

**S B D C**

P E N N S Y L V A N I A

**Small Business Development Centers**

*Helping businesses start, grow, and prosper.*



Widener  
University



## Documentos legales y Creación de una entidad legal

*Junio 15 , 2023*



COMMUNITY FIRST FUND®



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[WWW.WIDENERSBDC.ORG](http://WWW.WIDENERSBDC.ORG)



# ESTAMOS PARA AYUDARLO



***Liliana Quintero, MBA, PMP.  
Small Business Consultant.***

***Email: [ldquinterosalazar@widener.edu](mailto:ldquinterosalazar@widener.edu)***

***Call me: 610-499-4109***

***Book me:  
<https://WidenerSBDC.as.me/DiscoveryCallLiliana>***

# NUESTRA MISION

Ayudar a su negocio a:



**START**



**GROW**



**PROSPER**



**Consultoría**  
Sin Costo  
& Confidencial



**PROGRAMAS  
EDUCATIVOS**

# QUEREMOS ESCUCHARLO

*Díganos su Nombre, tipo de negocio, desde donde nos visita, en donde se encuentra su negocio y Que espera aprender en esta conferencia?*



# SCAN ME!

## DESCARGUE LA PRESENTACIÓN



QR  
Code

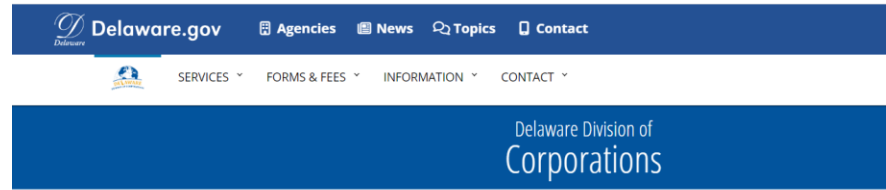
SCAN ME!  
ACCESS PRESENTATION MATERIALS



[WWW.WIDENERSBDC.ORG/PRESENTATION](http://WWW.WIDENERSBDC.ORG/PRESENTATION)



CREACION DE  
UNA ENTIDAD  
LEGAL PARA  
MI NEGOCIO



How to Form a New Business Entity

<https://corp.delaware.gov/howtoform/>



<https://www.njportal.com/DOR/BusinessNameSearch/Search/Availability>

# Agenda

## 1 Introducción Y Objetivos



Qué va a  
obtener de este  
taller?

## 2. Lista de Chequeo.



Qué documentos  
requiere para  
aplicar al préstamo  
con CFF?

## 3. Creación de una entidad legal para mi negocio



Qué es una entidad  
legal y cuál es el  
proceso?

## 4. Documentación, Licencias y permisos.



Documentos y  
permisos para  
su negocio

## 5. Que Sigue?



Cuente con  
nosotros para  
completar sus  
documentos





# QUE OBTENDRÁ DESPUES DE ESTE TALLER?

## **Objetivo:**

- Lo ayudamos a cumplir con los documentos legales requeridos para cerrar un préstamo con AGL de Community First Fund.

