



BUSINESS START-UP GUIDE

Clear & Simple™



AMAZING MURALS™ BUSINESS

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Welcome

Congratulations on taking the first step towards becoming a successful entrepreneur by purchasing your Amazing Murals complete business startup kit.

We welcome you to our unique group of entrepreneurs who have become independent business owners, providing an in-demand service to their community.

Operating your own mural business is both fun and rewarding. The process of getting started is easy with the help of our Amazing Murals training guide and startup materials.

We encourage you to take your time to read through the materials completely and follow the instructions provided to get started quickly and confidently.

We look forward to working with you as you begin your exciting new business opportunity. Your customers will be truly amazed at the results!

IMPORTANT NOTE

The techniques and methods discussed in the following instruction manual are proprietary and may not be shared. It is required that you sign and return the Confidentiality Agreement prior to starting your business.

Amazing Murals™ Business
Business Start-up Guide

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BUSINESS SETUP

Choosing a Winning Business Name

What is a winning business name? *A business name that draws business in itself.*

Creating a winning business name takes some thought but is one of the most important things you'll do during the process of starting a business. Starting out with a weak business name is like trying to golf with only one club in your bag. You may sink some shots but it will be a whole lot harder.

So how do you create a winning business name? Get your family, friends and/or colleagues together for a business name brainstorming session and work through these five rules for choosing a business name:

1) A winning business name must be memorable – but easy to spell. Obviously, your potential customers and clients need to be able to remember your business name. But they also need to be able to find it easily if they're looking for it in a phone book, directory or online.

So choosing a business name such as "Crychalwellyn" is a bad idea. Unique is good but difficult spellings are a bad idea.

2) A winning business name needs a visual element.

What popped into your head when you read "Crychalwellyn"? Anything? Most people don't visualize anything when they read this business name. Generally we are hard-wired to "see" images when we read or hear language, and incorporating a visual element into your business name can be a powerful aid to customers' memory (and a powerful advertising tool).

So you want your business name to have a strong visual element to portray a positive image.

3) A winning business name must have positive connotation.

Many words have both denotation (literal meaning) and connotation (emotional meaning). A word's connotation can be positive, neutral or negative, depending on the emotional associations that people generally make. The classic example is the difference between "Mom" (which has a very positive connotation) and "Mother" (which has a neutral connotation). Now you know why they called them "Dad's" cookies, rather than "Father's"!

What it means to you is that when you create a business name, you need to choose words that have the positive connotations that you want people to associate with your business – and make sure these connotations are suitable for your business.

If you are starting a trucking business, for instance, you don't want it to have a weak sounding or negative name, such as "Willow Twig Trucking" or "Kitten Transport". You want a business name that conveys strength and reliability. A choice such as "Stone Creek Trucking" would be much better. Notice how all these names have a strong visual element.

4) A winning business name needs to include information about what your business does.

Chances are good that your new business is not going to become an international brand. It certainly isn't instantly going to become as well known as Nike. So you need to be sure that your new business name at least gives your potential customers or clients some clues about what you actually do. That's why you see so many landscaping businesses that have the word "landscaping" in their name, and hair styling businesses that include words such as "salon" or even "hair designs" in their names.

Including information about what your business does in your business name also makes it easier for potential customers and/or clients to find your business in phone books and directories (both off and online).

5) A winning business name has to be fairly short.

Once again this is vital because you want customers and clients to be able to remember your business's name (and be able to tell other people what it is)! But it's also important for promotional purposes. You want a business name, for example, that will fit well on a business card, look good displayed on a sign or in an ad, and perhaps even a business name that will serve well as a domain name and show up well in search if you have an online business. So keep it as short as possible.

A final tip: Think about colors when you're choosing a business name. Colors will be an important component of your business logo and other business promotion materials and your business web site, and colors have strong emotional associations as well. Red, for instance, is an aggressive color; its fiery elements are associated with speed, excitement and passion while green is a calming color associated with growth, renewal and nature. Popular calming colors that would be great for a mural business are: Blue, Green, Turquoise, Gray, Silver and White.

You'll want to create at least two winning business names, and three is even better, because once you've chosen a business name, the next step is to register it with your state/province and your first choice may already be taken.

Legal Forms of Business Ownership (USA)

One of the first decisions that you will have to make as a business owner is how the company should be structured. This decision will have long-term implications, so consult with an accountant and attorney to help you select the form of ownership that is right for you. In making a choice, you will want to take into account the following:

- Your vision regarding the size and nature of your business.
- The level of control you wish to have.
- The level of "structure" you are willing to deal with.
- The business's vulnerability to lawsuits.
- Tax implications of the different ownership structures.
- Expected profit (or loss) of the business.
- Whether or not you need to re-invest earnings into the business.
- Your need for access to cash out of the business for yourself.

SOLE PROPRIETORSHIPS

The vast majority of small businesses start out as sole proprietorships. These firms are owned by one person, usually the individual who has day-to-day responsibility for running the business. Sole proprietors own all the assets of the business and the profits generated by it. They also assume complete responsibility for any of its liabilities or debts. In the eyes of the law and the public, you are one in the same with the business.

Advantages of a Sole Proprietorship

- Easiest and least expensive form of ownership to organize.
- Sole proprietors are in complete control, and within the parameters of the law, may make decisions as they see fit.
- Sole proprietors receive all income generated by the business to keep or reinvest.
- Profits from the business flow through directly to the owner's personal tax return simply by filing 1 additional for (Schedule C).
- The business is easy to dissolve, if desired.

Disadvantages of a Sole Proprietorship

- Sole proprietors have unlimited liability and are legally responsible for all debts against the business. Their business and personal assets are at risk.
- May be at a disadvantage in raising funds and are often limited to using funds from personal savings or consumer loans.
- May have a hard time attracting high-caliber employees, or those that are motivated by the opportunity to own a part of the business.
- Some employee benefits such as owner's medical insurance premiums are not directly deductible from business income (only partially deductible as an adjustment to income).

Federal Tax Forms for Sole Proprietorship (Partial List)

Form 1040: Individual Income Tax Return
Schedule C: Profit or Loss from Business (or Schedule C-EZ)
Schedule SE: Self-Employment Tax
Form 1040-ES: Estimated Tax for Individuals
Form 4562: Depreciation and Amortization
Form 8829: Expenses for Business Use of your Home

PARTNERSHIPS

In a Partnership, two or more people share ownership of a single business. Like proprietorships, the law does not distinguish between the business and its owners. The Partners should have a legal agreement that sets forth how decisions will be made, profits will be shared, disputes will be resolved, how future partners will be admitted to the partnership, how partners can be bought out, or what steps will be taken to dissolve the partnership when needed;. Yes, it's hard to think about a "break-up" when the business is just getting started, but many partnerships split up at crisis times and unless there is a defined process, there will be even greater problems. They also must decide up front how much time and capital each will contribute, etc.

Advantages of a Partnership

- Partnerships are relatively easy to establish; however time should be invested in developing the partnership agreement.
- With more than one owner, the ability to raise funds may be increased.
- The profits from the business flow directly through to the partners' personal tax returns.
- Prospective employees may be attracted to the business if given the incentive to become a partner.
- The business usually will benefit from partners who have complementary skills.

Disadvantages of a Partnership

- Partners are jointly and individually liable for the actions of the other partners.
- Profits must be shared with others.
- Since decisions are shared, disagreements can occur.
- Some employee benefits are not deductible from business income on tax returns.
- The partnership may have a limited life; it may end upon the withdrawal or death of a partner.

Types of Partnerships that should be considered:

1) General Partnership

Partners divide responsibility for management and liability, as well as the shares of profit or loss according to their internal agreement. Equal shares are assumed unless there is a written agreement that states differently.

2) Limited Partnership and Partnership with limited liability

"Limited" means that most of the partners have limited liability (to the extent of their investment) as well as limited input regarding management decisions, which generally encourages investors for short term projects, or for investing in capital assets. This form of ownership is not often used for operating retail or service businesses. Forming a limited partnership is more complex and formal than that of a general partnership.

3) Joint Venture

Acts like a general partnership, but is clearly for a limited period of time or a single project. If the partners in a joint venture repeat the activity, they will be recognized as an ongoing partnership and will have to file as such, and distribute accumulated partnership assets upon dissolution of the entity.

Federal Tax Forms for Partnerships (Partial List)

Form 1065: Partnership Return of Income

Form 1065 K-1: Partner's Share of Income, Credit, Deductions

Form 4562: Depreciation

Form 1040: Individual Income Tax Return

Schedule E: Supplemental Income and Loss

Schedule SE: Self-Employment Tax

Form 1040-ES: Estimated Tax for Individuals

CORPORATIONS

A corporation, chartered by the state in which it is headquartered, is considered by law to be a unique entity, separate and apart from those who own it. A corporation can be taxed; it can be sued; it can enter into contractual agreements. The owners of a corporation are its shareholders. The shareholders elect a board of directors to oversee the major policies and decisions. The corporation has a life of its own and does not dissolve when ownership changes.

Advantages of a Corporation

- Shareholders have limited liability for the corporation's debts or judgments against the corporations.
- Generally, shareholders can only be held accountable for their investment in stock of the company. (Note however, that officers can be held personally liable for their actions, such as the failure to withhold and pay employment taxes.)
- Corporations can raise additional funds through the sale of stock.
- A corporation may deduct the cost of benefits it provides to officers and employees.
- Can elect S corporation status if certain requirements are met. This election enables company to be taxed similar to a partnership.

Disadvantages of a Corporation

- The process of incorporation requires more time and money than other forms of organization.

- Corporations are monitored by federal, state and some local agencies, and as a result may have more paperwork to comply with regulations.
- Incorporating may result in higher overall taxes. Dividends paid to shareholders are not deductible from business income, thus this income can be taxed twice.

Federal Tax Forms for Regular or "C" Corporations (Partial List)

Form 1120 or 1120-A: Corporation Income Tax Return
 Form 1120-W Estimated Tax for Corporation
 Form 8109-B Deposit Coupon
 Form 4625 Depreciation
 Employment Tax Forms
 Other forms as needed for capital gains, sale of assets, alternative minimum tax, etc.

Subchapter S Corporations

A tax election only; this election enables the shareholder to treat the earnings and profits as distributions, and have them pass thru directly to their personal tax return. The catch here is that the shareholder, if working for the company, and if there is a profit, must pay herself wages, and it must meet standards of "reasonable compensation". This can vary by geographical region as well as occupation, but the basic rule is to pay yourself what you would have to pay someone to do your job, as long as there is enough profit. If you do not do this, the IRS can reclassify all of the earnings and profit as wages, and you will be liable for all of the payroll taxes on the total amount.

