

CHECKLIST

- 1 BUSINESS PLAN**
 - ☐ Draft a business plan
 - 2 LOCATION**
 - ☐ Choose a location, draft a detailed floor plan
 - 3 ZONING AND PERMITTING**
 - ☐ Visit the Building Commissioner at City Hall
 - ☐ File Form of Intent and submit with floor plan, certified plot plan and filing fee (\$15)
 - ☐ Receive detailed Zoning Determination from Building Commissioner;
 - ☐ Proceed according to instructions in Zoning Determination
 - ☐ Set up inspection and receive Certificate of Inspection (\$40 filing fee)
 - ☐ Contact the Fire Prevention Bureau to determine if additional permits are needed
 - ☐ *If building or renovating:* Submit floor plan; Receive building permit
 - 4 LICENSING AND FOOD SAFETY CERTIFICATION**
 - ☐ Visit the City of Fitchburg License Commission to file for a Common Victualler's License
 - ☐ File for the appropriate alcohol license (if applicable) with the City of Fitchburg License Commission
 - ☐ Become or hire a certified Food Safety Manager
 - ☐ Contact the Board of Health to file for additional licenses
 - ☐ Visit the City of Fitchburg Office of the Board of Health
 - ☐ Set up an inspection to receive an inspection certificate
 - 5 BUSINESS CERTIFICATE**
 - ☐ Visit the Fitchburg City Clerk's Office
 - ☐ File for a City of Fitchburg business certificate (DBA) and get form notarized (only if company will be a sole proprietorship or general partnership)
 - ☐ Submit notarized form with a check or money order in the amount of the filing fee
 - 6 TAXES**
 - ☐ Visit the Fitchburg City Assessor to file a Form of List
 - 7 INTERNAL REVENUE SERVICE**
 - ☐ Call the Internal Revenue Service office in Worcester to schedule an appointment
 - ☐ File federal tax forms for your business
 - ☐ Get a federal tax identification number
 - 8 MASSACHUSETTS DEPARTMENT OF REVENUE**
 - ☐ Contact the Massachusetts Department of Revenue
 - ☐ File Massachusetts state tax forms for your business
 - ☐ Get a Sales Tax Registration Number and Certificate
 - 9 INSURANCE**
 - ☐ Do a risk assessment and inventory of your business's facility and property
 - ☐ Visit the Building Commissioner, if necessary, for advice
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DETAILED STEPS

1 BUSINESS PLAN

Draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following:

- What services and products will your business provide and what needs do these fulfill?
- Who is your target market and how will you reach them?
- How will your company secure and repay financing?

This guide contains instructions for sole proprietors only. Hiring other individuals requires that you take further steps and complicates your tax filing. For more information, visit the **Massachusetts Department of Economic Development** website.

<http://www.mass.gov/dbt>

Or, contact the **Central Massachusetts Regional Small Business Development Center** for a detailed business plan guide with a sample business plan:

Clark University SBDC
950 Main Street
Worcester, MA 01610
508-793-7615
<http://www.clarku.edu/offices/sbdc>

TIP: This guide concerns the regulations and licensing requirements for starting a sole proprietorship with no employees. If planning on hiring employees, please consult Appendix II, “Navigating the Regulations to Become an Employer”

2 LOCATION

Choose a location for your business and draft a detailed floor plan for submission to the **City of Fitchburg Building Commissioner** along with the **Form of Intent**. The floor plan must show how the business or use is going to be set up within the principal structure.

3 ZONING AND PERMITTING

Visit the **Building Commissioner** at **City Hall**.

Building Commissioner
Fitchburg City Hall
166 Boulder Drive
Fitchburg MA 01420
978- 345-9596

File a **Form of Intent**. Along with the Form of Intent you must submit a floor plan that shows how the business or use is going to be set up within the principal structure, a certified plot plan showing adequate off street parking and setbacks to property lines, and the \$30.00 filing fee. Be prepared to provide an explanation about your business and intentions.

The **Building Commissioner** will review your application and write a **Zoning Determination** that will outline step-by-step what you need to do to proceed with your business. Follow the steps in the Zoning Determination.

Contact the **Fire Prevention Bureau** located at the **Fitchburg Fire Department** to determine whether additional permits or fire prevention systems are needed.

*Fire Headquarters
33 North Street
Fitchburg MA 01420
978-345-9672*

4 LICENSING AND FOOD SAFETY CERTIFICATION

Contact the **City Clerk** at City Hall to file for the appropriate licenses.

