



WEEK 8 — WDFI, EIN & Participant Registrations

Making It Official: Registering Your Business

HopeBuilds: Dynamic Business Development Program

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Session Overview

- This final session walks through the official registrations that make your business real in the eyes of the state, the IRS, credit bureaus, and (if relevant) the federal government.
- You'll leave today with a clear checklist and next steps to complete each registration on your own.
- As a reminder: the program covers registration costs for participants who met the 80% attendance requirement (see Program Policies).

The Recommended Order of Registration

- **1. Business Entity Registration (WDFI) — DO THIS FIRST**
 - Form your legal entity with the state before anything else — every other registration depends on this being done first.
- **2. EIN / TIN (IRS) — DO THIS IMMEDIATELY AFTER**
 - Apply as soon as your WDFI registration is confirmed — don't wait, and don't do this first.
- **3. Wisconsin Business Tax Registration (BTR)**
 - Register for state tax accounts once you have your EIN.
- **4. D&B D-U-N-S Number**
 - Establishes your business credit file — apply anytime after entity formation.
- **5. SAM.gov / UEI (if pursuing federal contracts or grants)**
 - Only needed if you plan to do business with the federal government.

WHY THIS ORDER MATTERS

A Mistake We've Seen Cost Real Businesses

We've worked with business owners who got their EIN from the IRS before registering their business name with WDFI.

When they went to register with the state, their business name wasn't available — and they had to change their business name after already using the original name on their EIN, bank account, and other paperwork.

The fix: Register with WDFI first to lock in your business name, then apply for your EIN right afterward. Doing it in this order avoids the rework, the confusion, and the cost of fixing it later.

STEP 1

Business Entity Registration (WDFI)

WDFI: Registering Your Business Entity

FEE: ~\$130 LLC

- The Wisconsin Department of Financial Institutions (WDFI) is where you officially form your business entity — LLC, corporation, or partnership.
- File Articles of Organization online through the WDFI Business Filing Portal, or use the Wisconsin One Stop Business Portal to register with WDFI, the Department of Revenue, and Department of Workforce Development all at once.
- You'll need: your business name (checked for availability), a registered agent with a Wisconsin address, and your principal office location.
- LLC filing fee is \$130 online (\$170 by mail); processing typically takes 1–7 business days online.
- Every Wisconsin LLC must file an Annual Report each year to stay in good standing.

STEP 2

EIN / TIN (IRS)

EIN: Your Federal Tax ID

FREE

- An Employer Identification Number (EIN) is a nine-digit federal tax ID for your business — like a Social Security Number, but for your company.
- Apply directly at IRS.gov — it's completely free, takes about 15 minutes, and your EIN is issued immediately upon approval.
- Form your entity with the state (WDFI) first — always. Applying for an EIN before your entity is registered can delay your application, or worse: your name may not clear at the state, forcing a name change after you've already used the original name elsewhere.
- Never pay a third-party site for an EIN — the IRS never charges a fee for this.
- You'll need your EIN to open a business bank account, hire employees, and register for state taxes.

STEP 3

Wisconsin Business Tax Registration

BTR: Registering for State Taxes

FEE: \$20 / 2 yrs

- Once you have your EIN, register with the Wisconsin Department of Revenue via Business Tax Registration (Form BTR-101).
- This covers the tax permits your business may need — including a seller's permit if you sell taxable goods or services.
- Initial registration is \$20 and covers two years; renewal is \$10 every two years.
- Manage everything through My Tax Account, the Department of Revenue's online portal.
- Wisconsin has no general statewide business license — but check with your city or county for local permits specific to your industry.

STEP 4

D&B D-U-N-S Number

D-U-N-S Number: Your Business Credit Identity

FREE

- A D-U-N-S Number is a unique nine-digit identifier from Dun & Bradstreet, used to establish your business's credit file — separate from your personal credit.
- Requesting one is completely free at dnb.com — check first whether your business already has one using D&B's lookup tool.
- You'll need your legal business name, address, phone number, and basic details about your business structure and ownership.
- Delivery typically takes up to 8 business days; standard (non-expedited) requests can take up to 30 business days.
- A D-U-N-S Number is required for many government contracts, grants, and larger vendor relationships — get one even if you don't need it immediately.

STEP 5 (IF APPLICABLE)

SAM.gov / Unique Entity ID (UEI)

SAM.gov: Registering for Federal Contracts & Grants

FREE

- SAM.gov (System for Award Management) is required if you want to bid on federal contracts or apply for federal grant funding.
- Registering assigns you a Unique Entity ID (UEI) — a 12-character code that replaced the old DUNS number for federal purposes in 2022.
- Create a Login.gov account first, then register your entity at SAM.gov. You'll need your EIN, business address, and bank account/routing numbers.
- Registration is completely free — never pay a third-party site to register or renew on your behalf.
- Processing typically takes 1–3 weeks for new entities. Registrations must be renewed annually, or you lose eligibility for federal awards.

Quick Reference: Cost & Timeline

Registration	Cost	Typical Timeline
WDFI Entity Formation	~\$130 (LLC, online)	1–7 business days
EIN (IRS)	Free	Immediate (online)
WI Business Tax Registration	\$20 / 2 years	Same-day online
D&B D-U-N-S Number	Free	Up to 30 business days
SAM.gov / UEI	Free	1–3 weeks

Resources & Links

- WDFI Business Filing Portal — wdfi.org
- Wisconsin One Stop Business Portal — onestop.wi.gov
- IRS EIN Application — irs.gov (search “Apply for an EIN”)
- Dun & Bradstreet D-U-N-S Number — dnb.com
- SAM.gov Entity Registration — sam.gov
- Login.gov (required for SAM.gov) — login.gov

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