Federal Tax Forms for Subchapter S Corporations (Partial List)

Form 1120S: Income Tax Return for S Corporation
 1120S K-1: Shareholder's Share of Income, Credit, Deductions
 Form 4625 Depreciation
 Employment Tax Forms
 Form 1040: Individual Income Tax Return
 Schedule E: Supplemental Income and Loss
 Schedule SE: Self-Employment Tax
 Form 1040-ES: Estimated Tax for Individuals
 Other forms as needed for capital gains, sale of assets, alternative minimum tax, etc.

LIMITED LIABILITY COMPANY (LLC)

A limited liability company (LLC) is an entity formed under state law by filing articles of organization as an LLC. Unlike a partnership, none of the members of an LLC are personally liable for its debts. An LLC may be classified for Federal income tax purposes as if it were a sole proprietorship (referred to as an entity to be disregarded as separate from its owner), a partnership or a corporation. If the LLC has only one owner, it will automatically be treated as if it were a sole proprietorship (referred to as an entity to be disregarded as separate from its owner), unless an election is made to be treated as a corporation. If the LLC has two or more owners, it will automatically be considered to

be a partnership unless an election is made to be treated as a corporation. If the LLC does not elect its classification, a default classification of partnership (multi-member LLC) or disregarded entity (taxed as if it were a sole proprietorship) will apply.

If you are the sole owner of the LLC and the LLC has no employees then you will not need a separate Federal Tax ID number for the LLC and your social security number may be used. If you are the sole owner of the LLC and the LLC has employees, you will need to get a separate Federal Tax ID number, if you choose to have the LLC report and pay employment taxes with respect to employees of the LLC. If you are not the sole owner of the LLC, you will need a separate Federal Tax ID number for the LLC.

Please utilize the following online resources for further information and consult an accountant for questions on the type of business to for to meet your needs and goals:

United States Small Business Administration
www.sba.gov

United States Internal Revenue Service
www.irs.gov

Business Registration (USA)

Most states make it very easy to start your own business and have resources to help you understand the specific requirements for your state. In addition, many states offer a free workshop to help you understand what is required and to answer any of your questions. In general there are only a few things needed to form your business as follows:

1. Business Name Registration - typically done by filing a form with your Secretary of State office. Many states also have a search utility online so you can check the business names that are currently in use.
2. Local Business License - May be required depending on your state's requirements.
3. Sales Tax Number - typically issued when you complete your Business registration so you can pay any sales taxes collected for your services.
4. Federal Tax Identification Number (EIN) - Required if you are operating as a partnership or have employees. You are not required to have one if you are operating as a Sole Proprietor with no employees in which case your Social Security # may be used.

If you are not comfortable filing the paperwork on your own you can easily register your business using a low cost provider such as LegalZoom™. Simply go to: <http://www.LegalZoom.com> to learn more. LegalZoom™ takes the stress out of filing the necessary paperwork so you can quickly get started. If you decide to file yourself, the following list of web sites will help you quickly find the necessary resources:

Alabama

<http://www.ador.state.al.us/bus.html>

Alaska

<http://www.dced.state.ak.us/occ/buslic.htm>

Arizona

<http://www.revenue.state.az.us/609/licensingguide.htm>

Arkansas

<http://asbdc.ualr.edu/>

California

<http://www.ss.ca.gov/business/resources.htm>

Colorado

<http://www.advancecolorado.com/small-business/index.cfm>

Connecticut

<http://www.ct-clic.com/business/smartstart/smartstart.htm>

Delaware

<http://www.state.de.us/dedo/business/helpforsmallbusiness.shtml>

District of Columbia

<http://brc.dc.gov/planning/planning.asp>

Florida

<http://sun6.dms.state.fl.us/dor/businesses>

Georgia

<http://www.sos.state.ga.us/corporations/regforms.htm>

Hawaii

<http://www.hawaii.gov/portal/business/index.html>

Idaho

<http://business.idaho.gov>

Illinois

http://www.cyberdriveillinois.com/departments/business_services/home.html

Indiana

<http://www.state.in.us/sic/owners/ia.html>

Iowa

http://www.iowa.gov/state/main/business_portal/starting_a_business/index.html

Kansas

<http://www.accesskansas.org/businesscenter/index.html>

Kentucky

<http://sos.ky.gov/business>

Louisiana

<http://www.louisiana.gov>

Maine

<http://www.maine.gov/portal/business/starting.html>

Maryland

<http://www.maryland.gov>

Massachusetts

<http://www.mass.gov>

Michigan

<http://medc.michigan.org/services/startups>

Minnesota

<http://www.deed.state.mn.us/bizdev/start.html>

Mississippi

<http://www.mississippi.gov>

Missouri

http://www.missouribusiness.net/docs/license_registration_checklist.asp

Montana

http://sos.state.mt.us/BSB/New_Business.asp

Nebraska

<http://www.nebraska.gov/index.phtml?section=business>

New Hampshire

<http://www.nhsbdc.org/startup.htm>

New Jersey

<http://www.nj.gov/nj/business/running>

New York

<http://www.nysegov.com/citGuide.cfm?superCat=28&content=main>

New Mexico

<http://www.newmexico.gov>

Nevada

<http://dbi.state.nv.us>

North Carolina

<http://www.northcarolina.gov/asp/basic/business.asp>

North Dakota

<http://www.nd.gov/sos/businessserv>

Ohio

<http://business.ohio.gov>

Oklahoma

<http://www.okonestop.com>

Oregon

<http://www.filinginoregon.com>

Pennsylvania

<http://www.paopenforbusiness.state.pa.us>

Rhode Island

<http://www2.sec.state.ri.us/faststart>

South Carolina

<http://www.sc.gov/Portal/Category/SMALLBUSINESS>

South Dakota

<http://www.usd.edu/sbdc>

Tennessee

<http://www.state.tn.us/revenue/openbus.htm>

Texas

<http://www.tded.state.tx.us/guide>

Utah

<http://www.commerce.state.ut.us>

Vermont

<http://www.thinkvermont.com/start/index.cfm>

Virginia

<http://www.dba.state.va.us/smdev>

Washington

<http://www.washington.gov/business/start.aspx>

West Virginia

<http://www.state.wv.us/taxrev/busreg.html>

Wisconsin

<http://www.wisconsin.gov/state/byb>

Wyoming

<http://wyoming.gov/business.asp>

Legal Forms of Business Ownership (Canada)

One of the first decisions that you will have to make as a business owner is how your company should be structured. This decision will have long-term implications, so consult with an accountant and attorney to help you select the form of ownership that is right for you.

SOLE PROPRIETORSHIP

A sole proprietorship is a business owned and operated by one individual. It is not considered to be a legal entity under the law, but rather is an extension of the individual who owns it and therefore does not require any specific legal organization, except of course, the normal requirements such as licenses or permits. The owner has possession of the business assets and is directly responsible for the debts and other liabilities incurred by the business. Any loans of the proprietorship are identical to personal loans of the individual. The income or loss of a sole proprietorship is combined with the other earnings of an individual for income tax purposes.

PARTNERSHIPS

A partnership is a relationship between persons carrying on a profit-motivated business in common. That is, a defining characteristic of a partnership is that there must be more than one person involved in the business. Any number of individuals operating a business in common can establish a general partnership without any government approval. A general partnership is created by the partners and is routinely registered with the government within 60 days of creation. Registration is relatively easy and primarily involves paying a fee to the government. Determining and documenting the rights and obligations of the partners is much more involved. These rights, responsibilities and obligations are typically detailed in a partnership agreement. It is a good idea to have such an agreement for any partnership. A partnership is a legal entity recognized under the law and as such it has rights and responsibilities in and of itself. A partnership can sign contracts, obtain trade credit and borrow money. Any partner is responsible for all liabilities of the partnership. Creditors often "go after" the wealthier partners first when the partnership does not pay its obligations. When a partnership is small creditors may require a personal guarantee of the partners before granting credit. A partnership does NOT have to file income tax returns or pay income tax. The financial information from the partnership is combined with the personal income of the partners to determine their overall tax liability. Partnerships with more than FIVE partners have to comply with Revenue Canada's reporting requirements.

CORPORATION

A corporation is a separate legal entity which exists under the authority granted by either provincial or federal law. A corporation has substantially all of the legal rights of an individual and is responsible for its own debts. It must also file income tax returns and pay taxes on income it derives from its operations. Typically, the owners or shareholders of a corporation are protected from most of the liabilities of the business. However, when a corporation is small, creditors may and almost all banks will require

personal guarantees of the principal owners before extending credit. The legal protection afforded the owners of a corporation can far outweigh the additional expense of starting and administering a corporation.

Corporations must file annual income tax returns with the Revenue Canada (federal) and the Ministry of Finance (provincial) and possibly other provinces in which it does business.

Legal fees for incorporating commonly run from \$ 500 to \$ 1,000, and government fees, vary depending on provincial (\$ 315 in Ontario) or federal (\$ 500) incorporation."

Business Registration (Canada)

ALBERTA

Once the type of business is established, you can reserve your business name. This is done by filing a business declaration form, a key component in the registration process. The form asks you to provide basic information about the company and its owner. A declaration of partnership form, for example, will require you to include:

- (a) Name of the declarant
- (b) The company name
- (c) The company's type
- (d) The company's address
- (e) The partnerships start and end date (or indefinite)
- (f) The day of declaration
- (g) The occupation and addresses of the partners
- (h) The name of the officer authorizing the declaration

A sample form can be viewed using the following link:
<http://www.servicealberta.gov.ab.ca/pdf/Forms/REG3097.pdf>

Registering a trade name in Alberta does not mean that you own that name. Many sole proprietorships and partnerships in that province operate with duplicate names, as there is no requirement under the Partnership Act for a business name to be unique. As well, Alberta Registries has no obligation to avoid name duplication or to advise anyone registering a name that has been previously registered.

Corporations, on the other hand, must choose a unique name.

Visit http://www.servicealberta.gov.ab.ca/Corporate_Registry.cfm for registry agents that can perform a NUANS search that will provide you with a list of businesses with similar names. A NUANS report is required when registering a corporate business and either the original or a carbon copy of the NUANS report must be given to the accredited service provider at the time of incorporation. Also, the NUANS must be less than 91 days old when submitted.

