



Business Services
Division

WELCOME TO **BUSINESS IN CONNECTICUT**

A practical guide to getting started, staying compliant,
and finding resources to help your business grow.

YOU'VE REGISTERED YOUR BUSINESS! WHAT'S NEXT?

New business checklist

Use this checklist as a roadmap. The pages that follow explain each step and point you toward resources that can help.

- 1** Review your Connecticut business record. Make sure your business name, address, registered agent and other information are correct.
- 2** Know your Authoritative Legal Entity Identifier (ALEI). This is the unique identification number assigned to your business by the Secretary of the State.
- 3** Put your internal governance documents in place. Depending on your business structure, this may include an operating agreement or bylaws.
- 4** Get your federal Employer Identification Number (EIN), if applicable. Your EIN is issued by the IRS and is used for tax and other business purposes.
- 5** Determine whether you need to register with Connecticut's Department of Revenue Services. Your requirements depend on your business activities.
- 6** Check your licensing and permit requirements. Requirements vary depending on what your business does and may be state or local.
- 7** Open a separate business bank or credit union account. Keep turning these pages for a step-by-step guide on how to do this.
- 8** Turn on Follow Business alerts on [Business.CT.gov](https://business.ct.gov). Receive an alert when a filing is made involving your business.
- 9** Explore resources that can help your business grow. Connecticut offers resources related to financing, small-business assistance, and doing business with the state.
- 10** Know when your Annual Report is due. Most businesses must file one every year to remain in good standing.

KEEP GOING → We'll walk you through these steps.

01 Review your business registration

Your first step: Make sure the information we have about your business at Business.CT.gov is correct.

When you registered your business, we sent you a copy of your initial filing. The name of this filing varies depending on whether the business formed elsewhere and is registering to transact business in Connecticut (foreign) or you created your business here in Connecticut (domestic). The name will also vary based on the business type, such as LLC or corporation. That document contains the details about the business that you provided during registration. Your initial filing, all future filings, and the essential data you provided about your business can always be found on the business records search at Business.CT.gov.

Find your business record

- 1 Go to Business.CT.gov
- 2 Go to Services > Business Search > Search Business Records
- 3 Search for your business
- 4 Select your business to go to the business details screen



Search your business
at Business.CT.gov

What you'll see at Business.CT.gov



Business Name

What you registered.



Business Address

The address listed for your business.



ALEI

Your unique state business identifier.



Annual Report Due Date

When your next report is due.



Agent Details

Your registered-agent information.

SPOT SOMETHING WRONG?

Contact the Business Services Division at bsd@CT.gov

Understanding your business information



Business name: This is the name of the business you provided at registration. We record your business name as you typed it, including capitalization and punctuation. If the name displayed is incorrect, please contact us at bsd@CT.gov.



Business address: This is the address of the business. While it may also be the address of the owner or agent, it does not have to be. Connecticut law requires that all businesses have a street address, so if you run your business out of your home, this will be your home address.



Business ALEI: This unique number also appears in your formation document (initial filing) and is your official business registration ID with the Connecticut Secretary of the State. ALEI stands for Authoritative Legal Entity Identifier, which is the unique identifier assigned to every business entity registered with the state. Other government agencies and banks may ask for this number and may call it a “business ID number,” “Secretary of the State number,” or similar. We use the ALEI standard to uniquely identify businesses, which is an internationally recognized system of recording business ID numbers.

This number is a unique public entity ID for your business. It is used to:

- Identify your business in the state’s records
- Access or update your business information at Business.CT.gov
- Register with the IRS, CT Department of Revenue Services, DMV, and other federal and state agencies



Annual report due date: Filing an annual report is a mandatory legal requirement for nearly all businesses registered in Connecticut, including LLCs, corporations, nonprofits, and foreign entities. This is the annual report due date for your business and it will advance to the next year once you file your report for the current year.

The annual report keeps your business’s information current, and failure to file can lead to late fees, loss of good standing, and even administrative dissolution. Annual report due dates and filing fees vary by business type.



Agent details: A registered agent is a legally designated person to receive lawsuits (service of process) and official government correspondence on behalf of a business. The agent’s job is to receive these documents promptly and forward them to the business owner or authorized representative so the business can respond within required legal deadlines. The agent may be an adult resident of Connecticut or another business registered with the Secretary with a physical business address in Connecticut.

