The W2G Group Business Starter Kit

Everything You Need to Open, Run, and Grow Your Business

You've got the idea. You've got the drive. Now it's time to build the infrastructure that actually protects your money, legitimizes your brand, and sets you up to scale. This kit covers every foundational move from choosing your business structure to getting funded so you stop winging it and start winning at it. Welcome to the W2G Group ecosystem. Let's get to work.

Section 1: Business Formation

Choose the Right Structure From Day One

The way you set up your business determines how you pay taxes, how you protect your personal assets, and how lenders and partners perceive you. This is not the step to skip or guess on. The three most common structures for small business owners are the Sole Proprietorship, the LLC, and the S-Corp — and each one comes with its own set of advantages, obligations, and risks.

Sole Proprietor

Easiest to start. Zero separation between you and the business. Your personal assets are fully exposed to business liability. No legal protection whatsoever — risky from day one.

LLC

The gold standard for most small businesses. Separates your personal assets from the business, gives you credibility, and offers flexible tax treatment. This is where most clients should start.

S-Corp

The next-level move. Once your net profit consistently exceeds $50K–$60K, an S-Corp election can save you thousands in self-employment taxes. Not for everyone — but powerful when the timing is right.

The reality is, most entrepreneurs either overthink this or underestimate it. You don't need to become a business law expert — you need a qualified team in your corner who handles it correctly. That's exactly what the W2G Group Formation Package is built for.

W2G Group handles your business formation — Formation Package starts at $297. We file the paperwork, set you up correctly from the start, and make sure nothing falls through the cracks.

Section 2: Banking & Merchant Processing

Stop Mixing Business and Personal Money. Today.

If there is one financial mistake that small business owners make more than any other, it's running business money through their personal bank account. It seems harmless at first — a deposit here, a supply run there but it creates a compliance nightmare at tax time, destroys your ability to track profit and loss accurately, and sends a terrible signal to lenders when you're ready to seek funding. Commingling funds is one of the fastest ways to lose the legal protection your LLC is supposed to give you.

Why a Dedicated Business Account Is Non-Negotiable

A dedicated business checking account does four things simultaneously: it protects your personal assets, builds a verifiable transaction history, makes bookkeeping and tax prep dramatically easier, and positions you as a real, fundable business when lenders come knocking. It's one of the cheapest, highest-leverage moves you can make — and several excellent options are completely free.

- **Relay Bank** — Clean interface, powerful for teams, no monthly fees
- **Mercury** — Built for startups and founders, intuitive dashboard
- **Novo** — Small business-first, integrates with major tools

All three offer free business checking accounts. No excuses. Get your account open this week.

Merchant Processing

Accepting payments through your business account not your Venmo, not your personal PayPal, not Cash App tied to your phone number is essential for maintaining clean records and building a fundable transaction history.

We work with trusted merchant processor partners who can set you up with the right solution for your volume and business type. Ask us for a referral when you're ready.

Pro tip: Some banks pay referral fees when you send clients their way. This is a legitimate affiliate opportunity if you're building a network or community of other business owners. Ask us how.

Section 3: Bookkeeping & Expense Tracking

Every Dollar You Track Is a Dollar You Can Deduct

Bookkeeping isn't just an accounting formality — it is an active money-saving strategy. Every legitimate business expense you fail to track is a deduction you leave on the table at tax time. Multiply that across twelve months of operations and you could be paying hundreds or even thousands of dollars more in taxes than you legally owe. That's your money. Keep it.

The goal of consistent bookkeeping is to give you a clear, real-time picture of your financial health — what's coming in, what's going out, and where your business actually stands. It's the foundation for every smart business decision you'll make, from hiring to pricing to applying for funding. You cannot scale what you can't measure.

QuickBooks

The industry standard. Robust, integrates with nearly everything, and gives you reporting that lenders and accountants actually recognize. Ideal if you're growing fast or need detailed financials. Use our affiliate link to get started and save on your first few months.