AUTHORIZATION

Once the form is filled out, it must be filed with an authorized service provider.

These are private sector firms - such as accounting firms, legal firms or search houses - authorized by the Alberta government to examine your application to ensure that it meets legislative requirements. The authorized service provider processes the request and issues a proof of filing to verify that the registration has occurred.

An important point to remember is that fees charged by private sector firms are not government regulated. So, shop around for the best price. Make sure that the service provider is authorized and the fee is consistent with the area's other service providers. A listing of authorized service providers can be found in Alberta's Corporate Registry by visiting: http://www.servicealberta.gov.ab.ca/Corporate_Registry.cfm

FILING FEES

Filing Fee:	\$10
Name Searches:	\$1 + Service fees
Partnerships:	\$50
Sole Proprietorship:	\$50
Incorporation:	\$100

NOTE: Authorized service providers can charge additional fees that may add a few hundred dollars to the cost.

MORE INFORMATION

Service Alberta's web site at:
<http://www.servicealberta.gov.ab.ca>

Government and Program Support Services
3rd Floor, Commerce Place
10155 102 Street, Edmonton, AB, T5J 4L4
Telephone: (780) 422-2657
Fax: (780) 427-1120
Toll Free: 1-800-272-9675.

Corporate Registry
(780) 427-2311

BRITISH COLUMBIA

THE REGISTRAR

In British Columbia, you will need to register your business with the Corporate Registry, which according to the Corporate Registry website, provides "... the legal framework and files documents for the incorporation, registration, maintenance & dissolution of companies, Societies & Cooperatives doing business or active in British Columbia."

The Corporate Registry has its own web site at
<http://www.bcregistryservices.gov.bc.ca/bcreg/corppg/index.page?>

The corporate directory - (604) 775-1041 - is a free telephone service that provides information on: the Corporate Registry addresses; name reservations; sole proprietorship and partnership registrations; incorporation; incorporating a society; forms; fees and corporate searches. We used this service to determine the steps you would need to take to register a business in British Columbia.

RESERVING YOUR BUSINESS NAME

The first step in registering your business is to reserve your business name. Here is an overview of how to process a name request. (Please note that sole proprietorship and partnership names are not protected, so that several businesses can use the same name.)

Step A:

Obtain a name approval request form. You may download the form from <http://www.fin.gov.bc.ca/registries/corppg/forms/reg22.pdf> or you can order a form through (604) 775-1041, or you can pick one up from the Corporate Registry, Canada-British Columbia Business Service Centre at 601 West Cordova St. in Vancouver, or the nearest Government Agents office.

The registrar recommends that you read the instructions carefully, as a properly completed form will save you both time and money.

Step B:

You are now ready to fill out a name approval request form. There are some specific guidelines for choosing a name that you'll need to be aware of. Here is an overview of the current naming guidelines:

The name must have 2 components. The first part of the name must start with a distinctive, non-descriptive word or phrase. This can be your name, a geographic location, an invented word or phrase or initials. For example, John Smith, Vancouver, and Wazomozu would all be acceptable. The second part of the name must describe your type of business - for example, laundromat, bookstore or bookkeeping. So, while the business name Wazomozu Bookkeeping would be an acceptable submission, Bookkeeping Wazomozu, would not.

As well, if you are incorporating a company, you must add a third component, which is called the corporate designation. Corporate designations include: Incorporated, Inc., Limited, Ltd., Corporation and Corp. Sole proprietorships and partnerships cannot use any form of corporate designation.

Single name names should be avoided, as should name with special characters (&, %), these name rarely receive approval. Also try to avoid names that have been used by large well-known corporations, as you will need approval from those companies.

When filling out the form, be sure to fill out all information, and to indicate what type of business the name is for. You may submit up to three (3) choices; the registrar strongly suggests that you submit all three choices.

Step C:

At this point, it is time to review your form carefully to ensure that it has been filled out properly, and to submit it to the Registrar of Companies. Here are your options:

1. Online: If you sign up for a BC Online <https://www.bconline.gov.bc.ca> account, you may submit your request online.
2. Mail: You can mail your form with the \$30 fee (Cheque payable to Ministry of Finance) to: PO Box 9431 Stn Prov Govt, Victoria BC, V8W 9V3
3. In person: You can drop the form off in person at the: Registrar of Companies, 940 Blanshard Street in Victoria
4. You can also submit the form through:
 - The Canada-British Columbia Business Service Centre, at 601 West Cordova St in Vancouver
 - The nearest Government Agents Office www.governmentagents.sb.gov.bc.ca/

Payment can be made by cash, cheque or money order, but the registrar asks that you don't send cash in mail.

Step D:

Processing the name request normally takes two to three working days. Upon approval, the name is held for 56 calendar days. You must submit your declaration form for a sole proprietorship or partnership or your incorporation papers within this time; if not your name reservation will expire and you will need to pay another name reservation fee if you wish to continue.

Step E:

The registrar points out that you should not invest any money on the name until your company is incorporated, or your sole proprietorship or partnership is registered, as the name is only on reserve and can be canceled prior to incorporation or registration.

REGISTERING YOUR COMPANY

In order to meet the 56 calendar day deadline for the submission of your Declaration Form for a Sole Proprietorship or Partnership, or your incorporation papers, you need to register your company.

Sole Proprietorship / Partnership Registration

To register a sole proprietorship or partnership in British Columbia, you must reserve a name, fill out a 'Declaration for Proprietorship or Partnership Registration Form' and submit your declaration and fee. You will need to obtain a 'Declaration for Proprietorship or Partnership Registration Form' (refer to the sources listed above for the reservation of a business name), ensure that it is properly filled out, and then submit this form along with a fee of \$30. You must have your name approved prior to filing your declaration.

A convenient way to register your business in British Columbia is to use one of the province's One-Stop Business Registration stations. It is also available on the internet at:

<http://www.bcbusinessregistry.ca/introduction/index.htm>

To use the service you will need to create a login in. There are a number of workstation locations in Vancouver.

Incorporating a Company in British Columbia

Incorporating a company is much more complex than registering a sole proprietorship or partnership; in this situation the services of a lawyer are often required. If you have decided that this is the best type of business for your needs, ask other business owners to refer a trusted professional. Prices may vary considerably, so it is often a good idea to solicit several prices and recommendations before making a final decision.

GETTING THE NECESSARY FORMS

Use these links to download the forms necessary to register your BC-based business:

Declaration of Partnership or Proprietorship

<http://www.fin.gov.bc.ca/registries/corppg/forms/0707FILL.pdf>

Name Approval Request

<http://www.fin.gov.bc.ca/registries/corppg/forms/0708BFILL.pdf>

FEES

Reserve and Approve a name:	\$30
Partnership Registration:	\$40
Sole Proprietorship Registration:	\$40
Priority Handling:	\$100
Incorporation:	\$351.59

NEW BRUNSWICK

Once you have determined the type of business you wish to register, you will need to decide on a name. You can check that your desired business name has not been taken by requesting a list of private sector name search firms, available from Corporate Affairs Branch (see contact details below). Once you have chosen a name, you will be required to pay a fee in order to reserve all legal rights to the name.

Step A:

With business type and name confirmed, your next stop is the Corporate Affairs Branch of Service New Brunswick, where you will be given the necessary paperwork to complete. The contact details are:

Corporate Affairs Branch
Service New Brunswick
432 Queen Street
P. O. Box 1998
Fredericton (NB) E3B 1B6
Telephone: (506) 453-2703
Fax: (506) 453-2613

You may also download the paper work needed from the website:
Certificate of Business Name & Additional Information Form
<https://www.pwx1.snb.ca/snb7001/e/1000/CSS-FOL-45-3502E.pdf>

Step B:

You will also be required to apply for a Business Number (BN), which you will use for harmonized sales tax (HST); corporate income tax, import/export taxes and payroll deductions, where applicable. For an information booklet regarding Business Numbers, visit:

<http://www.ccra-adrc.gc.ca> , or call Canada Customs and Revenue at: 1-800-959 5525.

Entrepreneurs wishing to establish a home-based business should also be aware that certain zoning restrictions might apply. To find out what regulations apply to your jurisdiction, contact your local municipality at the number listed in your telephone directory, or call the toll-free number listed below.

Certain other regulations may apply; depending on the type of business you are planning to operate. For instance, aside from the standard permits required for issuing food or alcohol, the Government of New Brunswick also calls for a Music License when music is performed in public, regardless of whether it is live or recorded. There are also laws pertaining to the Days of Rest Act, which may restrict you from hiring employees to work on a Sunday.

The New Brunswick government has kits on registering either a sole proprietorship or partnership. These kits, which contain all the forms that need to be completed to register a new business, are available on the Internet at https://www.pwx1.snb.ca/snb7001/e/2000/2500e_3.asp, or by mail or fax. While the forms can be completed online, they still must be printed and mailed to the nearest

SNB Office. To find the office closest to your location, call 1-888-832-2762 (a toll free line).

To learn more about these policies and any others that may apply to your business, contact The Canada/ New Brunswick Business Service Centre, which provides a free 24-hour business information service through fax and internet, and a drop-in service at the address below, during regular business hours.

FEES

Registration of Sole Proprietorship:	\$100
Registration of Partnership:	\$100
Publication in the Royal Gazette:	\$12
Registration of Corporation Online:	\$262
Registration of Corporation Not Online:	\$312
Expeditation:	\$50

MORE INFORMATION

Canada / New Brunswick Business Service Centre
570 Queen Street, Fredericton (NB) E3B 6Z6
Telephone: (506) 444-6140 or 1- 800-668-1010
Fax: (506) 444-6172
Info-FAX: (506) 444-6169 or 1-800-401-3201
TTY (hearing impaired): (506) 444-6166 or 1-800-887-6550
Internet site: <http://www.cbcs.org/nb/>
E-mail: cbscnb@cbcs.ic.gc.ca

YUKON

REGISTERING YOUR BUSINESS

Sole Proprietorship

If you decide on this structure you must contact the Department of Community Services in the Corporate Affairs office and have them perform a name search for you. There is no cost for this service. The name that you decide on must be distinct, descriptive, and legal. This means that people should know what the main business function is and be able to identify your business from others in the same industry. It also means that you can not use inc., or similar terms associated with other business structures

Once you have successfully completed the name search you must then complete the Declaration of Business Name form: <http://www.gov.yk.ca/forms/b.html> and file it with the Corporate Affairs office. The fee to register is \$25.00 plus \$12.50 if any endorsed copies are desired.

