
FORM • FUND • PROTECT

BUSINESS SETUP GUIDE

Create the legal base.

Separate the money.

Protect the operation.

ENTITY | EIN | BANK | INSURE

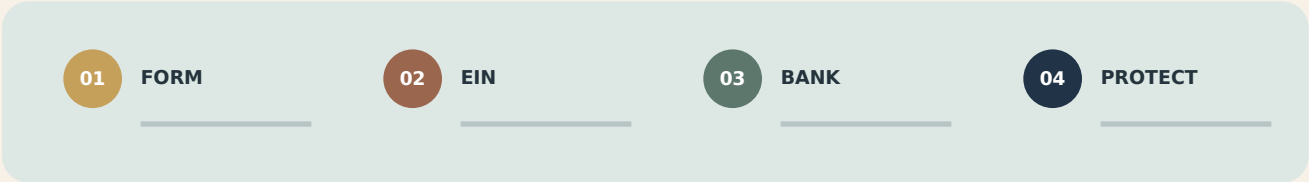
Veteran's Strategic Solutions LLC



START HERE

How to Use This Guide

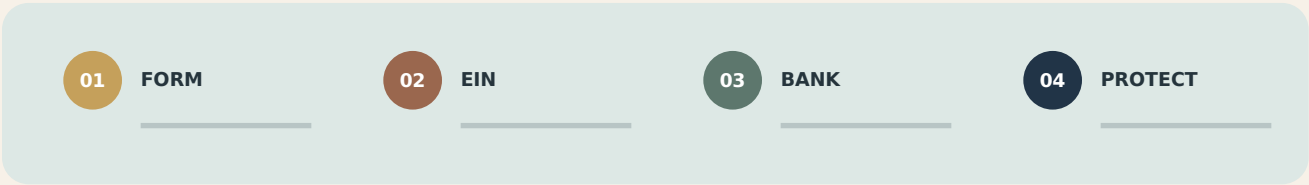
Read the core guide first. Then use the checklist, setup budget, authorization record, milestone tracker, and compliance page to form the entity, obtain the EIN, open the bank account, establish phone and web systems, price insurance, control records, and schedule recurring filings and renewals.



FORMATION FILE | Keep entity, EIN, ownership, tax, agent, annual-report, and renewal records together.

PIECE	USE
Core guide	Complete the legal, tax, banking, digital, insurance, and recordkeeping foundation once, then maintain it on a recurring calendar.
Operating kit	Use the setup checklist, budget, authorization record, milestone tracker, and compliance page as the permanent formation file.

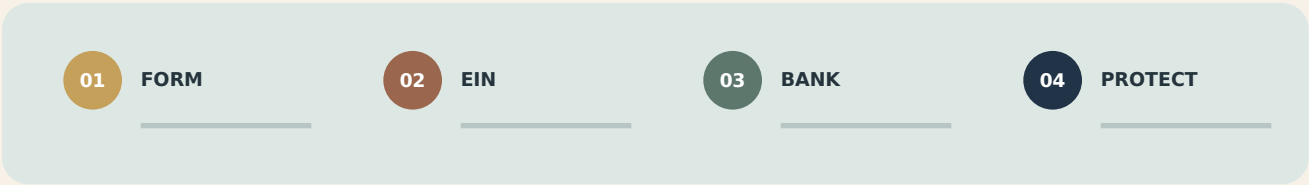
Step 1 — Form the LLC



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

BUSINESS LENS	CONTROL
Identity	Keep entity, ownership, EIN, agent, tax, and renewal records authoritative.
Separation	Use business banking and records from day one.
Calendar	Track every filing, payment, policy, renewal, certificate, and access review.

Step 2 — Get the EIN



Free, direct from the IRS, done in minutes. Never pay anyone for this; an industry exists that charges veterans for it.

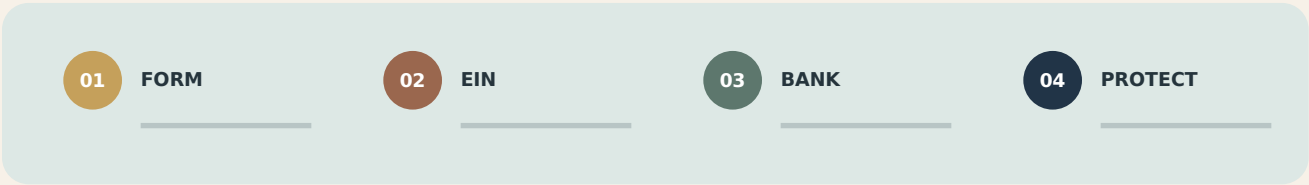
Three things that go wrong:

There is no save button and the session times out after 15 minutes. Have everything in front of you before you start.

One EIN per responsible party per day. If you fumble it, you wait until tomorrow.

