

# Oregon Business Guide

# *How to Start a Business in*



Business Information Center - Corporation Division - Secretary of State

**FilingInOregon.com**



Dear Oregon Entrepreneur,

Welcome to The Oregon Business Guide, *How To Start a Business in Oregon*.

The Secretary of State's Corporation Division operates the Business Information Center, and publishes this guide. Many state agencies worked to provide information on government registration and licensing requirements for businesses. This guide provides basic information and a general checklist to guide you through the process of starting a business in Oregon. The guide also highlights business assistance programs that can help you as you begin and continue to operate your business.

The Business Information Center also publishes a separate guide to assist business when hiring employees. The Oregon Business Guide, *Employer's Guide for Doing Business in Oregon*, provides a general checklist to guide you through government's requirements for Oregon employers.

Both guides can be used independently or together depending on the specific needs of your business.

Please contact the Business Information Center for further information or for any questions at

**Corporation Division, Secretary of State  
Business Information Center**

Public Service Building, Suite 151  
255 Capitol St. NE  
Salem, OR 97310-1327

(503) 986-2200

E-mail: [brc.sos@state.or.us](mailto:brc.sos@state.or.us)

[www.FilingInOregon.com](http://www.FilingInOregon.com)

## **PUBLICATION LIMITATIONS**

The participating government agencies share all information allowed by law and help each other enforce compliance with the individual programs. If you have any questions about the material covered in this booklet, please contact the appropriate agency. Phone numbers are listed in each section along with material provided by the agency. Information in this publication is not a complete statement of laws and administrative rules.

The State of Oregon has made every effort to ensure accuracy of the information at publication, but it is impossible to guarantee that the information remains continuously valid.

This publication is updated periodically; assistance with corrections and additions is welcome. Please email suggestions to the Business Information Center at [brc.sos@state.or.us](mailto:brc.sos@state.or.us).

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# STARTING A BUSINESS CHECKLIST

Starting a successful business requires a great deal of preparation. The following is a list of recommendations to help you get your business off to a good start. For a more comprehensive checklist, please see pages 1- 4.

**1. Preparation**

- Knowledge & Experience  Research
- 

**2. Planning**

- Business Plan  Seek professional advice  
 Financing  Business Assistance Programs
- 

**3. Select Your Business Name and Structure**

- Understand business structures  Check business name for availability at [www.filinginoregon.com](http://www.filinginoregon.com)
- 

**4. Register Your Business at [www.filinginoregon.com](http://www.filinginoregon.com)**

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**5. Tax Information for Income & Businesses**

- Federal Taxes & ID Number  State Taxes  
 Local Taxes  Property Taxes
- 

**6. Licensing**

- Check the Business Wizard at [www.filinginoregon.com](http://www.filinginoregon.com)  Check License Directory - Oregon Licenses, Permits and Registrations
- 

**7. Other Requirements, if needed**

- Department of Environmental Quality  Comply with ADA law  
 Patents, Copyrights, and Trademarks  Using music in your business  
 Buying wholesale for your business
- 

**8. Hiring Employees**

- Review *Employer's Guide for Doing Business in Oregon* at [www.filinginoregon.com](http://www.filinginoregon.com)
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**9. Ongoing Registration Requirements**

- Renew business registrations, business licenses, and occupational licenses

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# COMPREHENSIVE NEW BUSINESS CHECKLIST

## STEP 1 – PREPARATION

### **Knowledge**

You should have experience in and knowledge of the business you plan to enter. If you don't have either, consider working in the industry or with a successful owner/operator for at least six months.

### **Experience**

Having prior experience in management of people and finances is critical to increasing your chances of business success. This is extremely helpful since the majority of businesses fail due to poor or inexperienced management. Oregon's Small Business Development Centers are an excellent resource for training and assistance to help your business succeed. See "[Small Business Development Centers](#)".

### **Research**

Do your homework. Hours spent studying your proposed business idea can save you money in the long run and gives you the proper information to avoid unsound business decisions.

- Oregon's Small Business Development Centers (SBDC) provide services to Oregon's small businesses. Find the SBDC in your area at [www.bizcenter.org](http://www.bizcenter.org).
- Check with the Small Business Administration at [www.sba.gov](http://www.sba.gov).
- Consult with a [SCORE](#) counselor at [www.score.org](http://www.score.org).
- Your banker knows a great deal about your area, including average income, level of competition, real estate, and rental values. Bankers can be of great assistance if you take the initiative. Establishing a credit line with your bank can help develop a sound relationship with your banker, and a good record of payment is an advantage when applying for business loans.
- Contact insurance brokers about coverage needed for your business activity and for approximate premiums. Since insurance is a competitive business, contact several agents for a comparison of both suggested coverage and premiums.
- Visit your local library. The librarian can help you find the information you need.
- Check with relevant trade associations, and the local Chamber of Commerce.

## STEP 2 – PLANNING

### **Business Wizard**

A service of the Business Information Center is the Business Wizard. Users answer a few brief questions and are provided with a customized referral list of:

- Government Licensing Contacts
- Registration Information Contacts
- Regulatory Contacts
- Organizational Contacts
- City Contacts
- County Contacts

This referral list contains phone numbers for key agency contacts and Internet links to appropriate forms, publications and information about requirements for doing business in Oregon. The Business Wizard is available at [www.filinginoregon.com/businesswizard](http://www.filinginoregon.com/businesswizard).

## **Write a Business Plan**

Whether you are just starting out or already own a small business, completing a basic business plan will help you succeed. Oregon's Small Business Development Centers can offer help to guide you step-by-step through the fundamentals of your business plan. Answering a few essential questions will help you clarify and organize what you already know – or need to know – about your business operations. A clear picture of the fundamentals of your business will create a strong foundation to build new ideas, markets, and strategies. Completing a business plan provides you with a better understanding of the financial needs and profit potential of your business. For more information, see the section on "[Business Assistance Programs](#)".