Partnership

A partnership registration follows the same steps as a sole proprietor. This means that the first step in the process is to choose a distinctive, descriptive, and legal name. There is no charge to have this search done, but you need to contact Corporate Affairs to make it official.

When you have completed the name search process your next step is to fill out the Declaration of Partnership form: <http://www.gov.yk.ca/forms/b.html> and file it with the Corporate Affairs office. The fee for this service is \$25.00.

Incorporation

To incorporate your business in the Yukon you must first do a NUANS search. This is a cross Canada search which will ensure that the name you have chosen is not being used anywhere in the country. The cost for this is \$40.00 and you can contact the Corporate Affairs office to start the process.

Once the NUANS search is complete and you have a name, your next step is to complete and file the Articles of Incorporation http://www.gov.yk.ca/forms/3000/yg3081_b.pdf . You may want to consult a lawyer to help you with the incorporation to make sure that all the papers are completed and filed correctly.

In addition to the Articles of Incorporation, you will also have to complete these two forms:

Notice of Address:

<http://www.gov.yk.ca/forms/b.html>

Notice of Address ad Officers Form:
<http://www.gov.yk.ca/forms/b.html>

The Fee for these documents is \$245.

FEES

Sole Proprietorship:	\$25
Partnership:	\$25
Endorsed Copies:	\$12.50
NUANS Search:	\$40
Incorporation:	\$245

MORE INFORMATION

Corporate affairs C-6
Department of Community Services
Law Center, 3rd Floor
2130 Second Avenue
Whitehorse, YT
Y1A 5H6
Phone: (867) 667-5314
Toll free (In Yukon): 1-800-661-0408, local 5314
Fax: (867) 393-6251

NEWFOUNDLAND

The process of registering a business varies from province to province. Here's an overview of how you would register a business in Newfoundland, based on information available in April 2007. Think back to the time when your small business idea first flashed before your eyes – that precise moment when you experienced that thrilling 'A-ha'! You probably couldn't wait to dig your heels in and get to work. Your path was clearly mapped out before you. No detours. No roadblocks – just 'full steam ahead'. Then bureaucracy reared its ugly head, and before you knew it, you were so swamped with the complexities of registration and mandatory fees that the original idea seemed like a distant dream.

Well, if you're one of those entrepreneurs who long for a simpler life, there is still a place where you can start your own partnership or sole proprietorship without having to cut through red tape.

According to Agnes Hogan, a Communications Officer for Government Services and Lands in Newfoundland, there is no legislation at this time in Newfoundland governing the registration of business names, sole proprietorships or partnerships. That means you can open your sole proprietorship or partnership business in Newfoundland without registering a name and, most importantly, without shelling out a dime. Why? Perhaps to foster economic growth and to give new and expanding companies a competitive edge, to paraphrase a message from Beaton Tulk, Minister of Industry, Trade and Rural Development.

You can use the Companies and Deeds On-line (CADO) to perform basic searches of the Registry of Companies no cost. You may also do the following according to CNLBSC website:

- File Articles of Incorporation
- File an Annual Return
- File a Notice of Directors
- File a Notice of Registered Office
- Request a Name Reservation
- File a Notice of Registered Office in NL
- Obtain a Certificate of Good Standing
- Pay on-line, where applicable, via Visa or MasterCard through a secure payment system.

There is one rule, however, that these types of businesses have to follow. Sole proprietorships and partnerships are not permitted to use the words 'incorporated', 'corporation'; 'limited' or the abbreviation of any of these words in their names.

If you wish to incorporate or register a limited liability corporation in Newfoundland, there are a number of legal and administrative issues to consider. For further information, go to <http://www.gs.gov.nl.ca/cca/cr/> or contact the Registry of Companies (see address at the end of this article). All forms and information are available at the Web site, and you can also read more about the Corporations Act; the Limited Partnership Act and compulsory fees. Because the process of registering a

limited liability or corporation is relatively complex, consulting with a lawyer before registering is always recommended.

If you need to obtain a specific permit, for example, if you need an electrical permit or a food license, application forms can be obtained from Regional Offices around Newfoundland. These Regional Offices will also be able to provide information on all legislation and regulations. See the list of government service centres in Newfoundland listed below for further information.

FEES

Sole Proprietorship:	Free
Partnership:	Free
Incorporation:	\$300
NUANS Search:	\$75

MORE INFORMATION

Registry of Companies Commercial Registrations Division

Ground Floor, East Block
Confederation Building
P.O. Box 8700
St. John's, NF.
A1B 4J6
Tel: 709-729-3317
Fax: 709-729-0232

MANITOBA

REGISTERING YOUR BUSINESS

Manitoba has taken a unique approach to business registration. For unincorporated companies, you don't register the business - as you would in many other provinces - you register the business name. Only businesses that are run under the sole proprietor's name, e.g. John Smith Roofing, do not have to register their business name.

All businesses - sole proprietorships, partnerships and corporations - must complete the first step in the process, the reservation of a business name. The second step is different for corporations, who file articles of incorporation, then it is for sole proprietorship and partnerships.

Step One: Reserving a name

To register a business name or incorporate your first step is to fill out a Name Reservation Form and file it with the province's Company Office or you can submit it online at: <http://direct.gov.mb.ca/coohtml/html/internet/en/coo.html>. The fee for this process (as of April 2007) is \$40.

The name you select must have a distinctive element (such as a coined name, location, or personal name), a descriptive element (such as the type of services offered) and if it will be a corporation it must end with a legal element (such as Inc., Ltd. or Corp.). For example, Zoobilee Pet Shop, where Zoobilee is a distinctive, invented name and Pet Shop is the descriptive element, would be a valid name as long as it was not objectionable.

Be sure to review the province's name reservation guidelines carefully, as there are a few specific restrictions. For example, the word Manitoba can be used in a business name, but not as the first word of the name. Meanwhile names containing the words Golden Boy - the Golden Boy on Manitoba's legislature is recognized symbol of Manitoba's achievements and proud heritage - are considered objectionable and will be rejected.

If the name is already in use or reserved, you will have to go through the process and pay the fees again. To save yourself this time and money you should carefully review the criteria for name selection and then check provincial business directories, online phone directories (e.g. Canada411.com) or the list of registered names at the province's Company Office for similar names.

If the name that you've chosen is available it will be reserved for a 90 day period. From there you can move onto the second step of either registering or incorporating your business.

Step Two: Registering your business

Once you have reserved a name for your business you can then move onto the next phase. If you plan on operating as a sole proprietor or a limited partnership then you will need to complete and file the Registration of A Business Name form. This form is to be sent to the Companies Office along with the \$45.00 fee.

You can get the Registration of a Business form here:
http://www.companiesoffice.gov.mb.ca/forms/blr_e.pdf .

For a corporation, once you have your name reserved you will have to file the Articles of Incorporation and pay the \$300 fee to the Companies Office. When these are received you will be assigned a number to the corporation. To print out a copy of the Articles of Incorporation form g here:
<http://www.companiesoffice.gov.mb.ca/forms/artincsh.pdf> .

You will also need to file what is known as a Request for Service if you wish to incorporate. There is no fee for this form. However, it must be submitted with your Articles of Incorporation to complete the process.
A copy of the form can be found here:
<http://www.companiesoffice.gov.mb.ca/forms/requests.pdf> .

FEES

Name Reservation:	\$40
Registration of Business Name:	
Partnership:	\$45
Sole Proprietorship:	\$45
Power of Attorney:	\$30
Incorporation:	\$300
Non-Profit Incorporation:	\$100

MORE INFORMATION

You can find a more expanded list of forms and instructions related to this topic on the government website.

Another option is to contact the Companies Office at:
1010-405 Broadway
Winnipeg, Manitoba R3C 3L6
Phone: 204-945-2500
Toll-free: 1-888-246-8353
Email: companies@gov.mb.ca

ONTARIO

REGISTERING YOUR BUSINESS

Ontario Business Connects (OBC): Computer workstations, located throughout the province (commonly found at business help centres), which allow you to apply for Business Name Registration, Name Search, Retail Sales Tax Vendor's Permit, Employer Health Tax (including self-employed), and Workplace Safety & Insurance Board.

When to register:

If you operated a sole proprietorship under your given name, ie. John Smith, you are not required to register your business.

However, operated under a modified name, such as John Smith and Associates or John Smith Designs, the Business Names Act requires that you register your sole proprietorship.

Partnerships must be registered by filing a declaration with the Companies Branch. You are responsible for determining whether your business name is already in use, which can be done by doing a name check at the OBC station.

Sole proprietorship and partnership registration do not protect your business name; others can register and use the same name. To protect your business name you need to incorporate your business, and/or apply for a trademark.

Incorporating a business is a complex process. If you plan to incorporate, consult a professional or you can research and go through the process yourself with the assistance of a good guide or book.

While it is more expensive and onerous to incorporate, a corporation may offer tax and legal benefits that make the expense worthwhile. For more help on deciding which form of business is best for you, read our article, What Form of Business is Best for you?

Where to register:

Sole proprietorship or partnerships in Ontario are registered through Ontario Business Connects (OBC). These consist of workstations in business help centres, and registration can also be done online. Your business registration is valid for five years, after which time you need to renew your registration.

FEES

<u>Registration activity</u>	<u>Cost @ OBC</u>	<u>Cost via mail</u>
Sole Proprietorship	\$60	\$80
Partnership	\$60	\$80
Name Check	\$8	\$12
Online registrations	\$60	\$60

While this answer explains how to register a business in Ontario, when you register a business you also need to find out whether any regular or special licenses (municipal, liquor, import-export, manufacturing, etc.) are required.

You can now register or renew an Ontario sole proprietorship or partnership register or renew a business name with the Ministry of Consumer and Business Services or apply for these accounts:

- Ontario Retail Sales Tax
- Ontario Employer Health Tax
- Ontario Workplace Safety and Insurance Board

Go to the Canada Customs and Revenue Agency (formerly Revenue Canada) website at: <http://www.businessregistration.gc.ca>

You can also register for a Business Number (GST and payroll taxes are sub-sets of the BN), and register for CCRA programs at this address.

* Please note that fees may change at any time; those mentioned in this answer are provided as a general guideline only to help you understand what fees to expect.

PRINCE EDWARD ISLAND

REGISTERING YOUR BUSINESS

All businesses in Prince Edward Island are required to have their names registered. The exception being, if the owner chooses to use their own name as the business name.

