CRÉDITO TEXAS PRESENTS

Business Owner ROADMAP

The First 90 Days of Building a Successful Business

A Step-by-Step Guide for Entrepreneurs

By Crédito Texas

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CHAPTER 1

Welcome

Your Journey to Business Ownership Starts Here

> *"The secret of getting ahead is getting started."* — Mark Twain

Congratulations. You've taken one of the most important steps of your life — deciding to build a business. Whether you've already formed your LLC or you're just getting started, this workbook was designed to be your companion for the next 90 days.

Forming an LLC is only the beginning. Many entrepreneurs make the mistake of thinking that registering their business is the hardest part. In reality, the real work starts the day after registration. Building a profitable, sustainable business requires planning, discipline, consistent action and the right support system.

What This Workbook Will Do For You

This workbook will guide you through the 22 most critical areas every new business owner must address in their first 90 days. Each chapter contains:

- Clear educational content to help you understand each topic
- Common mistakes to avoid
- Pro tips from experienced business professionals
- Worksheets designed for you to complete as you go
- Action steps to implement immediately
- Notes sections to capture your ideas

💡 **PRO TIP:** Complete every worksheet as you read. The entrepreneurs who write things down are the ones who actually follow through.

How to Use This Workbook

This is not a book you read and put on a shelf. This is a working document — write in it, highlight it, come back to it every week. The more honest and specific you are in your worksheets, the more valuable this resource becomes.

Commit to spending at least 30 minutes per week reviewing your progress and updating your goals. Use this workbook in combination with professional guidance to make the best decisions for your specific situation.

✏️ **WORKSHEET: LET'S START HERE**

Today's Date: ____________________

My Business Name: ____________________

Industry / Type of Business: ____________________

Why am I starting this business?

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What does success look like to me in 90 days?

CHAPTER SUMMARY This workbook is your business blueprint for the first 90 days. Commit to completing every chapter and taking action on every worksheet. Your business success depends not on what you know — but on what you actually do.

C H A P T E R 2

Entrepreneur Mindset

The Foundation Everything Else Is Built On

> *"Your mindset is the single most important factor in your business success. Everything else is a skill you can learn."*

Before we talk about LLCs, marketing or revenue — we need to talk about mindset. The most common reason businesses fail has nothing to do with money, market conditions or competition. They fail because the owner gives up when things get hard. And things will get hard.

The good news is that the entrepreneur mindset is not something you're born with — it's something you build, deliberately, every single day.

The 6 Pillars of the Entrepreneur Mindset

1. Growth Mindset

A growth mindset is the belief that your abilities, intelligence and skills can be developed through dedication and hard work. Entrepreneurs with a growth mindset see challenges as opportunities to learn, not as evidence that they're not good enough.

> 💡 **PRO TIP:** When something goes wrong in your business, ask: 'What can I learn from this?' instead of 'Why does this always happen to me?'

2. Consistency

Consistency is what separates thriving businesses from ones that never get off the ground. Showing up every day — even when motivation is low, even when results aren't visible yet — is the fundamental discipline of business ownership.

> ⚠️ **COMMON MISTAKE:** Waiting until you 'feel ready' is the #1 reason most business ideas stay ideas forever. Readiness comes from action, not preparation.

3. Discipline

Motivation is temporary. Discipline is what keeps you moving when motivation disappears. Build systems and routines that run your business even when you don't feel like working.

4. Patience

Most overnight successes took 5 to 10 years. Business growth is rarely linear — it often looks like months of hard work with little visible progress, followed by a breakthrough. Trust the process and stay committed to your long-term vision.

5. Resilience

Every successful entrepreneur has a story of failure, loss or near-disaster. What distinguishes them is not that they avoided those moments — it's that they kept going. Resilience is a skill, and it gets stronger every time you choose to continue.

6. Decision Making

Entrepreneurs make dozens of decisions every day, often without complete information. Successful business owners are decisive — they gather the best available information, consult trusted advisors when needed and then commit fully to their choice.

✏️ WORKSHEET: MINDSET ASSESSMENT

Rate yourself from 1 (needs work) to 5 (strong) on each pillar:

Mindset Pillar	My Rating (1–5)	What I Will Improve
Growth Mindset		
Consistency		
Discipline		
Patience		
Resilience		
Decision Making		

My biggest mindset challenge right now is:

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One thing I will do differently starting today:

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🎯 KEY TAKEAWAYS

- Mindset is the foundation of every successful business
- Consistency and discipline outlast motivation every time
- Resilience is built through challenges, not avoided by avoiding them
- Growth mindset turns every obstacle into a lesson

✅ ACTION STEPS

- ☐ Write down your 'why' and put it somewhere you see every morning
- ☐ Identify your #1 mindset challenge and commit to one action to improve it
- ☐ Journal for 5 minutes every morning about your business intentions for the day
- ☐ Find one mentor, book, or podcast that supports your entrepreneur mindset

MY NOTES

CHAPTER SUMMARY Your mindset determines your outcomes. Before you invest in marketing or equipment, invest in becoming the kind of entrepreneur who can handle the challenges that are coming — and keep going anyway.

CHAPTER 3

Define Your Business Vision

Clarity Creates Results

> *"If you don't know where you're going, any road will get you there."* — Lewis Carroll

One of the most powerful things you can do for your business is get crystal clear on your vision. Not just what you want to sell — but who you are as a company, what you stand for, who you serve and where you're going. Clarity at this stage will shape every decision you make going forward.

⚠️ **COMMON MISTAKE:** Many business owners skip this step and jump straight to marketing. Without a clear vision, your marketing will feel scattered and your team — when you have one — won't know what you're building toward.

Core Components of Your Business Foundation

Mission Statement

Your mission statement explains what your business does, who it serves and how. It's present tense and focused on today's actions.