02 Put your business structure in place

All businesses need an internal governance document, but what this document is called and what it does varies by business type.

Internal governance documents are not filed with the Secretary of the State. These documents are often drafted by attorneys, and you may be required to disclose them to your accountant, your bank, the IRS, or other organizations. They should be kept with your other important organizational records.

IF YOU HAVE AN LLC

A limited liability company is the most common business type, and an operating agreement is the internal governing document for an LLC. It explains how the LLC is run, who owns it, and how decisions are made.

An individual can have two types of associations with an LLC, as a member or a manager. A member is someone with an ownership interest in the business.

Operating Agreement

An operating agreement is the internal governing document for an LLC. It explains how the LLC is run, who owns it, and how decisions are made. It typically addresses:

- Ownership percentages
- Member roles and responsibilities
- How profits and losses are distributed
- Voting rules
- How members are added or removed
- What happens if a member leaves, sells an interest or dies
- When the LLC can be dissolved

Members and Managers

Member	Manager
A member has an ownership interest in the LLC. A member's authority, share of profits, and decision-making role are generally addressed in the operating agreement.	A manager is appointed to manage day-to-day operations and make business decisions. A manager may also be an owner. When that is the case, the person may be referred to as a managing member.

GOOD HABIT: Review your information at **Business.CT.gov** whenever something about your business changes.

IF YOU HAVE A CORPORATION (profit or nonprofit)

Corporations, both profit and nonprofit, must have bylaws, which are the internal rules for the corporation. They outline how the corporation is governed, the authority of officers and directors, and how the corporation will make decisions.

Bylaws

Profit and nonprofit corporations use bylaws as their internal rules. Bylaws outline how the corporation is governed, the authority of officers and directors, and how decisions are made. They typically address:

- Structure of the board of directors.
- Officer roles.
- How meetings are held.
- Voting procedures.
- How directors are elected or removed.
- Record-keeping requirements.
- Conflict-of-interest rules.

DON'T FORGET: Organizational Meeting

Within 90 days of incorporating, profit and nonprofit corporations must adopt initial bylaws and elect officers and directors. The officers and directors must be reported to the Secretary of the State through the Organization and First Report. The corporation's Annual Report is then due one year after that filing and annually thereafter.



03 Get your tax IDs in order

An Employer Identification Number (EIN) is an important step in your business setup, even if you don't have employees. This is your federal tax ID. Think of it as your business's Social Security number. Some Connecticut businesses must also register for a State Tax ID.

Employer Identification Number (EIN)

IRS

An EIN is issued by the IRS and used to identify your business for tax and banking purposes. Your business needs an EIN for: hiring employees; filing federal and state taxes; opening a business bank account; and applying for business licenses and permits.

Depending on your business, you may need an EIN to:

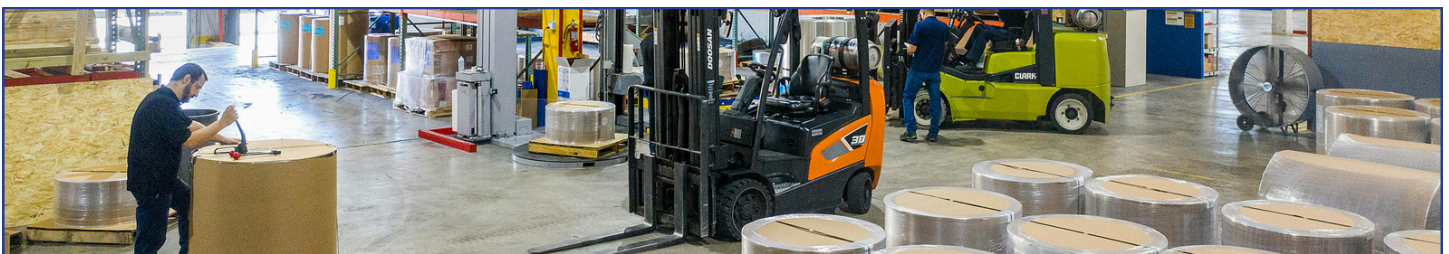
- Hire employees.
- File federal and state taxes.
- Open a business bank account.
- Apply for business licenses and permits.

You can apply for an EIN online directly through the IRS using its [official EIN application page](#). There is no fee to apply. The IRS issues your EIN immediately [after you finish the form](#).