BUSINESS LENS	CONTROL
Identity	Keep entity, ownership, EIN, agent, tax, and renewal records authoritative.
Separation	Use business banking and records from day one.
Calendar	Track every filing, payment, policy, renewal, certificate, and access review.

Step 2 — Get the EIN Continued



If you lose the CP 575 confirmation letter, the replacement is a 147C letter, 1-800-829-4933. Banks accept it.

BUSINESS LENS	CONTROL
Identity	Keep entity, ownership, EIN, agent, tax, and renewal records authoritative.
Separation	Use business banking and records from day one.
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Step 3 — Open the business bank account

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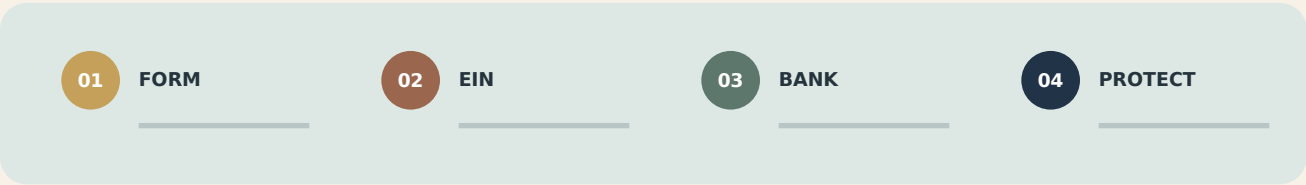
Use a business account from day one. Running business money through a personal account is the single easiest way to lose the liability protection you just paid to create.

What they require:



BANKING CONTROL | Separate business money from personal activity and retain authoritative account records.

Step 4 — Website and phone

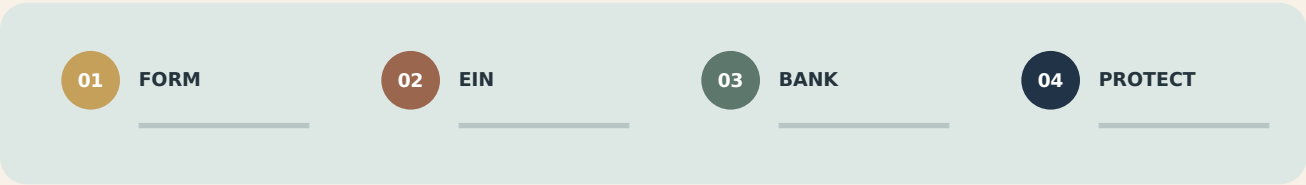


A domain runs \$12-20 a year and hosting is free on Netlify’s tier. Under \$25 a year for the whole thing. Nothing about a one-person service business justifies a \$200-a-month website package.

Get a separate business number before you hand out a card. Once your personal mobile is on a hundred flyers you cannot take it back.

BUSINESS LENS	CONTROL
Identity	Keep entity, ownership, EIN, agent, tax, and renewal records authoritative.
Separation	Use business banking and records from day one.
Calendar	Track every filing, payment, policy, renewal, certificate, and access review.

Step 5 — Insurance



For advisory service businesses:

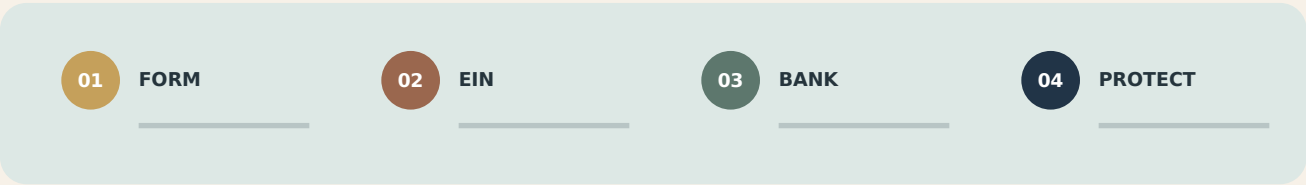
Standard limits are \$1 million per occurrence and \$1 million aggregate, which is what roughly 70% of consultants carry and what most client contracts demand.

Three rules worth more than the numbers above:

Identical coverage varies 40–60% between carriers. Get three quotes. Never take the first.

BUSINESS LENS	CONTROL
Identity	Keep entity, ownership, EIN, agent, tax, and renewal records authoritative.
Separation	Use business banking and records from day one.
Calendar	Track every filing, payment, policy, renewal, certificate, and access review.

Step 5 — Insurance Continued



Bundle E&O with general liability for a 10–25% multi-policy discount.

Premiums are a deductible business expense.

Transport businesses are a different world. Commercial auto, cargo or inland marine, and for carrying people a livery policy — which personal auto excludes categorically and most commercial auto excludes too. That is thousands a year, not hundreds, and it is the number that decides whether the line is worth starting. Get the quote before you buy anything else.

