



How to Start a Business in Kentucky (Checklist)

1. **Form a Business Entity** ___
 - a. Choose to create an LLC, partnership, or corporation ___
 - b. Get advice from an attorney ___
 - c. File legal documents ___

2. **Register with the Business Registration Division** ___
 - a. Decide on a business name ___
 - b. Submit the name to the Business Registration Division ___
 - c. Pay the registration fee ___

3. **Get an Employer Identification Number** ___
 - a. Apply for an EIN at irs.gov ___
 - b. Record EIN for future use ___

4. **Open a Bank Account** ___
 - a. Meet with local bank representatives and explain your business ___
 - b. Choose a bank and provide them with information ___
 - i. Fill out bank application ___
 - ii. List authorized account representatives and contact information ___
 - iii. Choose banking products that best suit your needs ___

5. **Register with the Kentucky Department of Revenue** ___
 - a. Create an account at the Kentucky Department of Revenue website ___
 - b. Complete the online forms and processes ___

6. **Hire Employees and Report the to the State** ___
 - a. Write a job description ___
 - b. Post on a job board ___
 - c. Review applications and resumes ___
 - d. Interview candidates ___
 - e. Check references ___
 - f. Send a job offer ___
 - g. Report new employee to the Child Support Enforcement Agency ___

7. **Obtain Applicable State Licenses and Permits** ___
 - a. Search for applicable permits at <https://onestop.ky.gov/start/Pages/occupational.aspx> ___
 - b. Complete online applications ___
 - c. Once approved, keep copies of your permits ___

8. **Purchase Insurance** ___

- a. Find a broker or insurance provider ___
- b. Determine what kind of insurance you need ___
- c. Select coverage options and purchase a policy ___