



When facilitating workshops, the following questions about being becoming a business owner are asked quite often—*“should I start my own business; when is a good time to start a business; do I need a lawyer; how much for start up cost; should I work from home or rent space, and where do I start?”* While these are good questions, there is not a “one size fits all” answer because every business opportunity is different. It is a great opportunity to be able to cut the apron strings from a 9 to 5 job and become self-employed, but beware self-employment does have it’s advantages and disadvantages.

The first step is to consult with Father God. Seek His advice, for the plan He has for your life and ask Him to partner with you in this venue. You don’t want to do “anything” without Father God! Next start your Business Plan and Company Policy Manual. A Business Plan will keep you focused and give you direction and guidelines for running the business. A Company Policy Manual, especially if you intend to hire employees, is needed to give yourself and employees established guidelines, such as employee conduct, hiring and firing policy, etc.

You now need to name your business and to register it with the State. The question now is do you register the business as a limited liability company (LLC), or a limited liability partnership (LLP), or do you want to incorporate the business. If you choose to incorporate, you will need the help of a lawyer. If you chose LLC or LLP, depending on the type of business you are starting you can register the business yourself by logging onto the PA State website and download the appropriate forms, note there is a cost associated with registering your business and business name. (Please note also that I am listing the steps for business start up for the state of Pennsylvania. Please check with the state you intend to operate business from for registration procedures and guidelines.) If your business collects sales tax, then you will also need to register the busy with the PA Use Tax Agency. If you intend to hire full-time employees, you will need to check into healthcare plans for them; you will need business insurance and workmen’s compensation insurance.

Startup cost will be different for each person’s business type. Depending on business type, most can initially run the business from their home and later rent space as the business grows.

The disadvantage of self-employment is making sure that you setup a retirement fund and savings and your own healthcare. Most people forget these important steps and often when it’s too late! I know of a person who omitted these steps and became injured, lost his business and now has no money or pension to help during his recovery time. Make sure you plan for your future!

Every business should have a good and trusted accountant. Poor recordkeeping and not knowing the state of your business is a sure way of losing it! Also, keep your business and personal money accounts separate. One checking account for home and one checking account for business—do not comingle the monies. **Please**, pay yourself a salary and tithe from your business! Being your own boss is great, but be sure to start the business right by trusting God as your partner, and you will have a successful business.

**If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more and running over. Whatever measure you use in giving—it will be used to measure what is given back to you.**  
*Luke 6:38*