**Mingus Business Formation Roadmap & Daily Task List**

**Timeline: July 15, 2025 - August 25, 2025 (41 days)**

**Phase 1: Business Foundation (Days 1-14)**

**Administrative Steps Overview (In Order)**

1. **Business Entity Formation**
2. **Federal Tax ID (EIN)**
3. **State Tax Registration**
4. **Business Bank Account**
5. **Business Insurance**
6. **Accounting System Setup**
7. **Legal Compliance Documentation**
8. **Intellectual Property Protection**
9. **Business Operations Setup**
10. **Regulatory Compliance (FinTech specific)**

**Daily Task Breakdown**

**Week 1: Foundation & Legal Structure**

**Day 1 (July 15, 2025) - Tuesday**

* [ ] Research state requirements for LLC formation (recommend Delaware or your state of residence)
* [ ] Choose registered agent service or decide to self-serve
* [ ] Draft Articles of Organization
* [ ] Gather required information: business name, address, members, purpose

**Day 2 (July 16, 2025) - Wednesday**

* [ ] File Articles of Organization with Secretary of State
* [ ] Pay filing fees (~$90-$500 depending on state)
* [ ] Order certified copies of formation documents
* [ ] Set up business email address (johnnie@mingusfinance.com)

**Day 3 (July 17, 2025) - Thursday**

* [ ] Apply for Federal EIN through IRS website (SS-4 form)
* [ ] Wait for EIN confirmation (same day if online)
* [ ] Create business operating agreement (even for single-member LLC)
* [ ] Research business name trademark availability

**Day 4 (July 18, 2025) - Friday**

* [ ] Register for state tax ID number
* [ ] Register business name (DBA if needed)
* [ ] Research business licenses required in your state/city
* [ ] Open business checking account (bring EIN, Articles of Organization, Operating Agreement)

**Day 5 (July 19, 2025) - Saturday**

* [ ] Research business insurance options (General Liability, Professional Liability, Cyber Liability)
* [ ] Get quotes from 3+ insurance providers
* [ ] Set up business credit file with major bureaus
* [ ] Create business organization folder system (digital and physical)

**Day 6 (July 20, 2025) - Sunday**

* [ ] Purchase business insurance policies
* [ ] Set up business phone number (Google Voice or dedicated line)
* [ ] Create business address (virtual office or use home address)
* [ ] Research accounting software options (QuickBooks, Xero, Wave)

**Day 7 (July 21, 2025) - Monday**

* [ ] Set up accounting software
* [ ] Create chart of accounts for SaaS business
* [ ] Set up business credit card
* [ ] Begin drafting Privacy Policy and Terms of Service

**Week 2: Legal Compliance & Documentation**

**Day 8 (July 22, 2025) - Tuesday**

* [ ] Complete Privacy Policy (CCPA, GDPR compliant)
* [ ] Complete Terms of Service
* [ ] Research PCI DSS compliance requirements
* [ ] Draft End User License Agreement (EULA)

**Day 9 (July 23, 2025) - Wednesday**

* [ ] File trademark application for "Mingus" (USPTO)
* [ ] Set up domain name and website hosting
* [ ] Research patent possibilities for unique algorithms
* [ ] Create basic website with legal pages

**Day 10 (July 24, 2025) - Thursday**

* [ ] Research financial services regulations (state money transmitter licenses)
* [ ] Determine if MSB (Money Services Business) registration needed
* [ ] Research CFPB compliance requirements
* [ ] Contact financial compliance attorney for consultation

**Day 11 (July 25, 2025) - Friday**

* [ ] Set up business location/office
* [ ] Obtain necessary business licenses and permits
* [ ] Register with local tax authorities
* [ ] Set up sales tax collection system (if applicable)

**Day 12 (July 26, 2025) - Saturday**

* [ ] Create employee handbook template
* [ ] Research workers' compensation insurance
* [ ] Set up payroll system (even for self-employment)
* [ ] Create contractor agreement templates

**Day 13 (July 27, 2025) - Sunday**

* [ ] Set up business bookkeeping procedures
* [ ] Create invoice templates
* [ ] Set up expense tracking system
* [ ] Create business budget and cash flow projections

**Day 14 (July 28, 2025) - Monday**

* [ ] Review and finalize all legal documents
* [ ] Set up document storage system (secure cloud storage)
* [ ] Create backup procedures for all business data
* [ ] Establish business continuity plan

**Week 3: Financial Technology Compliance**

**Day 15 (July 29, 2025) - Tuesday**

* [ ] Research PCI compliance requirements for payment processing
* [ ] Identify payment processor options (Stripe, Square, etc.)
* [ ] Begin PCI DSS compliance documentation
* [ ] Research data security requirements

**Day 16 (July 30, 2025) - Wednesday**

* [ ] Set up secure development environment
* [ ] Implement data encryption protocols
* [ ] Create data retention and deletion policies
* [ ] Research API security best practices

**Day 17 (July 31, 2025) - Thursday**

* [ ] File FinCEN registration (if required)
* [ ] Research state money transmitter license requirements
* [ ] Begin compliance documentation for financial regulations
* [ ] Set up anti-money laundering (AML) procedures

**Day 18 (August 1, 2025) - Friday**

* [ ] Create user data protection protocols
* [ ] Set up incident response procedures
* [ ] Research cyber insurance options
* [ ] Implement access controls and user authentication

**Day 19 (August 2, 2025) - Saturday**

* [ ] Create business risk assessment
* [ ] Set up vendor management procedures
* [ ] Research third-party service agreements
* [ ] Create data processing agreements templates

**Day 20 (August 3, 2025) - Sunday**

* [ ] Review all compliance requirements
* [ ] Create compliance calendar and deadlines
* [ ] Set up regulatory filing procedures
* [ ] Create audit trail procedures

