



Checklist for Starting A Business: Licenses and Permits
From APANO CUF
Small Business Advisor
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This guide is provided solely for general educational and informational purposes by APANO CUF to assist entrepreneurs in understanding common steps involved in starting a business. It is not intended to serve as legal, tax, accounting, financial, insurance, or other professional advice, and it should not be relied upon as a substitute for advice from qualified professionals.

Business requirements vary depending on your business structure, industry, location, and activities. This guide is not intended to be a complete list of all legal or regulatory requirements that may apply to your business, and laws, regulations, and agency requirements may change over time. Do not rely solely on this guide. Check with the appropriate federal, state, tribal, and local government agencies before taking action.

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First thing to consider: Have you confirmed that your product or service is in demand at your selling location?

And then:

- **How does your business differentiate itself from similar companies?**
- **Do you know and understand your competition?**
- **Is there a large enough share of the market to meet your financial needs?**
- **Do you have a projection of start-up costs and expenses, as well as the first several months covered while you get up and running?**
- **Have you organized your business idea into a plan? (above ideas are part of a good business plan)**

1. Choose a name for your business -

- Conduct a [name search](#) at the Secretary of State and via an online search engine to ensure the name is unique to your business.
 - If you are a sole proprietor, you must register your business under your legal name, not a unique one.
 - You must register as an LLC to choose a unique small business name.

2. Decide the most appropriate [business structure](#) for your business.

- If you envision your business as a sole proprietorship with just one owner, follow the steps above. A low-risk business with low overhead expenses is a good candidate for this business entity.
- Otherwise, it is wise to seek advice from an accountant or a business attorney.
- If there are partners, you must create an operating agreement that legal counsel should review.

3. [Register](#) the business with the Secretary of State.

- Do this only after you have confirmed the entity and business structure.
- Childcare businesses need to register with the [Family Register](#)

4. Obtain an Employer Identification Number ([EIN](#)) from the IRS

- This allows you to open a business bank account, access business loans and establish business credit

5. Open a bank [account](#) in the business name.

I recommend [On Point](#) or [Point West Credit Unions](#). They have excellent small business relationship managers.

- You will need your SOS registration # (Secretary of State) and EIN # to do this.
- Best practice: Always, always keep your business funds separate from personal funds and spending

6. **If you will have employees**, complete the [Combined Employer's Registration Form](#) (registers for employment taxes at Federal, State, and Local levels). This will help establish your Oregon Business Identification Number (BIN). You will need the BIN, a State registration number, for tracking your business as an employer.

7. Complete the [Beneficial Owner Information](#) filing with the federal government.

There is no fee and this only needs to be completed once. The deadline for new businesses going forward is within 30 days of registering.

*As of 3/21/2025 this is no longer required for businesses that were created in the U.S.

8. Choose the location for your business - check with zoning laws as needed

- [City of Portland](#)
- [Washington County](#)

9. Obtain a Business License from the city

- [Portland](#) and several cities in Washington and Clackamas County require a license/revenue tax account. Check [here](#) for more cities.
 - In the City of Portland, if your business revenue is less than \$75k in a fiscal year, you still need to file a tax return, but you will not have a tax expense. (the threshold will raise to \$100k for 2027)
 - FAQ sheet for City of Portland business license: [City of Portland Business License And Multnomah County Business Income Tax](#)
 - More updated [City of Portland](#) Info
 - If you are a single-member LLC, when you apply for a City of Portland license, you will register as a sole proprietor

10. Create an initial website for your business, and a Google Business [Profile](#)

11. Decide how you will get payment for goods and services (merchant processing) and how you will track transactions and inventory (POS system)

12. Get started on setting up your bookkeeping system.

It can be as simple as recording into a spreadsheet or finding an online bookkeeping system that works for you.

13. Interview and select a [payroll](#) processing service/platform (if you will have employees)

14. Purchase all necessary insurance, including liability insurance and unemployment insurance, and workers' compensation (if you will have employees)

15. Obtain any final permits or licenses needed to operate your business - you can search for these through the [Oregon Business Xpress License Directory](#)

Resources:

- Information and Guidance on Starting a Business in Oregon:
- [Oregon Business Xpress : Welcome Page](#)
- Information and Forms on Payroll and Transit Taxes:
- <https://www.oregon.gov/payrolltax>

For businesses that will have employees, see the following:

Oregon Saves Program

[OregonSaves](#) (website does not offer Asian language translation)

OregonSaves is the state of Oregon's retirement savings program that provides Oregonians with an easy and automatic way to save for the future. Oregon employers of all sizes who don't already offer a workplace retirement plan must complete registration or certify exemption before their required deadline.

Paid Leave Oregon

[Paid Leave Oregon](#) (drop-down menu offers multiple languages on the website)

See the checklist on the website to prepare for choosing coverage as a self-employed person for Paid Leave Oregon.

Small employers (fewer than 25 employees on average) don't pay the employer portion of the Paid Leave contribution. You still need to withhold contributions from your employees' wages.

Paid or Protected Sick Time (drop-down menu offers multiple languages on the website)

You get paid sick time if your employer has 10 or more employees (6 or more if they have a location in Portland). Otherwise, sick time is protected but unpaid.

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**For a food business**, you must call Multnomah Health and schedule an opening inspection. If possible, it could be super helpful to receive prior inspections.

## **Checklist for Starting A Business: Operations and Marketing**

This section can be great to review with your small business advisor. Marketing support dollars or other funding are sometimes available to support your business.

- 1. Determine start-up costs. Even if it is a sole proprietorship, you will want to project and keep track of your start-up expenses.**
- 2. Determine overhead and cost of goods and materials, and determine pricing based on industry margins or what the market will bear: research the competition and see where you fit in with your product or service.**
- 3. A business plan will help focus the brand and concept of your ideas and understanding of the marketplace, your competition, and your sales potential.**
- 4. Organize your operations. This will be an extensive list of tasks and items, including human resources management, general administration, bookkeeping, and all other systems needed to run your business.**
- 5. Analyze your target market and how they get their news and information to target your marketing campaign and advertising to reach them best.**

### **RESOURCES and NETWORK INFORMATION**

Prosper Portland provides resources and maintains a network with several organizations, like APANO, to support entrepreneurs and economic development. In Portland. Please check out the program here:

[Inclusive Business Resource Network - Prosper Portland](#)

Additionally [The Office of Small Business - Prosper Portland](#) offers both a [startup guide](#) and [specific guides for certain business types](#) in Chinese and Vietnamese.

Included in the funding and organizing for resources and technical assistance for APANO's small business program to serve business owners statewide is. [Business Oregon: Technical Assistance for Underrepresented Businesses Program](#)

(this site offers language support in numerous languages)