The process begins with a name search. Once you have decided on the name you would like to use, you need to see if it is available by requesting a NUANS search from the Consumer, Corporate and Insurance Division of the Attorney General. If your proposed name is taken or too similar to an existing business you will have to come up with a new name and request another search.

A good starting point in your search is the Corporate/Business Names Registry. This Registry is a listing of all of the businesses operating in the province. This simple and free search can save you time and money before you start the official NUANS search. It can be access here: <http://www.gov.pe.ca/corporations/index.php> .

The fee for a NUANS search is \$40.00 regardless of your business structure (sole proprietorship, partnership, or incorporation). Once you have successfully completed a NUANS search your chosen name will be reserved for 90 days.

The following is an outline of the specific actions and fees for each business structure:

Sole Proprietorship

Many sole proprietorships are operated under the owner's name. As is mentioned above if this business carries the name of the owner with no additional words it is not necessary to register. However, if you choose to add an extension to this name, John Smith's Books for example, you are required to go through the registration process.

Following a successful NUANS search you will need to complete the Declaration for Registration of a Business Name (Individual) form. This form, along with the \$60.00 fee (registration and publication in Royal Gazette), is then sent to the Consumer, Corporate and Insurance Division office.

This registration must be renewed every three years. The fee for this process is \$50.00. Renewal forms can be found here: <http://www.gov.pe.ca/forms/pdf/35.pdf>.

Partnership

When the NUANS search is completed, you and your partners must then fill out a Declaration for Registration of a Business Name (Partnership). Once this is done the form is sent to the Consumer, Corporate & Insurance Services Division. The fee for filing is \$60.00 (registration and publication in Royal Gazette).

The partnership registration must be renewed every three years. This renewal carries a fee of \$50.00. Renewal forms are available here: <http://www.gov.pe.ca/forms/pdf/36.pdf>.

Incorporation

If you wish to incorporate your business an officer of the Corporation must complete the Declaration for Registration of a Business Name (Corporation). This officer could be anyone with an executive position in the company such as the President, Vice-President, or CEO. This form is then filed with the Consumer, Corporate, and Insurance Division. A \$60.00 (registration and publication in Royal Gazette) fee applies.

Registration must be renewed every three years from the date of original incorporation. This process can be completed by filling out the Renewal of Registration of a Business Name (Corporation). The fee for renewal is \$50.00.

Publishing Business Name

Having completed these steps you have one last item to attend to. Every registered business must be published in the province's Royal Gazette, which is an official listing of government documents.

The fee for this publication is \$10.00. Payment can be made by cheque to Provincial Treasurer PEI.

FEES

Registering a Business:	\$100
NUANS Search:	\$40
Registration:	\$50
Publication fee: (Royal Gazette)	\$10
Renewal:	\$50

*NOTE – Sole proprietorship, Partnerships, and Incorporations all have the same fee structure in PEI.

MORE INFORMATION

Consumer, Corporate, and Insurance Division
Fourth Floor, Shaw Building
95 Rochford Street
PO Box 2000
Charlottetown, PE
C1A 7N8
Telephone: (902) 368-4550
Facsimile: (902) 368-5283

SASKATCHEWAN

Registering a business in Saskatchewan is straightforward. The registration process is required of any person, whether living or as a corporate entity, who conducts business under a business name in the province. Administered through the Corporations Branch of Saskatchewan Justice, the legal structure of a company registered in the province may take the form of a sole proprietorship, a partnership, a corporation, or a non-profit corporation.

Once you determine your business's legal structure and proposed name, you may proceed with the appropriate registration process. In Saskatchewan, different forms, fees, and procedures exist for sole proprietorships and partnerships, business corporations, and non-profit corporations.

Registering a sole proprietorship or partnership falls under The Business Names Registration Act. The process requires that you fill out the following forms:

- Application for Registration (Form A)
- Request for Name Search and Reservation (Form G)

Forms must be typed or completed in ink and then forwarded to the Corporations Branch with the appropriate fees. Fees are payable to the Minister of Finance, in cash, cheque, money order, Visa, or MasterCard. Forms may be mailed or faxed. The faxed copy should include an attached client authorization form for payment.

Turning to incorporation, the registration process for corporations falls under The Business Corporations Act, while registration of a non-profit corporation falls under The Non-profit Corporations Act. Both processes in Saskatchewan require that you fill out the following forms:

- Articles of Incorporation
- Notice of Registered Office
- Notice of Directors
- Request for Name Search and Reservation

While business registration and incorporation fees are standardized (at the time of publication), fees vary for name search and reservation, depending on whether you are performing a Saskatchewan Plus or a Canada-wide search of your proposed operating name, and the number of times a search is performed. Non-profit corporations also have the option for a Saskatchewan-only name search.

Requests for a name search of your desired business name may also be made to the Corporations Branch by e-mail at corporations@justice.gov.sk.ca or by telephone at (306) 787-2962, using a valid Visa or MasterCard number and expiration date. In correspondence, you should provide the branch with all information outlined in the search form, as well as a return mailing address to receive the search results.

In each search scenario, all available names are reserved for a 90-day period to allow applicants time to prepare and submit the registration documents, if they do not accompany the name search request.

Following name approval and review of all received documents (both for completeness and accordance with The Business Names Registration Act), a Certificate of Registration containing a registration number is issued. The business name will then be registered on the date that all correctly completed forms and fees are received, although the applicant may request a later commencement date for registration, if desired.

Once registered, a business name is valid for use by its holder for a three-year period. Any changes in contact information for the operating business during that time should be provided to the Corporations Branch within 15 days of taking effect, free of charge.

For business corporations, a Certificate of Incorporation is issued, attached to the duplicate set of Articles, and returned following satisfactory approval of delivered documentation and compliance with The Business Corporations Act. Non-profits also receive a Certificate of Incorporation in the same manner with respect to The Non-profit Corporations Act.

The usual turnaround time for processing registration documents is two weeks. If needed, priority processing can be provided for additional fees.

In Saskatchewan, each business also requires a municipal or city business license for each municipality in which it operates. Depending on the nature of your business, additional license and registration requirements may be applicable, such as GST registration or a provincial Education and Health Tax license, through various federal and provincial departments. For more information, contact the Department of Economic and Co-operative Development at 1-800-265-2001, or visit its website at <http://www.enterprisesaskatchewan.ca/startingabusiness>. Contact the Canada-Saskatchewan Business Service Centre at 1-800-667-4374

For more information on registering a business in Saskatchewan:

Saskatchewan Justice Corporations Branch
2nd Floor, 1871 Smith Street
Regina, Saskatchewan S4P 3V7
Phone: (306) 787-2962
Fax: (306) 787-8999
Email: corporations@justice.gov.sk.ca

Office hours: 8:00 am to 4:00 pm Monday to Friday.

The Corporations Branch website has information kits available for business registration and incorporation applicants, as well as links to sources for related legislation, The Business Names Registration Act, The Business Corporations Act, and The Non-profit Corporations Act 1995:

Web site: www.isc.ca/corporateregistry
Forms page (PDF download):

<http://www.enterprisesaskatchewan.ca/Business-Resources>

NOVA SCOTIA

REGISTERING YOUR BUSINESS

If you want to run a business in Nova Scotia you will have to register with the Registry of Joint Stock Companies.

Exceptions to this rule:

- Corporations and partnerships previously registered in New Brunswick
- Businesses operating under the owner's personal name without a descriptive element
- Farming and fishing partnerships
- Grist or saw mills

Regardless of the business structure, the first step that each business registered in the province must take is to reserve a business name. To do this you need to contact The Registry of Joint Stock Companies request a NUANS Search. This search can be done for either Atlantic Canada or Canada wide. If you wish to use "Canadian" in your business name then a Canada wide search is mandatory.

When submitting your request you will need to provide:

- Name
- Phone Number
- Mailing Address
- Proposed business name
- Type of business
- Type of search
- Payment

You can find the required resources and forms here:

http://business.novascotia.ca/en/home/businessprograms_info/businessadvice_services/default.aspx

After you have returned the forms you can contact the Registry after two business days to see if your name is available. If it is not you need to go through the process again and pay all of the necessary fees. If you need to do this a third time it is free.

The registration for each business structure can vary, as outlined below.

Sole Proprietorship

Once your name has been reserved you have 90 days to complete the registration process. You cannot operate your business under this name until it is registered. This can be done online

https://accesstobusiness.snsmr.gov.ns.ca/a2b_web/portal/businessLogin.jsf or by filling out the Application for Registration of a Business Name, Sole Proprietorship or

Partnership in Nova Scotia Form and returning it with the \$58.74 fee. Following this process you will then receive a Certificate of Registration and Business Number (BN). You must renew your registration on an annual basis paying \$58.74 each time.

Partnership

When you have clearance to use the name that you have requested you then have 90 days to register it. As with a sole proprietorship you cannot begin using this name until you are registered.

You can complete the registration by filling out the Partnership Registration forms and returning them to the Registry. Or you can register online at https://accesstobusiness.snsmr.gov.ns.ca/a2b_web/portal/businessLogin.jsf

The fee for registering is \$58.74, and it is to be renewed annually at the same cost. When the process is complete the Registry will send you a Certificate of Registration and a Business Number (BN), which you use to identify yourself to the Canada Customs and Revenue Agency (CCRA).

Corporation

Once your name is reserved the Registry advises that you get legal or accounting advice. The lawyer will have the documents you need to register the corporation. Each corporation in Nova Scotia is required to have a Recognized Agent, who acts as the contact for the Registry. When these forms are completed and returned you will receive a Certificate of Incorporation, which shows that the company is a legal entity, and a Certificate of Registration. You will also be assigned a Business Number (BN), which identifies your business to the CCRA.

The registration must be updated annually at a cost of \$101.46.

FEES

NUANS Atlantic Search:	\$51.87
NUANS Canada Search:	\$64.83
Incorporation Initial Cost:	\$288.36
Incorporation Registration:	\$101.46
Incorporation Renewal:	\$101.46
Sole Proprietorship & Renewal:	\$58.74
Partnership & Renewal:	\$58.74

MORE INFORMATION

Service Nova Scotia and Municipal Relations:
<http://www.gov.ns.ca/snsmr/>

Website: <http://www.gov.ns.ca/snsmr/rjsc/>
Email: joint-stocks@gov.ns.ca

Phone: (902) 424-7770 or the Access Nova Scotia toll free number: 1-800-225-8227
(All office locations) Hours: Monday - Friday, 8:30 am to 4:30 pm (except holidays)

This telephone number connects you to an automated answering system, which gives you several options, including speaking to a member of the Registry staff.