## **Seek Professional Advice**

Consult two professional people:

- **An attorney** – Consider having an attorney examine the papers you sign. Get advice on any legal questions pertinent to your business such as tax law, liability issues, labor laws if you plan to hire employees or landlord-tenant laws if you plan to lease your place of business. If you do not have any attorney, you may call the Oregon State Bar toll-free at 1-800-452-7636 for referrals, [www.osbar.org](http://www.osbar.org).
- **An accountant** – A CPA, a public accountant or a licensed tax consultant can advise you and possibly save you money on taxes if you are buying or starting a business. Your accountant can review tax forms with you, help you fill out the proper reports and give you prompt financial information. If you do not have an accountant, you may call the Oregon Association of Independent Accountants at 503-282-7247, [www.oaia.net](http://www.oaia.net), or the Oregon Society of Certified Public Accountants at 503-641-7200, [www.orcpa.org](http://www.orcpa.org), for referrals.

## **Financing**

Identify how you will finance your business. New businesses often underestimate the amount of money it takes to get a business started. An entrepreneur needs to identify both the start-up capital costs and the cash-flow requirements for a business. The total of the two, plus a reserve, is the capital recommended for starting a business. Obtain information on state loan programs from the Business Finance Section, Oregon Economic & Community Development Department, 503-986-0160, <http://econ.oregon.gov/>. See "[Financial Resources](#)" in this guide for more information.

## **Business Assistance Programs**

Oregon has many programs available to assist businesses. See "[Business Assistance Programs](#)" for more information.

## **Management & Technical Services**

Oregon's Economic & Community Development Department provides reports and services for and about Oregon businesses. They also publish the guide "Doing Business in Oregon" that offers information about where to look for help with your business. This guide is available at [www.oregon4biz.com](http://www.oregon4biz.com).

# **STEP 3 – SELECT YOUR BUSINESS ORGANIZATION STRUCTURE & NAME**

## **Choose a Business Structure**

Many factors must be considered when choosing the best form of business ownership or structure. The choice you make can have an impact on multiple aspects of your business, including taxes, liability, ownership succession, and others. A legal representation and accountant should be consulted before making a determination as to the type of business entity to form. See "[Select Your Business Name & Structure](#)" for more information.

## **Choose a Business Name**

When you are ready to select a business name or assumed business name for your business, check the Business Registry database for name availability, [www.filinginoregon.com/businessnamesearch](http://www.filinginoregon.com/businessnamesearch). Sole proprietors may conduct business under their own name or they may choose to use an assumed business name. See “[Select Your Business Name & Structure](#)” for more information.

## **STEP 4 – REGISTER YOUR BUSINESS**

The Oregon Secretary of State’s Corporation Division is the place to register your Business Corporation, Nonprofit Corporation, Limited Liability Company, Limited Liability Partnership, Assumed Business Name, and Oregon Trademark or Service Mark. Most business types can be filed online through the Central Business Registry by visiting our website at [www.filinginoregon.com/cbr](http://www.filinginoregon.com/cbr). Forms are also available online at [www.filinginoregon.com](http://www.filinginoregon.com).

## **STEP 5 – UNDERSTANDING TAX OBLIGATIONS**

Understanding your tax obligations is an important consideration for any business. You may wish to consult with a professional tax advisor or an accountant to help you understand your tax obligations.

Learn about requirements to report personal property to your county assessor’s office. You will also want to check on other taxes that may apply to your business.

Most businesses will need to apply to the Internal Revenue Service for a federal employer identification number (EIN). See “[Federal Tax ID Number \(SS-4 Form\)](#)” for more information on how to obtain a Federal EIN number.

Depending on your situation, such as hiring employees, you may also need a Business Identification Number (Oregon Tax Identification Number). Obtain this Payroll Tax Reporting Number online through the Central Business Registry by going to our website at [www.filinginoregon.com/cbr](http://www.filinginoregon.com/cbr), or by completing a Combined Employer’s Registration form available from the Oregon Department of Revenue or the Oregon Employment Department. Please refer to the separate publication “Employer’s Guide for Doing Business in Oregon” for more information.

All businesses are required to file a personal property report with the county assessor’s office each year. The report should include all personal property on the business premises on the assessment date. If your business has personal property in more than one county, you must submit a separate return in each county. See “Personal Property Tax Report” for more information.

## **STEP 6 – CHECK LICENSES**

Many occupations and business activities require special licenses, permits, registrations, or certifications from state agencies or boards. See “[Check State & Local License Requirements](#)” on page 19 for more information.

## **STEP 7 – OTHER REQUIREMENTS**

Check with the Department of Environmental Quality and State Fire Marshal if your business will handle hazardous wastes. See “[If You Handle Hazardous Materials](#)” on page 30 for more information.

Determine if you comply with the Americans with Disabilities Act (ADA). Many businesses are subject to this federal law that prohibits discrimination against disabled person. See “[Comply with Americans with Disabilities Act](#)”.

Learn about registering Patents, Copyrights, Trademarks, and Service Marks with the State of Oregon and the federal government. See “[Patents, Copyrights & Trademarks](#)”.

## **STEP 8 – HIRING EMPLOYEES**

The Business Information Center also publishes a separate guide to assist business when hiring employees. The “Employer’s Guide for Doing Business in Oregon” also provides a general checklist along with contact information and information on government requirements for Oregon’s employers. Review the Employer’s Guide for Doing Business in Oregon, at [www.filinginoregon.com/forms/pdf/business/1103.pdf](http://www.filinginoregon.com/forms/pdf/business/1103.pdf).

## **STEP 9 – ONGOING REGISTRATION REQUIREMENTS**

After you have established your business and fulfilled the initial requirements, you will want to make sure that you keep your reporting and registration obligations current. Businesses registered with the Secretary of State Corporation Division must file annual reports and renew their registration information. Payment coupons are mailed approximately 45 days prior to renewal due date. For more information, or to renew on-line, visit [www.filinginoregon.com/business/annual\\_reports.htm](http://www.filinginoregon.com/business/annual_reports.htm).

Many occupational or business licenses require annual renewal or recertification. For more information, visit [www.licenseinfo.oregon.gov](http://www.licenseinfo.oregon.gov) for specific requirements.

Nonprofit organizations that engage in charitable activities need to file annual reports with the Oregon Department of Justice (DOJ)’s Charitable Activities Section, and the Internal Revenue Service. For more information, visit [www.filinginoregon.com/business/nonprofit\\_information.htm](http://www.filinginoregon.com/business/nonprofit_information.htm).