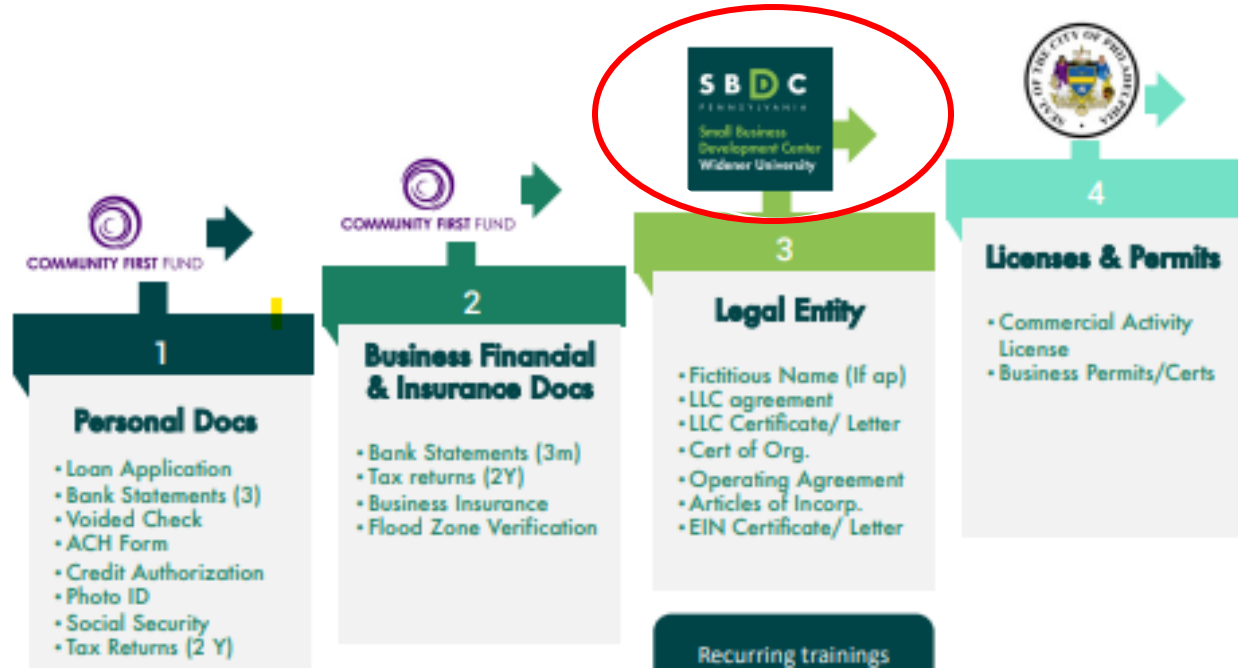
## **Para quién:**

- Clientes que hayan asistido a una sesión informativa de AGL Y hayan firmado una solicitud de préstamo de AGL

## **Lo que Aprenderá:**


- Complete todos los documentos legales necesarios para el cierre:
  - Formación de entidad legal;
  - EIN; Artículos de incorporación;
  - Acuerdo de operación;
  - Cuenta Bancaria Comercial;
  - Licencias y permisos.

# QUE OBTENDRÁ DESPUES DE ESTE TALLER?



# QUE OBTENDRÁ DESPUES DE ESTE TALLER?


- ✓ Ingrese al siguiente link: <https://widenersbdc.org/presentation/>
- ✓ Vaya a la opción "check list de requisitos y apoyo" o busque en la caja de chat el archivo "lista de chequeo"
- ✓ Revise la lista de documentos para su entidad legal y la lista Documentos para permisos y licencias con la ciudad de Philadelphia.
- ✓ Marque en la columna completado los que usted sabe que ya tiene.
- ✓ En esta presentación le daremos información relevante para que usted pueda completar su lista.




Small Business Development Center  
Widener University

**Documentación requerida para cierre de préstamo,  
para trabajar con consultor de negocios**  
\_\_\_\_\_ (Nombre consultor Widener)

Documentos de su entidad Legal	Completado/ Pendiente	Notas
Nombre Comercial o Nombre Ficticio		
Certificado de LLC		
Certificado de Organización		
Acuerdos de Operación		
Artículos de Incorporación		
Certificado/ Carta de EIN o Fed Tax ID		





COMMUNITY FIRST FUND

**Documentación requerida para cierre de préstamo con CFF para  
trabajar con \_\_\_\_\_ ( nombre del prestamista )**

Documentos personales	Completado/ Pendiente	Notas
Formulario de aplicación		
Extractos Bancarios		
Cheque en blanco anulado		
Forma ACH		
Autorización de Crédito		
Identificación con Fotografía		
Seguro Social		
Documentos de impuestos de los 2 últimos años		

Documentos financieros y de seguros del Negocio	Completado/ Pendiente	Notas
Extractos Bancarios (últimos		

A group of business professionals in a meeting. A man in a dark suit and tie is on the left, gesturing with his hands. A woman in a grey blazer is in the center, looking at a tablet. Another person is on the right, holding a smartphone. There are coffee cups on the table. The background is a bright, out-of-focus office setting.