Location: Maritime Centre, 9 North
1505 Barrington Street (at Spring Garden Road)
Halifax, N.S. B3J 3K5
Hours: Monday - Friday, 8:30 am to 4:30 pm (except holidays)

Write To: Registry of Joint Stock Companies
Service Nova Scotia and Municipal Relations
P.O. Box 1529
Halifax, NS B3J 2Y4

Fax: (902) 424-4633

Bank Account

Once you have established your business by filing the appropriate paperwork you may then establish a bank account for business purposes. Take your time and shop around several local banks to see which one will offer you the best package containing an interest bearing checking account with low monthly fees.

You should also enquire about the availability of online banking which is a convenient feature when operating a busy business.

Make sure that you have received approval of your business name and received confirmation back from your Secretary of State office prior to establishing your business checking account.

You can expedite setting up both your business and bank account by visiting your Secretary of State office in person to quickly find out the availability of the business name you want and file the appropriate paperwork.

Setting up a Home Office

Operating a business from your house combines your work and the rest of your life. With both of these life aspects located in one space, you will need to develop a new set of disciplines. Priorities from each aspect of your life will be competing for your attention. There will be days when you feel that answering emails needs to be tackled first before household items. But there will be days when you will feel that your first important job for the day will be cleaning your home!

To help you concentrate with work in your home office and ensure productivity, consider the following seven items when you are setting up your home office and choosing a home office location.

1. Establish your home office in a part of the house that has lots of light and air. Think about the year-round conditions in this spot, not just what it's like during the season that you are setting up your home office. In buying lighting, match the type to task. Ambient lighting, which lights up the room, should be uniform and moderately bright. You may also want to have overhead lighting and floor lamps. Also keep the room from getting stuffy by providing the proper ventilation to room. Choose a space with windows that you can open to keep air circulating.
2. Set-up shop away from the busy areas in your home. Make sure your home office is as far as possible from potential distractions such as the kitchen, front door, family traffic and a lot of noise. This is especially important if you have children and will have child care in the house during the day. If you can see or hear your children and they can see you, it will be difficult for both you and your kids.
3. Organize your supplies. Similar to a corporate environment, you need to arrange your supplies in a way that promotes efficiency. You need not lift two stacks of bond paper just to get to your business stationery located at the furthest end of your cabinet. Hide supplies that you do not need everyday such as extra rolls of tape and piles of paper; but keep within reach a small cache of supplies at your desk or near enough that you can reach them. Stack extra supplies under your desk, out of kicking range. If space permits, keep extra supplies in a cabinet or cupboard. If it makes you more comfortable and efficient, consider hanging the phone on the wall near your desk to help free some desk space.
4. Set up things so they function smoothly. Maximize the layout of your home office space with the goal of promoting efficiency of operations foremost in the design. Arrange your things to help you function better. For example, remove stacks of paper in front of your fax machine that could potentially block and jam incoming documents. Manage your workflow creatively.

5. Limit the things in your home office to items that you need for your business. Clear out all of the old clutter in your home office area. If you set-up your home office in your attic, make sure that you have enough room for all your requirements. It is difficult to work in a place filled with stuffs irrelevant to your business. However, if you cannot remove these things from the room, make sure that you move them out of your vision. Create visual and psychological separation by enclosing the area with a screen or a decorative barrier could be a way to address this problem. Tidiness of the office environment can help improve your productivity.
6. A home office does not need to be a separate room. If space is an issue, you can simply set-up a table and a chair in one corner of a room. You can also use the space underneath the stairways, the space at the end of hallways, or the loft space and landing between floors. Some even work in a nook off the kitchen. The important thing is that you can have a permanent workspace that is dedicated to your work. The disadvantage of this set-up, however, is the potential for distraction.
7. Have a dedicated work area. The ideal situation is to have a permanent room for your work area, both from a productivity and taxation point of view. A distinct workspace helps condition your mind that this is a place where you do work. Moreover, having a separate area that is used exclusively and regularly for your business is an important criterion to qualify for tax deductions for your home office. If you are prepared to do some renovations, you can consider converting your attic, basement, deck off the living room or kitchen, carport or garage into your very own home office.

Your Home Office and Your Health

Many home business entrepreneurs work in their homes, without giving much thought to the space they call the office. They fail to realize that a little more planning can improve their workspace and make work efficient, productive - and safe.

To cut down the costs of creating a home office, many entrepreneurs make do with what they have with no consideration as to how their working conditions can affect their bodies. As a result, they pay the price in terms of body aches, pains, doctor's bills, decreased productivity, even loss of business. Some even develop disorders like carpal tunnel syndrome and repetitive stress injuries.

Some sit on a chair the whole day typing in the computer, which can cause back pain, aches and stiffness. Others plop up in the couch and bend their backs while writing. The notorious habit of cradling a phone between the head and shoulder can cause stress on the neck. A person wearing bifocals working on a monitor set too high will need to tip back his or her head to see, which may lead to neck pain. Some work on chairs that are either too high or too low, and lights that may be too bright or too dark.

The workplace safety issue has grown tremendously in the past few years. A science called "Ergonomics" has developed in response to increasing concerns on protecting workers from injuries. No, this doesn't mean "expensive furniture," as many entrepreneurs believe it to be. Rather, ergonomics simply means fitting tools and furniture to people and preventing injuries caused by repetitive motion, awkward posture, force or vibration.

Unlike an employee who depends on the corporate management to ensure a safer workplace, home-based entrepreneurs must put ergonomics as a priority when creating the home office. Entrepreneurs need to understand that poor working conditions have its costs: lost productivity and increased healthcare bills.

There are a number of measures to create a safer environment while working at home, particularly for business owners who use computers frequently. Please consider the following:

- Position the computer monitor so that the top of the screen is eye-level, or slightly lower for bifocal lens wearers. Place the monitor as far from your face as possible, or about 15 and 32 inches between the screen and the eye. Eyeglass wearers should consider having a pair specially created for computer use.
- The screen must be free of glare and reflections. Keep the monitor at an angle to or away from bright light. Avoid putting the computer facing a window, as it will reflect the light. The computer must not be placed behind a window, as the glare from outside can hurt the eyes.
- Feet should be flat on the floor. To help elevate the feet, consider a footrest to improve comfort and blood flow. Knees higher than the hips can significantly reduce strain on the lower back.

- Adjust the height of the chair to the body. The chair should have adjustable armrests, and arms should hang loosely and comfortably at the sides.
- The back and seat pan must follow the body's natural curve to support the lower back when sitting on the chair.
- Get chairs with five legs and castors for support and mobility.
- When typing, wrists should be straight and horizontal to the work surface. Elbows should be at a right angle. Comfort can be increased by using a padded wrist rest in front of the keyboard. If desired, use an ergonomic keyboard and make sure that the mouse is within close reach.
- Heavy phone users should consider getting a phone headset which we highly recommend for making return calls and setting up appointments.
- Match the lighting with the task. Detailed and focused tasks require desk and table lamps, while general room lighting requires overhead lights or floor lamps.
- Take time to rest and give your muscles and body a break from time to time. Use the break time to exercise and massage the hands.

Home Based Business Insurance

Home-based business insurance is often overlooked. Many home-based business owners own their own homes, and assume that their home insurance also covers their home-based business activities.

Not only is this not true, but your home-based business activities can void your home insurance. Home insurance covers people's homes. Using the home for other purposes that your insurer is not aware of, such as operating a home-based business, may invalidate your policy.

What kinds of home-based business insurance do you need? The answer depends very much on exactly what kind of home-based business you're operating.

While many home-based business owners rely on their home insurance to cover damage, loss and theft of property, all home-based businesses should have **contents insurance** in addition to the contents and or property insurance provided by the owner's home insurance. For one thing, look around your home office and make a quick estimate of how much it would cost you to replace the equipment surrounding you.

Most homeowner's policies have a limit of about \$2000 for claims in the event of a loss. How much of your home office equipment would you be able to replace for that amount if it was stolen?

For another, does all the business equipment you use stay in your home all the time? Business equipment will only be covered by your homeowner's policy while it is on your premises. If you have a laptop computer or a PDA that you use outside of your home, you'll need separate contents and property insurance for it.

Another type of insurance that all home-based businesses should have is additional **general liability insurance**. If your aunt is visiting and falls and breaks her leg, your homeowner's policy will cover it; if a client is visiting and falls and breaks her leg, it won't. General liability insurance covers injuries to clients and employees on your business premises and elsewhere.

Please consider the following additional types of home-based business insurance that you may need.

Types of Business Insurance

Whether or not you need these types of home-based business insurance depends on the kind of home-based business activities you're planning.

For instance, do you use your **vehicle** for business purposes? If so, you need to have your vehicle properly insured for business use to cover any damage to your vehicle and to cover your liability to others if you're involved in an accident.

Does your home-based businesses provide services? If so, you will definitely want some kind of liability insurance. **Professional liability insurance** protects both you and your clients.

If a client claims to have suffered damages through your actions as a professional, your professional liability insurance will shield your personal assets and pay for your defense against such a claim. Such coverage also ensures that a client who has suffered damages will be adequately compensated.

There are many different types of professional liability insurance that home-based business owners may need. **Malpractice insurance** protects you from damages caused by a treatment that goes wrong. While we immediately tend to think of professionals who provide medical and health-related services such as doctors, dentists, and physiotherapists, when we think of malpractice insurance, there are actually many other home-based practitioners who may need such insurance, ranging from hairdressers through dog groomers.

And if your home-based business involves providing services at client sites, you may need **completed operations coverage** to protect you from liability that could arise after you have left a client's premises, when your client starts to use whatever you were working on and injury or damage occurs. I also strongly urge all home-based business owners who depend upon their business as a source of income to consider buying disability insurance, which will cover your lost income if you're disabled and unable to carry on your business.

You may also want to consider purchasing **business interruption insurance**, which will cover your lost revenue if you're forced to suspend your business activities because of fire, flood or other disasters.

We suggest that you consult with your local insurance professional and focus on getting information about professional liability insurance as well as ensuring that your vehicle is properly covered while using for business purposes.

How To Save Money On Business Insurance

The cost of all insurance has risen dramatically in recent years so how can you save money on home-based business insurance?

1) Prepare a home-based business insurance shopping list and prioritize your home-based business insurance needs.

For instance, business interruption insurance would be nice to have, but if you're a professional home-based business owner offering financial planning services, you have much more need of errors and omissions insurance.