Example: 'We help Texas entrepreneurs build successful businesses by providing affordable legal, financial and marketing services.'

Vision Statement

Your vision statement describes the future you're building toward. It's aspirational, inspiring and forward-looking.

Example: 'To be the most trusted business services company for Latino entrepreneurs across the United States.'

Core Values

Core values are the non-negotiable principles that guide every decision in your business — how you treat clients, how you hire team members, and what you refuse to compromise on.

✏️ **WORKSHEET: BUSINESS VISION BUILDER**

Business Name: ____

Mission Statement (What we do, who we serve, how):

____

____

____

Vision Statement (The future we're building):

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____

____

Core Values (List 3–5 that guide your business):

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________

Target Market (Who is your ideal customer?):

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One-Year Goal:

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Five-Year Goal:

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My biggest challenge right now:

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Why am I starting this business?

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🎯 KEY TAKEAWAYS

- A clear mission keeps your business focused on what matters most
- Vision creates the destination — everything else is the roadmap
- Core values are your business's non-negotiable standards
- Written goals are significantly more likely to be achieved than unwritten ones

✅ ACTION STEPS

- ☐ Write your mission statement in one clear sentence
- ☐ Write your vision statement for 5 years from now
- ☐ Define 3 to 5 core values for your business
- ☐ Set one specific, measurable goal for the next 90 days

📝 MY NOTES

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CHAPTER 4

Business Startup Checklist

Everything You Need to Launch Professionally

Before you start marketing or looking for customers, make sure your business foundation is properly set up. Skipping steps here creates problems later — legal, financial and operational. Use this checklist to ensure nothing is missed.

> ⚠️ **COMMON MISTAKE:** Many entrepreneurs spend months marketing a business that isn't legally or financially set up correctly. This creates tax problems, liability exposure and difficulty opening business bank accounts.

📋 LEGAL & REGISTRATION

- ☐ Form your LLC with the State of Texas (Secretary of State)
- ☐ Obtain your EIN (Employer Identification Number) from the IRS
- ☐ Draft your Operating Agreement
- ☐ File your BOI Report (Beneficial Ownership Information — required by federal law)
- ☐ Register for Texas Franchise Tax (Texas Comptroller)
- ☐ Obtain required business licenses for your industry
- ☐ Obtain required permits for your location or type of business

🏢 BUSINESS INFRASTRUCTURE

- ☐ Secure a professional business address (separate from personal)
- ☐ Set up a dedicated business phone number
- ☐ Create a professional business email (name@yourbusiness.com)
- ☐ Register your domain name
- ☐ Launch your business website
- ☐ Open a dedicated business bank account
- ☐ Set up accounting software (QuickBooks, Wave, etc.)
- ☐ Obtain business insurance (general liability at minimum)

🎨 BRANDING & PRESENCE

- ☐ Design your logo
- ☐ Define your brand colors and fonts
- ☐ Create business cards
- ☐ Set up a Google Business Profile
- ☐ Create Facebook Business Page

- ☐ Create Instagram Business Account
- ☐ Set up professional email signature with logo

SYSTEMS & TOOLS

- ☐ Set up a CRM (Customer Relationship Management system)
- ☐ Create a system for tracking invoices and payments
- ☐ Set up payroll system (if hiring employees)
- ☐ Create contracts or service agreements for your clients
- ☐ Set up a scheduling system for appointments

> **PRO TIP:** Don't wait until everything is perfect to launch. Get the essentials in place, then continue building as you grow.

THINGS I STILL NEED TO COMPLETE

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CHAPTER SUMMARY A properly set up business foundation protects you legally, builds credibility with customers and lenders, and positions you for growth. Complete every item on this checklist before focusing heavily on marketing.

CHAPTER 5

Build Your Brand

First Impressions Are Permanent

> *"Your brand is what people say about you when you're not in the room."* — Jeff Bezos

Your brand is not just your logo. It's the complete experience someone has every time they interact with your business — your visual identity, your voice, your values, and the feeling people get when they think of you.

Strong brands command premium prices, attract loyal customers and create word-of-mouth growth. Weak or inconsistent brands confuse potential customers and undermine even the best products or services.

Brand Identity Components

Visual Identity

Logo, colors, fonts and design style. These should be consistent across every touchpoint — website, social media, business cards, email signature and signage.

Brand Voice

How you speak and write — formal or conversational, technical or accessible, energetic or calm. Your brand voice should reflect your values and resonate with your ideal customer.

Brand Positioning

What makes you different from competitors? Why should someone choose you specifically? Your positioning answers these questions clearly and memorably.

Elevator Pitch

A 30-second summary of what you do, who you help and why it matters. You should be able to deliver this confidently in any situation.

> 💡 **PRO TIP:** Consistency is more important than perfection. A simple, consistent brand beats a complex, inconsistent one every time.

✏️ **WORKSHEET: BRAND IDENTITY BUILDER**

Brand Colors (hex codes or descriptions):

____

Brand Fonts: ____

Brand Voice (circle): Professional / Friendly / Bold / Calm / Educational / Inspirational

____

What makes my business different from competitors:

____

____

My Elevator Pitch (30 seconds):

Brand Checklist:

- ☐ Logo designed and saved in multiple formats (PNG, JPG, SVG)
- ☐ Brand colors defined and documented
- ☐ Brand fonts selected (1 heading font + 1 body font)
- ☐ Brand voice documented with examples
- ☐ Elevator pitch written and practiced
- ☐ All social media profiles use consistent branding

🎯 KEY TAKEAWAYS

- Your brand is the entire experience customers have with your business
- Consistency builds trust and recognition over time
- A strong brand allows you to charge premium prices
- Your elevator pitch is one of the most valuable tools in your business

✅ ACTION STEPS

- ☐ Define your brand colors and document them
- ☐ Write and practice your elevator pitch until it feels natural
- ☐ Audit all your social media profiles for brand consistency
- ☐ Create or update your email signature with your logo and contact info

📝 MY NOTES

CHAPTER 6

Know Your Customer

Sell to Everyone and You'll Sell to No One

> *"The aim of marketing is to know and understand the customer so well the product or service fits them and sells itself."* — Peter Drucker

The most common marketing mistake small business owners make is trying to appeal to everyone. When you try to attract everyone, your message becomes generic and connects with no one.