- 4a. If you do not plan to hire an employee who is a certified Food Safety Manager, then you must be a certified Food Safety Manager to operate a small restaurant. Certification is obtained through ServSafe courses offered throughout the area. Call the **City of Fitchburg Board of Health** to request a listing of courses being offered.

*Office of the Board of Health
166 Boulder Drive
Fitchburg, Massachusetts
978-345-9582*

- 4b. If you are starting a small grocery store on property that currently does not serve that purpose, submit your floor plan as indicated in Step 2 to the **City of Fitchburg Board of Health**.

Note: If you are starting your business at property that has previously housed a small restaurant and you do not plan to make renovations, you will not need to submit a floor plan to the Food Division. Skip to Step 4c.

- Your submitted floor plan will be reviewed by the Fitchburg Board of Health. If it is approved, you will be allowed to begin renovation of the property.
- While performing renovations at your property, you may request to have an inspector visit the place of business to monitor the process and ensure that the proper steps are being taken.

After successfully completing all of the renovations, you should call the **Fitchburg Office of the Board of Health** to schedule a final inspection.

- 4c. After the final inspection has taken place and you have received approval from the inspector, you may request an Application for Permit to Operate a Food Establishment from the City of Fitchburg Board of Health
- Fill out the application packet
- 4d. Submit the completed application to the City of Fitchburg Board of Health and await approval. Once it is approved, you will receive your Food Establishment Permit, which is to be posted publicly in your place of business.

- 4e. Visit the **City of Fitchburg License Commission** at City hall to file a Common Victualler Food Application. A Common Victualler license is required from the City of Fitchburg License Commission for any business such as a small grocery store that serves or sells prepared foods.

Additional licenses are required from the **City of Fitchburg License Commission** for

- use of soda machine
- use of automatic amusement machines such as arcade games
- entertainment such as television, juke box, or radio.

Be sure to visit the City of Fitchburg City Clerk with a full list of the equipment and products you wish to use or sell in your establishment.

If you do not successfully acquire the necessary licenses, you could be subject to fines and removal of the equipment.

Visit the **City of Fitchburg Office of the Board of Health at City Hall.**

*Office of the Board of Health
166 Boulder Drive
Fitchburg, Massachusetts
978-345-9582*

File for the appropriate license(s) and certificate(s), depending upon whether your store will be preparing food or not, and pay the filing fee(s)

Submit the completed application to the Board of Health and set up an inspection of your facility.

5 BUSINESS CERTIFICATE

You must complete a zoning check before a business certificate will be issued (see section 3).

Prior to opening your business, you must file with the **Fitchburg City Clerk's Office** for a Doing Business As (DBA) Certificate.

*City Clerk
Fitchburg City Hall
166 Boulder Drive
Fitchburg MA 01420
978-829-1820*

- 5a. After filling out the application, have it notarized. Return the completed and notarized form to the Fitchburg City Clerk's office.

Tip: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth. If possible get a debit card with your account to help you with back up record keeping.

6 TAXES

Visit the **Fitchburg City Assessor** to file a Form of List. A Form of List is used to document the property owned by your business, so that it may be assessed and taxed by the city. Once you file a Form of List with the City Assessor, a time will be arranged to visit your place of business and assess it for city taxes. The office is open from 8:30am-4:30pm, Monday through Friday.

*City Assessor
Fitchburg City Hall
166 Boulder Drive
Fitchburg, MA 01420
978-829-1860*

7 INTERNAL REVENUE SERVICE

You must also file all necessary tax forms with the **United States Internal Revenue Service**. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

Typically, along with a basic Form 1040, you must file a *Schedule SE* form (15.3% Soc Security/Medicare Rate for Self-Employed filers) and a Federal *Schedule C* form (Taxed Profit or Loss from Business).

An introductory guide and access to all applicable forms are available through the IRS website:

<http://www.irs.gov/businesses/small/article/0,,id=115043,00.html>

*Internal Revenue Service
120 Front Street
Worcester, MA 01608
508-793-8227
<http://www.irs.gov>*

8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. Most sole proprietors file a Schedule C form with their income taxes. You will be responsible for remitting Massachusetts meals tax. Information is available at:

*Massachusetts Department of Revenue
Data Integration Bureau
PO Box 7022
Boston, MA 02204
<http://www.dor.state.ma.us>*

- 8a. Call the DOR's Customer Service Office at (617)-887-MDOR (6367) or toll free at (800-392-6089) to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

<http://www.dor.state.ma.us/forms/formlist.htm>

- 8b. After you have completed the forms either file online or mail the printed forms. Once you

file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business's needs. Visit the **Building Commissioner** to have answered any questions you may have.

- 9a. Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, "key man," automobile, and home office.
 - 9b. If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.
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