BUSINESS LENS	CONTROL
Identity	Keep entity, ownership, EIN, agent, tax, and renewal records authoritative.
Separation	Use business banking and records from day one.
Calendar	Track every filing, payment, policy, renewal, certificate, and access review.

Step 6 — Office

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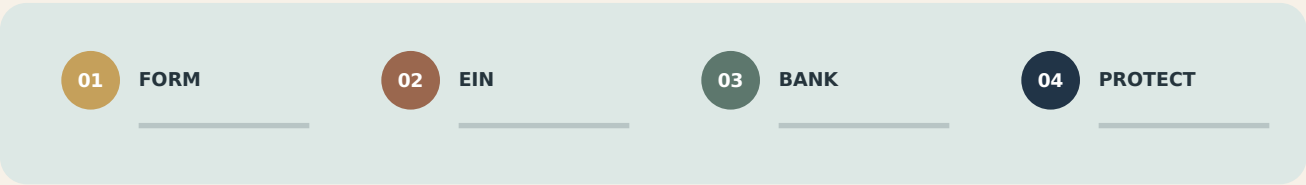
PROTECT

You do not need one. Client site, video call, or a borrowed conference room. A lease is the fastest way to turn a profitable one-person business into an unprofitable one. Revisit it when you have revenue that pays for it, not before.



DIGITAL BASE | Establish a professional domain, email, phone, records, access control, and backup process.

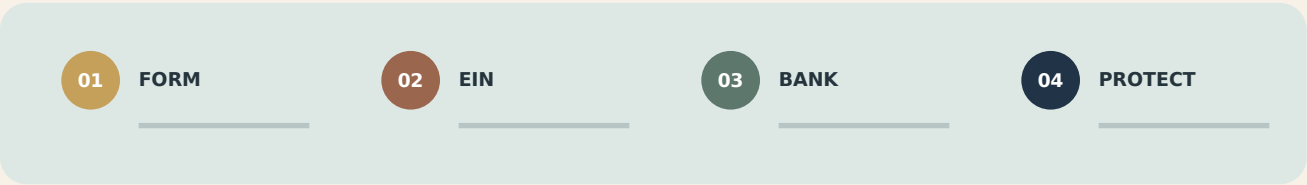
Where to get help, free



Everything below costs nothing. The paid-consultant industry sells most of it. Use the SBA local-assistance locator to find the nearest Small Business Development Center, APEX Accelerator, Veterans Business Outreach Center, and SBA district resources for your own location.

BUSINESS LENS	CONTROL
Identity	Keep entity, ownership, EIN, agent, tax, and renewal records authoritative.
Separation	Use business banking and records from day one.
Calendar	Track every filing, payment, policy, renewal, certificate, and access review.

What this all costs, first year

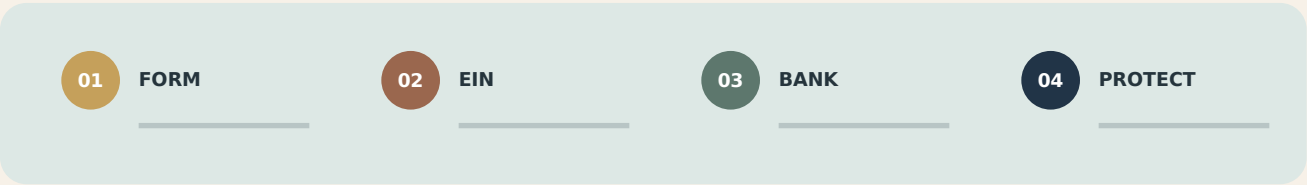


Transport and logistics lines add a vehicle and commercial coverage on top, and cannot be estimated without a quote.

BUSINESS LENS	CONTROL
Identity	Keep entity, ownership, EIN, agent, tax, and renewal records authoritative.
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CORE REFERENCE

Insurance Cost Reference



Use the source figures as the planning baseline. Replace local, personal, already-owned, and time-sensitive assumptions with actual quotes and requirements before launch.

Coverage	Typical cost
General liability	About \$32/month, \$250-\$1,400/year
Professional liability (E&O)	\$55-63/month average, \$400-\$3,750/year
Pure coaching, lower risk	\$25-35/month
Management consulting	\$500-\$2,000/year

WORKSHEET 01

Startup Checklist

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DONE	ACTION	OWNER DATE NOTES
☐	Define the exact business setup customer, problem, deliverable, service area or channel, and buying trigger.	
☐	Run the source's smallest low-cost demand test before buying major equipment or committing to long-term overhead.	
☐	Write the offer, inclusions, exclusions, timing, acceptance standard, and customer responsibilities.	
☐	Check licensing, zoning, and tax rules for your own city and state before starting.	
☐	Confirm federal, state, local, tax, advertising, privacy, accessibility, contract, and record requirements [VERIFY].	
☐	Obtain general liability, professional liability, property, auto, workers' compensation, cyber, and client-required coverage as applicable [VERIFY].	
☐	Create intake, estimate, scope, approval, delivery, quality-control, incident, invoice, and closeout records.	
☐	Price from actual labor, materials, equipment, travel, payment fees, taxes, rework, overhead, and reserve.	
☐	Complete one paid pilot and document the result only with written customer permission.	
☐	Track the source's one metric, plus gross margin, delivery time, exceptions, referrals, and repeat work.	