**QUE TIPO DE ENTIDAD LEGAL  
TIENE?**

# ESTRUCTURAS LEGALES CUADRO COMPARATIVO

Características	Sole Proprietorship/ propiedad Individual	Limited Liability company (LLC) / Compañía de responsabilidad Limitada	Limited Liability Partnership LLP / Sociedad de Responsabilidad Limitada	Corporacion S	Corporacion C
<b>Nombre Legal</b>	Es permitido usar el nombre legal del propietario, no hay protección de la responsabilidad individual.	Debe ser un nombre unico de que no este registrado en el estado de Pennsylvania	Debe ser un nombre unico de que no este registrado en el estado de Pennsylvania	Debe ser un nombre unico de que no este registrado en el estado de Pennsylvania	Debe ser un nombre unico de que no este registrado en el estado de Pennsylvania
<b>Nombre Comercial o Nombre Ficticio</b>	Puede operar bajo un nombre comercial ( DBA) o Nombre Ficticio; El nombre ficticio debe registrarse en el Estado de Pennsylvania tiene un costo de 75 USD, no implica registro de entidad Legal.	Puede tener un Nombre ficticio o nombre comercial adicional el nombre legal de la entidad LLC.	Puede tener un Nombre ficticio o nombre comercial adicional el nombre legal de la entidad LLP.	Puede tener un Nombre ficticio o nombre comercial adicional el nombre legal de la Corporación	Puede tener un Nombre ficticio o nombre comercial adicional el nombre legal de la Corporación
<b>Costos de Registro</b>	Si registra un Nombre comercial, tiene un costo de <b>75 USD</b>	<b>125 USD</b>	<b>125 USD</b>	<b>125 USD</b>	<b>125 USD</b>
<b>Duracion</b>	Se disuelve si el propietario muere o deja el negocio.	Puede darse de baja ante el departamento de estado; requiere un tramite de cancelacion con el IRS	Puede darse de baja ante el departamento de estado; requiere un tramite de cancelacion con el IRS	Puede darse de baja ante el departamento de estado; requiere un tramite de cancelacion con el IRS	Puede darse de baja ante el departamento de estado; requiere un tramite de cancelacion con el IRS
<b>Responsabilidad legal</b>	La responsabilidad recae sobre el individuo, propietario.	La responsabilidad es limitada a la compania, los individuos no tienen responsabilidad personal, excepto cuando son garantes de un prestamo	La responsabilidad es limitada a la compania, los socios no tienen responsabilidad personal, excepto cuando son garantes de un prestamo	La responsabilidad es limitada a la compania, los socios no tienen responsabilidad personal, excepto cuando son garantes de un prestamo	La responsabilidad es limitada a la compania, los socios no tienen responsabilidad personal, excepto cuando son garantes de un prestamo
<b>Manejo y administracion</b>	El propietario tiene control total de la administración y operaciones	Esta regulado por el acuerdo de operaciones	Esta regulado por el acuerdo de operaciones	El manejo esta en los directores que son nombrados por la junta de accionistas	El manejo esta en los directores que son nombrados por la junta de accionistas
<b>Impuestos</b>	El ingreso se declara en los Impuestos personales	Los ingresos de la compania se declaran anexas a los impuestos personales	Los ingresos de la compania se declaran anexas a los impuestos personales, a menos que solicite ser tratado como Corporacion S	El salario de los propietarios se declara en los impuestos personales , pero no la utilidad	Esta corporación paga a sus accionistas dividendos de sus ingresos después de impuestos. Los accionistas luego pagan en sus impuestos sobre la renta personal sobre los dividendos

# FICTICIOUS NAME, O NOMBRE COMERCIAL

## ✓ *Que es?*

*Es el registro del nombre comercial o tambien llamado DBA, Trade name or assumed name.*

## ✓ *Como se obtiene y que debo presentar para el préstamo?*

**Se obtiene con el depto de estado de PA.**

<https://hub.business.pa.gov/Home>

Debe presentar el certificado de registro de nombre ficticio


## ✓ *Cuanto cuesta?*

Tiene un costo de 75 USD,  
no necesita renovación

Debe llenar un formulario y su certificado lo recibira en approx 3-5 semanas.

- ***El fictitious name , no es una entidad legal***

### PENNSYLVANIA DEPARTMENT OF STATE BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS

<input type="checkbox"/> Return document by mail to: Name _____ Address _____ City _____ State _____ Zip Code _____ <input type="checkbox"/> Return document by email to: _____	Registration of Fictitious Name DSCB:54-311 (rev. 2/2017)  311
---	---

Read all instructions prior to completing. This form may be submitted online at <https://www.corporations.pa.gov/>.