START HERE → [IRS.gov/EIN](https://irs.gov/EIN)

Know before you apply: IRS business name requirements

When applying for an EIN, keep in mind that the IRS's online registration has strict character limits. Business names cannot exceed 69 characters and can only include hyphens (-) and ampersands (&)—no commas (,) or periods (.) are allowed. Because of this, your IRS-recorded name may differ from the legal name registered with the Secretary of the State. While your state-registered name remains your official legal name, we strongly recommend choosing an IRS-compliant name from the start to prevent any difficulties when opening a business bank account.



Connecticut State Tax ID or Tax Registration Number

CT Department of Revenue Services

A Connecticut State Tax ID, also called a Connecticut Tax Registration Number, is issued through the Connecticut Department of Revenue Services (DRS) using the online MyConneCT system.

Not every Connecticut business needs to register with DRS. Whether yours does depends on your business activities. MyConneCT will make it clear whether you need a Connecticut State Tax ID, but only after you start the registration process and answer a few questions about your business activities, because whether you need to register with DRS depends on what your specific business plans to do.

Visit MyConneCT and follow the registration process to determine the tax registration requirements that apply to your business.

START HERE → portal.CT.gov/DRS/MyConneCT



04 Check your licenses & permits

What you need depends on what your business does. Requirements may be state or local.



License

Some goods or services cannot be offered to the public unless the business, its owners, or its employees hold a particular license.

Some licenses are issued to the business itself, some to individuals performing the service, and some to both.



Permit

A permit is government approval for a specific activity. For example, a building permit allows construction to take place.

Many permits are obtained locally through your municipality, while others are issued by the state.

YOU MAY NEED ONE, BOTH OR, NEITHER.

**FIND OUT WHAT APPLIES TO YOUR BUSINESS →
[Business.CT.gov](https://www.Business.CT.gov)**



05

Open your business bank account

Keeping your business finances separate from your personal finances can help provide financial clarity and protect your business. Consider opening a dedicated business account with a bank or credit union. It is an essential step on your business journey.



Best first step? Call your bank.

Before your appointment, call the bank or credit union you plan to use. Tell the banker what type of business you have — such as a sole proprietorship, LLC, partnership, corporation, or nonprofit — and ask for its business account opening checklist.

A quick conversation before your appointment can help make sure you arrive with everything you need.

What you may need to open your account

1

Business information

- Legal business name.
- Physical business address and contact information.
- EIN or other taxpayer identification number.
- Trade name information.
- Government-issued identification.
- Information about owners, members, partners, authorized signers, or controlling persons, as required by the financial institution.

2

Business documents

- Business formation or registration documents.
- Operating agreement, partnership agreement, bylaws, or organizational resolution.
- Business licenses, registrations, or permits.
- Documentation verifying your EIN, if applicable.
- Trade name certificate.

3

Business details

- What your business does.
- How money will come into and go out of the business.
- Expected account activity, including approximate deposits and transactions.
- The source of your initial deposit or funding.

NEXT PAGE → Bank account checklist

BEFORE YOU GO Bank account checklist



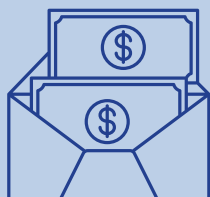
- ☐ Business registration, if required.
- ☐ EIN/Tax ID ready, if applicable.
- ☐ EIN verification ready, if applicable.
- ☐ Formation documents ready.
- ☐ Trade name certificate ready, if applicable.
- ☐ Government-issued photo identification ready.
- ☐ Owner/control-person requirements confirmed with your bank.
- ☐ Business activity and expected transactions understood.
- ☐ Bank contacted to confirm its specific requirements.

Source: Connecticut Bankers Association



06 Find funding & new opportunities

The State of Connecticut offers a range of resources for businesses interested in working with state government, including contracting opportunities, certifications, supplier support, and other tools administered by agencies across state government.



Grant opportunities

The Connecticut Department of Economic and Community Development (DECD) maintains a website identifying grant, loan, and other programs for which your business may qualify. Review the DECD's funding opportunities page to see if these programs are right for you. [Click here to review funding opportunities.](#)

START HERE → portal.CT.gov/decd/services/business-development/funding-opportunities



Interested in doing business with the state?