Wave Accounting

Completely free. Excellent for solo entrepreneurs and early-stage businesses that need clean income and expense tracking without a monthly software bill. Invoicing, receipt scanning, and basic reporting — all at zero cost.

W2G Bookkeeping Partners

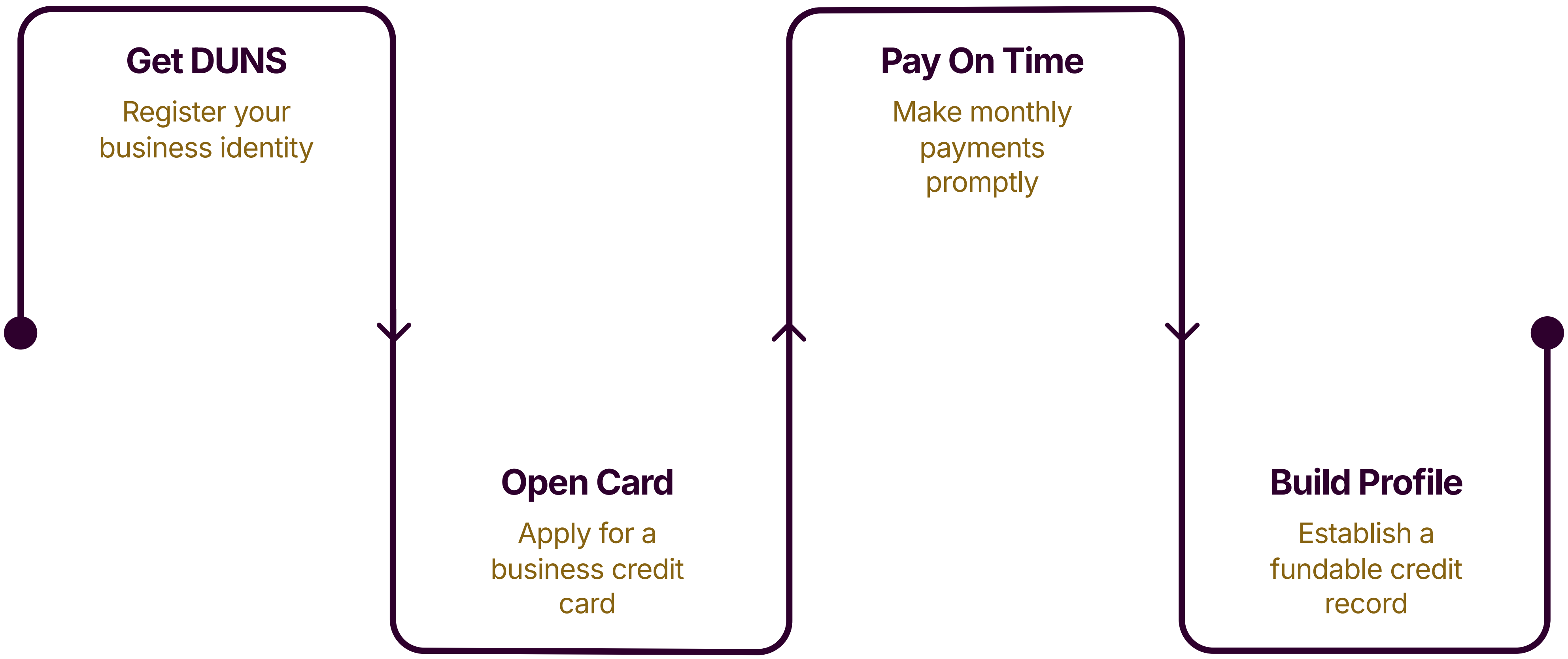
Not everyone wants to DIY their books — and that's smart. We work with three vetted bookkeeping professionals we trust and refer regularly. Reach out and we'll connect you with the right fit for your business size and industry.