# SELECT BUSINESS ORGANIZATION STRUCTURE & NAME

## ***Business Organization and Registration***

You may operate a business by yourself as a sole proprietorship, with another person as a general partnership, or as a separate legal entity, such as a corporation, limited liability company, limited liability partnership, or limited partnership. Each type of business organization structure has advantages and disadvantages. If you have questions on the form of business that is best for your particular business, a qualified tax consultant or attorney can advise you. Your local Small Business Development Center or library may also have literature or classes that will help you compare different types of business organizations. If you are a construction or landscape contractor, the Construction Contractors Board and Landscape Contractors Board can provide some information on the advantages and disadvantages of different business structures for those business activities.

This section provides information on types of business organization and the registration required for each. Forms are available at [www.filinginoregon.com/forms/business](http://www.filinginoregon.com/forms/business). Submit the completed form and a non-refundable \$50 processing fee (payable to: Corporation Division) to the following address or fax number, or file online for faster service.

### **Corporation Division**

Public Service Building, Suite 151  
255 Capitol Street NE  
Salem, OR 97310-1327  
Fax: 503-378-4381

**Online** [www.filinginoregon.com/cbr](http://www.filinginoregon.com/cbr) is your fastest and most convenient option for registering a new business in the State of Oregon. Online filings are processed the same or next business day.

**In Person** If you need to expedite the processing of a registration, documents brought to the Customer Service Counter of the Corporation Division are processed while you wait.

**Fax** Payment must accompany the document with a Visa or MasterCard number. Faxed documents are processed in the order received, usually within three business days.

**US Mail** Please allow one to two weeks for processing documents submitted by mail.

**Express Mail** Documents delivered to the Corporation Division at the above address by express delivery mail such as FedEx or UPS are processed within 24 hours of receipt.

*Please be aware that overnight service of the US Postal Service does not deliver directly to the Corporation Division; the US Postal Service delivers all state mail to a central location and documents received via that service are processed as regular mail.*

If you would like to check a name for availability prior to submitting an application, you may check our website at [www.filinginoregon.com/businessnamesearch](http://www.filinginoregon.com/businessnamesearch). However, a name availability check does not guarantee the name will still be available when the Corporation Division receives the application.

## ***“Real and True” Name***

A “real and true” name means the first name, middle initial or name, and last name of each business owner. For corporations, limited liability companies, and other business entities, the business name registered with the Corporation Division is the real and true name of the business.

## ***Sole Proprietorship***

A sole proprietorship is the simplest form of business in which one individual conducts the business. The business owner is personally liable for the obligations of the business.

A sole proprietor does not have to register with the Corporation Division unless he or she is using an assumed business name. If the name of the business does not include the “real and true” name of the business owner, registration as an assumed name is required. Registration tells the public who is doing business under that business name. See “[Assumed Business Names](#)”.

## ***General Partnership***

A general partnership is an association of two or more persons doing business. All partners are personally liable for the obligations of the business. A general partnership does not have to be registered with the Corporation Division unless it uses an assumed business name. If the name of the business does not include the “real and true” name of each business owner, registration as an assumed business name is required. Registration tells the public who is doing business under that business name. See “[Assumed Business Names](#)”.

## ***Corporation***

A corporation is a legal entity created under Oregon law by submitting articles of incorporation to the Corporation Division. A corporation is owned by its shareholders, in whose names the shares are registered in the records of the corporation. The articles of incorporation must state how many shares the corporation has authority to issue.

A corporation acts as a single entity. It exists separately from its owners, and continues to exist even though the shareholders may change. As a separate entity, a corporation must file its tax returns. It may own property, sue, and be sued.

A corporation is managed by a board of directors. Except for the initial board, the shareholders generally select the directors. The number of directors is determined by the articles of incorporation or the bylaws. The directors must elect the president and secretary and adopt bylaws. The board may elect or appoint other officers, or the bylaws may prescribe how other officers are selected. The same person can hold two or more offices.

A corporation must have a registered agent in Oregon whose street address is the registered office. When a corporation is sued, the legal papers are served on the registered agent. Thus, it is necessary that the registered office have a street address. The registered office must be a physical street address, and cannot be a Post Office box or private mailbox (PMB) at a commercial mail-receiving agency. A registered agent can be an individual or a legal entity.

The three common types of corporations filed in Oregon are business corporations, nonprofit corporations, and professional corporations. Business and professional corporations are for-profit corporations. A nonprofit corporation is formed for any lawful purpose except for financial profit. A professional corporation is a for-profit corporation formed for the purpose of providing one or more specific types of professional service. All the shareholders of the professional corporation must be licensed to render one of the professional services.

Corporations formed under Oregon law are “domestic” corporations. Those formed under the laws of other states or countries, but transacting business in Oregon, are “foreign” corporations.

## **Domestic Corporation**

To form a domestic corporation in Oregon, articles of incorporation and a non-refundable \$50 processing fee must be submitted to the Corporation Division. Before articles of incorporation are filed, the name is checked for availability. The name must be distinguishable from other active names on the division's database. Basically, a business name is "distinguishable" if it does not exactly copy a name already on record. If the name is distinguishable and the articles conform to Oregon law, the Corporation Division processes the document and returns an acknowledgment to the customer. File online at [www.filinginoregon.com/cbr](http://www.filinginoregon.com/cbr), or download forms at [www.filinginoregon.com/forms/business](http://www.filinginoregon.com/forms/business).

Once the existence of the corporation is established, an organizational meeting of the board of directors is generally held to adopt bylaws and elect officers. The bylaws of the corporation may contain any provisions to regulate and manage the affairs of the corporation consistent with statutes and the articles of incorporation.

**Note:** The Corporation Division does not have a separate filing for an S corporation. The S designation is a federal tax designation. A business corporation that meets the Internal Revenue Service (IRS) requirements for S corporation status can apply for federal tax status as an S corporation by filing Form 2553, "Election by a Small Business Corporation," with the IRS. Form 2553 and instructions can be obtained from your local IRS office or from the IRS forms line at 1-800-829-3676. IRS forms are available at [www.irs.gov/formspubs/index.html](http://www.irs.gov/formspubs/index.html).