Defining your ideal customer — also called a customer avatar or buyer persona — allows you to speak directly to the people most likely to buy from you, in the language they already use, about the problems they're already trying to solve.

⚠️ **COMMON MISTAKE:** If your target market is 'everyone,' your marketing budget will be wasted trying to reach people who will never buy from you.

✏️ **WORKSHEET: IDEAL CLIENT AVATAR**

Category	Your Ideal Customer
Age Range	
Gender	
Income Level	
Occupation / Industry	
Education Level	
Location	
Family Status	

What are their biggest problems or frustrations?

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What are their dreams and goals?

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What objections do they have to buying?

Where do they spend time online?

What makes them choose one company over another?

💡 **PRO TIP:** Create a fictional name and backstory for your ideal customer. The more specific and real they feel, the more effective your marketing becomes.

🎯 KEY TAKEAWAYS

- A defined ideal customer makes all marketing more effective and affordable
- Your customers' language should appear in your own marketing copy
- Understanding objections helps you overcome them before they stop a sale
- The more specific your niche, the stronger your positioning

✅ ACTION STEPS

- ☐ Complete the Ideal Client Avatar worksheet fully
- ☐ List the top 3 platforms where your ideal customer spends time
- ☐ Write one paragraph in your customer's own words about their problem
- ☐ Review your current marketing to see if it speaks directly to your ideal customer

📝 MY NOTES

CHAPTER 7

Pricing Your Services

Price for Profit, Not Just for Sales

> *"Charge what you're worth. Then add 10%."*

Pricing is one of the most difficult and most important decisions you'll make in your business. Price too low and you'll attract clients who don't value your work and you'll burn out trying to survive. Price too high without the right positioning and you'll struggle to close sales.

The goal is not to be the cheapest option in your market. The goal is to be the best value for your ideal customer — and to price your services in a way that allows your business to be sustainable and profitable.

Pricing Strategies

Cost-Plus Pricing: Calculate your costs and add your desired profit margin.

Value-Based Pricing: Price based on the value and results you deliver to the client.

Competitive Pricing: Price relative to what competitors charge, then differentiate on value.

> ⚠ **COMMON MISTAKE:** Competing only on price is a race to the bottom. Someone will always be cheaper. Compete on quality, results and relationships instead.

✏️ WORKSHEET: PRICING CALCULATOR

Service / Product	Your Cost	Your Price	Monthly Sales Goal	Monthly Revenue

Monthly Revenue Goal: $ ______________________________

Monthly Expense Total: $ ______________________________

Monthly Profit Goal: $ ______________________________

Number of Clients Needed to Hit Goal:

____

💡 **PRO TIP:** Review and adjust your pricing at least twice a year. As your experience, reputation and results improve, your pricing should increase accordingly.

🎯 KEY TAKEAWAYS

- Profitable pricing is the foundation of a sustainable business
- Value-based pricing rewards results, not just time
- Competing on price alone leads to unsustainable margins
- Your prices should allow you to pay yourself a fair salary and still invest in growth

✅ ACTION STEPS

- ☐ Calculate your minimum price to cover all costs and pay yourself
- ☐ Research what competitors charge for similar services
- ☐ Define the unique value that justifies your price
- ☐ Create a simple pricing guide to use with new clients

📝 MY NOTES

CHAPTER 8

Financial Planning

Money Management Is the Difference Between Surviving and Thriving

> *"A budget is telling your money where to go instead of wondering where it went."* — Dave Ramsey

Financial planning is not optional for business owners — it's survival. Many businesses with strong revenue still fail because they don't manage cash flow, don't plan for taxes or don't maintain enough reserves to survive a slow month.

You don't need to be a financial expert to manage your business finances effectively. You need a simple system that you actually use, and the discipline to look at your numbers every week.

The Five Financial Areas Every Business Owner Must Monitor

- Revenue: Total money coming in from sales and services
- Expenses: All money going out — fixed and variable
- Profit: Revenue minus expenses (this is what you actually keep)
- Cash Flow: When money comes in vs. when bills are due
- Emergency Fund: 3–6 months of operating expenses in reserve

✏️ WORKSHEET: MONTHLY FINANCIAL SNAPSHOT

Category	Month 1	Month 2	Month 3
Total Revenue	$	$	$
Total Expenses	$	$	$
Net Profit	$	$	$
Cash in Bank (end of month)	$	$	$
Accounts Receivable (owed to you)	$	$	$
Accounts Payable (you owe)	$	$	$

📊 MONTHLY EXPENSE TRACKER

Expense Category	Monthly Amount
Rent / Office Space	$

Expense Category	Monthly Amount
Software & Subscriptions	$
Marketing & Advertising	$
Insurance	$
Phone & Internet	$
Professional Services (CPA, Legal)	$
Payroll / Contractors	$
Supplies & Equipment	$
Other	$
TOTAL MONTHLY EXPENSES	$

💡 **PRO TIP:** Pay yourself a salary from day one — even if it's small. Businesses that don't separate the owner's income from business income rarely survive long-term.

⚠️ **COMMON MISTAKE:** Not planning for taxes is the #1 financial mistake new business owners make. Set aside 25–30% of every payment you receive for taxes.