Fee: \$70  I qualify for a veteran/reservist-owned small business fee exemption (see instructions)

In compliance with the requirements of 54 Pa.C.S. § 311 (relating to registration), the undersigned entity(ies) desiring to register a fictitious name under 54 Pa.C.S. Ch. 3 (relating to fictitious names), hereby state(s) that:

1. The fictitious name is:  
\_\_\_\_\_
2. A brief statement of the character or nature of the business or other activity to be carried on under or through the fictitious name is:  
\_\_\_\_\_
3. The address, including number and street, if any, of the principal place of business (P.O. Box alone is **not** acceptable):  
Number and street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_
4. The name and address, including number and street, if any, of each individual interested in the business is:  
Name \_\_\_\_\_ Number and Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# LLC LIMITED LIABILITY COMPANY

## ✓ Que es?

LLC significa compañía de responsabilidad limitada, por sus siglas en Ingles.

## ✓ Como se obtiene y que debo presentar para el préstamo?


Se registra ante la oficina del departamento de estado de PA  
<https://hub.business.pa.gov/Home>

- Debe llenar un formulario y su certificado lo recibira en approx 3-5 semanas.
- Para el préstamo usted debe presentar , el Certificado de Organización LLC firmado y sellado y el acuerdo de operación.

## ✓ Cuanto cuesta?

Tiene un costo de 125 USD, no necesita renovación.

### PENNSYLVANIA DEPARTMENT OF STATE BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS

<input type="checkbox"/> Return document by mail to: Name _____ Address _____ City _____ State _____ Zip Code _____	<input type="checkbox"/> Return document by email to: _____	Certificate of Organization Domestic Limited Liability Company DSCB:15-8913 (rev. 7/2015)  8913
--	---	--

Read all instructions prior to completing. This form may be submitted online at <https://www.corporations.pa.gov/>.

Fee: \$125

In compliance with the requirements of 15 Pa.C.S. § 8913 (relating to certificate of organization), the undersigned desiring to organize a limited liability company, hereby certifies that:

1. The name of the limited liability company (*designator is required, i.e., "company", "limited" or "limited liability company" or abbreviation*):

2. The (a) address of the limited liability company's initial registered office in this Commonwealth or (b) name of its commercial registered office provider and the county of venue is:  
(Complete (a) or (b) – not both)

(a) Number and Street	City	State	Zip	County
-----------------------	------	-------	-----	--------

(b) Name of Commercial Registered Office Provider	County
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c/o: \_\_\_\_\_

3. The name and address, including street and number, if any, of each organizer is (*all organizers must sign on page 2*):

Name	Address
------	---------

# LLC LIMITED LIABILITY COMPANY

# ACUERDO DE OPERACIÓN

## LIMITED LIABILITY COMPANY OPERATING AGREEMENT

OPERATING AGREEMENT OF

\_\_\_\_\_, L.L.C.

THIS OPERATING AGREEMENT is entered as of the \_\_\_ day of \_\_\_\_\_, 20\_\_ (the "Effective Date"), by \_\_\_\_\_, L.L.C., a limited liability company organized and existing under the laws of the State of \_\_\_\_\_, having its principal place of business at \_\_\_\_\_ (the "Company"), and \_\_\_\_\_, having a residence address of \_\_\_\_\_ (the "Member"), as sole member.

### ARTICLE I. DEFINITIONS

**I. Certain Definitions.** As used herein, the following terms have the following meanings:

- (a) "Act" means the Limited Liability Company Act of the State of \_\_\_\_\_, as from time to time amended.
- (b) "Agreement" means this Operating Agreement, as the same may be amended from time to time.
- (c) "Code" means the Internal Revenue Code of 1986, as amended from time to time.
- (d) "Company" means \_\_\_\_\_, L.L.C., the limited liability company formed and governed pursuant to this Agreement.
- (e) "Legal Representative" or "legal representative" of a Member shall mean executor, executors, administrator, administrators, committee, guardian, distributee, under the intestacy laws or other personal representative of a deceased Member.
- (f) "Person" or "person" shall mean any individual, trust, estate, partnership, association, firm, company, corporation or any state or public officer, agency or instrumentality.
- (g) "Property" shall mean any and all assets and property of the Company, real or personal, tangible or intangible (including but not limited to goodwill), including but not limited to money and any legal or equitable interest in any such assets and property, but excluding services and promises to perform services in the future.
- (h) "Transfer" or "transfer" shall mean sell, assign, convey, donate, bequeath, pledge, grant a security interest in, encumber, transfer or otherwise dispose of or contract to transfer, whether voluntarily or involuntarily.
- (i) "Treasury Regulation(s)" means the regulations of the United States Department of the Treasury promulgated under the Code, as amended or supplemented from time to time.