## **Foreign Corporation**

A foreign corporation must obtain authority from the Corporation Division to transact business in Oregon. An application of authority, including the name and address of its Oregon registered agent and a non-refundable \$50 processing fee must be submitted to the Corporation Division. A certificate of existence or similar document from the jurisdiction of incorporation must be submitted with the application form. The certificate or similar document must be dated within 60 days of the date of the application. Before an application of authority is filed, the name is checked for availability. The name must be distinguishable from other active names on the division's database. Basically, a business name is "distinguishable" if it does not exactly copy a name already on record. If the name is distinguishable and the articles conform to Oregon law, the Corporation Division processes the document and returns an acknowledgment to the customer. Forms are available at [www.filinginoregon.com/forms/business](http://www.filinginoregon.com/forms/business).

## **Limited Liability Company**

A limited liability company (LLC) is an unincorporated association having one or more members. The LLC can be managed by managers or members. Managers can be but are not required to be members. It must be stated in the articles of organization if the limited liability company is to be managed by managers. Managers could be compared to the board of directors, and members are like the shareholders of a corporation or limited partners of a limited partnership. In order to be a member of a limited liability company, a contribution such as cash, property, or services rendered must be made.

The internal affairs of the LLC are governed by operating agreements that may be oral or written. These operating agreements are comparable to the bylaws of a corporation. The internal affairs are managed by the members, unless the articles of organization specifically state that they shall be managed by one or more managers. A limited liability company must have a registered agent in Oregon whose street address is the registered office. When a limited liability company is sued, the legal papers are served on the registered agent. Thus, it is necessary that the registered office have a street address. The registered office must be a physical street address, and cannot be a Post Office box or private mailbox (PMB) at a commercial mail-receiving agency. A registered agent can be an individual or a legal entity.

Limited liability companies organized under Oregon statute are "domestic" limited liability companies. Those formed under the laws of other states, but transacting business in Oregon, are "foreign" limited liability companies.

## ***Domestic Limited Liability Company***

To form a domestic limited liability company in Oregon, articles of organization and a non-refundable \$50 processing fee must be submitted to the Corporation Division. Before articles of organization are filed, the name is checked for availability. The name must be distinguishable from other active names on the division's database. Basically, a business name is "distinguishable" if it does not exactly copy a name already on record. In addition, the name of the limited liability company must contain the words "limited liability company" or the abbreviation "L.L.C." or "LLC". If the name is distinguishable and the articles conform to Oregon statute, the Corporation Division processes the document and returns an acknowledgment to the customer. File online at [www.filinginoregon.com/cbr](http://www.filinginoregon.com/cbr), or download forms at [www.filinginoregon.com/forms/business](http://www.filinginoregon.com/forms/business).

## ***Foreign Limited Liability Company***

A foreign limited liability company must obtain authority to transact business in Oregon. An application of authority, including the name and address of its Oregon registered agent and a non-refundable \$50 processing fee must be submitted to the Corporation Division. A certificate of existence or similar document from the jurisdiction of organization must be submitted with the application form. The certificate or similar document must be dated within 60 days of the date of the application. Before an application of authority is filed, the name is checked for availability. The name must be distinguishable from other active names on the division's database. Basically, a business name is "distinguishable" if it does not exactly copy a name already on record. If the name is distinguishable and the application conforms to Oregon statute, the Corporation Division processes the document and returns an acknowledgment to the customer. Forms are available at [www.filinginoregon.com/forms/business](http://www.filinginoregon.com/forms/business).

## ***Limited Partnership***

A limited partnership consists of at least one general partner and one limited partner. The general partners control the business and are liable for debts and obligations of the partnership. A limited partner is similar to a shareholder in a corporation because that person's liability is generally limited to the amount of contribution to the partnership.

A limited partnership must have a registered agent in Oregon whose street address is the registered office. When a limited partnership is sued, the legal papers are served on the registered agent. Thus, it is necessary that the registered office have a street address. The registered office must be a physical street address, and cannot be a Post Office box or private mailbox (PMB) at a commercial mail-receiving agency. A registered agent can be an individual or legal entity.

Limited partnerships organized under Oregon law are "domestic" limited partnerships. Those formed under the laws of other states or countries, but transacting business in Oregon, are "foreign" limited partnerships.

## ***Domestic Limited Partnership***

To form a domestic limited partnership, a certificate of limited partnership and a non-refundable \$50 processing fee must be submitted to the Corporation Division. Before a certificate of limited partnership is filed, the name is checked for availability. The name must be distinguishable from other active names on the division's database. Basically, a business name is "distinguishable" if it does not exactly copy a name already on record. In addition, the name of the limited partnership must contain the words "limited partnership" without abbreviation. If the name is distinguishable and the certificate conforms to Oregon statute, the Corporation Division processes the document and returns an acknowledgment to the customer. File online at [www.filinginoregon.com/cbr](http://www.filinginoregon.com/cbr), or download forms at [www.filinginoregon.com/forms/business](http://www.filinginoregon.com/forms/business).



















































# FINANCIAL RESOURCES

Federal, state, and local governments provide some financial assistance to small businesses in the form of loan programs. These loan programs generally do not provide funds for more than 30-50 percent of a business proposal and the loan applicants must demonstrate that they have sufficient capital, in addition to the loan, to fund the business. Loan applicants should demonstrate repayment ability, sufficient management expertise, and commitment to operate the business successfully.

Many Oregon cities and counties have economic development programs which include financial assistance. A business should contact the city and county in which they are located, or are interested in locating, for details of their programs.

The following is a list of some financial resources available to small businesses. Contact your local Small Business Development Center or local economic development agencies for additional information on financial assistance in your area.

## **Local Revolving Loan Funds**

There are many revolving loan funds for small business financing administered by local governments and development groups. In most cases, funding has been provided by the Department of Housing and Urban Development through the State of Oregon or by the federal Economic Development Administration. For additional information, contact the U.S. Economic Development Administration at 503-326-3078.