🎯 KEY TAKEAWAYS

- Know your numbers every week — don't wait for your accountant
- Profit and cash flow are not the same thing
- Build an emergency fund of 3 to 6 months of expenses
- Plan for taxes from your very first dollar of revenue

✅ ACTION STEPS

- ☐ Set up your monthly budget using the worksheet above
- ☐ Open a separate savings account for taxes
- ☐ Review your financials every Friday for 15 minutes
- ☐ Schedule a quarterly review with a CPA or financial advisor

📝 MY NOTES

C H A P T E R 9

Separate Business & Personal Finances

One of the Most Important Steps You Will Ever Take

Mixing your personal and business finances is one of the most dangerous things a business owner can do. It creates tax problems, makes it impossible to track profitability accurately, and can destroy the legal protection your LLC provides.

When you form an LLC, you create a legal separation between yourself and your business. But if you pay personal expenses from business accounts and vice versa, you 'pierce the corporate veil' — meaning you can be held personally liable for business debts.

> ⚠️ **COMMON MISTAKE:** The IRS specifically looks for commingled funds during audits. Using business money for personal expenses without proper documentation can trigger significant tax penalties.

Why This Matters

- Protects your personal assets from business liability
- Makes tax preparation accurate and significantly cheaper
- Allows you to track business profitability clearly
- Required for building business credit
- Creates a professional image with vendors and banks
- Essential for applying for business loans and funding

✏️ W O R K S H E E T : B U S I N E S S F I N A N C E S E P A R A T I O N C H E C K L I S T

☐ Open a dedicated business checking account

☐ Get a business debit card for all business purchases

☐ Apply for a business credit card (use only for business expenses)

☐ Set up a system to document all business expenses with receipts

☐ Pay yourself a regular salary or owner's draw — never random transfers

☐ Use accounting software to track all transactions

☐ Never pay personal bills from your business account

☐ Set up a business savings account for tax reserves

> 💡 **PRO TIP:** Use accounting software from day one. QuickBooks, Wave or FreshBooks can be set up in one afternoon and will save you hundreds of dollars in bookkeeping fees.

🎯 K E Y T A K E A W A Y S

- Mixing personal and business finances destroys your LLC protection
- Separate accounts make taxes dramatically easier and cheaper
- Clean financial records are required for business loans and funding

- Pay yourself a consistent, documented salary

✅ ACTION STEPS

- ☐ Open a business checking account this week if you haven't already
- ☐ Apply for a business credit card
- ☐ Set up accounting software and connect your accounts
- ☐ Create a simple receipt tracking system (app or folder)

📝 MY NOTES

CHAPTER 10

Build Business Credit

The Funding Power Most Entrepreneurs Never Access

> *"Business credit is the passport to business funding. Build it before you need it."*

Business credit is one of the most powerful and least understood tools available to entrepreneurs. When done correctly, business credit allows you to access funding, vendor accounts, and business credit cards without personally guaranteeing every obligation — meaning your personal credit score stays protected.

Building business credit is a process that takes time and must be done in the correct order. Skipping steps or trying to rush the process leads to frustration and missed opportunities.

The Business Credit Building Sequence

Step 1: Business Foundation (Must be in place first)

- LLC or Corporation formally registered
- EIN from the IRS
- Business bank account open and active
- Business phone number (NOT your personal cell)
- Professional business email (@yourdomain.com)
- Business website live and professional
- Business address (not a P.O. Box for most applications)

Step 2: Get a DUNS Number

A DUNS (Data Universal Numbering System) number from Dun & Bradstreet is the standard business identifier used by lenders and vendors to track business credit. It's free and can be obtained at dnb.com.

Step 3: Establish Vendor Accounts

Start with Net-30 vendor accounts — these are vendors who extend credit payable within 30 days. Examples include Uline, Quill and Grainger. These vendors report to business credit bureaus and build your initial credit history.

Step 4: Business Credit Card

Once you have some vendor trade lines established, apply for a business credit card. Use it regularly and pay in full monthly to build positive payment history.

> 💡 **PRO TIP:** Business credit and personal credit are separate systems. Building business credit correctly protects your personal credit score from business obligations.

✏️ **WORKSHEET: BUSINESS CREDIT TRACKER**

Item	Status	Date Completed / Applied	Notes
LLC Registered	☐ Done / ☐ Pending		
EIN Obtained	☐ Done / ☐ Pending		
Business Bank Account	☐ Done / ☐ Pending		
Business Phone Number	☐ Done / ☐ Pending		
Business Email (@domain)	☐ Done / ☐ Pending		
Business Website Live	☐ Done / ☐ Pending		
DUNS Number	☐ Done / ☐ Pending		
First Vendor Account	☐ Done / ☐ Pending		
Business Credit Card	☐ Done / ☐ Pending		

🎯 KEY TAKEAWAYS

- Business credit and personal credit are completely separate systems
- The foundation must be in place before applying for any credit
- Vendor accounts (Net-30) are the starting point for most businesses
- Build business credit before you need it — not when you're in a cash crisis

✅ ACTION STEPS

☐ Confirm all foundation items are in place using the checklist above

☐ Register for a DUNS number at dnb.com

☐ Research and apply for 2 to 3 Net-30 vendor accounts

☐ Apply for a business credit card after 90 days of business banking activity

📝 MY NOTES

CHAPTER 11

Protect Your Business

What You Don't Insure Can Destroy What You've Built

> *"Insurance is not a luxury — it's a foundation. You build everything else on top of it."*

One lawsuit, one accident, one fire — without the right insurance, any single event can permanently close your business and destroy your personal finances. Business insurance is not an expense; it's an investment in protecting everything you're building.

Many business owners don't think about insurance until something goes wrong. By then, it's too late. The right coverage must be in place before you need it.

Essential Business Insurance Types

General Liability Insurance

Protects your business against claims of bodily injury, property damage and personal injury caused by your business operations. This is the most fundamental business insurance policy and is required by most commercial landlords and clients.