Need a bookkeeper? We can connect you with one of our trusted partners.

Section 4: Business Credit

Build the Credit Profile That Opens Every Door

Business credit is one of the most underutilized wealth-building tools available to small business owners. Most people know about personal credit but your business has its own credit profile, and building it deliberately puts you in a completely different league when it comes to funding, vendor terms, and business opportunities. The earlier you start building it, the better positioned you'll be when you need it most.



Your DUNS number is your business's unique identifier in the Dun & Bradstreet credit ecosystem — and it's completely free to get at dnb.com. Once you have it, open a business credit card (even a secured one to start), use it for normal business expenses, and pay it in full or on time every single month. That's it. Consistent, on-time payment behavior over time is how you build a strong business credit score.

Personal Credit Still Matters

Many business lenders especially in the early stages will pull your personal credit score alongside your business profile. A strong personal credit score can be the difference between approval and denial, or between a 7% rate and a 24% rate. Protect both.

W2G Credit Builder Package

We offer a structured Credit Builder Package for **$497** that walks you through the full process of establishing and growing your business credit profile step by step, done right. Stop guessing. Start building.

Section 5: Business Funding

Money Is Available. Are You Ready for It?

One of the biggest misconceptions in the small business world is that funding is hard to get. The truth is, funding is available but it flows to businesses that are prepared for it. Lenders, grantors, and investors are not just looking at your idea. They're looking at your infrastructure, your history, and your numbers. The business that's fundable is the business that's been doing the basics right from day one.

Grants

Free money that doesn't need to be repaid. Highly competitive. Best for businesses with a specific demographic qualifier (minority-owned, women-owned, veteran-owned) or those in targeted industries. Apply early, apply often, and never pay someone to find you a grant you could find yourself.

Business Loans

Traditional bank loans, SBA loans, and online lenders all fall here. Lenders want to see time in business (typically 1–2 years), consistent revenue, and a solid credit profile. Having your books clean and your bank statements healthy matters enormously here.

Lines of Credit

Revolving credit you draw from as needed — excellent for cash flow management and covering operational gaps without taking on a lump-sum loan. Build this relationship early, even before you need it, so it's there when you do.

The three factors nearly every lender evaluates: **time in business**, **monthly revenue**, and **credit score** — business and personal. Position yourself on all three fronts before you ever fill out an application. The W2G Group Funding Ready Package ($797) is designed to do exactly that audit your current position, identify gaps, and build a strategy to get you qualified.

Ready to get funding-ready? We work with trusted business funding partners and can connect you directly. Reach out and let's map out your plan.

Section 6 :Tax Compliance

Stay Compliant. Stay Out of Trouble. Keep Your Money.

Tax compliance isn't optional but it doesn't have to be overwhelming either. The businesses that stay in good standing are the ones that treat compliance as an ongoing habit, not a once-a-year scramble. If you're operating in Florida, there are two calendar items that every business owner needs to have locked into their schedule from the moment they open their doors.

1 Florida Annual Report

Due May 1st every year. This is a state-required filing to keep your LLC or corporation active and in good standing with the Florida Division of Corporations. Miss it, and you face late fees. Miss it long enough, and the state can administratively dissolve your business.

2 Quarterly Estimated Taxes

Due 4x per year. If you're self-employed or your business generates income not subject to withholding, the IRS expects you to pay estimated taxes quarterly — in April, June, September, and January. Failing to do so leads to underpayment penalties.

3 Receipt Documentation

Year-round habit. Keep every receipt — digital or physical. Use a dedicated folder, a scanning app, or your bookkeeping software. The IRS can audit up to 3–6 years back. Documentation is your defense and your deduction proof.

W2G Group handles tax preparation, tax resolution, and ongoing compliance for small business owners. We're not just a tax preparer you call once a year — we're your year-round tax partner who keeps you clean, current, and strategically positioned. Don't wait until April to think about your taxes.