## **Oregon Contacts for Revolving Loan Funds**

### **Portland Development Commission**

1900 SW Fourth Ave Suite 100  
Portland, OR 97201  
503-823-3201

### **CD Business Development Corporation**

744 SE Rose Street  
Roseburg, OR 97470  
541-672-6728

### **Mid-Willamette Valley Council of Governments**

105 High St SE  
Salem, OR 97301  
503-588-6177

### **Southern Oregon Regional Economic Development Inc.**

332 West Sixth St  
Medford, OR 97501  
541-773-8946

### **Mid-Columbia Economic Development District**

400 E Scenic Dr Suite 420  
The Dalles, OR 97058  
541-296-2266 or 541-296-2267

### **Central Oregon Intergovernmental Council**

2363 SW Glacier Place  
PO Box 575  
Redmond, OR 97756  
541-548-8184

### **Oregon Cascades West Council of Governments**

1400 Queen Ave SE  
PO Box 686  
Albany, OR 97321  
541-967-8551

### **NE Oregon Economic & Community Development District**

105 Fir St Suite 321  
La Grande, OR 97850  
541-963-2399

101 NE First St Suite 100  
Enterprise, OR 97828  
541-426-3598  
1-800-645-9454

## **Oregon Business Loans, Guarantees, Revenue Bonds and Referrals**

See the section [Oregon Economic & Community Development Department, Access to Capitol.](#)

## **SBA Loan and Loan Guarantee Programs**

The U.S. Small Business Administration (SBA) is a federal agency created by Congress to help small businesses. The SBA offers small firms financial assistance through guaranteed loan programs. To obtain information on the loan programs, contact the **U.S. Small Business Administration, 601 SW Second Ave, Suite 950, Portland, Oregon 97204-3192**, Call 503-326-2682, or visit [www.sba.gov/localresources/district/or/index.html](http://www.sba.gov/localresources/district/or/index.html).

The SBA also sponsors programs, which provide business counseling and assistance with business development, international trade, and obtaining government contracts. In addition, the SBA furnishes assistance for women and minorities in business.

## **MARKETING & INTERNATIONAL TRADE**

### **Government Contract Assistance Program**

The Government Contract Assistance Program (GCAP) is a procurement technical assistance center providing counseling and bid assistance training on doing business with government agencies. GCAP provides a computer matching service that automatically matches a business with related federal, state and local bidding opportunities on a daily basis. For example, if an Oregon business manufactures a product or provides a service, the GCAP bid-matching service would let the company know every time a contract opportunity comes up from any federal agency in the country. Matches are made to international, state, and local government agencies as well. The bid match service includes federal government electronic purchasing opportunities that are not available to the public without specific electronic software, which can cost in excess of \$1,000 per year.

Through computer searches, GCAP can locate every buying agency nationwide that would purchase the product or service of a particular company and then automatically generate-forms to place that company on the agency's solicitation mailing list. This ensures that the business receives information about the procurement opportunities for its product or service. In addition, GCAP provides technical assistance, counseling, and training on every aspect of government contracting. For more information contact **GCAP, 1144 Gateway Loop, Suite 203, Springfield, OR 97477**, visit at the website at [www.gcap.org](http://www.gcap.org), or contact by phone:

Willamette/Springfield	541-736-1088	or	1-800-497-7551
Coos Bay	541-888-7006	or	1-800-970-4227
Portland	503-697-0614		
Central/Eastern Oregon	541-548-5992		

### **Agricultural Products Marketing**

The Oregon Department of Agriculture works to promote, develop, and expand worldwide markets for Oregon's agricultural products. The staff works with producers, cooperatives, and processors; organizes overseas trade missions; and hosts incoming foreign business delegates. For more information, contact the **Oregon Department of Agriculture, Agricultural Development and Marketing Division, 1207 NW Naito Parkway, Suite 104, Portland, OR 97209-2832**, call 503-872-6600, fax 503-872-6601, or e-mail: [Agmarket@oda.state.or.us](mailto:Agmarket@oda.state.or.us).

**Portland Export Assistance Center:  
U.S. Commercial Service / U.S. Small Business Administration**

[www.buyusa.gov/oregon](http://www.buyusa.gov/oregon)

[www.sba.gov/localresources/district/or/or\\_itresources.html](http://www.sba.gov/localresources/district/or/or_itresources.html)

The Portland Export Assistance Center helps companies in Oregon and SW Washington who want to increase their export sales and expand into the global marketplace. The Export Center is a quick access point for all federal export assistance programs and offers business counseling in the following areas: information on markets abroad, international contacts, product promotion and export financing and SBA export loan guarantees.

The office is staffed by international trade specialists of the U.S. Department of Commerce and a finance specialist from the U.S. Small Business Administration who coordinates and leverages federal and state resources in export development assistance.

**U.S. Department of Commerce, Commercial Service offers**

- Research and counseling on identifying appropriate international markets
- Identifying potential international agents and distributors
- Participating in international trade exhibitions
- Qualifying international business partners
- Developing international documentation
- E-Commerce Services

**U.S. Small Business Administration offers**

- Research and counseling on identifying methods, strategies and programs
- SBA loan application information to finance export sales of small business exporters
- Loan packaging services for SBA's Export Working Capital Program applications
- Information on export credit insurance programs and brokers' contact list

**Export Assistance Center, Portland**

One World Trade Center  
121 SW Salmon Street, Suite 242  
Portland, OR 97204  
(503) 326-3001

# EMPLOYEE HEALTH INSURANCE ASSISTANCE

Through special benefits and reforms, the State of Oregon is making health insurance more available and affordable for employers, their employees, and employees' dependents.

## ***Office of Private Health Partnerships (OPHP)***

This office administers several programs to increase the number of Oregonians and businesses with health insurance. They include:

- Family Health Insurance Assistance Program (FHIAP): This program helps income-eligible Oregonians pay the monthly premium for private health insurance.
- Small Employer Health Plans: These low-cost health insurance plans are designed by OPHP for small business. Two plans are available to eligible small businesses. One is a low-cost plan for adults; the other is a comprehensive plan for children only.
- Agent Referral Program: This program links small business owners with local health insurance agents who can help them find affordable health plans.
- Training: OPHP trains insurance producers and community partners on state programs available to help insure Oregonians.

For information, contact **OPHP** at **250 Church St. SE, Ste. 200, Salem, OR 97301-3921**. Call 1-800-542-3104 or 503-373-1692 in Salem. Visit [www.ophp.oregon.gov](http://www.ophp.oregon.gov).