Professional Liability (Errors & Omissions)

Protects you if a client claims your professional advice or service caused them financial harm. Essential for consultants, accountants, marketers, attorneys and any service-based business.

Workers' Compensation

Required in most states when you hire employees. Covers medical expenses and lost wages for employees injured on the job and protects you from employee lawsuits.

Commercial Auto Insurance

If you use a vehicle for business purposes — deliveries, client visits, transporting equipment — your personal auto insurance may not cover accidents that occur during business use.

Life Insurance for Business Owners

Life insurance is critical for business owners in two ways: protecting your family if something happens to you (they may be left with business debt), and as a key person policy that protects the business if a critical team member passes away.

Key Person Insurance

Covers the business for financial losses that result from the death or disability of a key employee or the business owner. Many lenders require key person insurance before approving business loans.

> 💡 **PRO TIP:** An Indexed Universal Life (IUL) policy can serve dual purposes — protecting your family while also building cash value that you can access for business funding or retirement.

✏️ **WORKSHEET: INSURANCE COVERAGE TRACKER**

Coverage Type	Provider	Policy Number	Monthly Premium	Status
General Liability			$	☐ Active
Professional Liability			$	☐ Active
Workers' Compensation			$	☐ Active
Commercial Auto			$	☐ Active
Life Insurance			$	☐ Active
Key Person Insurance			$	☐ Active

🎯 KEY TAKEAWAYS

- One uninsured event can permanently close your business
- General liability is the minimum required for most business operations
- Life insurance protects your family AND can fund your business
- Review your coverage annually as your business grows

✅ ACTION STEPS

☐ Contact an insurance agent to review your current coverage

☐ Get a quote for general liability insurance if not yet covered

☐ Research IUL policies as a dual-purpose protection and savings tool

☐ Review your auto insurance to confirm business use is covered

📝 MY NOTES

C H A P T E R 1 2

Taxes & Bookkeeping

The Records You Keep Today Save the Money You Keep Tomorrow

> *"In this world, nothing is certain except death and taxes."* — Benjamin Franklin

Tax problems are one of the most common reasons small businesses close. Not because of intentional fraud, but because owners don't track their income and expenses, don't set aside money for taxes and miss important deadlines.

Good bookkeeping is the foundation of a financially healthy business. When your records are clean and current, taxes become a planning exercise — not a crisis.

Texas Business Tax Obligations

Federal Income Tax

As a business owner, you pay income tax on your business profits plus self-employment tax (15.3%) on your net earnings. Understanding your tax bracket and planning around it is essential.

Quarterly Estimated Tax Payments

If you expect to owe more than $1,000 in taxes, you are required to make quarterly estimated tax payments to the IRS (due in April, June, September and January). Missing these creates penalties.

Texas Franchise Tax

Most Texas LLCs and corporations are required to file an Annual Franchise Tax Report with the Texas Comptroller. The due date is typically May 15th of each year. Failure to file can result in your LLC being forfeited.

Sales Tax

If your business sells taxable goods or certain services in Texas, you are required to collect and remit Texas sales tax. Register with the Texas Comptroller and file monthly or quarterly based on your volume.

Payroll Taxes

If you have employees, you're responsible for withholding federal and state income taxes, Social Security and Medicare (FICA), and remitting them to the appropriate agencies on a schedule.

> ⚠️ **COMMON MISTAKE:** Paying employees as 1099 contractors when they should be classified as W-2 employees is one of the most audited areas by the IRS. Misclassification carries significant penalties.

✏️ **W O R K S H E E T : T A X C A L E N D A R & B O O K K E E P I N G T R A C K E R**

Tax Obligation	Due Date	Amount Owed / Estimated	Paid? Date
Q1 Estimated Tax	April 15	$	

Tax Obligation	Due Date	Amount Owed / Estimated	Paid? Date
Q2 Estimated Tax	June 15	$	
Q3 Estimated Tax	September 15	$	
Q4 Estimated Tax	January 15	$	
Texas Franchise Tax	May 15	$	
Sales Tax (Monthly)	20th of following month	$	
Annual Tax Return	March 15 (LLC) / April 15 (personal)	$	

📁 BOOKKEEPING ESSENTIALS CHECKLIST

- ☐ Set up accounting software (QuickBooks, Wave, FreshBooks)
- ☐ Connect business bank account and credit card to software
- ☐ Categorize every transaction weekly
- ☐ Save all receipts (digital preferred — use an app)
- ☐ Track business mileage (IRS allows deduction — keep a log)
- ☐ Generate Profit & Loss statement monthly
- ☐ Reconcile bank account monthly
- ☐ Set aside 25–30% of every payment for taxes
- ☐ Schedule a quarterly review with your CPA

> 💡 **PRO TIP:** The IRS allows you to deduct many legitimate business expenses — home office, vehicle mileage, equipment, professional development, software and more. Track everything and let your CPA help you maximize deductions.

🎯 KEY TAKEAWAYS

- Quarterly estimated taxes are required — missing them creates penalties
- Texas Franchise Tax is due every May 15th regardless of revenue
- Clean bookkeeping makes tax season predictable and affordable
- Set aside 25–30% of revenue for taxes from day one

✅ ACTION STEPS

- ☐ Set up accounting software and connect your accounts today

- ☐ Mark all quarterly tax due dates in your calendar
- ☐ Download a mileage tracking app and start logging immediately
- ☐ Schedule a meeting with a CPA to review your tax strategy

MY NOTES

CHAPTER 13

Marketing Strategy

If They Don't Know You Exist, They Can't Buy From You

> *"The best marketing doesn't feel like marketing."* — Tom Fishburne

Marketing is how your ideal customers find you, decide to trust you and ultimately choose to buy from you. Without a consistent marketing strategy, even the best product or service in the world will go unnoticed.

