



OUTRIGGER BACK OFFICE • STARTUP CHECKLIST

Contractor Startup Checklist

Every step to set up a contracting business the right way, in order, with a place to write down what you did and when.

- Business setup
- Licenses and registration
- Insurance and bonding
- Money and banking
- Office systems
- Getting your first jobs
- First 90 days
- Who to call

FILLABLE VERSION · READ ME FIRST

How to fill in and save this kit

You can type right into this PDF on a computer, tablet or phone. You don't need to buy Adobe or any other program.

What you need

- A computer, tablet or phone.
- A free PDF program. Most computers and phones already have one (see the table below).
- Nothing to buy and no account needed.

Free ways to open it

Device	Best free choice	Also works
Windows computer	Adobe Acrobat Reader (free download)	Microsoft Edge or Google Chrome
Mac computer	Preview (already on every Mac)	Adobe Acrobat Reader (free), Chrome
iPhone or iPad	Adobe Acrobat Reader app (free)	The Files app
Android phone or tablet	Adobe Acrobat Reader app (free)	Google Drive app
Chromebook	Google Chrome	

Free Adobe Acrobat Reader: get.adobe.com/reader on a computer, or search "Adobe Acrobat Reader" in your phone's app store. You don't need the paid version.

How to fill it in

- **Save a blank copy first.** Keep the file you bought as your blank master. Never type in the master.
- Make a copy for each use, and name it so you can find it, like "Job Setup - Tanner Rd" or "Invoice Log - Nov 2026".
- Click or tap on any blank line or box and type.
- Click a checkbox to tick it. Click again to untick.
- Press the **Tab** key to jump to the next blank.
- Keep entries short. The boxes are sized like a paper form.
- The forms don't do math. Add up totals yourself.
- Need more rows? Start a new copy of the blank.
- Signatures: type your name, or print the page and sign it.

How to save it

- **Adobe Reader:** File, then Save As. Give it a new name.
- **Mac Preview:** File, then Save (or Duplicate to make a copy).
- **Chrome or Edge:** click the download (save) button at the top right of the PDF. Your typing is saved in the file.
- **Phone apps:** tap Save or Done, then share or save the file to your Files, Drive or email.
- **Check it:** close the file and open it again. If your typing is still there, it saved.

Printing

- Fill it in, then print. What you typed prints on the form.
- Or print blank pages and fill them in by hand.

If you can't type in the boxes: the file is probably open in a basic preview, like an email attachment preview or a website viewer. Download it first, then open it with one of the free programs above.

Keep it private. Never type Social Security, bank account or ID numbers into these forms. Store filled forms somewhere safe and back them up (Google Drive, OneDrive, Dropbox or a USB drive).

START HERE

How to use this checklist

Work top to bottom. Check each box when it's done, and write down the date and any numbers in your Company Facts.

Please read. This is a general checklist, not legal, tax or insurance advice. Licensing, registration and insurance rules differ by state, county, city and trade. Your attorney, CPA and insurance agent should help with each step.

Plan the business

STEP 1

- ☐ Decide your trade and the kind of customers you want
- ☐ Pick a business name; check it's available in your state and as a website
- ☐ Talk to a CPA about the best business type (LLC, S corp, etc.)
- ☐ Write a simple one-page plan: services, area, prices, goal for year one

Set up the company

STEP 2

- ☐ Form your company with your state (often the Secretary of State)
- ☐ Get your free EIN from the IRS (irs.gov). Beware of sites that charge for it
- ☐ Operating agreement for an LLC (ask your attorney)
- ☐ Register for state taxes if needed (ask your CPA)
- ☐ Business license from your city and/or county

Licenses

STEP 3

- ☐ Find out if your state requires a contractor license for your trade and job size
- ☐ Pass any required exams, and get the license
- ☐ Local permits, registrations or certifications your trade needs
- ☐ Write every number and expiration date in your Company Facts

THE CHECKLIST

Insurance, money, office and getting work

Keep going, one box at a time.

Insurance and bonding

STEP 4

- ☐ Find an insurance agent who works with contractors
- ☐ General liability insurance
- ☐ Commercial auto insurance
- ☐ Workers' comp (required in most states once you have employees; ask about rules for owners)
- ☐ Equipment / inland marine coverage
- ☐ Talk to a surety agent about bonding if you'll do public or large jobs

Money

STEP 5

- ☐ Open a business bank account. Keep business and personal money separate
- ☐ Business credit card for job expenses
- ☐ Accounting software (QuickBooks or similar) set up by a bookkeeper
- ☐ Decide how you'll accept payment (check, ACH, card)
- ☐ Payroll service, before your first hire
- ☐ Set aside money for taxes every week (ask your CPA how much)

THE CHECKLIST

Office and getting work

Last two steps, then your first 90 days.

Office systems

STEP 6

- ☐ Business email at your own domain (not a free email)
- ☐ Business phone number
- ☐ A simple website and Google Business Profile
- ☐ Folders for Company, Jobs, Subs and Vendors, People, Money
- ☐ Contract and proposal templates written or reviewed by your attorney
- ☐ Invoice template, change order form, field forms
- ☐ A weekly office time on your calendar

Getting work

STEP 7

- ☐ List of GCs, developers and builders in your area
- ☐ Get on their bid lists (send your company info, insurance certificate and W-9)
- ☐ Join a local builders or contractors association
- ☐ Register with your city, county and state DOT if you want public work
- ☐ Business cards and truck lettering

FIRST 90 DAYS

Your first 90 days in business

Good habits from day one are much easier than fixing bad ones later.

Weekly habits

EVERY WEEK

- ☐ Send every invoice within 1 business day
- ☐ Follow up on anything past due
- ☐ Write down every change order
- ☐ Approve hours and run payroll
- ☐ File receipts by job
- ☐ Look at your bank balance and bills due

Monthly habits

EVERY MONTH

- ☐ Bookkeeper closes the month
- ☐ Check job profit: did each job make money?
- ☐ Check renewals coming up in 60 days
- ☐ Collect W-9s and insurance from new subs
- ☐ Pay quarterly taxes if due (ask your CPA)

Who to call

Who	Name	Phone	Email
Attorney			
CPA			
Bookkeeper			
Insurance agent			
Surety / bond agent			
Banker			
Payroll company			

WANT IT DONE FOR YOU?

Rather be in the field?

Want the office side handled from day one? Outrigger Back Office sets up and runs the office for small contractors.



You run the job. We run the office.

Outrigger Back Office handles invoices, change orders, past-due follow-up, sub paperwork, renewals, field forms, payroll hours and new-hire paperwork for small contractors, all from an email at your own business name.

Start with a free Office Checkup call. We'll look at where your paperwork stands and tell you what we'd fix first.

outriggerbackoffice.com · 770.790.7160 (call or text)

Copying: You may print and copy these pages for use in your own business. Please don't resell or share the kit. © 2026 Outrigger Back Office. Version 1 • October 2026.