers. Use the pricing guidance in the core guide for the business-specific method.

Estimate field	Details or calculation	Amount
Customer and project		
Materials or inventory		
Labor hours and rate		
Equipment or venue		
Travel or delivery		
Subcontractors		
Overhead allocation		
Contingency or risk allowance		
Subtotal		
Applicable tax		
Estimated total		
Deposit and payment schedule		
Estimate expiration date		

Invoice Template

INVOICE TEMPLATE

Business information	Customer information
Business name: Address: Phone: Email: Tax ID:	Customer name: Company: Billing address: Phone: Email:

Invoice number	Invoice date	Due date	Project or job

Description	Quantity	Rate	Amount
Subtotal			
Tax			
Payments or deposits			
Balance due			

Payment method and terms: ____

Job Log and Lead Tracker

JOB LOG AND LEAD TRACKER

Record every inquiry, estimate, job and follow-up so the business can be managed from actual results.

Date	Lead or customer	Source	Need or job	Estimate	Status	Next action

Period	Leads	Estimates sent	Jobs won	Revenue	Follow-ups due

Compliance and Safety Page

COMPLIANCE AND SAFETY PAGE

Check licensing, zoning, and tax rules for your own city and state before starting.

Review	Requirement or safety point from the core guide
☐	State filing fees run from $35 in Montana to $500 in Massachusetts, averaging about $132 nationally. Most states also charge an annual report fee, anywhere from nothing to $800 a year. Check licensing, zoning, and tax rules for your own city and state before starting.
☐	Separate from your personal account, from day one, even as a sole proprietor. This is the single thing that makes tax time survivable. Every dollar in and out of the business goes through this account and nothing else. No exceptions, not even once.
☐	Self-employment tax — 15.3% of your net business income. This covers Social Security and Medicare. When you were employed, your employer paid half of this. Now you pay all of it.
☐	Income tax on top of that, at your normal rate.
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☐	State. I found no state that licenses advertising or marketing services as a profession, but I did not check all fifty. Search your state name plus “business license requirements” and confirm with your Secretary of State.
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☐	Agency or authority contacted: ____
☐	Written confirmation or permit saved at: ___________________________________
☐	Review date: _________________ Renewal or recheck date: _________________

Launch Readiness

Advertising Services Guide

PLAN — SET UP — PRICE — SELL — TRACK

Use the worksheets in this guide to record your own numbers, decisions and results.