You don't need to be on every platform or spend a fortune on advertising. You need a focused strategy, consistent execution and a clear call to action on every piece of content you create.

Your Digital Marketing Foundation

Website

Your website is your digital headquarters. Every piece of marketing should direct people back to your website. It must clearly explain what you do, who you help and how to contact you within 5 seconds of landing on your page.

Google Business Profile

A fully optimized Google Business Profile is one of the highest ROI actions you can take. It helps people find you in local search results and on Google Maps. Post weekly, collect reviews consistently and respond to every review.

Social Media

Choose 1 to 2 platforms where your ideal customers spend their time and show up there consistently. It's better to be excellent on two platforms than mediocre on five.

- Facebook: Best for local businesses, community building and ads targeting by demographics
- Instagram: Visual content, Reels, Stories — ideal for brand building and younger demographics
- TikTok: Short-form video, growing rapidly for business content — highest organic reach currently
- LinkedIn: Professional networking — essential for B2B businesses

Email Marketing

Email remains the highest ROI marketing channel available. Build an email list from day one and communicate with your subscribers at least twice per month.

Referral Marketing

Ask every satisfied customer for a referral and a Google review. A strong referral program is one of the most cost-effective customer acquisition strategies for small businesses.

> 💡 **PRO TIP:** Consistency beats perfection. Posting 3 times a week for a year will outperform posting 30 times for a month, then nothing.

✏️ **WORKSHEET: MARKETING STRATEGY PLANNER**

Channel	Active? (Y/N)	Post Frequency	Primary Goal	Monthly Budget
Website				$
Google Business Profile				$
Facebook				$
Instagram				$
TikTok				$
LinkedIn				$
Email Marketing				$
Referral Program				$
Networking Events				$

My #1 marketing channel for the next 90 days:

Content ideas I want to create this month:

🎯 KEY TAKEAWAYS

- Focus on 1 to 2 channels and do them excellently before expanding
- Google Business Profile is one of the highest ROI tools available
- Email marketing consistently outperforms social media for conversions
- Referrals are the most cost-effective customer acquisition tool

✅ ACTION STEPS

☐ Claim and fully optimize your Google Business Profile

☐ Choose your primary social media platform and post this week

☐ Set up an email marketing account and start collecting emails

☐ Create a simple referral program and ask your first clients to participate

MY NOTES

CHAPTER 14

Weekly Marketing Planner

Plan Your Content. Execute Consistently.

Use this planner every Sunday to map out your marketing content for the coming week. Planned content gets created. Unplanned content never happens.

WEEK OF: ___________________________

Day	Platform	Content Topic / Idea	Format	Published?
Monday			Post / Reel / Story	☐
Tuesday			Post / Reel / Story	☐
Wednesday			Post / Reel / Story	☐
Thursday			Post / Reel / Story	☐
Friday			Post / Reel / Story	☐
Saturday			Post / Reel / Story	☐
Sunday			Post / Reel / Story	☐

This week's marketing theme or focus:

Promotion or offer I am running this week:

Call to action for this week's content:

WEEK OF: ___________________________

Day	Platform	Content Topic / Idea	Format	Published?
Monday			Post / Reel / Story	☐
Tuesday			Post / Reel / Story	☐
Wednesday			Post / Reel / Story	☐
Thursday			Post / Reel / Story	☐
Friday			Post / Reel / Story	☐
Saturday			Post / Reel / Story	☐
Sunday			Post / Reel / Story	☐

This week's marketing theme or focus:

Promotion or offer I am running this week:

Call to action for this week's content:

> 💡 **PRO TIP:** Batch your content creation. Spend 2 hours on Sunday creating all content for the week. Use a scheduling tool (Buffer, Later, Metricool) to post automatically.

📝 CONTENT IDEAS BANK

CHAPTER 15

Customer Relationship Management

The System That Turns Prospects Into Clients and Clients Into Advocates

> *"Your most unhappy customers are your greatest source of learning — but only if you're paying attention."* — Bill Gates

Most businesses don't lose customers because of bad products or poor service — they lose them because of poor follow-up, inconsistent communication and falling through the cracks. A CRM (Customer Relationship Management) system is what prevents this.

A CRM is simply an organized system for tracking every potential client, every existing client and every interaction you have with them. It can be simple (a spreadsheet) or sophisticated (software like HubSpot or Salesforce), but it must exist and be used consistently.

Why Businesses Lose Customers

- 68% of customers leave because they feel unappreciated or ignored
- Companies spend 5–7x more to acquire a new customer than to retain an existing one
- Following up within 5 minutes of a lead inquiry increases conversion by 400%
- 80% of sales require 5 follow-ups — most salespeople give up after 2

> ⚠️ **COMMON MISTAKE:** Every lead that doesn't get followed up with promptly is money leaving your business. A CRM with follow-up reminders is not optional — it's essential.

CRM Components

Lead Pipeline

Track every potential client from first contact through sale (or loss). Know exactly where every prospect stands at all times.

Follow-Up System

Automated or manual reminders to follow up with prospects and clients at the right time. No lead should ever fall through the cracks.

Client Communication History

A record of every interaction — calls, emails, meetings, notes. This allows you to provide personalized service and pick up conversations exactly where you left off.

Sales Pipeline Visibility

A dashboard view of how many leads are in your pipeline, what stage they're in and what your expected revenue is from current opportunities.

> 💡 **PRO TIP:** Your CRM doesn't need to be expensive. Start with a simple spreadsheet or Google Sheet. What matters is that you use it consistently.