# CREACION DE UNA ENTIDAD LEGAL PARA MI NEGOCIO

The screenshot displays the PA Business One-Stop Hub website. At the top, there is a 'What's New?' section with a megaphone icon and the text: 'What's New in Business One-Stop Hub. Click on the What's New button to see what new features have been introduced to the Hub.' Below this is a 'Quick Actions' section with a dropdown arrow and the text: 'The buttons below are intended to assist you in quickly identifying the next steps necessary to facilitate the management of your business. Each button will provide a landing page with detailed information and links to support that business process.' This section contains ten buttons arranged in two rows: 'Register a Business', 'Purchase Documents', 'Amend a Business', 'Link My Business', 'Create a Checklist', 'Store a Document', 'Close a Business', 'Check a Status', 'Apply for Business Taxes', and 'File UCC Documents'. At the bottom of the main content area is the 'PA DOS Business Filing Services' section, featuring the PA Business logo and the text: 'Use the Department of State's Business Filing Services to submit new business registration documents, file updates, and search/purchase existing records (e.g., formation documents, UCC documents, subsistence certificates/certificates of registration, etc.).' On the right side of the screenshot, there is a sidebar with a 'Checklists' dropdown, a 'Newsletters' button with a '2' notification, and a 'Quick Links' section containing: 'Business Filing Services', 'PA Grants', 'myPATH (Revenue)', 'PALS', and 'Plant (DAG)'.

- <https://hub.business.pa.gov/Home>

# OBTENER EL NUMERO EIN

<https://www.irs.gov/businesses>

Date of this notice: [REDACTED]

Employer Identification Number: [REDACTED]

Form: SS-4

Number of this notice: CP 575 G

For assistance you may call us at:  
1-800-829-4933

IF YOU WRITE, ATTACH THE  
STUB AT THE END OF THIS NOTICE.

## WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER

Thank you for applying for an Employer Identification Number (EIN). We assigned you EIN [REDACTED]. This EIN will identify you, your business accounts, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

When filing tax documents, payments, and related correspondence, it is very important that you use your EIN and complete name and address exactly as shown above. Any variation may cause a delay in processing, result in incorrect information in your account, or even cause you to be assigned more than one EIN. If the information is not correct as shown above, please make the correction using the attached tear off stub and return it to us.

A limited liability company (LLC) may file Form 8832, *Entity Classification Election*, and elect to be classified as an association taxable as a corporation. If the LLC is eligible to be treated as a corporation that meets certain tests and it will be electing S corporation status, it must timely file Form 2553, *Election by a Small Business Corporation*. The LLC will be treated as a corporation as of the effective date of the S corporation election and does not need to file Form 8832.

To obtain tax forms and publications, including those referenced in this notice, visit our Web site at [www.irs.gov](http://www.irs.gov). If you do not have access to the Internet, call 1-800-829-3676 (TTY/TDD 1-800-829-4059) or visit your local IRS office.

### IMPORTANT REMINDERS:

- Keep a copy of this notice in your permanent records. This notice is issued only one time and the IRS will not be able to generate a duplicate copy for you. You may give a copy of this document to anyone asking for proof of your EIN.
- Use this EIN and your name exactly as they appear at the top of this notice on all your federal tax forms.
- Refer to this EIN on your tax-related correspondence and documents.

If you have questions about your EIN, you can call us at the phone number or write to us at the address shown at the top of this notice. If you write, please tear off the stub at the bottom of this notice and send it along with your letter. If you do not need to write us, do not complete and return the stub.

Your name control associated with this EIN is CAME. You will need to provide this information, along with your EIN, if you file your returns electronically.

Thank you for your cooperation.

# CERTIFICADO DE EIN

IRS | Help | News | English | Charities & Nonprofits | Tax Pros

File | Pay | Refunds | Credits & Deductions | Forms & Instructions

Search

[Home](#) / [File](#) / Businesses

## Tax Information For Businesses

English | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl Ayisyen](#)

### Individuals

Tax information, tools, and resources for businesses and self-employed.