Ready to get your taxes handled right? Book a consultation with the W2G Group. Link in bio. We'll review where you are, identify what you owe, and build a plan to keep more of your money.

Book a consultation

Section 7 :Tools & Resources Directory

Your Full W2G Group Ecosystem at a Glance

Everything you need is right here. Bookmark this section. Refer back to it as your business grows. Each resource below has been vetted, recommended, or offered directly by the W2G Group team — no fluff, no filler, just the tools that actually move the needle.

Formation Package

LLC or S-Corp setup done right. W2G Group handles the filing, the paperwork, and the compliance setup.
$297 —

Credit Builder Package

Step-by-step business credit building strategy. Build the profile that gets you funded.
$497 —

Funding Ready Package

Audit your fundability, close the gaps, and position your business to qualify for real capital.
$797 —

Tax Services

Tax prep, resolution, and year-round compliance. We keep you clean, current, and strategically positioned.
Book a consultation

Tool	Category	Cost	Notes
Relay Bank	Banking	Free	Recommended for teams, clean dashboard
Mercury	Banking	Free	Startup-friendly, intuitive UI
Novo	Banking	Free	Integrates with major business tools
QuickBooks	Bookkeeping	Paid	Industry standard — use our affiliate link
Wave Accounting	Bookkeeping	Free	Great for early-stage solo operators
Dun & Bradstreet	Business Credit	Free	Get your DUNS number at dnb.com
Florida Div. of Corps	Compliance	State fee	Annual Report due May 1st every year

Your Next Steps! No Excuses, Just Execution

Here's Exactly What to Do After Reading This

Reading this kit means nothing if you don't act on it. The gap between the business owner who makes it and the one who stays stuck is almost never knowledge — it's execution. You now know what needs to be done. So let's lock in your priorities and get moving.

1

Choose and File Your Business Structure

If you haven't formed your LLC or elected your S-Corp status yet, this is step one. W2G Group handles the entire formation process for $297. Drop **BUSINESS** in the comments or DM us directly to get started.

2

Open Your Business Bank Account

Pick Relay, Mercury, or Novo and get your free business checking account open this week. No more mixing personal and business funds — ever. This single move changes how lenders see you.

3

Set Up Your Bookkeeping System

Start with Wave if you're cost-conscious, upgrade to QuickBooks when you're ready to scale. Or connect with one of our vetted bookkeeping partners and outsource it entirely. Either way — get your tracking system in place now.

4

Get Your DUNS Number and Open a Business Credit Card

Go to dnb.com, claim your free DUNS number, and open a business credit card. Use it. Pay it on time. Build the profile that unlocks real funding. Our Credit Builder Package ($497) walks you through every step.

5

Book Your Tax Consultation

Whether it's tax prep, tax compliance, or tax resolution — the W2G Group team has you covered. Stop guessing, stop Googling, stop leaving money on the table. Book your consultation.

Book your consultation

Work With W2G Group

Your Business Deserves the Right Infrastructure

W2G Group is more than a tax company. We are a full-service business support ecosystem built specifically for entrepreneurs who are serious about doing this right. From formation to funding, from bookkeeping to compliance, we show up as your team — not just your preparer.

> "The businesses that win aren't always the ones with the biggest ideas — they're the ones with the strongest foundations."

We work with solo entrepreneurs, side hustlers stepping into full-time business, and established small business owners who are ready to stop winging it. If you've been operating without a real structure, carrying tax debt, struggling to get funded, or just not sure if you're doing this right — that's exactly who we built this for.

Formation Package

$297 — LLC & S-Corp setup handled for you

Credit Builder Package

$597 — Build your business credit profile strategically

Funding Ready Package

$897 — Get positioned to access real capital

Tax Services

Year-round — Prep, compliance, and resolution

Ready to build something real? Complete the form below. The W2G Group is ready when you are.

Jotform

W2G Group Business Services

Please click the link to complete this form.