## ***Small Employer Health Insurance (SEHI)***

The Small Employer Health Insurance (SEHI) program offers accessible health insurance for businesses with 2 to 50 eligible employees. An eligible employee is one who works on a regularly scheduled basis of 17.5 or more hours per week. More information about the SEHI program is available at [www.cbs.state.or.us/external/ins/sehi/sehi.html](http://www.cbs.state.or.us/external/ins/sehi/sehi.html) or from the **Department of Consumer & Business Services, Insurance Division, 350 Winter St. NE, Room 440, Salem, OR 97301**, telephone 503-947-7983.

# LABOR MARKET INFORMATION

The Oregon Employment Department, Workforce & Economic Research Division's team of economists, workforce analysts, and researchers collect and analyze statewide and regional labor market information and help businesses apply it. Through contact with business representatives, analysts provide concise, up-to-date information about the local and state economies and their effects on the workforce. Research staff study labor force and related topics, supply data and analysis to new and expanding firms, and analyze occupational supply and demand. Besides offering general information, staff is available to produce special reports on request. The research division also publishes and distributes such information, which is gathered through surveys sent to employers that spend valuable business time to provide the Oregon Employment Department with timely and accurate data. Businesses, in turn, use this labor market information to identify challenges and opportunities. Economic development planners, educators and training providers, job applicants, legislators, and the news media also regularly rely on this information to learn about workforce issues that affect Oregonians.

## ***Information on the Internet***

The Oregon Employment Department maintains a nationally recognized Web site where employers can find local, regional, and statewide information about employment, unemployment rates, the Consumer Price Index, workplace skills, wages, industry and occupational projections of employment, and much more. Research staff is on hand to show businesses how to retrieve such data – and how to apply it directly to their venture. Visit the Oregon Labor Market Information System (OLMIS) site at [www.QualityInfo.org](http://www.QualityInfo.org).

## ***Labor Market Information Publications***

Oregon Employment Department staff prepares and distribute thousands of publications to schools, businesses, planners, and the public. A complete list of labor market information publications is available at [www.QualityInfo.org](http://www.QualityInfo.org).

# PATENTS, COPYRIGHTS & TRADEMARKS

Some businesses begin with a new idea, invention, innovative concept, or new process. If your business is dependent on such intellectual property, you may want to protect it by applying for a patent or copyright. If you use a trade or service mark to identify goods or services that you provide, you may choose to register the trade or service mark.

## ***U.S. Patents***

A patent is an exclusive property right to an invention and is issued by the Commissioner of Patents and Trademarks, U.S. Department of Commerce. It gives an inventor the right to exclude others from making, using, or selling the invention in the United States, its territories, and possessions.

If you decide to apply for a patent, professional assistance from a patent attorney or patent agent is recommended because the patent procedures are detailed and technical. However, it is possible to perform a preliminary patent search to determine if your invention may qualify for a patent, by using the services of the Boley Law Library of the Northwestern School of Law at Lewis and Clark College in Portland, which has been designated as the Oregon Patent & Trademark Depository Library. **Note:** although library staff will show you the process for performing a patent search, you will have to perform the search yourself. Be sure to call ahead for library hours. For more information contact:

**Northwestern School of Law Lewis and Clark College**

Boley Law Library - Patent Specialist

10015 SW Terwilliger Blvd

Portland, OR 97219

(503) 768-6676

[http://lawlib.lclark.edu/research/patents\\_tms.php](http://lawlib.lclark.edu/research/patents_tms.php)

U.S. Patent information is also available on-line at [www.uspto.gov](http://www.uspto.gov). Information on the application process and forms for applying for a patent is available on-line at [www.uspto.gov/main/patents.htm](http://www.uspto.gov/main/patents.htm). Additional information is available from:

**U.S. Patent and Trademark Office, General Information Services Division**

Crystal Plaza 3, Room 2C02

PO Box 1450

Alexandria, VA 22313-1450

1-800-786-9199

## ***U.S. Copyrights***

A copyright protects literary, dramatic, musical, artistic, or other intellectual creations from unauthorized copying or exploitation. Items such as written materials, works of art, musical compositions, and computer programs are protected by copyright. No publication, registration, or other action in the Copyright Office is required to secure a copyright; the copyright is secured automatically when the work is created and fixed in a tangible form of expression. However, there are definite advantages to registering a copyright. Copyrights are registered with the U.S. Library of Congress. To obtain information on copyrights and copyright application forms, contact.

**Library of Congress**

Copyright Office

101 Independence Ave SE

Washington, DC 20559-6000

(202) 707-3000 general information

<http://lcweb.loc.gov/copyright/>

## **Trade and Service Mark**

A trade or service mark identifies goods or services made or sold by a person to distinguish them from goods or services made or sold by others. It can consist of words, names, symbols, devices, or any combination of these. The mark must be in use before it can be registered. The registration is optional.

The trade or service mark registration advises the public that the registrant believes he or she is the only person who has a right to use the mark in connection with those goods or services. It prevents the registration of an identical or similar mark, and also helps prove the date of first use.

## **Oregon Trade and Service Mark Registration**

It is the use of a trade or service mark in Oregon, rather than registration, which creates ownership. A trademark has been used in Oregon when goods are sold or distributed in the state and the mark is placed in any manner on the goods, containers, tags, labels, or displays associated with those goods. A service mark has been used in Oregon when the mark is used or displayed in the sale or advertising of services rendered in this state.

The Oregon trade and service mark registration form is available online at [www.filinginoregon.com/forms/business](http://www.filinginoregon.com/forms/business). There is a non-refundable processing fee of \$50 for filing a trade or service mark application, and the mark can be renewed every 5 years.

Please allow one to two weeks for processing documents submitted by mail. If submitted by fax, payment must accompany the document with a Visa or MasterCard credit card number. The number and expiration date must be included on the fax cover sheet. Faxed documents are processed in the order received, usually within three business days. If the mark does not resemble an active mark already registered and the application conforms to Oregon statute, the Corporation Division processes the document and returns a copy to the customer. The fax cover sheet with the credit card number is destroyed when the document is processed.