#### Businesses and Self-Employed

Small Business and Self-Employed

Large Business

Corporations

Partnerships

#### Charities and Nonprofits

Employer ID Number (EIN)

Employment Tax

Estimated Tax

Foreign Account Tax Compliance Act (FATCA)

### Prepare Your Taxes

- [Business Tax Credits](#)
- [Deduct Expenses](#)
- [Employment Taxes](#)
- [Excise Taxes](#)
- [Gift Taxes](#)

### File or Pay Your Taxes

- [Estimated Taxes](#)
- [Order Forms Online](#)
- [Electronic Federal Tax Payment System \(EFTPS\)](#)

### Run Your Business

- [Start a Business](#)
- [Operate a Business](#)
- [Close a Business](#)

<https://www.irs.gov/businesses>

# LICENCIAS Y PERMISOS CIUDAD DE PHILADELPHIA



<https://www.phila.gov/services/business-self-employment/>

## ⚙️ Business & self-employment

Report a paid sick leave violation

Business taxes



Register a business

Report wage theft violation

Find a minority, woman, or disabled-owned business

Report possible fraud, waste, or other issues on contracts

Starting a business

Find location and zoning information

Trade licenses

Business licenses, permits, and approvals

## Starting a business

Find the information and licenses you need to start a business.

### Find location and zoning information

Information about zoning in the City of Philadelphia.

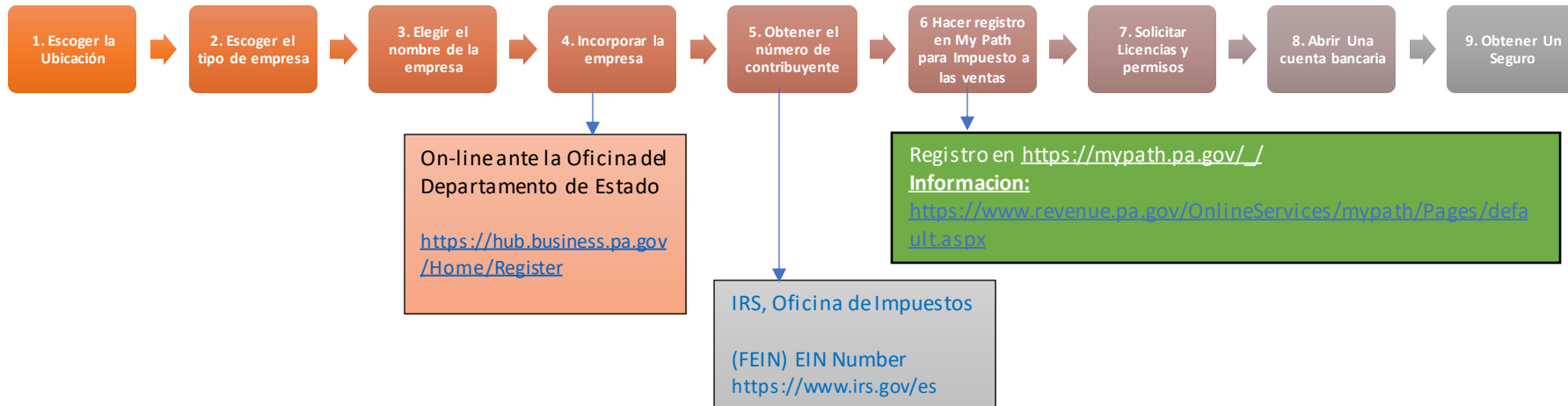
### Trade licenses

Get a license to do trade work in Philadelphia.

### Business licenses, permits, and approvals

Find out how to get the licenses, permits, and approvals you need to run your business.

# PASOS PARA EL REGISTRO



# SCAN ME!

## DESCARGUE LA PRESENTACIÓN



QR  
Code

SCAN ME!  
ACCESS PRESENTATION MATERIALS



[WWW.WIDENERSBDC.ORG/PRESENTATION](http://WWW.WIDENERSBDC.ORG/PRESENTATION)





# ESTAMOS PARA AYUDARLO



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***Book me:  
<https://WidenerSBDC.as.me/DiscoveryCallLiliana>***