Connecticut agencies spend more than \$1 billion annually, making the State one of the largest and most reliable customers your business can pursue. If you're ready to compete, start with these key steps:

1

Register on CTSOURCE

- Search solicitations
- View awarded contracts
- Submit bids

CT.gov/CTSource

2

Get small business certified

Learn about state certification programs that can open doors to new growth opportunities

CT.gov/SmallBusiness

3

Construction contractors

Know whether you need to prequalify before bidding on state projects

CT.gov/Prequalification

07 Keep your business in good standing

Staying in compliance helps you avoid penalties and keeps your business in good standing with the state.



Don't forget your annual report

Remember that **most businesses must file an Annual Report with the Connecticut Secretary of the State each year** to maintain good standing. Email reminders from our office will come from a CT.gov address. You can file your annual report directly with the Office of the Secretary of the State at **Business.CT.gov**.

Questions or need assistance?

The Business Services Division is here to help. Reach our office Monday to Friday from 8:30 a.m. to 4 p.m. at **bsd@CT.gov** or (860) 509-6002. **Business.CT.gov** is always available, and our knowledge base and chatbot can answer most questions.



Watch out for unofficial solicitations

Receiving an official-looking notice doesn't necessarily mean it came from the State of Connecticut. Be cautious when responding to unsolicited emails or mail offering business-compliance services. While legitimate companies provide these services, some solicitations may charge substantially more than you would pay to file directly with our office. Check the sender and visit **Business.CT.gov** when you're unsure.

You don't have to figure everything out alone



**Business.CT.gov
Resource Center**



**DECD Small
Business
Resource Page**

Business.CT.gov



08 Protect your business

Knowing what to watch for can help you identify fraud and limit potential damage and other forms of harm to your business, including liability for illegal activities like human trafficking.

Know the signs of business fraud

Business fraud is on the rise, not only in Connecticut and the United States, but around the world. Artificial Intelligence is making it even easier for bad actors to commit widespread fraud. The two most common forms are synthetic business fraud and business identity theft, or corporate hijacking.



Synthetic business fraud

Synthetic business fraud

involves creating fake business identities using a mix of real and fabricated information to deceive financial institutions and gain access to credit, loans, or other financial benefit. This might involve someone using stolen information, like an EIN, to register a new business. If the filing goes through, the business now exists in the public record.



Business identity theft

Business identity theft

occurs when someone steals and uses a company's legal, financial, or public identity to commit fraud. This can involve impersonating the business, its executives, or its vendors, and using government records, tax credentials, bank accounts, or business filings to make the fraud appear legitimate.

6 ways to help protect your business against fraud

- 1 Check your business credit report often – at least twice a year. Early detection is key to protecting yourself.
- 2 Thoroughly vet the companies in your supply chain to ensure that they are real entities.
- 3 Keep up with invoicing and receivables to deny bad actors an opportunity to hijack your business to get between you and your customers.
- 4 Keep your private information safe by staying current on ways criminals are phishing for your data.
- 5 Use the “Follow Business” tool on [Business.CT.gov](https://business.ct.gov) to receive notifications when a filing to your business is made.
- 6 If you ever close your business, formally dissolve it with the state. Even an inactive entity can be targeted by fraudsters.

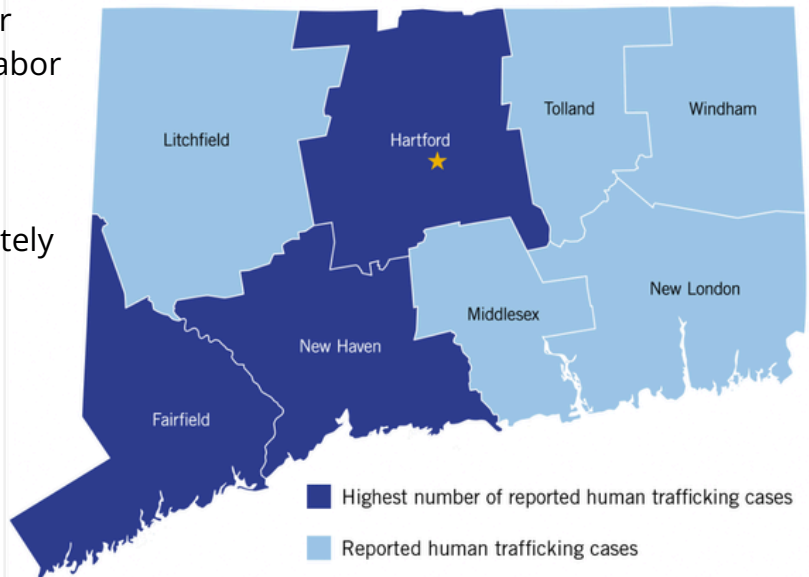
HUMAN TRAFFICKING

Know the signs. Protect your business.