**Note:** Businesses are encouraged to check for conflicts with federally registered trade or service marks before registering a trade or service mark in Oregon. Since trade and service mark rights arise from the use of the mark, a current federal registration may indicate prior use of the mark by another person. Federal trademark information is available at the United States Patent and Trademark Depository Library, located at Paul L. Boley Law Library, Northwestern School of Law of Lewis & Clark College, in Portland, Oregon. The library receives periodic updates on both current and pending federal trademark registrations. For further information, call 503-768-6676. Be sure to call ahead for library hours. Trademark searches may also be done online at [www.uspto.gov](http://www.uspto.gov).

## **Federal Trade and Service Mark Registration**

A Trade or Service Mark may be registered with the U.S. Patent and Trademark Office if the mark has been used on goods or associated with services which have been rendered in commerce. An applicant who has not yet used the mark may apply based on a bona fide intention to use the mark in commerce. The term of federal trademark registration is 10 years, with 10-year renewal terms. However, the registrant must submit an affidavit stating that the mark is currently in use between the fifth and sixth year after registration or the registration is cancelled. Trademark rights can last indefinitely if the owner continues to use the mark to identify the goods or services.

Federal Trade or Service Mark Registration information is also available on-line at [www.uspto.gov](http://www.uspto.gov). Information on the application process and forms for registering a Trade or Service Mark is available on-line at [www.uspto.gov/web/offices/tac/doc/basic](http://www.uspto.gov/web/offices/tac/doc/basic). Additional information is available from:

**U.S. Patent and Trademark Office - General Information Services Division**  
Crystal Plaza 3, Room 2C02  
PO Box 1450  
Alexandria, VA 22313-1450  
1-800-786-9199

## BUYING WHOLESALE FOR YOUR BUSINESS

If you attempt to make wholesale purchases for your business, the seller may ask for your wholesale or resale license number. Oregon does not have either a wholesale or resale license. The number generally accepted for use as a wholesale or resale number in Oregon is the eight-digit business registry number that is assigned when you register an assumed business name or a business entity with the Corporation Division. See “[Select Your Business Name & Structure](#)” for more information on registering a business.

## IF YOU USE MUSIC IN YOUR BUSINESS

U.S. Copyright Law gives copyright owners the exclusive right to publicly perform or authorize performance of their works. Most music is protected by a copyright. The proprietor of a business in which copyrighted music is performed is liable for infringement of copyrighted music in his or her place of business. If you use music in your business in any way, including as background music or on your phone system, you should be aware of your liability for using the music.

Three organizations license performance rights for most of the music copyright holders in the United States. You can obtain more information on how to comply with the Copyright Law regarding music use by contacting an attorney or one of these organizations.

**American Society of Composers  
Authors and Publishers (ASCAP)**  
One Lincoln Plaza  
New York, NY 10023  
(212) 621-6000  
[www.ascap.com](http://www.ascap.com)

**Broadcast Music Inc. (BMI)**  
10 Music Square East  
Nashville, TN 37203  
(615) 401-2000 or 1-800-925-8451  
[www.bmi.com](http://www.bmi.com)

**SESAC Inc.**  
55 Music Square East  
Nashville, TN 37203  
(615) 320-0055 or 1-800-826-9996  
[www.sesac.com](http://www.sesac.com)

# OREGON IDENTITY THEFT PROTECTION ACT

As part of a new Oregon law, individuals, businesses and organizations that collect and maintain personal identifying information will need to follow requirements to help protect consumers from identity theft.

Personal identifying information is a consumer's name in combination with a Social Security number, Oregon driver's license or Oregon identification card number issued by the Department of Motor Vehicles-Oregon Department of Transportation, or a financial account or credit or debit card number along with security or access codes or password that would allow someone to access a consumer's financial account.

Effective Oct. 1, 2007, those who maintain Social Security numbers are prohibited from printing them on any documents that are mailed to but not requested by the consumer. If the consumer requests mailed documents that contain a SSN, the number must be redacted or obscured. Further you cannot print a SSN on a card used by the customer that is required to access products or services, nor can you publicly display or post an SSN (such as on a Web site) unless redacted or obscured. In addition, the new law requires anyone who owns personal identifying information to notify affected consumers of any security breach if computer files containing that personal information have been subject to a security breach.

Oregon businesses and organizations also must safely protect the personal information they maintain by developing, implementing and maintaining reasonable safeguards, including the proper disposal of information that is no longer needed. These safeguards are required to be in place by Jan. 1, 2008.

Owners of a small business (200 employees or less in a manufacturing business, or 50 employees or less in other types of business) comply with the safeguard requirements if its information security and disposal program contains the administrative, technical and physical safeguards and disposal measures appropriate to the business' size and complexity as well as the nature and scope of its activities, and the sensitivity of the personal information it collects.

Those who are subject to and comply with the notification and data safeguard requirements or guidance adopted under the federal Gramm-Leach-Bliley Act already meet Oregon's requirements for notification and data safeguarding for customers' personal information. In addition, those who are subject to and comply with the data safeguard requirements or guidance adopted under the Health Insurance Portability and Accountability Act (HIPAA) for data safeguarding of patient information do not need to develop further processes. However, if a breach involves personal information of your employees, or you are developing safeguards to protect employees' personal information, you must follow Oregon's notification and data safeguard requirements.

For further information contact:

**Department of Consumer and Business Services**

Division of Finance and Corporate Securities

350 Winter St. NE, Room 410

Salem OR 97301-3881

503-378-4140 1-866-814-9710 (toll free in Oregon)