Business Setup Budget Worksheet

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RISK PLAN | Match coverage, limits, exclusions, certificates, drivers, property, workers, and contracts to the work.

ITEM	NEEDED	ESTIMATE	ACTUAL	NOTES
Formation, registrations, licensing, tax setup, contracts, and professional review [VERIFY]				
General liability, professional liability, property, auto, workers' compensation, cyber, and required coverage [VERIFY]				
Core equipment, tools, supplies, safety gear, storage, maintenance, replacement, and backups				
Computer, phone, software, scheduling, payment, e-signature, records, security, and backup				
Website, business email, phone, listings, signage, accessibility, privacy, and marketing [VERIFY]				
Original intake, estimate, scope, checklist, quality, incident, invoice, and closeout templates				
Training, credentials, continuing education, renewal, testing, and professional memberships [VERIFY]				
Vehicle, delivery, travel, fuel, mileage, parking, tolls, rental, and route costs as applicable				
Bookkeeping, merchant fees, taxes, legal review, data protection, and records [VERIFY]				
Contractor, employee, payroll, supervision, quality control, and administrative support [VERIFY]				
Working capital, refunds, rework, claims, chargebacks, downtime, deductibles, and reserve				

BUDGET CONTROL

TOTAL ESTIMATE: _____ TOTAL ACTUAL: _____ CASH RESERVE: _____

Business Setup Authorization Record

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FIELD	AGREED DETAIL
Legal name, chosen public name, owners, percentages, responsible party, and contact information	
Entity type, filing authority, registration number, filing date, agent, address, and governing documents [VERIFY]	
EIN application date, responsible party, confirmation record, and secure storage location	
Business bank, authorized signers, opening records, account access, reconciliation, and separation control	
Tax registrations, elections, sales tax, payroll, estimated payments, and professional advice [VERIFY]	
Domain, website, email, phone, listings, accessibility, privacy, account ownership, and backup	
Insurance policies, limits, deductibles, exclusions, certificates, effective dates, and renewal dates [VERIFY]	
Licences, permits, zoning, home occupation, inspections, and renewal dates [VERIFY]	
Contracts, estimate, invoice, bookkeeping, receipt, record-retention, and approval systems [VERIFY]	
Owner approval, adviser review, unresolved items, launch gate, and signatures	

Business Setup Milestone Tracker

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DATE	MILESTONE	AUTHORITY PROVIDER	STATUS	NEXT ACTION

ITEM	DUE DATE	RENEWAL	OWNER	COMPLETE

ONE METRIC

OPEN REQUIREMENTS: _____ NEXT DEADLINE: _____ CASH RESERVE: _____

Business Setup Compliance Page

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

CHECK	CONTROL	INITIALS NOTES
☐	Licensing, zoning, tax, advertising, privacy, accessibility, safety, environmental, and local rules are confirmed [VERIFY].	
☐	Required insurance, certificates, limits, exclusions, additional insureds, drivers, workers, and subcontractors are confirmed [VERIFY].	
☐	Written scope defines the offer, exclusions, responsibilities, schedule, acceptance, payment, warranty, and change control.	
☐	Equipment, tools, vehicles, products, software, storage, access, and backups are inspected and fit for the actual work [VERIFY].	
☐	Training, credentials, permits, inspections, records, recurring renewals, and customer requirements are current [VERIFY].	
☐	Customer, payment, property, employee, health, identity, and confidential data are minimized and protected [VERIFY].	
☐	Pricing, credentials, affiliations, testimonials, savings, results, and outcome claims are truthful and documented.	
☐	Incident, damage, spill, injury, complaint, refund, breach, interruption, and escalation procedures are written [VERIFY].	
☐	Work stops for unsafe conditions, missing authorization, inadequate coverage, prohibited scope, deception, or requirements outside competency.	

STOP RULE

Do not launch until the entity, EIN, banking, tax, licensing, zoning, permits, contracts, insurance, records, ownership, access, and recurring filing calendar are confirmed for the actual business and location [VERIFY].

The pricing or estimate template and invoice template were skipped because this guide establishes the business itself rather than pricing or billing a customer.