**Day 21 (August 4, 2025) - Monday**

* [ ] Finalize financial services compliance plan
* [ ] Set up customer onboarding procedures (KYC)
* [ ] Create customer agreement templates
* [ ] Research consumer protection requirements

**Week 4: Operations & Technology Setup**

**Day 22 (August 5, 2025) - Tuesday**

* [ ] Set up cloud infrastructure (AWS, Google Cloud, Azure)
* [ ] Implement security monitoring tools
* [ ] Set up automated backup systems
* [ ] Create disaster recovery procedures

**Day 23 (August 6, 2025) - Wednesday**

* [ ] Set up development and staging environments
* [ ] Implement version control system (Git)
* [ ] Set up continuous integration/deployment
* [ ] Create coding standards and documentation

**Day 24 (August 7, 2025) - Thursday**

* [ ] Set up customer support systems
* [ ] Create FAQ and help documentation
* [ ] Set up analytics and monitoring tools
* [ ] Create user feedback collection system

**Day 25 (August 8, 2025) - Friday**

* [ ] Set up marketing automation tools
* [ ] Create social media business accounts
* [ ] Set up email marketing system
* [ ] Create content management system

**Day 26 (August 9, 2025) - Saturday**

* [ ] Research partnership opportunities
* [ ] Create partnership agreement templates
* [ ] Set up affiliate program structure
* [ ] Create vendor evaluation procedures

**Day 27 (August 10, 2025) - Sunday**

* [ ] Create business performance metrics dashboard
* [ ] Set up financial reporting procedures
* [ ] Create investor relations materials template
* [ ] Set up board meeting procedures (for future)

**Day 28 (August 11, 2025) - Monday**

* [ ] Finalize operational procedures manual
* [ ] Create employee onboarding checklist
* [ ] Set up HR management system
* [ ] Create performance evaluation templates

**Week 5: Finalization & Launch Preparation**

**Day 29 (August 12, 2025) - Tuesday**

* [ ] Conduct final legal review of all documents
* [ ] Test all business systems and procedures
* [ ] Create go-to-market strategy
* [ ] Set up beta testing program

**Day 30 (August 13, 2025) - Wednesday**

* [ ] Register with industry associations
* [ ] Set up professional memberships
* [ ] Create networking and partnership plans
* [ ] Finalize PR and marketing materials

**Day 31 (August 14, 2025) - Thursday**

* [ ] Conduct security audit and penetration testing
* [ ] Finalize all compliance documentation
* [ ] Create emergency contact procedures
* [ ] Set up business continuity testing

**Day 32 (August 15, 2025) - Friday**

* [ ] Create investor pitch deck
* [ ] Set up fundraising procedures
* [ ] Research grant and funding opportunities
* [ ] Create financial projections and business plan

**Day 33 (August 16, 2025) - Saturday**

* [ ] Conduct full business systems test
* [ ] Create launch day procedures
* [ ] Set up monitoring and alerting systems
* [ ] Create post-launch support procedures

**Day 34 (August 17, 2025) - Sunday**

* [ ] Final review of all administrative setup
* [ ] Create business launch checklist
* [ ] Set up success metrics tracking
* [ ] Create first month operational plan

**Week 6: Final Preparations**

**Day 35 (August 18, 2025) - Monday**

* [ ] Submit any pending regulatory filings
* [ ] Finalize all vendor agreements
* [ ] Test payment processing systems
* [ ] Create customer onboarding flow

**Day 36 (August 19, 2025) - Tuesday**

* [ ] Conduct final compliance review
* [ ] Create launch marketing campaign
* [ ] Set up customer acquisition tracking
* [ ] Finalize pricing and billing systems

**Day 37 (August 20, 2025) - Wednesday**

* [ ] Create launch day timeline
* [ ] Set up crisis management procedures
* [ ] Finalize customer support procedures
* [ ] Create post-launch evaluation metrics

**Day 38 (August 21, 2025) - Thursday**

* [ ] Final technical testing and QA
* [ ] Create user acceptance testing procedures
* [ ] Set up feedback collection systems
* [ ] Prepare launch announcements

**Day 39 (August 22, 2025) - Friday**

* [ ] Final business review and sign-offs
* [ ] Create launch day communication plan
* [ ] Set up monitoring dashboards
* [ ] Prepare customer support team

**Day 40 (August 23, 2025) - Saturday**

* [ ] Final preparation for business launch
* [ ] Review all emergency procedures
* [ ] Create launch day schedule
* [ ] Set up success celebration plan

**Day 41 (August 24, 2025) - Sunday**

* [ ] Final systems check
* [ ] Prepare for Monday launch
* [ ] Review first week operational plan
* [ ] Set up week 1 success metrics

**August 25, 2025 - MINGUS BUSINESS LAUNCH DAY** 🚀

**Key Contacts & Resources Needed**

**Professional Services**

* [ ] Business Attorney (corporate and compliance)
* [ ] CPA/Tax Professional
* [ ] Insurance Agent
* [ ] Registered Agent Service
* [ ] Web Developer/Technical Consultant

**Estimated Costs**

* LLC Formation: $90-$500
* EIN: Free
* Trademark: $250-$400
* Insurance: $500-$2,000/year
* Accounting Software: $20-$50/month
* Legal Documents: $500-$2,000
* Professional Consultations: $2,000-$5,000
* **Total Estimated: $4,000-$12,000**

**Critical Deadlines**

* Day 3: EIN Application
* Day 8: Legal Documents Complete
* Day 17: Financial Compliance Filing
* Day 29: Final Legal Review
* Day 41: Launch Ready

**Note**: Since Mingus handles financial data, extra attention must be paid to data security, privacy compliance, and financial regulations. Consider consulting with a fintech compliance attorney early in the process.