2) Look for home-based business insurance packages.

Many insurance companies offer business insurance "packages" now that bundle types of insurance together. For instance, (just to name one), State Farm Insurance offers a [Business In The Home Program](#) which combines Property, Liability, Loss of Income and Records insurance policies.

You save money by paying one premium rather than paying the premiums on different types of insurance separately.

3) Take advantage of group rates by purchasing your insurance through a professional or business organization.

Many different business organizations offer insurance plans and/or discounts on business insurance to their members. The bigger the group, the more diffuse the risk and the lower the insurance rates are. You will have to pay to become a member of the group or association, of course, but you could still end up saving money compared to the cost of purchasing the same kind of business insurance the group offers on your own.

General business organizations, such as your local Chamber of Commerce and The Better Business Bureau also offer business insurance discounts. Your local Home-Based Business Association may also offer members lower prices on home-based business insurance; if not, it will certainly be able to provide you with some good leads.

4) Talk to your home insurance agent.

Most companies that offer home insurance will provide additional insurance for home-based businesses by adding a rider to your existing home insurance policy. (If you go this route, however, be sure that the rider includes all the types of insurance your home-based business needs, because these riders generally exclude product liability, disability insurance, or professional liability insurance.)

5) Compare, compare, compare.

Before purchasing any business insurance, do your homework and get quotes from several different companies. The first deal you hear may not be the best deal. Start with investigating professional and/or business groups related to your home-based business activities and their insurance benefits because these groups offer other benefits as well, and then approach several different insurance agents to see how much such insurance would cost you as a "private" person.

When your research is done, bite the bullet and get the home-based business insurance you need. Establishing the appropriate level of insurance for your business is an important step in setting up your business for long term success.

Visit the following web site sponsored by the Insurance Information Institute which is an excellent resource to learn about insurance options:
www2.iii.org/business-insurance-general

Website Setup

Your Amazing Murals™ business startup kit includes a FREE 1 year membership in the National Association of Mural Professionals located at: www.MuralProfessionals.com

Complete and submit the Website Setup Request form provided on your Business Resources CD which is also shown on the following page. Once your request has been processed you will have your own personal web presence on the www.MuralProfessionals.com website which you may use on business cards and for marketing purposes.

You will be assigned a unique link which consists of your last name such as: www.MuralProfessionals.com/Smith

Please allow 1 week for your setup to complete at which time you will receive an email from the National Association notifying you that the setup has been successfully completed along with information about your membership. You will also be asked to sign and return the membership agreement.

Your membership in the National Association of Mural Professionals (NAMPP) is a great way to lend credibility to your new business and obtain referrals as those seeking mural services will be referred directly to you based on location.

We suggest renewing your membership annually which is a great way to promote your business and show potential customers that you are a true professional.

www.MuralProfessionals.com

Website Setup Request

PLEASE PRINT CLEARLY

Please provide the following information to have your FREE 1 Year membership and webpage setup on the www.MuralProfessionals.com website.

Please forward your completed form and questions to: support@MuralProfessionals.com

First Name: _____

Last Name: _____

Business Name: _____

Mailing Address: _____

Email Address: _____

Phone: _____

Services: Star Mural Installation: _____ Wall Mural Installation: _____
(Yes/No)

Facebook Link: _____

Twitter Link: _____

Amazing Murals™ Logo

The Amazing Murals™ logos are provided on the Resources CD in your business training startup kit. You have full permission to utilize the logo on all of your marketing materials for your independent company.

Some business owners simply use our logo along with their unique business name and others choose to have their own unique company logo created.

A simple low cost way to get started is to simply use the Amazing Murals logo provided which you can easily upload to an online printer such as www.VistaPrint.com to have business cards and stationary created.

Since you will be operating your own independent business, you should always reference your legal business name on all of your printed materials when using our logo.

Use of the Amazing Murals™ logo in no way indicates a business relationship between our company NAHIP, LLC (The developer of the Amazing Murals™ Training) and your independent company. The logo simply indicates that you have utilized our Amazing Murals™ training materials.



Simply Amazing™



Business Cards That Get Attention

A professional business card should be designed to attract and acquire new customers to your product or services. Not only is it an advertisement, a networking and lead-generating tool, it is a visual representation of you and your business. The bottom line is if it is not bringing you business and presenting a professional image of you and your company, it is not working.

For many people, the business card is the only marketing tool used, especially for those just starting in business. People frequently think a business card that can be designed and printed on their home computer will be a good enough tool to get them noticed and remembered. The truth is business cards are one of the most overlooked of all business tools. A well-designed, professional card makes you and your business look professional; a homemade business card typically gives the impression of an amateur taking a stab at being in business.

TIPS FOR BETTER BUSINESS CARDS:

- Use a compelling image that complements what you are trying to sell.
- Make it different enough to capture and retain attention.
- Use at least one hundred pound card stock and multiple, bright colors.
- Use non-standard materials such as plastic or colored stock, even something out of the ordinary is bound to be kept and remembered.
- Be different with shape, such as over-sizing the card or making it in the shape of your product.
- Changing direction with a vertical card can draw extra attention.
- Cards that fold in half or tri-fold can be like mini-brochures.
- Produce multiple interesting cards that attract attention.
- Include all standard contact information such as a company name, address, phone numbers, fax number, website and e-mail as well as your name and title.
- Include a logo, picture or graphic image that you will use consistently on all of your marketing materials. You may use the Amazing Murals™ provided on the Business Resources CD or have your own unique logo created.
- Include an advertising slogan that stimulates an emotional response, announces a distinctive brand identity and acts as a directory to your specific customer.
- Keep it simple with no more than a few different fonts and stay away from unusual fonts that are hard to read.
- Use a font size large enough for people of any age to read with ease.
- Never use cards with outdated information.
- Keep information to the point and as brief as possible.
- Utilize the back of your card for product information, testimonials, a special discount, a calendar or something that they will want to keep and use.

THINGS TO CONSIDER

- Chances are that if you are not going through a few thousand business cards a year, then you probably are not close to utilizing every opportunity to market yourself and your business.
- If your card does not stand out when placed on a bulletin board with numerous others, it probably isn't good enough to be remembered.
- When handing out a business card, always ask for one back and utilize the opportunity to follow-up within a few days, adding this new contact to your mailing or E-mail list.

CERTIFICATION DESIGNATION (CMP)

- Don't forget to include the CMP designation following your name on your cards since you be officially granted the designation once you complete the training. It is perfectly legitimate to have the designation printed on your business cards as you work towards getting your business setup. Just do not hand out your business cards until you have completed the training at which time you will have earned the CMP designation.

Example:

Sam Smith, CMP
Certified Mural Professional

INEXPENSIVE RESOURCES

- Professional template business cards on one hundred pound card stock (Less than \$10.00 for 250 cards) available from VistaPrint.

www.VistaPrint.com

- Both Full Service & Inexpensive Do-it-yourself Logo Design from LogoMaker.

www.LogoMaker.com

Tax Deduction Check List

Small-business owners need to be tax wise throughout the year, not just during tax season. The following checklist can help you take advantage of all the deductions you're legally entitled to receive. Many of these items require special consideration when deducting, so always consult with your accountant when preparing tax forms. Software products such as Turbo Tax can also be a great tool to help prepare your taxes on your own.

- Auto expenses Deductions can be made in one of two ways: either for actual miles driven or for all actual expenses related to business, including gasoline and repair costs. Keep a log in your vehicle and take full advantage of this deduction as it can add up to a significant tax savings.
- Home office Work with your tax adviser to determine the percentage of your home that is dedicated to business. A home office deduction is now very common and will not increase your chances of an audit as once thought.
- Bank charges related to business, including check charges, monthly charges, bank wire fees or overdraft fees.
- Interest and fees on business debt.
- Taxes Sales tax on business purchases, real estate tax on business property, employer's share of employment taxes, excise taxes and, in some instances, state income tax (may be listed as an itemized deduction on federal tax return).
- Ongoing costs of doing business, including utilities, shipping, office supplies, advertising and marketing (including sponsorships), rental or lease payments (property and equipment), telephone and Internet charges, software licenses, travel expenses, janitorial maintenance, landscaping and grounds maintenance, building repairs and equipment repairs.
- Depreciation (scheduled decline in value of depreciable assets). Consult with your tax adviser to maximize your deductible amounts.
- Purchase of office equipment, furniture and business vehicles (Certain percentages can be deducted the year of purchase. This varies for new and used items, so consult with your tax adviser.)
- Business-insurance premiums
- Business gifts
- Professional fees (legal, accounting/bookkeeping, architectural, business consulting and marketing consulting).

- Business-related education, such as seminars, classes, educational tapes or CDs and conventions.
- Trade-show exhibition and/or attendance, including travel, meals, admission fees and costs of booths/exhibitions.
- Trade-related journal subscriptions, books and other literature.
- Retirement contributions (These can be tricky, so consult with your tax adviser.)
- Fees paid to credit bureaus, better business bureaus, chambers of commerce and trade associations such as NAHIP (www.NAHIP.com)
- Health-insurance premiums
- Social Security payments (one-half of payments can be deducted if you're self-employed).
- Moving expenses
- Charitable contributions
- Losses from theft, fraud, business-property/contents damage not covered by insurance.

GET STARTED

Training

Enclosed in your startup kit you will find two instruction manuals which will teach you all the special techniques necessary to install both Wall and Glow-in-the-Dark Star Murals.

We suggest that you take your time and read through each of the manuals entirely prior to starting your training.

Once you have completed reading through the instructions, gather the necessary supplies and setup a space in your home where you can practice all the techniques discussed.

Once you are comfortable with the hands on techniques, please ensure that you study the section on Working with Clients in each of the instruction manuals. All of the necessary forms, checklists and materials are provided on the Resources CDs for your convenience.

Next, offer to install murals for a friend or family member and use them as a mock customer. Go through all the steps discussed in the Working with Clients section just as though your friend or family member was a real customer in order to gain experience with the entire process.

Confidentiality

The proprietary techniques shared with you as part of the Amazing Murals™ training system are considered confidential and must not be shared with anyone.

Please sign and return the required confidentiality agreement prior to starting your new business to assure our company that our intellectual property is fully protected.

The Confidentiality Agreement is provided on the Business Resources CD in your startup kit and shown on the following page for your reference. We require that you sign the agreement prior to starting your business and will not grant certification or provide supplies until your signed agreement has been received.