Human trafficking isn't limited to hotels or illicit massage businesses. Both sex and labor trafficking can intersect with legitimate businesses and industries throughout Connecticut — sometimes in ways that owners and employees may not immediately recognize.

Businesses may encounter trafficking through their customers, employees, contractors, vendors, or supply chains. Knowing the warning signs and how to respond can help businesses:

- Recognize potential sex or labor trafficking
- Train employees to identify concerning situations
- Respond and report safely without putting employees or potential victims at greater risk
- Reduce legal, financial, and reputational risk
- Help protect vulnerable people in their workplaces and communities



Reported trafficking settings in Connecticut include:

- Illicit massage or spa businesses
- Hotels and motels
- Online platforms used to advertise commercial sex
- Pornography production and distribution
- Domestic work conducted in private homes
- Restaurants and food service operations



Be a
LIGHT
Learn, Identify and Guard
against Human Trafficking

The Connecticut Secretary of the State's Office created PreventHumanTraffickingCT.com specifically for the business community, with practical information to help businesses understand trafficking, recognize potential warning signs, and know what to do when something doesn't look right.



START HERE →
PreventHumanTraffickingCT.com

ONCE A YEAR

Give your business a checkup

Each year, set aside time to make sure important information, filings, and protections are up to date.

Required or may be required

- ❑ File your Connecticut Annual Report by its deadline.
- ❑ Keep your business information current, including your business address and registered-agent information.
- ❑ Review required licenses and permits and renew those that expire.



If you ever close your business

Don't just close the doors. Formally dissolve your business with the state. Simply stopping operations does not remove it from the public record, and an inactive entity can still be targeted by fraudsters.

Smart business practices



- ❑ Check your business credit report for activity you don't recognize.
- ❑ Review banking and financial records for unusual transactions or other signs of fraud.
- ❑ Review important governance and organizational records and make sure they are current and safely stored.
- ❑ Refresh cybersecurity practices and employee awareness.
- ❑ Confirm "Follow Business" alerts are active on [Business.CT.gov](https://business.ct.gov).
- ❑ Review state business resources, funding programs and contracting opportunities.

And remember your business is part of a community!

Get verified business resources sent straight to your inbox!



Use the QR code to sign up to receive our [Business News e-newsletter](#), which each month provides:

- Information on grants, small business loans, and other funding opportunities
- Upcoming webinars, training, and job skills improvement programs
- Important business-related updates from the Secretary of the State

ONE LAST THING

Questions? We're here to help.

Starting and running a business comes with questions. You don't have to navigate every one of them alone. The Business Services Division of the Office of the Secretary of the State of Connecticut is here to help you navigate our business registration and filing processes.



ONLINE

Business.CT.gov



EMAIL

bsd@CT.gov



PHONE

(860) 509-6002

Online Help: Visit Business.CT.gov to access our knowledge base and chatbot.

Monday - Friday
8:30 a.m. - 4 p.m.



Business Services Division



JOIN US Become a CEO today

Our Business Services Division can be conveniently accessed through **Business.CT.gov** and is the go-to place to:

- Create and register your LLC, Corporation, or nonprofit
- Find lists of business forms and fees
- Use the new business checklist
- Obtain licenses and permits
- File your annual report
- Search trademarks
- File UCC liens
- Obtain Notary Public licensing
- Use the business registry search tool
- Request an apostille for documents used abroad
- Find funding, grants, and incubators
- Close or dissolve your business



The Secretary of the State's **CEO program** (Civically Engaged Organization) provides businesses of all sizes with the tools to help them better serve as leaders in their community as they promote a non-partisan spirit of civic engagement among staff, clients, associates, and neighbors.

More than 400 businesses have already signed on as CEOs, using the partnership to:

- Participate in webinars with the Secretary and like-minded leaders
- Show their commitment to CT's civic health
- Strengthen their community