✏️ **WORKSHEET: MY CRM PIPELINE TRACKER**

Lead Name	Contact Info	Source	Status	Follow-Up Date	Notes
			New / In Progress / Closed		
			New / In Progress / Closed		
			New / In Progress / Closed		
			New / In Progress / Closed		
			New / In Progress / Closed		

🎯 KEY TAKEAWAYS

- A CRM prevents leads from falling through the cracks
- Follow up within 5 minutes to dramatically increase conversion rates
- 80% of sales happen after the 5th follow-up
- Existing clients are your most valuable and least expensive source of revenue

✅ ACTION STEPS

☐ Choose a CRM system (even a spreadsheet) and set it up this week

☐ Enter every current lead and client into your CRM

☐ Set a follow-up reminder for every open lead

☐ Create a standard follow-up sequence for new inquiries

📝 MY NOTES

CHAPTER 16

Your First 10 Customers

Every Business Empire Starts With Customer #1

> *"The best way to get your first customers is to go find them — they are not going to come find you."*

Your first 10 customers are the most important ones you'll ever have. They validate your business, generate your first revenue, provide testimonials and become the foundation of your referral network. Getting those first 10 requires focused, personal effort.

Don't wait for customers to find you through marketing. Go find your first customers through your network, your community and direct outreach.

Where Your First Customers Usually Come From

- Friends, family and personal network
- Former colleagues or clients from previous jobs
- Networking events and business groups
- Social media announcements in local groups
- Direct outreach to businesses in your area
- Referrals from people who know and trust you

> 💡 **PRO TIP:** Don't be afraid to offer your first few clients a discounted rate in exchange for a detailed testimonial and Google review. The social proof you gain is worth more than full price.

✏️ **WORKSHEET: MY FIRST 10 CUSTOMERS TRACKER**

#	Name	Phone	Email	How We Met	Service	Follow-Up	Sale Closed?
1							☐ Yes ☐ No
2							☐ Yes ☐ No
3							☐ Yes ☐ No
4							☐ Yes ☐ No
5							☐ Yes ☐ No

#	Name	Phone	Email	How We Met	Service	Follow-Up	Sale Closed?
6							☐ Yes ☐ No
7							☐ Yes ☐ No
8							☐ Yes ☐ No
9							☐ Yes ☐ No
10							☐ Yes ☐ No

My top 3 strategies for finding my first customers:

MY NOTES

CHAPTER 17

Networking Tracker

Your Network Is Your Net Worth

Business relationships are one of the most valuable assets you own. The referrals, partnerships and opportunities that come from a strong professional network can fuel your business growth for years. Track every event, every person and every follow-up.

💡 **PRO TIP:** The goal of networking is not to sell — it's to build genuine relationships. People refer business to people they like and trust, not people who immediately try to sell them something.

✏️ WORKSHEET: NETWORKING EVENT TRACKER

Event Name & Date	People Met	Their Business	Follow-Up Done?	Referral? Notes
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			☐ Yes ☐ No	

Networking events I will attend this month:

My goal for each event (# of connections):

Strategic partnerships I want to develop:

📝 MY NOTES

CHAPTER 18

Monthly Business Goals

What Gets Measured Gets Managed

Review and set these goals at the beginning of every month. At the end of the month, review your results and use them to set the following month's goals. This simple practice separates businesses that grow from businesses that drift.

MONTH: ___________________________ **YEAR:** __________

Goal Category	This Month's Goal	Actual Result	% Achieved
Monthly Revenue Target	$	$	%
New Clients / Sales	# of clients	# closed	%
New Leads / Inquiries	# of leads	# received	%
Appointments Booked	# of appts	# held	%
Google Reviews Collected	# of reviews	# received	%
Social Media Posts Published	# of posts	# published	%
Networking Events Attended	# of events	# attended	%
Monthly Net Profit	$	$	%

My #1 business priority this month:

What I will do differently this month vs. last month:

Personal goals for this month (health, family, learning):

M O N T H : ____________________________ Y E A R : __________

Goal Category	This Month's Goal	Actual Result	% Achieved
Monthly Revenue Target	$	$	%
New Clients / Sales	# of clients	# closed	%
New Leads / Inquiries	# of leads	# received	%
Appointments Booked	# of appts	# held	%
Google Reviews Collected	# of reviews	# received	%
Social Media Posts Published	# of posts	# published	%
Networking Events Attended	# of events	# attended	%
Monthly Net Profit	$	$	%

My #1 business priority this month:

What I will do differently this month vs. last month:

📝 M Y N O T E S

CHAPTER 19

Quarterly Business Review

The 90-Day Reset That Keeps You Growing

> *"Without reflection, we go blindly on our way, creating more unintended consequences and failing to achieve anything useful."* — Margaret J. Wheatley

The quarterly business review is one of the highest-leverage activities you can do as a business owner. Taking 2 to 3 hours every 90 days to honestly evaluate what's working, what isn't and what needs to change is the difference between intentional growth and accidental drift.

Q___ QUARTERLY REVIEW | DATES: _______________ TO _______________

Financial Summary

Metric	Goal	Actual	Variance
Total Revenue	$	$	$
Total Expenses	$	$	$
Net Profit	$	$	$
New Clients	#	#	#
Average Revenue Per Client	$	$	$

What WORKED this quarter? (Be specific)

What did NOT work this quarter? (Be honest)

What did I learn this quarter?

What will I do differently next quarter?

My #1 goal for next quarter:

Revenue goal for next quarter: $

Investments I will make next quarter (team, tools, marketing, training):

> 💡 **PRO TIP:** Share your quarterly review with a mentor, advisor or business partner. Accountability dramatically increases follow-through.

📝 MY NOTES

CHAPTER 20

Business Growth Checklist

The Complete Roadmap to a Professionally Run Business

Use this checklist as an ongoing reference. Review it quarterly and check off items as you complete them. A business that works through this list consistently is a business that grows.