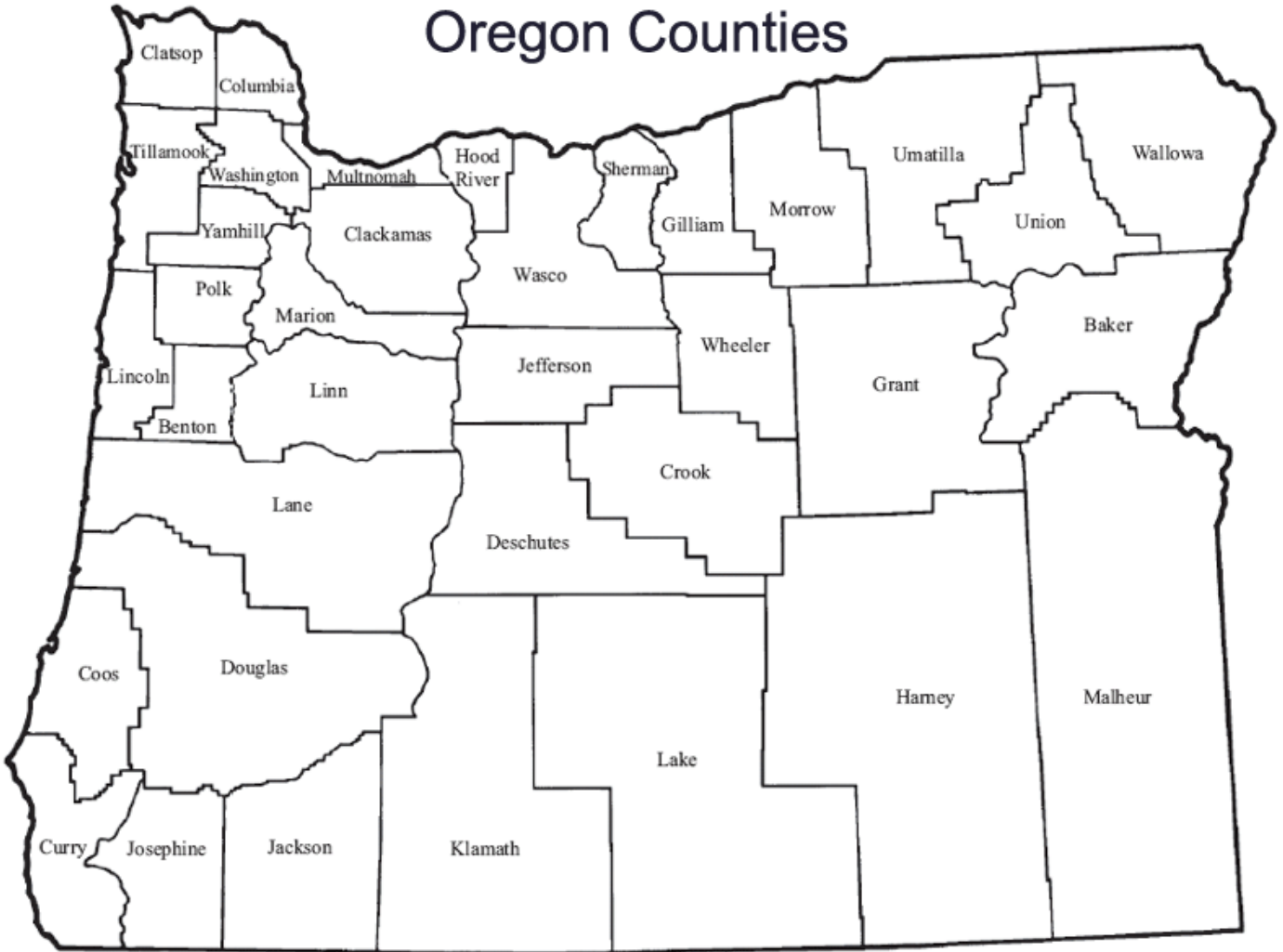
[www.dfcs.oregon.gov/id\\_theft.html](http://www.dfcs.oregon.gov/id_theft.html)

## OREGON COUNTY ASSESSOR PHONE NUMBERS

<b>County</b>	<b>Phone</b>	<b>County</b>	<b>Phone</b>
Baker	541-523-8203	Lake	541-947-6000
Benton	541-766-6855	Lane	541-682-6798
Clackamas	503-655-8671	Lincoln	514-265-4102
Clatsop	503-325-8522	Linn	541-967-3808
Columbia	503-397-2240	Malheur	541-473-5117
Coos	541-396-3121 x 268	Marion	503-588-5144
Crook	541-447-4133 x 226	Morrow	541-676-5607
Curry	541-247-3294	Multnomah	503-988-3367
Deschutes	541-388-6508	Polk	503-623-8391
Douglas	541-388-6508	Sherman	541-565-3505
Gilliam	541-384-3781	Tillamook	503-842-3400
Grant	541-575-0107	Umatilla	541-272-7111
Harney	541-573-2246	Union	541-963-1002
Hood River	541-386-4522	Wallowa	541-426-4543 x38
Jackson	541-774-6059	Wasco	541-506-2510
Jefferson	541-475-2443	Washington	503-846-8741
Josephine	541-474-5260	Wheeler	541-723-4266
Klamath	541-883-5111	Yamhill	503-434-7521

# OREGON COUNTIES MAP

## Oregon Counties



# NOTES

# STARTING A BUSINESS CHECKLIST

Starting a successful business requires a great deal of preparation. The following is a list of recommendations to help you get your business off to a good start. For a more comprehensive checklist, please see pages 1- 4.

**1. Preparation**

Knowledge & Experience

Research

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**2. Planning**

Business Plan

Seek professional advice

Financing

Business Assistance Programs

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**3. Select Your Business Name and Structure**

Understand business structures

Check business name for availability at [www.filinginoregon.com](http://www.filinginoregon.com)

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**4. Register Your Business at [www.filinginoregon.com](http://www.filinginoregon.com)**

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**5. Tax Information for Income & Businesses**

Federal Taxes & ID Number

State Taxes

Local Taxes

Property Taxes

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**6. Licensing**

Check the Business Wizard at [www.filinginoregon.com](http://www.filinginoregon.com)

Check License Directory - Oregon Licenses, Permits and Registrations

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**7. Other Requirements, if needed**

Department of Environmental Quality

Comply with ADA law

Patents, Copyrights, and Trademarks

Using music in your business

Buying wholesale for your business

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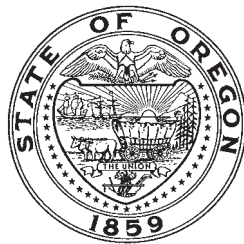
**8. Hiring Employees**

Review *Employer's Guide for Doing Business in Oregon* at [www.filinginoregon.com](http://www.filinginoregon.com)

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**9. Ongoing Registration Requirements**

Renew business registrations, business licenses, and occupational licenses



**Corporation Division  
Office of the Secretary of State**

**Business Information Center**  
Public Service Building, Suite 151  
255 Capitol Street NE  
Salem, OR 97310-1327  
(503) 986-2200

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Publication No. BICGUI1100  
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