Please note that you may share the training materials with employees of your company but not independent contractors. Should you decide to share the training materials with your employees, you will be responsible to ensure that this agreement is honored and that your employees do not share the proprietary information.

Amazing Murals™ Confidentiality Agreement

It is understood and agreed to that the below identified discloser of confidential information may provide certain information that is and must be kept confidential. To ensure the protection of such information, and to preserve any confidentiality necessary under patent and/or trade secret laws, it is agreed that

1. The Confidential Information to be disclosed can be described as and includes:

All wall mural and glow-in-the-dark star mural installation techniques disclosed and taught in the Amazing Murals™ training kit sold on the www.MuralBusiness.com product website.

All installation techniques, methods, tools and tips discussed in the Amazing Murals training materials are considered proprietary and may not be shared.

2. The Recipient shall limit disclosure of Confidential Information within its own organization to its employees (collectively referred to as "affiliates"), independent contractors are NOT permitted to have any of the confidential information. The Recipient and affiliates will not disclose the confidential information obtained from the discloser and the Recipient will be held responsible for their employees to ensure that confidential information from the Discloser is not shared with anyone.

3. This Agreement imposes no obligation upon Recipient with respect to any Confidential Information (a) that was in Recipient's possession before receipt from Discloser; (b) is or becomes a matter of public knowledge through no fault of Recipient; (c) is rightfully received by Recipient from a third party not owing a duty of confidentiality to the Discloser; (d) is disclosed without a duty of confidentiality to a third party by, or with the authorization of, Discloser; or (e) is independently derived by Recipient.

4. This Agreement states the entire agreement between the parties concerning the disclosure of Confidential Information. Any addition or modification to this Agreement must be made in writing and signed by the parties.

5. If any of the provisions of this Agreement are found to be unenforceable, the remainder shall be enforced as fully as possible and the unenforceable provision(s) shall be deemed modified to the limited extent required to permit enforcement of the Agreement as a whole.

6. The Recipient agrees to pay damages of \$100,000 (US Dollars) if they are found to be in violation of this agreement by sharing any of the trade secrets disclosed by the Discloser plus other damages determined by a court of law and all legal expenses incurred to enforce this agreement by the Discloser.

WHEREFORE, the parties acknowledge that they have read and understand this Agreement and voluntarily accept the duties and obligations set forth herein.

Recipient of Confidential Information:

Name (Print):

Signature:

Date:

Discloser of Confidential Information:

Name: NAHIP, LLC

Signature:

Date:

CMP Certificate Request

Once you have completed the Amazing Murals™ training and are confident with your new skills, please complete the CMP Certificate Request form to obtain your official CMP (Certified Mural Professional) designation. You may sign, scan and email the form to: support@MuralBusiness.com or send it by postal mail to:

**Amazing Murals
NAHIP, LLC
PO Box 365
Hebron, CT 06248
USA**

Use the CMP following your name on business cards and your signature in letters to show the public that you are a trained professional.

The CMP Certificate Request form is provided on the Business Resources CD in your startup kit and shown on the following page for your reference. You must also sign and return the Confidentiality Agreement before your certification will be granted.

Certified Mural Professional

CMPSM

Certificate Request Form

First Name: _____

Last Name: _____

Address: _____

Email Address: _____

I hereby certify that I have completed the Amazing Murals™ training and have practiced the mural installation techniques detailed in the training materials sufficiently. I am confident that I can offer mural installation services to customers and deliver a high quality service that will impress my customers. Furthermore, I pledge to operate my business with honesty and integrity and uphold the highest levels of professionalism expected from a Certified Mural Professional.

Signature: _____

Date: _____

Marketing Plan

Enclosed in your startup kit you will find a Marketing & Promotion guide which discusses a variety of proven techniques to market and promote your new business.

The following topics are discussed in the Marketing & Promotion guide:

- Business Growth & Success Guide
- Low Cost Marketing Strategies
- Getting & Keeping Customers
- Getting Your Share of the Mature Market
- Newspaper Advertising – Print Ads
- Image-Building Tips
- Getting Others to Promote Your Business
- Marketing to Moms
- Getting Local Press
- Five Ways Small Businesses Can Make the Most of Facebook
- Recommended Marketing Books
- Promoting Your Business on Talk Radio for FREE
- 5 Essential Steps for Marketing Your New Business
- Advertise in School Papers, Programs, and Church Bulletins
- Radio Advertising
- Build Loyalty and Grow Referrals
- 10 Easy Ways to Make Your Flyer Stand Out in the Crowd
- Powerful Marketing Tips for your Small Business

Read through the entire marketing guide to become familiar with the various marketing strategies suggested. Make a list of marketing strategies you would like to implement at the start of your business.

In order to yield good results, we suggest that you consistently follow your strategies over an extended period of time. A common mistake made by new business owners is to only try a marketing strategy for a short period of time when statistically it has been proven that multiple approaches used consistently over a longer period of time is most effective.

We suggest you start with a minimum of the following strategies which are discussed in detail in the Marketing & Promotion guide and continue to implement as many as possible as you grow your business:

New Business Basic Marketing Plan

① Distribute Your Press Release

Make a list of local newspapers and television stations and send out the press release provided on the Resources CD to announce your new business.

② Place Print Ads

Place print ads in local newspapers and newsletters. Print ads are provided on the Resources CD or you may work with the advertising department at the publication to help design an ad which is often done for free.

③ Develop Partnerships & Distribute Brochures

Develop partners as discussed in the Business Growth & Success section of the Marketing guide. Leverage your partner relationships to promote your business with brochure placement.

Businesses & organizations that have proven to be excellent partners for mural businesses are as follows:

- Interior Designers
- Nursery Schools
- Daycare Centers
- Places of Worship
- Consignment Shops
- Children's Clothing Stores
- Toy Stores
- Hardware Stores
- Children's Haircut Stores

Try and place your brochures in as many locations as possible and be sure to check back to ensure your partners have a good supply.

④ **Join Local Business Associations**

Join business organizations to network with other business owners. Your local Chamber of Commerce is an excellent place to start.

You will also find that many areas have special business organizations for various groups of people. Do a simple Google search for your state or region plus "small business organizations" to get a list of possible groups. Networking is a great way to form relationships with other business owners and many will be happy to mentor you as you start your new business.

⑤ **Get Online**

Submit your Website Setup form to establish your web presence. Use your web page on all your communications and business cards so people can easily get more information about your business and contact you.

Also consider setting up a Facebook and/or Twitter page for your business. Social networking is a great way to share information about your company, obtain feedback and keep in touch with customers and those considering your services. You can learn more about using Facebook to promote your business in the Marketing & Promotion guide.

Launch

Once you have completed your business setup, training and marketing plan you are ready to officially launch your business.

Congratulations! It is truly an exciting time as you begin your new business and start offering services to the public.

Use the following checklist to ensure that you are ready to officially launch your new business then immediately start implementing your marketing plan.

- Business Registration Completed
- Insurance Setup Completed
- Bank Account Setup
- Setup Business Phone Number & Voicemail
- Training Completed
- Website Request Form Submitted & Processed
- Confidentiality Agreement Signed and Returned
- Marketing Guide Reviewed
- Marketing Plan Created
- Office Supplies Ordered (Business Cards, Brochures, Letterhead)
- Mural Supplies Available
- Bookkeeping Software Purchased (Quicken or Microsoft Money)

RESOURCES

Star Mural Supplies

Paint Supplies

GLOWMAX™ powders are available exclusively to Amazing Murals™ business owners for mixing with mediums as discussed in the Star Murals Training manual.

Order your GLOWMAX™ powders directly from our online store by visiting the following website:

store.MuralBusiness.com

Other supplies such as acrylic medium gels may be purchased at any art supply store such as Michaels or online retailers such as Blick Art, Art Supply or Amazon.

The acrylic gel mediums for mixing with the GLOWMAX™ powder are discussed in the Star Mural Training Manual in detail. Visit the following sites to order your acrylic gels:

www.DickBlick.com

www.ArtSupply.com

www.Amazon.com

We recommend "Golden" Brand however other water based acrylic gels are suitable for mixing with the GLOWMAX™ powder. Simply do a search on "Golden Soft Gel Gloss" or "Golden Soft Gel Matte". The typical price for an 8oz container of gel is approximately \$10. You can achieve additional savings when ordering larger container sizes.

Other Supplies

Other supplies such as brushes, sponges, squeeze bottles and stencil films as shown in the Star Mural Training Guide may also be purchased at the websites mentioned above or your local art supply store. Blick Art has a wide variety of products where you can easily locate your supplies.

If you need additional syringes for applying your paint, simply do a web search on 'oral syringe' matching the size to those found in your training kit. Visit your local hardware store to purchase additional self-adhesive felt circles for use on the extension pole tool provided in your training kit.

Wall Mural Supplies

Amazing Murals™ through a special affiliate agreement is able to offer you the best pricing available from the leading top quality mural manufacturers in the world.

Always start your mural search from the following website to take advantage of the special pricing available to you as a Certified Mural Professional:

www.MuralSource.com

REMEMBER

Always start from this website so the manufacturer sites recognize our affiliate relationship and can offer you the best pricing.

Our Mural suppliers offer the following benefits as detailed on their main websites:

- 100% Satisfaction Guarantee
- No Hassle Returns
- Fast & Secure Shipping

Amazing Murals Store

Order your GLOWMAX™ powders and brochures directly from our online store by visiting the following website:

store.MuralBusiness.com

Order a variety of products with the Amazing Murals™ logo such as T-Shirts, mugs and more... by visiting the following website:

store.MuralBusiness.com

IRS Publications (United States)

Included on your Business Resources CD are the following documents from the Internal Revenue Service to provide some general background information on small business taxes, expenses and record keeping.

We suggest that you hire a Certified Public Accountant in your local area who will understand all of the tax regulations related to small business and help ensure that you are in compliance. Many small business owners make the mistake of trying to do everything themselves when hiring other professionals to support your business makes sense in many cases and allows you to focus on your core business.

Publication 334
Tax Guide for Small Business (Individuals who use Schedule C)

Publication 535
Business Expenses

Publication 583
Starting a Business & Keeping Records

Publication 1635
Understanding EIN (Employer Identification Numbers)

Support

We are pleased to provide support for your business by answering any questions you may have to the best of our ability.

Please visit the Support page on the www.MuralBusiness.com website for assistance or contact us at the office number on the Contact Us page of our website.

In addition, we also offer after hours support via email both evenings and weekends. Please email us at:

support@MuralBusiness.com