🏦 BANKING & FINANCIAL FOUNDATION

- ☐ Open a dedicated business checking account (not personal)
- ☐ Apply for a business credit card and use it only for business
- ☐ Set up accounting software and connect all accounts
- ☐ Establish a tax reserve account (25–30% of revenue)
- ☐ Set up payroll for yourself as a business salary

⚖️ LEGAL & COMPLIANCE

- ☐ Confirm LLC is in good standing with the State of Texas
- ☐ Obtain all required licenses and permits for your industry
- ☐ File BOI Report with FinCEN (required for most LLCs)
- ☐ File Annual Franchise Tax Report each May 15th
- ☐ Collect and remit sales tax if applicable
- ☐ Consider trademarking your business name and logo

💳 BUSINESS CREDIT

- ☐ Obtain a DUNS Number from Dun & Bradstreet
- ☐ Establish 2–3 Net-30 vendor accounts
- ☐ Apply for a business credit card after 90 days of banking history
- ☐ Set up a dedicated business phone number (not personal cell)
- ☐ Use a professional business email (@yourdomain.com)
- ☐ Have a live, professional website

🛡️ PROTECTION & INSURANCE

- ☐ Obtain general liability insurance
- ☐ Obtain professional liability (E&O) if applicable

☐ Secure a life insurance policy to protect your family and business
☐ Explore key person insurance if you have critical team members
☐ Review commercial auto coverage if using vehicle for business

📱 MARKETING & PRESENCE

☐ Launch a professional website with clear calls to action
☐ Claim and optimize Google Business Profile
☐ Create and consistently use Facebook Business Page
☐ Create and consistently use Instagram Business Account
☐ Start building an email list from day one
☐ Collect Google reviews from every satisfied client
☐ Respond to every online review (positive and negative)

📊 SYSTEMS & OPERATIONS

☐ Implement a CRM to track all leads and clients
☐ Create a follow-up system for all new inquiries
☐ Maintain accurate bookkeeping — reconcile monthly
☐ Track cash flow weekly
☐ Separate all business and personal expenses
☐ Schedule quarterly reviews with your CPA
☐ Set monthly goals and review them at month end

> 💡 **PRO TIP:** Print this page and put it somewhere visible. Review it quarterly and celebrate every checkmark — each one represents real progress in building your business.

📝 MY NOTES

CHAPTER 21

Helpful Resources

Your Next Steps Start Here

The following resources are available to help you continue your business journey. Scan the QR codes below or visit the links to access tools, education and support.

Resource	How to Access	QR Code Space
Crédito Texas Website	www.creditotexas.com	[QR CODE]
Schedule a Consultation	www.creditotexas.com/consult	[QR CODE]
Business Startup Checklist	Available from Crédito Texas team	[QR CODE]
Facebook Page	@creditotexas	[QR CODE]
Instagram	@creditotexas	[QR CODE]
YouTube Channel	Search: Crédito Texas	[QR CODE]
$1 Credit Report	bit.ly/trialcreditreport	[QR CODE]
Enroll as a Client	bit.ly/CreditoTexasApplication	[QR CODE]

Additional Resources We Recommend

- IRS.gov — Tax forms, estimated payments, EIN registration
- sos.state.tx.us — Texas Secretary of State, LLC filings
- comptroller.texas.gov — Franchise Tax, Sales Tax registration
- dnb.com — Register for your DUNS number
- score.org — Free business mentoring from experienced professionals
- sba.gov — Small Business Administration loans and resources

📝 CONTACTS & REFERRALS I WANT TO REMEMBER

CHAPTER 22

Work With Crédito Texas

You've done the work. You've filled out the worksheets, set your goals and made the commitment to build something real. That takes courage — and we want you to know that you don't have to do this alone.

At Crédito Texas, we've helped hundreds of entrepreneurs across Texas start, structure and grow their businesses. We're not a government agency, and we're not a franchise. We're a team of professionals who genuinely care about your success — and we know from experience what it takes to build a business that lasts.

This workbook has covered 22 critical areas of business ownership. If you've completed every chapter, you now have a foundation that most business owners never build. But having the knowledge is only half of the equation. Implementation — with the right support — is everything.

How We Can Help You

Whether you're just starting out or looking to take your existing business to the next level, Crédito Texas offers a full range of services:

Business Services	Financial Services	Marketing Services
LLC Formation	Business Credit Building	Website Design
EIN Registration	Business Funding Guidance	Branding & Logo
Operating Agreement	Tax Preparation	Digital Marketing
BOI Report Filing	Accounting & Bookkeeping	Google Business Profile
Trademark Registration	Payroll Services	CRM Consulting
Business Consulting	Life & Health Insurance	Social Media Strategy

> *Our approach is simple: we meet you where you are, understand your specific goals and build a plan that makes sense for your situation. No one-size-fits-all packages. No pressure. Just honest, professional guidance from people who want to see you win.*

Schedule Your Free Consultation

The next step is simple: schedule a free consultation with our team. In 30 minutes, we'll review where your business stands today, identify the most important next steps and show you exactly how we can help.

There's no obligation. Just an honest conversation about your business and your goals.

📞 **Call or Text: (346) 298-5068**

🌐 Website: www.creditotexas.com

📧 Email: info@creditotexas.com

📱 Instagram & Facebook: @creditotexas

One Final Word

Building a business is one of the hardest and most rewarding things a person can do. There will be difficult days, uncertain moments and times when quitting feels easier than continuing. In those moments, come back to this workbook. Read your vision. Review your goals. Remember why you started.

The entrepreneurs who succeed are not necessarily the most talented or the most experienced. They are the ones who refused to stop. Who showed up consistently. Who asked for help when they needed it. Who treated their business like the serious, life-changing endeavor that it is.

You have everything you need to build something extraordinary.

Now go build it.

— The Crédito Texas Team