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Worksheet 9: 90-Day Goal Tracker

Your New Jersey launch roadmap. The pharma corridor alone — J&J, Merck, Pfizer, BMS, Novartis, Sanofi, Teva, Bayer — is enough to build a full-time courier business. Start there.

DAYS 1-10: LEGAL FOUNDATION

- ☐ Chose business name — passed all checks (NJ portal, TESS, Google, LinkedIn, domain)
- ☐ Filed Certificate of Formation at njportal.com — \$125 ✓ Filing date: _____
- ☐ Applied for EIN at irs.gov — EIN: _____
- ☐ Filed BOI Report at fincen.gov/boi — Date filed: _____
- ☐ Drafted Operating Agreement (essential for pharma vendor qualification)
- ☐ Registered with NJ Division of Taxation at njportal.com/DOR/BusinessRegistration — free
- ☐ Applied for Newark / Jersey City business license as applicable
- ☐ Set annual report reminder — \$75 due LAST DAY of formation anniversary month
- ☐ Set NJ income tax quarterly reminder (April 15, June 15, Sept 15, Jan 15)
- ☐ Set up E-ZPass NJ account — ezpassnj.com (non-negotiable for NJ operations)
- ☐ Consulted NJ CPA about BAIT election for pass-through income tax savings

DAYS 11-20: INSURANCE, VEHICLE, BANKING

- ☐ Got 3+ commercial auto quotes (specify pharma / NJ operations) — chosen: _____ for \$ _____/yr
- ☐ Purchased commercial auto insurance — bound date: _____
- ☐ Purchased general liability insurance — bound date: _____
- ☐ Purchased cargo insurance — bound date: _____
- ☐ Temperature logger / insulated transport bags purchased for pharma runs
- ☐ All-season tires confirmed (NJ winters require it)
- ☐ Opened business checking account — bank: _____ date: _____
- ☐ Set up Wave accounting (free) — waveapps.com
- ☐ Set up Stride mileage tracker (free) — stridehealth.com
- ☐ Downloaded Waze and New Jersey 511 (511nj.org)
- ☐ Set up Google Business Profile — live date: _____
- ☐ Set up LinkedIn profile — pharma and healthcare clients check LinkedIn in NJ

DAYS 21-30: MARKET PREPARATION

- ☐ Drove pharma corridor — Route 1 from Princeton to Woodbridge; I-287 from Somerville to Parsippany
- ☐ Located J&J; (New Brunswick), Merck (Rahway), BMS (Princeton), Novartis (East Hanover) access points
- ☐ Drove Hackensack Meridian campuses and RWJBarnabas access points
- ☐ Drove Newark — Port Newark area, Prudential campus, Newark airport cargo access

- ☐ Built target client list — minimum 50 names with pharma corridor as priority
- ☐ Researched J&J; and Merck supplier/vendor qualification processes
- ☐ Began first outreach calls / emails

DAYS 31-90: LAUNCH & BUILD

- ☐ Week 5: 8-10 new outreach contacts per day — pharma corridor first
- ☐ Week 6: Follow up all prior contacts; request trial runs
- ☐ Week 7: First 3 recurring clients secured — monthly revenue: \$_____
- ☐ Week 8: Review pharma corridor pricing — are tolls covered in your rates?
- ☐ Week 10: Review P&L; — is tax reserve at 40-45%? (NJ rates require higher reserve)
- ☐ Week 12: Target revenue \$6,000-\$10,000/month reached? Actual: \$_____
- ☐ Day 90: Annual report reminder confirmed for last day of formation anniversary month

KEY NEW JERSEY DATES & REMINDERS

Obligation	Due	Your Notes
New Jersey LLC annual report	Last day of formation anniversary month — \$75	Anniversary month: _____
NJ Q1 estimated income tax	April 15	Amount: \$_____
NJ Q2 estimated income tax	June 15	Amount: \$_____
NJ Q3 estimated income tax	September 15	Amount: \$_____
NJ Q4 estimated income tax	January 15	Amount: \$_____
E-ZPass NJ account balance	Monthly — fund before below \$20	Balance: \$_____
City business license renewal	Annual	Renewal date: _____
Winter vehicle prep	Before November	Done date: _____
Commercial insurance renewal		Renewal date: _____

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